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you need **answers...**

How to GUIDE 2020

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Learning that you or a loved one has Alzheimer's or dementia is a devastating, radically life-altering experience, so you'll want to choose the best care available.

According to the Alzheimer's Association, the first step in choosing the right care provider is determining the care needs of the person with dementia. When possible, involve the person with dementia in care decisions.

Deciding how much care a person needs depends on such factors as how independently he or she can walk, eat, use the restroom and bathe. A person with dementia may still live independently early on, but in the middle stages, around-the clock supervision will be needed and becomes more intensive as the disease progresses.

What to Look for in a Treatment Facility

The best care facilities are dedicated to treating Alzheimer's and dementia. While there is no cure for Alzheimer's, there are five prescription drugs approved by the U.S. Food & Drug Association to treat the most prevalent symptoms. They physicians and staff in these facilities have also been trained to handle a number of medical problems with a special focus on the mental difficulties associated with these diseases.

The care facility should conduct evaluations to determine where your loved one falls in the Alzheimer's spectrum — beginning, middle or end stage. The care they give will fit the personal needs of the individual.

After the initial assessment, the facility should be assessed on a regular basis, as individual needs can change according to the symptoms experienced. The center should be able to adapt to the changing needs.

In-patient or home care?

Depending on which stage you or your loved one fall on the spectrum will determine the need for either in-patient or home care. Naturally, the later stages of the disease may require in-patient care at a treatment facility. Here are some factors to consider when choosing a facility:

When choosing a residential facility, tour the entire center. Ask to see a model resident room, and if permitted, ask to speak to some residents or family members.

How is the living environment at the facility?

Are the rooms clean and comfortable?

Are there quiet areas for reading?

Do outdoor activities inspire activity?

Does the center have group activities, special outings and other services?

Quality centers provide supervised picnics, fitness and craft classes, religious events and even field trips to enhance the care of the residents. Active people stay healthier longer.

Patients need to feel comfortable and safe. The best facilities offer cozy atmospheres where your loved one can feel at ease.

Professionals who care for Alzheimer and dementia patients know the support of family and friends can have a huge impact. You should have ample opportunities for family visits, activities and outings that include family and friends.

The facility should not feel like a locked hospital ward or a boot camp, but should have security and protective measures in place. Your loved one should be treated with dignity and respect.

Some centers have a pet therapy program for animal lovers and people who have left pets behind.

When you find the right care for your loved one, you can be assured of their safety, health and happiness. And you can enjoy peace of mind knowing they are safe and well cared for.

How to 2020 Sell Your Home Fast

Everyone with a home on the market wants their property to sell fast and for the highest price possible. That doesn't always happen due to timing, market fluctuations and the condition and attractiveness of your home.

However, there are some time-tested steps you can take that will make it much easier to see a "sold" sign in your front yard quickly.

Pricing

The most important step is to price your home correctly at the outset, and a good real estate agent can help you with that. Price it too low and you'll leave money on the table. Price it too high, though, and your home will take longer to sell — or won't sell at all — because savvy buyers won't take it seriously.

You need to know what is comparable in your market. A good agent will be able to pull data about recent comps, typically from the last six months, for sales of homes that are similar to yours. The closer your price is to homes that are actually selling, the more likely you are to get a quick sale.

Staging

In its simplest terms, staging is about presenting your home in the most appealing way possible. The goal is to get buyers to imagine putting their own things in your home, so basic steps like clearing out clutter and removing your personal photos can help their imagination go to work.

Photography

For most buyers, the first impression of your house won't be made in person. It will be made through photos of your home they see online

or in print ads. That's why it's critical to have good, quality photographs of your home. The more clear, well-lit pictures that show off the beauty and features of your home, the more buyers are likely to take the next step and schedule a showing.

The Realtor

Picking the right Realtor is absolutely key to selling your house quickly. Not only should you feel good about them personally — knowing you can communicate well with them, trust them and feel good about them listing your home — but you should find an agent who will work their hardest to market and sell your home quickly.

Ask them about their background, how many similar homes to yours they have sold in recent years and what sets them apart as a Realtor. You should also look for examples of the agent's listings and make sure they'll quickly add your home to the MLS with good photos and descriptions of your property.

Spread the Word

While your real estate agent will take the lead in selling your house, there are also some steps you can do personally to help get the word out about your home.

Let your friends, family and neighbors know that your home is on the market. You can share photos with your Facebook friends and do personal networking to help raise awareness about your home's strong points that potential buyers might enjoy.

Open House

It's a good idea to schedule some open houses to let potential buyers and local real estate agents tour your home.

You should make your house look its best, obviously, but also take steps to make your house seem comfortable, cozy and homey when people arrive. Make sure the house smells good, perhaps by baking some fresh cookies or treats for visitors who walk in.

Fix it Up

Finally, you've got to pay attention to details to make sure your home is in tip-top shape cosmetically. This doesn't necessarily mean you have to spend a lot of money. A little paint and elbow grease can go a long way toward sprucing up most homes.

You'll want to make sure the gardens, flower beds and other landscaping are neat, clean and free of weeds. You should also make a checklist of simple handyman tasks to complete, like replacing burned-out light bulbs, making sure doors and hinges shut properly and don't squeak, and removing stains from your carpet.

In the end, selling a house quickly takes a lot of work and some specialized knowledge. But it's made much easier when you find the right Realtor and take some initiative to find your buyer as fast as possible.



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How to 2020 Choose a Furniture Store

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

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

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

Quality that lasts

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

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

That means putting solid construction before a pretty style.

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

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



Value, not just price

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

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

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

Service and delivery

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

Inquire about return policies. Some furniture stores will allow

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

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

If you are comparison shopping, factor in the delivery cost when considering different stores. A low-priced couch will not save you money if it comes with an expensive delivery fee. It may be worth it to pay a little more for the couch if free or reduced cost delivery is available.

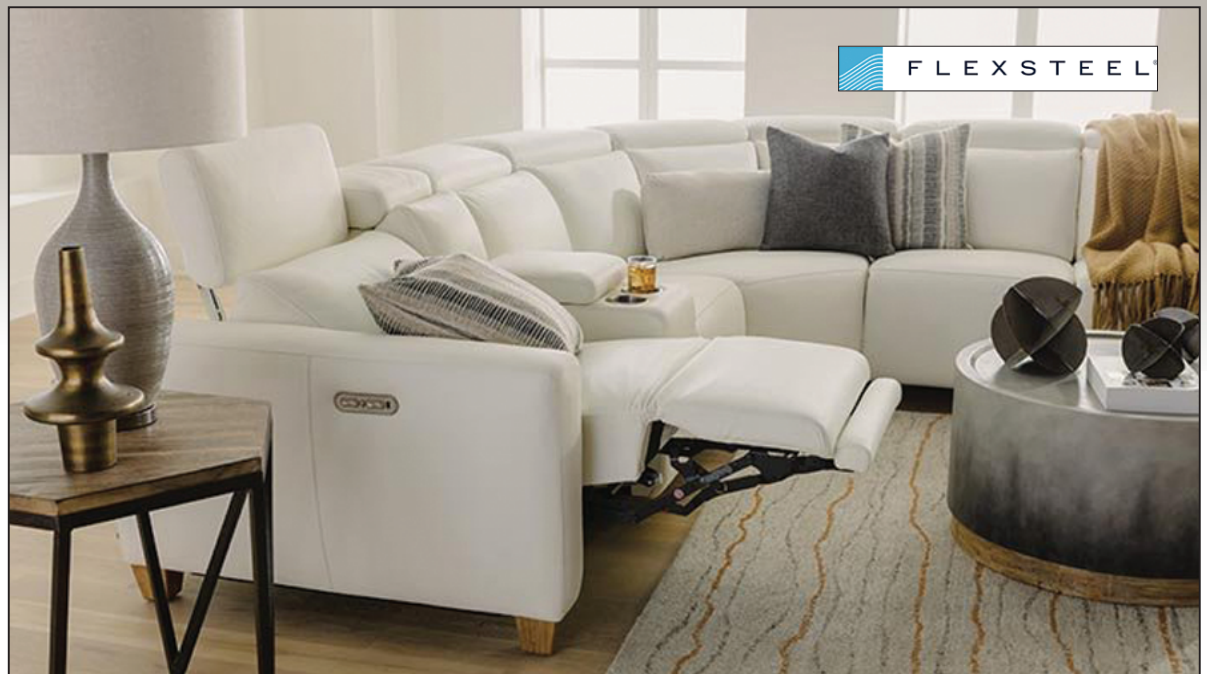
The bottom line is that there are only two things that matter: the quality of the furniture you are purchasing, and the level of service you receive. Once you discover them both, furniture shopping can be a fun experience that that will beautify your home for many years. And you can be happy and comfortable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



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Does Spinal Decompression Therapy Work?



Many people today are faced with neck and back pain issues. About 10% of the patients visiting a doctor complain that they are experiencing neck or back pain. The cost of this problem can sum up to \$86 billion each year.

A quarter of these back pain patients will experience the same problem within a year. It is also the leading cause of absences among employees in the US. People who also carried this problem for 6 months or more rarely return to work. This is the reason why it is known as the most expensive cause of work disability in the country.

This problem doesn't only happen to the US but also in other countries like Australia. More than 50% of their work force suffers from it and costs them over \$10 billion every year. This is the reason why back pain is known as a serious problem. Fortunately, treatment options are widely available for this type of condition.

What is spinal decompression?

If your condition can be remedied with the most conservative treatment available, it is best to try that option

first. Chiropractic, acupuncture, physical therapy, pain medications, etc. should be the first thing to consider to help with your condition.

Whenever spinal decompression is an option, you should consider that first, but then what is it exactly?

To simply explain it, spinal decompression is a computer-aided technology that gently extends the spine to treat decompressed joints while making the disc bulges or herniations return to their original position. You don't have to worry about this method of treatment because the FDA approves it and it comes with a very high success rate.

There have been several studies conducted already and many of them are still being evaluated with regards to the treatment's success and its improvement on the results. In North America alone, more than 7,000 clinics are providing this treatment and it continues to grow every year. It is considered a great alternative to surgery and it is effective in treating bulging, herniated discs and other conditions like sciatica.

Is the treatment painful?

During the treatment, the patient is fitted with a special harness and is asked to lay down on the machine bed/table. Depending on the clinic, the decompression will be performed either with the use of a specialized machine or simply by the hands of a licensed chiropractor. If your condition is severe, you might experience some mild discomforts during the early treatments but it will start disappearing after several sessions.

You should know that the treatment is completely safe and can even be relaxing. In fact, some patients even fall asleep during their treatment.

What is the normal treatment period?

It depends on the severity of your condition but common treatment can last between 20 to 25 sessions over a 4 to 6 week period. Each session can take 15-20 minutes to finish.

Majority of patients experience a difference right away, while some may take some time. No matter what the case is, you will surely feel so much better after the treatment period.

These days, it seems like every town has more than its share of real estate agencies and brokers. But since buying or selling a home is such a major decision, it's good to know there's an array of agents available to help you through these complicated transactions.

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.

You should 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 a side business, it might not give you the best results. Buying and selling homes is a full-time job.

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

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

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

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

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

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

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

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

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



— How will you advertise my home? Will you use the internet and newspapers?

— How many pictures of my house will appear online?

— On which sites will my home be featured?

— Do you have other homes that have recently been sold in this price range?

— How long has the agency been selling homes in my neighborhood?

— What makes your agency unique?

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

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How to 2020

First, let's get any confusion out of the way.

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

A Realtor is simply a real estate agent who is a member of the National Association of Realtors (NAR). This allows him or her to attend industry meetings and access software and educational tools. Realtors adhere to a strict code of ethics and have solid knowledge of the real estate business.

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.

It goes without saying that you shouldn't make any property decision under the advisement of an agent you don't 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 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.

Choose a Real Estate Agent

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, 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.



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Diabetic Nerve Pain Neuropathy Warning

Vacaville ~ The most common method your doctor will recommend to treat your neuropathy is with prescription drugs that may temporarily reduce your symptoms. These drugs have names such as Gabapentin, Lyrica, Cymbalta, and Neurontin, and are primarily antidepressant or anti-seizure drugs. These drugs may cause you to feel uncomfortable and have a variety of harmful side effects.

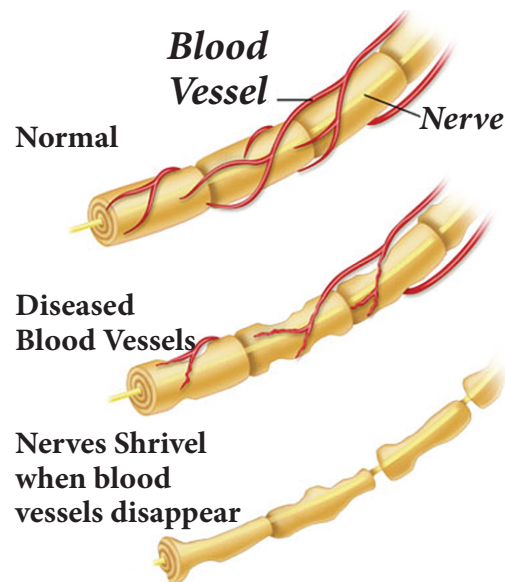
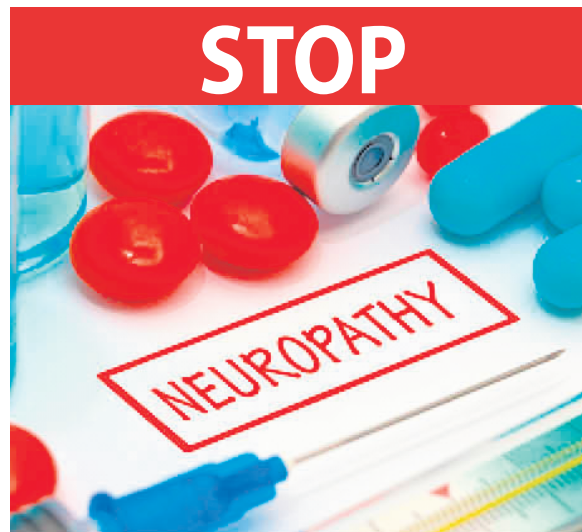


Figure 2: When these very small blood vessels become diseased they begin to shrivel up and the nerves begin to degenerate.

Peripheral neuropathy is a result of damage to the nerves often causing weakness, pain, numbness, tingling, and the most debilitating balance problems. This damage is commonly caused by a lack of blood flow to the nerves in the hands and feet, which causes the nerves to begin to degenerate due to lack of nutrient flow.

As you can see in Figure 2, as the blood vessels that surround the nerves become diseased they shrivel up which causes the nerves to not get the nutrients to continue to survive. When these nerves begin to “die” they cause you to have balance problems, pain, numbness, tingling, burning, and many additional symptoms.

The main problem is that your doctor has told you to just live with the problem or try the drugs which you don’t



like taking because they make you feel uncomfortable. There is now a facility right here in Vacaville that offers you hope without taking those endless drugs with serious side effects. (see the special neuropathy severity examination at the end of this article)

In order to effectively treat your neuropathy three factors must be determined.

- 1) What is the underlying cause?
- 2) How Much Nerve Damage has Been Sustained?

NOTE: Once you have sustained 85% nerve loss, there is likely nothing that we can do for you.

- 3) How much treatment will your condition require?

The treatment that is provided at Absolute Family Chiropractic has three main goals:

- 1) Increase blood flow
- 2) Stimulate small fiber nerves
- 3) Decrease brain-based pain

The treatment to increase blood flow utilizes a specialized low-level light therapy (not to be confused with laser therapy), using light emitting diode technology. This technology was originally developed by NASA to assist in increasing blood flow. The low-level light therapy is like watering a plant. The light therapy will allow the blood vessels to grow back around the peripheral nerves and provide them with the proper nutrients to heal and

repair. It is like adding water to a plant and seeing the roots grow deeper and deeper.

The amount of treatment needed to allow the nerves to fully recover varies from person to person and can only be determined after a detailed neurological and vascular evaluation. As long as you have not sustained at least 85% nerve damage there is hope!

Dr. Alex Tam D.C. at Absolute Family Chiropractic will do a neuropathy severity examination to determine the extent of the nerve damage for only \$70. This neuropathy severity examination will consist of a detailed sensory evaluation, extensive peripheral vascular testing, and a detailed analysis of the findings of your neuropathy.

Dr. Tam D.C. will be offering this neuropathy severity examination from now until August 31, 2020.

Call 707-452-3328 to make an appointment with Dr. Tam to determine if your peripheral neuropathy can be helped.

When you call, mention the special Neuropathy Exam. Call Today!”

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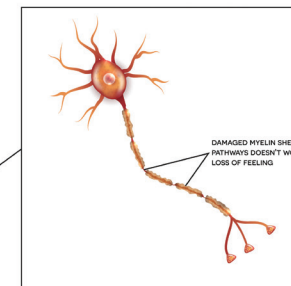
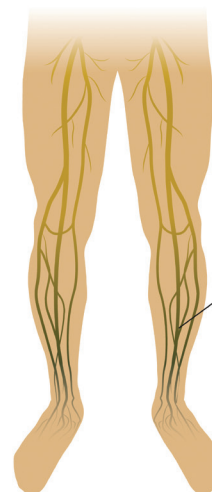
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Learn more about Peripheral Neuropathy?

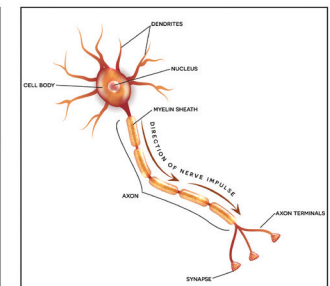


PERIPHERAL NEUROPATHY

NERVE DAMAGE



UNHEALTHY NERVE CELL



HEALTHY NERVE CELL

Your peripheral nervous system is a collection of nerves that connects your brain and spinal cord, or central nervous system, to the other parts of your body. It includes your arms, face, feet, hands, legs, mouth, and internal organs.

These nerves are responsible for delivering signals regarding physical sensations back to your brain.

Peripheral neuropathy is a disorder that happens when your nerves malfunction due to damage. Your nerves will no longer function normally. They may send pain signals even if there is no pain or they won't send pain signals even if something is already harming you. Peripheral neuropathy can be caused by:

- Diabetes
- Chemotherapy
- Alcohol
- An injury
- A systemic illness
- An autoimmune diseasejust to name a few

Pain from this condition is awful but natural approaches to help with the pain are available. The important thing is to identify if it's caused by a serious underlying condition, and if so, which one.

In addition to that, you should also learn some more information about peripheral neuropathy. Through this, you will at least have an idea on what you're up against.

1. Neuropathy pain can be helped Naturally — You can help neuropathy pain through several means such as light therapy, vibration therapy, supplementation, vitamins, diets, and other natural techniques. Through these methods, many patients have seen their neuropathy symptoms eliminated or greatly reduced, which will make an improvement to your quality of life.

2. Up to 70% of diabetics are diagnosed with peripheral neuropathy — It was recorded that the majority of diabetic patients have developed peripheral neuropathy later on. There are millions of people who are suffering from symptoms of pain, tingling, numbness, loss of mobility and feeling in the lower extremities. In short, you're not the only one dealing with this battle.

3. Metformin may increase peripheral neuropathy pain — Metformin, a prescription medication for diabetics, can increase your risk for developing neuropathy. Multiple studies have shown people taking metformin have a B12 deficiency, which will lead to the development of more neuropathic pain in a person.

4. Neuropathy can be prevented — If you always achieve a healthy diet, do regular exercises, control your blood sugar, and take appropriate natural vitamins for neuropathy, then it can maintain or restore your nerve function. However, some diabetics will continue developing neuropathy even if they control their blood sugar level. So, if you want to avoid neuropathy completely, make sure to take the necessary steps in doing so.

5. Prescription medications won't cure neuropathy — Some prescription medications won't cure neuropathy but rather control its symptoms. These medications are focused on pain management instead of directly correcting the underlying causes of neuropathy. They also can't support the regeneration of tissues or nerve cells.

6. Peripheral neuropathy is a serious complication of diabetes — If you have peripheral neuropathy or limb loss, it indicates that your diabetes is becoming more serious. This is the reason why diabetes should be managed as early as possible. You should always take care of your feet and act right away once you notice the signs and symptoms of peripheral neuropathy.

7. High dose vitamin therapy is good for peripheral neuropathy — Years of study has shown success in the treatment of both the causes and symptoms of peripheral neuropathy through high doses of vitamins. There are also natural remedies which can be used since they are also safe, effective, and won't produce any side effects. You also shouldn't have to worry about drug interactions with the majority of natural supplements but make sure to always consult with your doctor first.

8. Numbness means absence of pain — If you're feeling numb and not feeling any pain, don't be glad about it because it can become a dangerous signal! This indicates that your neuropathy has gone farther into the danger zone. Without sensation, you won't realize that you have injured your foot, which could lead to serious complications. Even a simple callus or ingrown toenail could progress into something worse especially if you have no knowledge about it.

9. Peripheral neuropathy affects more people than diabetics — Peripheral neuropathy is very common in diabetics, but it can also be present in patients with other conditions. It can come from other causes such as chemotherapy and alcohol abuse. It may also be more prevalent in certain populations who have a family history of diabetes or neuropathy.

10. Neuropathy won't go away on its own — If you think that letting neuropathy heal on its own, then you're wrong! Your symptoms and condition may even worsen unless you do something about it. Make sure to get in touch with a specialist like Dr. Alex Tam of Vacaville right away and don't wait until it becomes worse.

How to 2020

Choose an Auto Repair Shop

A reality of auto ownership is that at some point it will need repairs and upkeep. Some new car owners may naturally gravitate toward their dealers to follow scheduled maintenance to keep their vehicle in top shape. Older cars will likely need more attention. That's why it pays to develop a relationship with a qualified, reliable and professional auto repair shop.

Developing a relationship with an knowledgeable mechanic or auto repair shop early on in your vehicle's life can prove invaluable. Talented, honest mechanics can extend the life of your car and help you avoid costly repairs. And if the unexpected occurs — an accident or a major malfunction — that relationship can be the difference between hundreds and thousands of dollars.

Even if your car is new, at some point it will need tires, oil changes or even a new engine. If you have a relationship with a good auto repair shop, you won't sweat it when these things come up.

If you haven't had a regular mechanic in recent years, now is the time to find one.

Here are a few points to consider:

• **Less than 40 percent of new customers in auto shops are walk-ins.** That means word of mouth is still king in the industry. Find a shop that gets rave reviews from family and friends, and you'll be in good hands.

• The Better Business Bureau can inform you about the repair shop's performance and reliability.

• If you travel often, consider a shop that offers 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?

• 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% 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. You'll also want to ask about the shop's warranty policy. Imagine spending hundreds on a repair only to learn the work isn't guaranteed.

Once you have found a shop you trust, establish a good working relationship and try to use the shop for all of your automotive needs. Your mechanic will come to know you as a dependable customer and always be sure to provide you the highest level of service.



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How to 2020 What to Look for in an Assisted Living Center

With Americans living longer than ever, the need for assisted living centers has also grown and the industry has responded. But because the type of care seniors require varies, finding the proper facility means locating a balance between appropriate levels of care, comfort and access.

In the past, long-term care could only be handled by a nursing home. Living in a hospital setting for an extended time was not a pleasant environment. Times have changed dramatically. In addition to on-site medical care, many assisted living centers can appear more like upscale apartments, offering dining, travel, activities and personal freedoms.

But not all assisted living centers are alike. The decision to place a relative into such an environment warrants close scrutiny and research.

Personal care

Ask your loved one's personal physician how much care is required to function safely. The doctor may even be able to guide you toward an appropriate facility. Be sure to seek advice on what qualifications and certifications you need to look for in the center's staff. The center's employees should be well-qualified to handle medical needs.

If you monitor medical care, you can avoid paying for extensive services that your loved one may not need. Understanding the care the person requires will help you find a center that is a good fit.

Amenities

Accommodations at these centers can range from luxurious,

detached cottages to cozy condominiums or smaller apartment-style rooms. It all depends on what you are looking for, what you can afford, and what is available.

As you visit the facilities, try to personalize each space. Imagine how your loved one's belongings might fit into the area and where decorations will be placed. Does the atmosphere bring about a feeling of peace and tranquility? How are the rooms decorated? Are they tasteful and soothing, or do they remind you of a hospital setting?

Look at the home amenities and consider how you would feel about living there. Would you want your loved one living there? Is the facility within your budget?

Recreation and activities

Game and meeting areas can help the resident make new friends and keep them from feeling alone and lonely. Leaving the confines of their units is an important part of improving quality of life. Make sure the center offers activities and space to occupy your loved one's time.

Quality facilities will have activities that match his or her hobbies. If your family member enjoys crafts, then look for a center with a designated craft area or classes for your loved one to enjoy.

Gardens and landscaping

The landscaping of an assisted living center can give you a good indication about the quality of the facility. A well-maintained lawn and garden is a positive sign.



If the prospective resident enjoys spending time in nature, look for a facility that has park-like areas. Some centers have community-style gardens and walkways for residents.

Just being able to experience nature as it grows and changes with the seasons can be uplifting and soothing. An assisted living center with a manicured lawn and garden can make a huge difference in the quality of life for a loved one.

Choosing an assisted living facility is about finding the right combination of medical services and amenities. With research and thought, you will find the perfect place to bring comfort and care to your loved one.



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How to 2020

As more states continue to legalize cannabis for medical and recreational use, access to marijuana products in the United States is easier than ever before.

If you're shopping for legal cannabis for the first time, though, it can be intimidating. Here are some things to consider about the strains, products and methods of consumption.

Start Small

Just like with alcohol, no one knows their tolerance level for cannabis until they've experienced it firsthand. That's why one of the most important things to know is your experience level.

First-time users should start out with small doses of cannabis and avoid the products with highly concentrated levels of THC, the chemical responsible for most of marijuana's psychological effects. A low-dose edible or small amounts of flower are advisable for people experiencing marijuana for the first time.

Delivery Methods

While the most widely known methods for delivering the effect of cannabis is smoking it, that's only one of many ways people can enjoy it. Some of the options include:

— **Joints:** By rolling cannabis in paper, often made from hemp, rice and bamboo, the product can be smoked like it has been for generations.

— **Blunts:** Rolling cannabis in cigar paper made from nicotine-filled tobacco plants gives it a unique flavor, but it adds health and medical risks that deter many health-conscious users.

— **Hand pipes:** Perhaps the most common smoking device available today, hand pipes are small and easy to use. They trap the smoke from burning cannabis, which the consumer can subsequently inhale.

— **Water pipes:** Devices such as bongos use liquid to cool the smoke from burning cannabis. Available in all shapes and sizes, water pipes offer a different sensation that some people consider more pleasant.

— **Vaping:** Health-conscious consumers often turn to products that deliver the chemicals from cannabis in a vaporized form. There are fixed models, which require a power source, and smaller portable versions that can easily be transported.

— **Edibles:** Foods or drinks containing cannabis are also available. They are known for having a significant psychoactive effect on the entire body. Be aware, though, that they have a longer onset time compared to smoking or vaping, which deliver the cannabis chemicals to the blood stream much faster.

— **Tinctures:** For controlled dosage and fast effects, some consumers buy a liquid cannabis extract that can be placed under the tongue. A few drops of the product can be easily measured, and it offers a quick response as it is absorbed into the body.

— **Ingestible Oils:** Falling halfway between concentrates and edibles are oils that you can ingest. You can swallow and digest them like food, but they offer consistent dosing like concentrates.

Buy Cannabis



— **Topical creams:** While they don't offer the same "high" as other methods, some consumers buy products that can be applied directly to the skin for localized relief.

Which delivery method you choose is largely based on personal preferences, including dietary restrictions and one's proclivity or aversion to smoke.

Get Expert Advice

Just like asking an expert mixologist or sommelier for their drink recommendations, most legal cannabis dispensaries have people on staff who are very knowledgeable about using the various products.

With so many strains, infusions, vaporizers and accessories to pick from, getting expert advice in person can be a much better use of time than scouring the internet. If you want good answers, go straight to the source: people who know and use their products enjoyably.

It's also a good idea to seek out medical advice about diet changes or substance use. As always, talk to a doctor about anything that could impact your health for the most reliable information. Medical professionals in areas where cannabis

has recently been legalized will likely be prepared to offer healthy advice on the subject.

Research the Laws

Finally, if you want to stay out of legal trouble, it's important to understand exactly what the law allows in your state.

Every state has different requirements for cannabis consumption, including when and where it can be consumed. There may be restrictions on the amount you can transport in your car, for example, and common-sense restrictions like not operating motor vehicles or heavy equipment while under the influence of cannabis.

You should also know the rules when traveling on airlines or across state lines, as laws can differ from place to place and are rapidly changing as cannabis legalization continues to roll out.

If you follow the laws, start with small doses, seek out solid advice and use it responsibly, cannabis can be an enjoyable experience that more and more states are making perfectly legal.

How to 2020

How to Choose a Solar Energy Company

Choosing to install a solar energy system can be the best investment you've ever made — but it can also be very expensive. So selecting the right company to work with to install the system is an important decision, since it's also a long-term commitment.

Here are some things to consider when choosing a solar company.

Reputation

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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How to 2020

Choose a Property Management Company

As a real estate investor one of your primary concerns is property management. With multiple properties, upkeep, landscaping, maintenance and keeping renters happy are paramount to increasing the value of the property and your investment.

A good property management firm can easily provide a multitude of valuable services that can make your life as a property investor easier. That said, your property manager will make critical decisions on your behalf making it extremely important that you do your homework during the hiring process.

Here's what you should look for in a property management company.

Services

A property management company can assist with documenting the condition of your properties, coordinating lease agreements, managing clean-up and preparation for renters, creating financial reports, making inspections and dealing with repairs and maintenance.

The best property management companies can even assist you in finding good tenants. Depending on your contract, the manager could advertise, accept applications and then select the tenant on their own. They could also collect the applications and let you choose the one who is best qualified for the lease.

A major advantage of working with a property management firm is that they usually work 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.

The services offered can also be tailored 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

Management companies usually charge a percentage of the monthly rent as their fee.

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 that make property management more or less complicated, or the level of services performed.

When researching 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

State laws and local regulations vary dramatically across the nation, so 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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As cases of Alzheimer's and dementia have increased, so have the facilities that offer memory care. The rise in prevalence of these diseases has fortunately spurred an increase in communities addressing the needs of seniors with memory care needs.

If you or a loved one are experiencing Alzheimer's or other forms of dementia, a memory care community could provide security and assistance with activities of daily living as well as a social outlet among peers. These centers may be part of an assisted living center or operate as standalone facilities. Which you choose depends largely on individual circumstances so you'll want to research their distinctions and specialties. Here's a basic primer when considering memory care communities. .

Staff

The experience and attitude of the staff members is one of the most important considerations. They should treat all residents with kindness, respect and compassion. Staff will be a direct reflection of the Administrator running the operation so if you spend time gaining insight into the Administrator,

you can learn a lot about the staff by proxy. The center should provide continuing education to employees to assure that everyone remains current on memory loss research and care techniques. Ask about the ratio of staff to residents. Seniors with dementia need personalized care and attention. It is vital that the center has enough workers on staff for the size of the property in order to provide highly attentive care for residents with dementia.

Facility

Whenever possible, you'll want to visit a memory care center before admitting a loved one. Tour the facilities to ensure that the building is clean and organized. The atmosphere should be calm and relaxing. Consistency and stability are important to those suffering from memory loss. Quality memory care centers will resemble comfortable, inviting homes. They should not look like hospitals. The facility should be clean and sanitary without appearing sterile. A center's cleanliness and organization is an indication of the dedication and pride of everyone working there. Ask questions about the activities programs offered to residents

because specialized activities for residents with dementia is a large part of the care they'll require. Because residents with dementia can get confused about their surroundings, and may wander it is important to ask how the center protects its residents, and the security features in place.

Pandemic Considerations

The COVID-19 pandemic has affected most of life, and given that seniors are in the highest risk category, especially those with underlying health conditions, all senior communities have altered their operations with safety protocols. Accordingly, most communities have closed their buildings to all but essential visitors. You will need to check if a community is accepting new residents. While you may not be able to freely visit a community's interior, properties which are accepting new residents are now offering virtual tours, by either sharing a prepared general video of the community, or offering a live walking visit using a tablet with FaceTime or Skype. You will also want to ask about the move-in protocols. There may be a requirement for either a negative COVID-19 test result, or a quarantine of fourteen days once moved into the community.

How to 2020

Golf has long been one of America's favorite pastimes. The sport can be played alone or in groups, appeals to all genders and age groups, and is a popular way to unwind and spend a leisurely day.

But golf is most enjoyable when played on the best of courses.

If you are looking for a great golf course, you have many options. With enough research, you can find a location that will stretch your skills without breaking your budget.

The Course

The course itself is the top factor for any serious golfer.

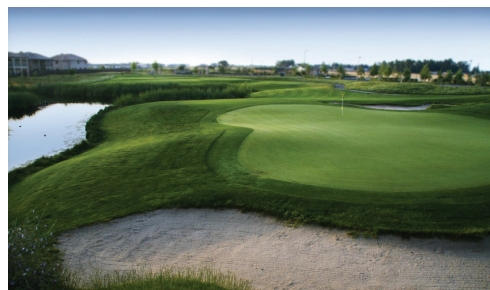
The ideal course should be difficult enough to challenge you. While going to the same handful of courses close to home is a good way to learn the basics, now is the time to grow your skill set.

Most golf courses display their course layouts online. There is also a difficulty rating so you know what to expect. Look for a layout and rating that is very different from your usual fare.

Sometimes, professional golfers officially endorse a golf course. They might even prepare a statement to give golfers 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.

Choose a Golf Course



Amenities

Amenities can bring added 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.

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How to 2020

Finding the right insurance agent isn't as simple as choosing the cheapest policy. A good insurance agency is an advocate for your needs and represents your interests in covering your health, home, auto and other insurable valuables. They'll guide you through the maze of options available to you and help find policies that protect you and your budget.

Unfortunately, not every agent is the reliable, reputable agent professional you'd hope. It's important to make sure you vet your agent prior to opting into the coverage they offer. Your financial future depends on finding the right person 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

Family, friends and colleagues have likely worked with 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. There is a strong likelihood that you will have similar results.

Good agents understand that offering great service will keep them in business. 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.

Selecting the Right Insurance Agent for Your Needs

Research

If you do not have recommendations, begin researching your options. Begin by looking at local companies and brokers. As you conduct your research, be thorough and critical. Buying a policy is similar to purchasing a new car or home. It truly is that important.

Select a company that is highly regarded by consumers. Read reviews of each company to determine who has the most satisfied clients. Are they easy to work with? Have there been any problems with collecting on a policy?

Also, check that any prospective agent has all necessary licenses and training.

Interviews

After narrowing your list of prospective agents, make an appointment to visit each one. Prepare a list of questions and concerns about your personal situation. Take notes during your meeting. Remember that you must feel comfortable with the answers before purchasing a policy.

If an agent tries to pressure you into making a decision right away, inform him that you need more time and cannot sign anything immediately.

The right agent will let you take as much time as you need to understand the implications of each policy. They will give you useful information and not subject you to high-pressure sales techniques.



Your agent should be available. The relationship doesn't end once the sale is completed. Your dialogue should be continuous. The best agents are available in the event you have to file a claim.

Agents who have been in business for many years likely have a good reputation and track record. They understand the policies and will even take extra care that you are properly protected.

It is essential that you choose the right type and amount of insurance to adequately protect yourself and your financial future. The policy should be tailored to fit your specific needs.

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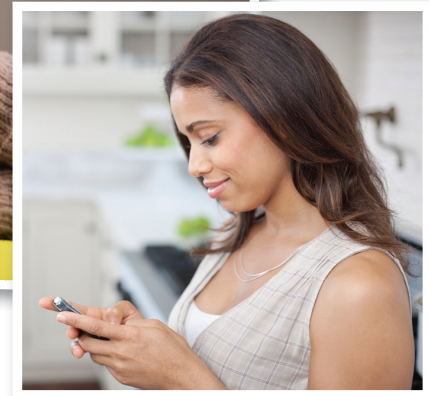
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How to 2020 Choose a Window Coverings Provider

Window treatments can truly transform your home. They allow you to showcase your sense of style, while also providing energy efficiency and privacy solutions. When deciding on products as well as who to provide you with them, there are many factors to consider.

Some windows are much easier to stylize than others. However most windows share common characteristics which will help you narrow your decision making process. For the best results, follow these guidelines when choosing a window coverings expert.

- A good windows coverings provider will carry many different lines of product that will fit into every budget.
- Look for a provider who has a keen knowledge of trends, as well as current design aesthetics. It's also important to have the option of ordering swatches to compare with your décor, or when shopping for future products for your room.
- Plenty of sample books are a must, and working samples, either in a showroom or in your home, will help give you a real "visual" expectation of what you're getting. Ask to see actual samples.
- Ask about the construction of your products. A good designer will have an extensive knowledge of materials, as well as the construction of the products they offer. Ask about the construction of the products as well as the materials used. An expert can



give you an honest, educated opinion and guide you in the right direction depending on your needs.

- Your product should always be backed with a rock solid warranty. Be sure to talk with your designer about warranty against workmanship and product defects. Be sure to get information on how long the warranty lasts. A good provider will stand behind their product.
- A true professional should guide you on trends that will remain stylish for years to come. They should also listen to your needs and make a recommendation on topics like energy

efficiency, as well as privacy control. When these solutions are married together the result is sure to bring you an updated and happy place to come home to!

- Last but certainly not least, always make sure you used a licensed contractor. Although not everyone realizes it, anyone contracting a project with a cost of more than \$500.00 in your home is required to be licensed by the State of California. This gives you piece of mind that the work will be completed by a professional, as well as an avenue for recourse if problems arise.

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