

The background of the entire image is a repeating pattern of question marks. These question marks are drawn in a hand-drawn, sketchy style with black outlines and some internal shading. They vary in size and orientation, creating a dense, textured background.

# HOW TO CHOOSE?

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**VOL. 2**



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# The benefits of preplanning your funeral

Coping with the death of a loved one is never easy. Dealing with a sudden, unexpected death of a beloved friend or family member can be even more difficult, especially for those people who have to make important financial decisions while grieving.

To remove the burden and stress associated with funeral planning, many adults preplan their funerals. Adults can be as specific as they prefer to be when preplanning their funerals, and doing so gives relatives peace of mind knowing that their loved ones' funeral services were conducted in accordance to their own wishes.

Preplanning a funeral may sound morbid, as few people want to think about their deaths or discuss dying with their families. But there are numerous benefits to preplanning funerals.

- Preplanning provides time to make the best decisions. Men and women who preplan their funerals have ample time to decide just what they want their memorial services to be like and how they want to fund those services. Men and women trusted to make those decisions upon the death of a loved one will need to make those decisions more quickly and likely won't be in the correct frame of mind to make decisions that will honor their loved one's legacy.

- Preplanning ensures your wishes are honored. Men and women who formalize their funeral plans will ensure their wishes are honored. That can give men and women peace of mind and will provide peace of mind to the loved ones they leave behind, who can attend funeral services knowing those services are being conducted in adherence to their loved one's wishes. Even men and women who discuss their wishes for their funerals with loved ones may not have those wishes



honored if they are not put in writing.

- Preplanning can help control costs. Preplanning often includes men and women setting aside money for their funerals before they pass away. Knowing that a funeral, which can be expensive, is already paid for can provide additional peace of mind. Instead of worrying that their relatives will be forced to handle the burden of financing their funerals, men and women

who preplan can rest easy knowing their insurance money and life's savings will be going to their surviving loved ones and not toward paying for funeral expenses.

- Preplanning protects families faced with sudden death. Few people want to think about their deaths, and fewer still want to think about dying suddenly and/or dying young. Preplanning a funeral and setting money

aside early can protect and help families faced with sudden deaths. That can be especially important for young parents, who won't want to leave their spouses and children financially destitute should they suddenly pass away.

Preplanning a funeral may not be something to look forward to, but doing so can protect families and provide men and women with some peace of mind.

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# How to Choose a Real Estate Agent

Real estate agents are your biggest allies when it comes to buying or selling a property. They have specialized knowledge that will help guide you through complicated contract issues. 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.

## 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.



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# Choose an Auto Body Shop

Making repairs to the body of your car, however small, requires the expertise of professionals at a reputable body shop.

If you find an auto body shop that is trustworthy and dependable, it will ensure that your car, truck, SUV or minivan is repaired quickly, affordably and correctly.

The shop you choose should be able to complete all manner of work, from a minor touch-up to a full-body repair.

Your friends, family and colleagues might have recommendations. After all, auto body shops are an unfortunate, but necessary, part of life for most people.

Have a list of companies, research each shop on the Internet and read customer reviews.

Testimonials, negative and positive, should be considered. But keep in mind that no business has a 100 percent satisfaction rate. Someone will always be displeased. Also, more people are likely to leave a negative rather than a positive comment.

A good source for finding an auto body shop is your local newspaper. Local businesses advertise and many times you can find special deals to help save you money.

Once you have created a list of shops, contact them on the phone and ask pertinent questions. How long have they been in business? What are their specialties? How soon can you bring your vehicle in for an inspection?

Ask to set up an appointment for a free inspection. Then further investigate the business. Look around their lobby. Is it clean? Do they have their license and any awards or certificates posted? Do they care enough about their customers to offer reading material, coffee or water?

Consider their prices. Are they comparable to other body shops? While you want to find that deal, remember, cheaper is not always better. Under-



stand that you will often get what you pay for when it comes to auto body work.

Low prices may be tempting, but they typically mean sub-par work, used parts and paint that is incorrectly applied.

Feel free to ask the manager or owner for references before they work on your car.

You can also check their previous

work. When you see a car with paint drips, panels that are misaligned or paints that don't match, look elsewhere. You will not save money if you need to have the improper work redone.

The shop should inspect your vehicle for repairs that are not readily visible. Oftentimes, there are hidden damages that cannot be detected until repair work begins on the vehicle.

Finding an auto body shop may not be the most pleasant business because it usually means your vehicle has suffered some kind of damage. But finding the right shop will make the experience much more pleasant and you will be happy with the repairs. Especially if you find the right shop that knows how to repair your vehicle so it looks the same as before, or even better.

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# How to Choose Garage Doors

If your garage faces the front of the house, a new door could dramatically improve your curb appeal and change the overall look of your home.

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

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

## THE LOOK

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

While you may already have an idea of the exact type of garage door you want to see installed, some homeowners seek the advice of a designer to help make the decision to pick the right style and color combination. Some garage door retailers will be able to help you visualize what the different doors would look like — complete with color and material samples, and perhaps even software that will show a picture of what your home would look like.

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

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

## INSULATION

Depending on your climate, the in-



sulation of your garage door can be an important factor to help reduce your energy bills.

Just like windows and insulation in your attic, garage doors come with an "R factor" rating that tells you how well they insulate your home from outside temperatures. This is especially important in heated garages. But even an insulated door on unheated garages can make a positive impact on your energy usage if it can keep the hot and cold weather away from the interior of your house.

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

## LOCAL REQUIREMENTS

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

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

## SAFETY

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

Ask your garage door retailer about any special safety features on the door you select. It should have a design that won't pinch your fingers or hurt small children if they get caught under it. Make sure it will be installed according to all applicable safety codes in your area.

## OPENER

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



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# How to Choose a Flooring Dealer

One sure way to change the look and feel of your home is new flooring.

And there are plenty of great options, including carpet, hardwood, bamboo, laminate, stone and tile.

You will need guidance on which brands and types are durable as well as what material best fits your needs and lifestyle. This is where a good dealer can help you determine which flooring is best for you.

Here are some things to consider as you shop for flooring.

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

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

So be sure to look at additional support and services. Find a dealer who has a great reputation and long track record of excellent customer service. Spending extra money is worth purchasing a product from a flooring dealer you can trust. You aren't just buying flooring. You are also creating a relationship.

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

On the Internet, you can find review sites to see how local flooring dealers

compare. You can also check advertisements in your local newspaper to find specials and deals.

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

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

After making a list of potential dealers you are considering, give each of them a call. Inquire about the back-

ground of the company and how long they've been in business. You may ask for referrals from previous customers for references.

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

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

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

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# 7 ways to save on food



Food is a necessity and an expense that simply cannot be avoided. A poll found that Americans reported spending \$151 on food per week. Around one in 10 said they spent \$300 or more per week, and those with higher incomes tend to spend more on weekly food bills than people who earn less.

Compounding high food bills is the fact that people tend to waste food. According to the American Chemistry Council, roughly 80 billion pounds of food are thrown out every year in the United States. Britons throw away around seven million tons of food and drink per year, says BBC Good Food.

Saving money on food may seem challenging, but it doesn't have to be. With some smart strategies, individuals can reduce their food budgets and still have enough to eat.

1. Store food properly. Pay attention to the correct ways to store food, including promptly refrigerating or freezing items to prevent spoiling.

2. Do your own work. Prepackaged, presliced, or preportioned foods take longer for manufacturers to prepare, and those costs are passed on to consumers. Separating foods oneself and putting them into manageable portions may take a little time, but the savings for consumers could be considerable.

3. Buy in bulk when it makes sense. Bulk warehouse stores can make it easier to stock up on essentials. But they also can entice people to buy items they really do not need. Consumers should only purchase items that make fiscal sense or ones that cannot be purchased elsewhere for less. Always compare the price per weight or per unit when shopping.

4. Stock up on staples. Be on the lookout for sales on items used frequently, particularly staples that can be stored away. Watch for low prices on coffee, oils and canned goods, stocking up

when such items go on sale.

5. Embrace dried and canned beans. Beans offer filling fiber and protein for relatively little cost. They also can be added to meat or vegetable recipes to bulk up dishes.

6. Plan ahead. Planning ahead can save big bucks. Peruse sales before

leaving the house and spend time visiting a few different stores to save more money. Make use of store coupon apps to preload savings that can be used at checkout.

7. Explore frugal recipes. Skipping meat or other expensive items once in awhile can help reduce food bills. Save

expensive items for treats, which can make you appreciate them that much more. The same concept can be used for dining out.

It is relatively easy to save money on the cost of food when consumers make a commitment to being more frugal.

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# Select a Community College

You hear a lot about community college these days. Almost everyone has an opinion about it. The problem is, too many of those opinions are based on information that's either out of date or just plain wrong. It's time for Ivy Tech to set the record straight.

## WHAT IS A COMMUNITY COLLEGE?

It's the most common type of two-year college. Most community colleges offer a wide range of education programs, and offer their students associate degrees and certificates. A lot of community college students use their training to head into the workforce as soon as possible, filling some of their community's most in-demand, high-paying jobs. Other students attend community college, then further their education by transferring their credits on to a four-year college or university.

The first community college in the United States was started in Joliet, Illinois in 1901. Since then, community colleges have become a valuable resource for millions each year—offering a smart, cost-effective way to get the opportunities created by higher education.

In most states, there are multiple community colleges (California, for instance, has over 100!). In Indiana, there's only one: Ivy Tech.

## WHAT KIND OF PEOPLE GO TO A COMMUNITY COLLEGE?

All kinds. Some are right out of high school, trying to improve their marketability as fast as they can. Other high school grads start here, then transfer to a four-year school, where they can pursue a bachelor's degree.

Some adult students go to com-

munity college so they can advance in their careers. Others are getting ready to jump into a new field. Some are students at four-year colleges, taking courses on their summer breaks. And some are taking classes just for the sake of learning.

## WHY WOULD I WANT TO ATTEND A COMMUNITY COLLEGE?

Cost savings is the one you probably know about already. Ivy Tech Community College offers the most affordable tuition in the state. You can go to school here for less than half the cost of what you'd pay most other places.

Because we have 19 Indiana campuses, and offer classes in an additional 27 sites, students enjoy a shorter commute—and younger students may be able to live at home while they go to school, saving the cost of room and board.

At a time when four-year college graduates are struggling with debts that will take them decades to pay off, it makes a ton of sense to save money by attending community college—whether you want a career as soon as possible, or whether you want to get a smarter start on your bachelor's degree.

## WHAT MAKES YOUR TUITION SO LOW?

We can't speak for every community college. But at Ivy Tech, there are several reasons why your tuition cost would be about half the cost of anybody else's. One is that the state helps to support us, because we train so much of its workforce. A lot of big companies also donate to us, in exchange for us supplying them with skilled workers. Our costs stay low, and our grads get jobs. Everybody wins.

## BESIDES AFFORDABILITY, WHY SHOULD I GO TO COMMUNITY COLLEGE?

To start with, Ivy Tech Community College offers two paths for students to follow. Those who want a good career as soon as possible get associate degrees or certificates, and can enter the workforce in two years or less. Others come here for two years, and then transfer their credits to a four-year institution—earning their bachelor's degree (and getting the classic college experience) while saving up to \$10,000.

If you're not sure what career field you want to pursue, our advisors can point you towards one of more than 95 career fields. And our low tuition costs make academic experimentation less financially risky than it would be elsewhere.

Another reason to attend: our low student-teacher ratio. We have an average class size of 22, so you can get more one-on-one time with instructors than you would in some giant lecture hall.

For those with work and parenting conflicts, we offer flexible scheduling. Because we offer classes at many campus locations, students don't have far to travel. And thanks to our many online courses, some students barely have to commute at all.

## I ALWAYS THOUGHT IVY TECH COMMUNITY COLLEGE WAS A TECHNICAL SCHOOL. YOU'RE NOT?

That's how we started out, 50-some years ago. And we're still training students in Automotive Technology, HVAC, Welding and many other tech fields. But after half a century, we now offer more than 44 academic programs, in the areas of Health, Technology, and Business and Public Services. So while you'll see in-de-

mand programs in technical fields, you'll also find programs in fields like Surgical Technology, Cyber Security, Education and Agriculture. We also offer many transfer degrees, for students who want to take classes here, then transfer their credits on to four-year schools.

## WOULD A FOUR-YEAR SCHOOL ACCEPT TRANSFER CREDITS FROM IVY TECH?

They would, and they do. We have transfer agreements with virtually every other institution of higher learning in Indiana—including Indiana University, Purdue University, IUPUI, Ball State University, Indiana State University, the University of Indianapolis, the University of Evansville, Hanover College, Valparaiso University—the list goes on and on.

Ivy Tech's Transfer As A Junior degrees let you smoothly transfer your associate degree credits to a four-year school as a junior.

## I HAVE KIDS, AND I'M NOT SURE HOW I CAN BE A PARENT AND A STUDENT AT THE SAME TIME. HELP?

We'll do everything we can to make this easier for you. We offer flexible class times that may be able to work around your schedule. We also offer more than 350 online courses statewide.

## HOW DO I ENROLL?

There are a few steps you'll need to take first. You'll need to complete an application for admission at [ivytech.edu/apply](http://ivytech.edu/apply) now. Once accepted, you'll need to complete an assessment. After that, you'll meet with an advisor, to identify your goals and register for classes. Then, you'll attend a New Student Orientation.



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# Why your child should see a dentist by their first birthday

Children start to develop their first teeth between the ages of 6 months-10 months. Appearing alongside these new teeth are the bacteria that can cause cavities, so it is important to establish a dental home for your baby early to form good habits and to ensure proper development of the teeth. Tooth decay in babies (known as early childhood caries) is the most common chronic childhood disease. The American Academy of Pediatric Dentistry recommends that to prevent tooth decay parents should avoid allowing

their baby to frequently consume liquids and solid foods containing sugar. Common culprits of dental cavities are fruit juices and milk in sippy cups that a child consumes throughout the day or in a bottle at night and nocturnal/prolonged breast feeding. It is recommended that children younger than 1 consume only four ounces of juice a day. While a low sugar diet is very important, it is also important to couple it with good oral hygiene practices. When the first tooth erupts, parents can begin to brush it with a smear

(rice-grain size) of fluoride containing toothpaste two times a day. Even before the teeth erupt it is important to get your baby used to the feeling of oral hygiene by wiping their mouth out with a clean wet washcloth. Setting up these good habits will help your baby have good oral outcomes so that when it is time to go to the dentist, the baby will have a good experience.

During the first dental visit, the dentist will complete an exam and give your child their first cleaning. Often a fluoride varnish will be recommended

to further combat cavities. The exam will likely be performed with the baby on your lap and the dentist's lap. The dentist will check for cavities and the normal development of teeth. Usually, xrays are not taken unless a cavity or a developmental anomaly is suspected. Although an often-quick appointment, this first visit is extremely important to set your baby up for a healthy dental future and will allow them to get more comfortable with the dental setting as they get older.



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# How to Choose a Skilled Nursing Facility for Your Loved One



varnished opinion of the facility.

Most high-quality skilled nursing facilities are significant investments. They provide a much higher level of care and so they cost more. Talk with an attorney who specializes in nursing facility cases for advice on cost, as well as quality of care.

The decision to put your loved one in

a particular facility is not permanent. If your family member is not receiving good care or shows signs of abuse, you have the right to remove him or her. Frequent visits are important so you can monitor the health and well-being of your loved one. See him or her at different times of the day to verify the level of care.

Take all the time you need when searching for a skilled nursing facility.

Putting a loved one in a facility can be difficult and emotionally challenging. Finding the best one you can afford will give you peace of mind.

Skilled nursing facilities provide personalized care to residents who are suffering from advanced age, severe illness or infirmity.

If you're searching for a skilled nursing facility for a loved one you have hundreds of options to pick from. The problem is, it can be difficult to sort through all of your options.

Your best choices are facilities that have high scores from state agencies such as the nursing-home regulatory agency or department of health. The nursing staff in these facilities are required to complete a formal certification process.

As a result, the staff at a nursing facility is usually much more skilled and regulated than staff at an assisted living facility. That's because the staff at skilled nursing facilities provide and administer prescription medications. Assisted living facility staff does not usually have the same authorization.

Your loved one will need reassurance that he or she will be safe and well taken care of by a highly skilled nursing staff.

Select a facility close to your loved one's family and friends. It should be easy to see your loved one. Frequent visits will help ease the transition from independent living to a skilled nursing environment.

You can form an accurate opinion by visiting several facilities. Reputable centers will have no problems with scheduling interviews with staff or giving tours of the living areas and grounds. If a facility doesn't allow you to see these areas or have a meeting with the director, it should be dropped from your list.

Cleanliness, cheerful decor and happy residents neatly dressed are symbols of a quality facility.

Speak to current residents and their families to get a good assessment of the facility. Family members will likely provide the most unbiased and un-

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# How to Choose an Auto Repair Shop

Regular maintenance is key to keeping your car looking and running well—not to mention avoiding costly repair bills.

Your life as an auto owner will be a lot easier if you build a solid relationship with a dependable and trustworthy mechanic. That will prove especially true when you have a need for unexpected repairs.

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 prop-



er 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. 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 Choose a Moving Company

Moving can be a big ordeal. After all, you're packing up your entire life and transporting it to a new location. But with careful planning and careful selection of the right moving company to assist you, moving doesn't have to be a stressful experience.

Here are some things to consider as you get ready to make that move to your new home.

## LEVEL OF TRUST

You're trusting the moving company with all your possessions — furniture, electronics, valuables, family heirlooms and more — so it's important that you take extra steps to make sure the company deserves that trust.

Start by learning everything you can about the company's background, including how long they've been in business, who owns and manages them, whether they have any complaints lodged with the Better Business Bureau, and anything you can discover about their reputation.

Ask your friends, family and co-workers for a recommendation. The best moving companies will have a long track record of happy customers, often for both business and residential moves in your area.

## PROTECTION

Because even the best moving companies can sometimes make mistakes, you should decide how much protection you will require for your belongings during the move.

This isn't as simple as you might think. Your homeowner's insurance policies at both the old house and the new one may provide some protection, but you should check with your insurance agent and look over your policy carefully to make sure. Many moving companies offer their own additional insurance policies, too, either included in their rates or for an extra charge.

The more valuable your items are, the more carefully you need to consider the insurance coverage on



them. Otherwise, if something gets broken in transit or the movers cause damage to your home, you could be left financially on the hook.

## THE SCHEDULE

Coordinating the move from your old house to your new one isn't always easy because some aspects may be out of your control. The dates for closing on a home purchase, for example, can change at the last minute, and it's not uncommon for your belongings to require storage for days or even weeks before you can move into the new home.

Both the moving timeline and your storage requirements can have a big impact on the final cost, so shop carefully and look for a moving company that communicates very clearly about the scheduling expectations for your move.

## LEVEL OF SERVICE

Many moving companies can offer a wide range of services.

The best services will include all the packing, moving and unpacking so you don't have to do any of the work. You simply write a check and let the movers handle every-

thing else, including setting up your furniture and electronics in the right location at the new house.

Some moving companies will let you do part of the work yourself to cut costs, though. You might want to pack or unpack the boxes yourself, for example, or move some of your heavier items in a pickup truck to lower your bill.

Whether you want full-service, white-glove treatment or just a bare-bones moving company, you should look for a provider that can work with you to meet your expectations of both budget and quality.



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# Selecting a Septic Service

When your septic system is working correctly, you won't even know it's there. But a malfunction in managing your home's sewage can create a quick and unpleasant reminder. When a problem arises with your septic system, you're going to want to get it handled as quickly as possible.

Follow these tips in order to select the right septic professional for the job.

## Qualifications

Working on a septic system is not something that a general handyman can do. Finding a qualified professional company will ensure that the maintenance or repair is being done properly.

Reputable companies only employ highly trained people who understand how to work around the dangerous chemicals in the septic system.

Following proper procedures will prevent damage to your tank as well as your yard. Professionals avoid digging up your yard while doing their work. They can accomplish normal maintenance with minimal damage.

## Budget

Budget is always a concern, especially these days. Keep in mind that your septic system is an essential part of your house. There should be no delay in maintaining it.

If a price for service seems too good to be true, it probably is. Selecting the cheapest service is not usually the best decision. The work might prove to be unacceptable. They might also use unqualified workers to perform professional services.

Using low-quality services could cost you twice as much. After all, you will need a professional to clean up the mess of the low-quality predecessor.

## Knowledge of Septic System Requirements

Understand the maintenance that needs to be completed on your system. Cut down the cost of a standard pumping by locating the pump-out



hatches prior to the company's arrival.

Otherwise, you are paying the workers an hourly rate to perform manual labor tasks such as digging for the hatches themselves.

Before the company arrives on your property, you should have an understanding about the services they are performing. Are they simply pumping the tank and removing sewage or do you need maintenance services as well?

Sometimes, septic companies will perform additional services along with routine pumping. It might cost more than standard services, but these services will help you maintain your system and give you peace of mind.

## Selecting A Single Provider

A one-stop shop is always better than hiring multiple companies. Avoid confusion by hiring a single company to perform multiple services. They will often give you a price break for the work.

You can find good septic repair companies by searching your local newspaper classifieds or a phone book. Social media sites will also tell you about companies in your area. Websites will provide general information, company philosophy and perhaps even cost figures.

Your best option, however, is to get a referral. Ask family and friends whom they have used. Strong referrals can save you thousands of dollars and endless hours of frustration.

When you have a list of companies,

select two or three of them. Contact the companies and ask questions. How long will it take to complete the job? What are the possible solutions to your problems? Have they done similar work in the past? How long does the repair usually last?

Most importantly, get quotes in writing. They should spell out exactly how much the services will cost. Of course, request a copy of all receipts related to the repair when it is completed.

Many companies might tell you that they can't guarantee a price until they begin the repair. That's fine, as long as you understand the added costs you might incur if additional issues are found with your septic system.



# How to Choose a Plumber and Electrician

Most homeowner lack the expertise to handle DIY electrical and plumbing repairs. And because a botched plumbing job can lead to unsanitary conditions in your home and an electrical repair mishap can be downright deadly, most of these jobs are best left to professionals.

If you have electrical or plumbing problems to address in your home, here are a few things to consider in locating a professional who can handle the job right.

## REPUTATION

When it comes to electrical and plumbing professionals, reputation is everything.

Ask people in your social network for experiences they've had with companies in the past. They will tell you whom they recommend -- and whom to avoid.

Real estate agents in your area will likely know plumbers and electricians

who are doing good work in your area. After all, they have to hire them for work at properties they have listed.

Contact a builder or contractor in your area to see if he or she recommends someone. Many plumbers or electricians work on new constructions projects. Contractors can steer you toward high-quality professionals.

## QUALIFICATIONS

Only work with qualified professionals. This means asking for your plumber or electrician's license number and verifying that his license is valid in your state.

Inquire about his background and experience. What kind of training and experience does he have? How long has he been in business? Avoid people who aren't upfront about their qualifications.

Be sure to inquire in a polite, friendly way. Most of these tradespeople are honest and hardworking.

## WARRANTY

Plumbers and electricians typically provide a warranty of their work. Understand the terms of these guarantees and refer to them if problems arise. These professionals take great pride in their work. They will usually honor guarantees because their reputations are at stake.

## PRICE

Cost is always a consideration for everyone. Making a hiring decision based on an hourly rate, however, is simply not a good idea. The cheapest person is not necessarily the most qualified for the job.

Plumbers and electricians must receive training and education before they can call themselves professional. The hourly rate you pay for these qualified professionals is worth every penny.

## INSURANCE

Insurance is essential. Your plumber or electrician must carry workers' compensation insurance. If your plumber or electrician doesn't have this coverage, you will be liable in the event an accident happens while he is working in your home.

Contact his insurance company to make sure his policy is in force. It might sound intrusive, but you need to protect your financial well-being. On the other hand, conduct this research quietly in order to maintain a good relationship with the plumber or electrician.

Building a respectful, solid relationship with a plumber or electrician should be a priority. After all, you never know when a pipe might break in the middle of the night.



# How to Choose a Church

No one knows exactly how many different church denominations exist but everyone agrees they number in the tens of thousands. And within some of the larger denominations are different subgroups. If you don't already belong to a church, finding your ideal fit can be a daunting task.

At its heart, a church is a group of like-minded people who share a set of beliefs, values and norms. In most of the cases, the members feel as though they belong to a large, extended family and offer support, encouragement and emotional and material assistance to each other.

Growing in faith should be one of the goals in attending church services where fellowship can help you along. The right church can provide

a foundation for your spiritual life. It could also be a boon for your social and personal life.

Pray to God for guidance while you look for a church. Then determine what setting is important to you. Are you looking for a less-formal, more modern church with energetic sermons? Do you need an intimate community or a mega-church?

Do you have a particular faith? If you are a Methodist, Baptist or Lutheran, being surrounded by people with similar beliefs will be important. Or do you prefer a non-denominational church?

Once you understand your needs, conduct some research. Look in your local newspaper, Yellow pages, online or drive around your city.

Ask friends and relatives about the churches they attend. People are often happy to discuss their experiences with you.

Once you have found some possibilities, visit several churches. Attend services with a positive attitude and ask questions of the members. Gather as much information as you can.

Sometimes having a friend along will help you feel more at ease. Speak to people sitting near you, or speak to the pastor after the service. Take home any literature offered.

Afterward, reflect on your experience. Does the church's statement of belief match yours?

Sometimes churches are known for their service to the community. If volunteer work is important to you,

find a religious community that has programs for soup kitchens, homeless shelters or even local parks.

Were you comfortable sitting in the church or were you itching to leave? Did the pastor hold your attention or were you bored?

Knowing your values will help you select the right church. Worship and spirituality are deeply personal. Sometimes different family members may attend different churches.

When you find a church where the pastor or minister seems to be speaking to you and the congregation feels like family, you have found the place where you will be the most comfortable and get the most out of the experience.



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# 3 ways educators can use newspapers in the classroom

The COVID-19 pandemic had a profound impact on communities across the globe. No individual, household or industry was unaffected by the pandemic, and the ripple effects of the virus may be felt for years to come.

Though many effects of the pandemic have been devastating, one unforeseen and potentially positive consequence of the spread of COVID-19 was a growing recognition of the invaluable role played by local newspapers. Responses to the virus and strategies regarding how to combat it varied greatly, and local newspapers were a go-to resource for citizens who wanted to learn about rules and regulations in their towns. For example, in England the Bishop's Stortford Independent, a local weekly paper in Hertfordshire, experienced a significant monthly web audience growth during the pandemic. Prior to the global outbreak in January 2020, the paper's monthly web audience was 260,000. By October, that number had spiked to 360,000, reflecting a growing need for local news outlets as readers across the globe sought to learn about the pandemic within their own communities and how local officials were responding to the threat posed by COVID-19.

If the pandemic illustrated the vital role local newspapers can play, it's important that readers recognize that role won't be any less valuable when COVID-19 is in the world's rear-view mirror. Educators can help the next generation of readers recognize the importance of local newspapers by taking various steps to incorporate newspapers into their lessons.

1. Employ newspapers when teaching current events. Everyone was directly affected by the COVID-19 virus, making the story of the pandemic one of the most unique in modern history. Though children are often



sheltered from global news stories about conflicts or economic crises, no such sheltering was possible during the pandemic, as kids were forced to learn from home and confront life with little or no access to extracurricular activities. Educators can show how local newspapers reported on the pandemic when teaching current events, using that example as the foundation for teaching current events in the future.

2. Utilize the newspapers when teaching ESL. Students who do not speak English at home or as their primary language can benefit greatly

from their local newspapers. It might be easy to learn how to say certain words in English, but reading them in a newspaper gives ESL students a chance to see the words they've learned in context. And because local newspapers feature sections on everything from news to sports to entertainment, ESL students are sure to find a few articles that appeal to their existing interests.

3. Use newspapers to encourage a love of reading. Just like ESL students are bound to find something that interests them in the local newspapers, their English-speaking class-

mates are sure to find a recap of their favorite team's most recent game or a review of the latest superhero movie or a local news story about their town to pique their interest. Students may not realize it, but they're learning when reading such stories by developing their vocabularies, fine tuning their comprehension skills and catching up on current events.

The valuable role played by local newspapers was on display during the pandemic. That role won't be any less valuable in a post-pandemic world, and it's a lesson teachers can apply in their classrooms.



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