

HOW TO GUIDE

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HOW TO GUIDE



Consumer

How to CHOOSE KITCHEN AND BATH DESIGN

— Your kitchen, bathroom or entire house remodel should be functional, attractive and within your budget.

Any builder or real estate agent will tell you that upgraded, stylish kitchens and bathrooms are the most in-demand areas of a home to remodel for your own comfort and pleasure or to sell your home.

Kitchen and bath remodeling can improve your home's value and increase its charm. This is especially true if your current kitchen and baths are dated and showing their age. And while remodeling can be costly, these are areas where you don't want to cut corners. After all, you use your kitchen and bath every day you are in your home.

If it's time for some updates in your home, here are some things to consider with regard to kitchen and bath remodeling.

Function

Functionality is paramount. What exactly will you be doing in this room? Do you eat in your kitchen, or in a dining room? Some people get dressed in their bathroom, while others put on clothing in their bedrooms.

Make a list of all the activities you perform in the room. Prioritize this list from most important to the least.

Upon finishing this list, figure out the items you need to store in your bathroom or kitchen. Do you really need to have the washer and dryer near your kitchen or bathroom? Can you create a closet in your bathroom?

Next, create a floor plan. Think about your traffic pattern as you complete tasks. When you are tired from a hard day, you will be glad you thought ahead.

Some people use their kitchen to entertain guests. If that is your preference, include it in your floor plan. You might want to add a bar or table for entertaining.

Everyone wishes that they had more storage space, so be sure to build it into your design.

Décor

Look for inspiration. Leaf through home design magazines to find appealing designs. Make notes on what you like most about each design scheme.

Also consider watching home design shows or looking on the Internet. You can often find the most up-to-date information from those sources.

If you are redecorating to sell your home, keep in mind what future homeowners may enjoy. In the kitchen, consider using stainless steel appliances. They usually are easy to clean.

Neutral flooring is always a good option. These floor coverings consist of sustainable, low-maintenance material. They are a good choice for any kitchen or bathroom.

Neutral paint may open up opportunities for a variety of decorating options. It could make it easier to change the decor in the future. If you sell your home, it allows potential buyers to visualize their own preferences in that space.

Of course, any room you design must be coordinated with the design of other rooms in your home. If your house has a contemporary, modern or traditional design, you will want the kitchen and bath to blend with that decor.

Experts suggest that you spend most of your money on countertops. It is often a focal point in any room.

Small accent pieces can also help boost your design. Pick unique pieces that display your personality.

Budget

Remodeling can be expensive. Experts recommend you spend up to 20 percent of your home's value on

remodeling the kitchen, and less than that on remodeling the bath.

You can save money by adding a coat of fresh paint to your current kitchen cabinets or installing energy efficient appliances. Leave some room in your budget to hire a professional to do electrical and plumbing work, along with other chores you are uncomfortable with doing yourself. It will save you money in the long run.

How to Choose a Kitchen Remodeling Company

Many homeowners delay remodeling because the process can seem so daunting. Don't be put off by the task.

Contacting kitchen remodeling companies in your community to get a rough idea about cost and scope of the project you have in mind is a good place to start. Your local home improvement store might have information for licensed contractors in the area.

Once you have compiled a list of professionals, ask them for quotes. They will likely have to visit your home to look at the room. Estimates should be based on the total work that needs to be done.

If you find someone who hesitates to give you a quote in writing, cross them off your list and look for someone who is more forthcoming.

Sometimes, remodeling requires work from a sub-contractor. It is difficult to know at the beginning whether sub-contractors will be necessary. Chances are, if you receive similar information from several different professionals, you can trust the advice.

Another aspect of any estimate will be time. Ask each contractor about the time it will take to complete the project.

All professionals should be able to finish the project in roughly the same amount of time. If there are any contractors that vary greatly from the average time frame, you should ask them why they differ so greatly.

After narrowing down your list, check each individual's or company's references to ensure their reputation. Speak directly to anyone who has hired them for previous work. Inquire about the quality and dependability of the workers.

If anyone is unable to provide you with references or contact information, you might want to reconsider using them.

Once you have decided on a licensed contractor or kitchen remodeling company, ask to view the contract. This document should specify any task involved in the project, including its cost and time for completion.

Before signing, request proof of the individual or company's licensure. Be sure that they have current accident insurance coverage. If they do not, you might be liable for any accidents that occur on your property.

When sub-contractors are used, they should be under the umbrella of the head contracting company. If not, separate written contracts may be necessary. Review each sub-contractor just as you would the head contractor: check references, licensure and insurance coverage.

Choosing the people who will remodel your kitchen is an important decision. Finding someone who will stay within a budget and complete the job in a timely manner will go a long way toward giving you satisfaction with the end result.

Consumer

How to CHOOSE A BANK

Top Five Things You Should Know About Your Bank...

1. Do they have the financial products and services you need?
2. Are there hidden fees?
3. Do they care about you, not just your money?
4. Are they convenient enough for your lifestyle?
5. Do they support your community?

* * *

There are many factors to consider when choosing a bank. Some consumers think that all banks are the same; others are lured by free checking offers and giveaways. But there's a lot more to think about than what you can get for free. What else should you be looking for in a bank?

What Do You Need?

Banks have most of the basics in common - checking, savings, loans. But it's important to think about what you'll need from your bank now and in the future. Ask your banker what types of different accounts they offer, but also look for other things you might need, such as:

- A checking account that lets you write all the checks you need
- Availability of accounts and services for your business
- Loans for your business, home or personal use
- Retirement and investment accounts
- Monthly account maintenance fees
- Minimum balance requirements
- Overdraft protection
- Online banking
- Direct deposit

– Get the most bank for your buck!

Considering the amount of time and effort people generally spend on most financial decisions, it is surprising how little they sometimes put in to selecting the right.

A broad array of financial issues can be impacted by the type of banking services used, so it is important to keep a few things in mind when selecting a bank.

Interest Rates and Fees Charged

A bank's competitiveness is often measured by the interest rates it offers. It is not uncommon for the savings account interest rates offered by different banks to vary, but the majority of institutions make adjustments to rates according to changes in the federal funds rate.

On first glance, variations in interest rates might seem inconsequential, but when substantial deposit amounts are involved, the difference can be significant.

It is typical for banks to assess fees and other charges for particular sorts of transactions. As an example, a checking account may permit only a certain number of checks to be written each month before a charge is incurred. Other banks may

require customers to maintain a minimum balance in order to keep their accounts active.

Personal Convenience

Another key element of selecting the right bank is that of convenience. It makes sense to identify banks that feature multiple branches in the areas you travel most, including the areas where you live, work and frequently visit.

Overdraft Safeguards

You might have an accidental overdraft occasionally. Banks have different policies regarding overdrafts.

Some banks offer overdraft coverage in the form of a high-interest line of credit that is accessed only in the event of a bounced check. Other institutions simply charge fees each time an overdraft occurs.

At other banks, overdrafts are afforded no coverage at all. It is important to research the overdraft policies of multiple banks before making a final selection.

Institutional Stability

Many people fail to consider a bank's stability when choosing a financial institution. Before you

entrust your money to a bank, you should take a look at its history and financial condition.

Typically, deposited funds are invested by banks under a fractional reserve banking system, and a bank with a clean balance sheet will be the most able to weather any turbulence caused by market corrections.

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

That is not to say that failures are completely impossible. A solid bank will have limited exposure to toxic assets that put its balance sheet at risk.

Services You Need

Most banks offer a wide range of services. Whether you need to take out a loan or open a checking account, choose a bank that fulfills your needs at the lowest cost, while offering the maximum convenience possible.

Careful and vigilant shoppers can look forward to positive experiences by taking the time to select a trustworthy commercial bank.

Consumer

How to CHOOSE A MORTGAGE LENDER

– The best mortgage professionals keep the borrower's best interests and financial priorities in mind.

Important Points:

- 1. Mortgage professionals should be extremely knowledgeable about a wide variety of loan products.**
- 2. Experienced mortgage lenders take the time to gain a thorough understanding of a purchaser's long-range financial goals.**
- 3. Finding a mortgage lender in your area is usually the best.**
- 4. A local lender allows for close monitoring of your loan application as they will be more readily accessible to answer your questions.**

Finding the home of your dreams can be time-consuming, but once you've found it, most buyers are eager to close the deal as quickly as possible. But you should remain patient as you begin to arrange for financing. The key is to take as much time as necessary to do things properly and select the best mortgage lender for your needs.

Loan professionals have the potential to make buying a home easy. When you work with a lender who is dedicated to providing great service, the process is likely to go smoothly. But if your lender appears to be focused primarily on securing large commissions or pushes loan products that you're not interested in, exercise caution.

Mortgage professionals should be extremely knowledgeable about a wide variety of loan products and should be willing to spend as much time as necessary to explain them. Solid lenders are eager to answer buyers' questions and take pride in guiding them through what can be a confusing process.

The best mortgage professionals keep the borrower's best interests and financial priorities in mind.

Do some advance research on loan options to measure whether you are dealing with an honest mortgage professional. Knowing a bit about loan products before you sit down with a lender can help you determine whether he or she is truly concerned about your needs.

Having at least some knowledge about the financing process will allow

you to make a sound assessment of the mortgage professional's motivation and decide whether he or she is a good fit.

PURCHASER'S RIGHTS

Dealing with mounds of forms, declarations, and financial terminology can be dizzying to the inexperienced homebuyer. However intimidating the process may feel, you should exercise care in making sure you understand everything you are signing and the obligations you are assuming.

A signature cannot be erased, and buyers may only have a short time — or no time at all — in which they can back out.

Even if done within the permissible period, a purchaser still will likely forfeit any deposit paid if he does not follow through with the deal, and he may also owe an additional amount based on the amount of the initial mortgage payment. This can be avoided simply by exercising sufficient care when signing all agreements.

If a mortgage lender is rushing through the paperwork and pressuring you to quickly execute the forms, he is not doing his job properly. In such a case, the purchaser's best interests are being neglected, and the likelihood of a misunderstanding grows.

COMMUNICATE WITH YOUR LENDER

Experienced mortgage lenders take the time to gain a thorough under-

standing of a purchaser's long-range financial goals.

A good lender will want to know how long the buyer intends to remain in his or her new home. This type of knowledge helps him suggest the mortgage products that best suit the borrower's needs. It is a red flag if a lender fails to ask this kind of question.

SEEK LOCAL LENDERS

Finding a mortgage lender in your area is usually best. Because interest rates can change on a daily basis, a local lender is better able to remain attuned to rapid changes in the local housing market and will always know how such changes may affect his or her clients.

A local lender also allows for closer monitoring of your loan application as he will be more readily accessible to answer any questions you may have.

TAKE ADVANTAGE OF PERSONAL REFERRALS

Feel free to ask family members and friends about their experiences with mortgage lenders, and if they are comfortable recommending the professionals they used for their home loans.

Word-of-mouth recommendations offer a great way to identify the very best professionals in your area. Once you receive a few possible names, take the time to verify their professional backgrounds so that you will feel confident in their ability to provide the sort of quality customer service you desire.

Don't Take A Gamble On Your Lender

You wouldn't choose just any old house, so why choose just any old lender. You need an experienced, reputable lender that can offer you a great loan at a great rate. You need us.

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Consumer

How to CHOOSE THE RIGHT MATTRESS

– A good night's sleep is a necessity, and choosing the right mattress is an investment toward healthful sleep.

Important Points:

1. Pick a mattress manufacturer known for quality.
2. Proper support with high-coil count will allow your back to stay in comfortable alignment all night.
3. Mattresses come in plush, pillow top, ultra plush, ultra plush pillow top, firm and cushion firm, and all can have the same proper support.
4. The best foundation is a box spring with one or more steel center beams and cross rails of steel and wood.
5. Once you choose a comfort level, you'll want to choose the best mattress in that level that you can afford.

First, some simple steps about mattresses. You spend one-third of your life sleeping. Most people sleep on the same set of bedding for up to 10 years even though a current study from Oklahoma State University showed the comfort life of a mattress is five to eight years. Sleeping on a mattress for 9.5 years seven hours a night is like driving on a set of tires for over 153,300 miles. Do you now believe a mattress can stay comfortable that long?

* * *

When looking for a new mattress, what should you be looking for? A quality new mattress plays a vital role in restorative sleep that results in improved health and quality of life. Ask yourself these questions: What firmness of mattress do I sleep on now? Do I like that feel and would I like the same feel? Do I have any new health problems that would change the feel I may want? Would I want to change the size of the bed I'm sleeping in now? How long do I want the bed to last? Are there two people sharing the bed and how much mattress movement would you tolerate?

After you have asked yourself these questions, now it's time to look at the mattresses. If there are two people sharing the bed you should both try the bed at the same time. Look at how the mattress spring or high-density foam core

supports your weight. Does it support your spine and hip in a straight line? If yes, then look at the foam. This is what we call comfort level. Do you feel pressure that causes pain or causes a feeling that you want to roll instead of staying in one spot? If so, keep trying other mattresses until you feel you could stay in that one spot for most of the night. Now that you have found your mattress, a question everyone asks is should I replace my foundation? The answer is yes. An old foundation will negatively impact the feel and durability of your new mattress and may void your warranty.

Ask your sleep consultant how your new mattress will perform over time and the warranty so you'll have no surprises later. You should get a mattress protector cover for your new mattress to protect against stains that will void the warranty.

Size does make a difference with two people in a bed. Statistically, two adults in a full bed is less space than when you slept in a crib. Consider a larger bed; a full measures 54*75, queen 60*80 and king 75*80.

Buying a new mattress does not need to be complex. Follow the simple rules above and purchase your mattress from a local dealer who will be there to help you get the best night's rest you deserve.

Shopping Tips:

- Pick a quality mattress company that carries a variety of brands.
- Find the support and comfort level that best suits your sleeping habits.
- Always pick the best that you can afford in the level that you really like.
- Choose a reputable local dealer.

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Consumer

How to CHOOSE AN INSURANCE AGENCY

– Find an insurance agency that offers the right combination of service, coverage and affordable price.

Important Points:

1. Identify a skilled agent willing to guide you through the process.

2. Make sure you pick a company that is highly regarded by consumers.

3. Secure the appropriate type and amount of insurance to adequately protect yourself and your financial future.

Your financial future depends upon appropriate insurance coverage. Shopping for the right insurance agent can sometimes be a challenge. You want to find a company that offers the right combination of service, coverage and an affordable price.

The problem may simply be one of not knowing how to identify reputable, experienced agents. It is vital to keep in mind the fact that everyone needs to have the right type of insurance coverage in place. A seasoned agent can help make that happen for his or her clients.

Prior to choosing your insurance coverage, it is necessary to identify a skilled agent willing to guide you through the process. You should always conduct a thorough study into multiple agents in order to find the best one for your needs.

A great way to start is to ask friends, family members and colleagues that you know and trust for referrals. If you receive a recommendation, there is a strong likelihood that you will have the same type of positive experience as the person providing the referral.

Talented agents know that offering great service is the best way to keep receiving personal recommendations and increase business. If you are satisfied with your agent's work, they would surely appreciate your willingness to refer friends and relatives in the future.

Those who have not had the

benefit of a personal recommendation are free to conduct their own research. It may be wise to begin by making inquiries of individual companies and brokers.

Selecting a large insurer offers greater uniformity among agents, as they will have undergone the same types of training and be subject to the same policies. However, they may also lack creativity and innovation in the way they handle their accounts.

Thorough deliberation is critical when shopping for the best agent. Treat the research process as you would if you were purchasing a new car or home.

Make sure that you pick a company that is highly regarded by consumers. You should also verify that any prospective agent possesses all necessary licenses and training.

Once you have narrowed your list of possible agents, it is a good idea to meet with each one. Have a list of questions and concerns ready so that you can gather all of the information you need. Be certain that you feel comfortable with their answers before you take the process any further.

If you feel as if an agent is trying to get you to purchase a policy that does not meet your needs, you should proceed cautiously. Simply inform the agent that you need more information and are not ready to make a decision immediately.

If you are working with the right

kind of agent, they will allow you to take as much time as you need to collect all of the facts and details necessary to make your decision. They will also treat you like as a good teacher would — giving you lots of useful information — rather than as a high-pressure salesperson.

Also make sure that your agent is available and willing to have an ongoing relationship with you. If the relationship ends once the sale is made, you will be at a clear disadvantage. If your dialogue is a continuing one, you will be able to contact your agent if you have any questions or concerns. This could even include seeking help with filing a claim should the need ever arise.

Take caution to choose an agent that is reputable and established. If your agent has been in the business for many years, chances are they will better understand the policies that they sell and be able to take extra care to ensure that you are properly protected.

It is important to secure the appropriate type and amount of insurance to adequately protect yourself and your financial future. Thorough research needs to be done to make certain that you have purchased insurance coverage tailored to your specific circumstances.

You, your family and your finances will reap the benefits of the extra effort. A seasoned, skilled insurance agent is an invaluable resource for safeguarding your future.

When you have a loss...



L-R: Tyler Full, Jackie Near, Mike Wasmer, Mary Ann Baughan and Jerrick Kapraun

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Consumer

How to CHOOSE A HEARING SPECIALIST

– When looking for a competent dispenser, be sure they are licensed by the State and provide you with a trial period.

Important Points:

1. In order to benefit from hearing aids, you have to first admit that you have a permanent hearing problem.

2. Make a personal choice to seek help with a good attitude. The fundamental requirement to overcome your hearing problem is your desire and determination to hear better.

3. Learn all you can about your hearing problem.

4. Set realistic expectations. Your hearing aid's job is to help you hear better, not perfectly.

5. The keys to success with hearing aids are practice, time and patience.

Types of Hearing Loss

Hearing loss is grouped according to the location of the damage or defect. The types are: conductive and sensorineural. Conductive losses occur when sound waves are blocked by damage or obstruction in the outer or middle ear. Voices and sounds may sound faint, distorted or both.

Approximately 20 percent of people with complaints of hearing loss suffer from this type of loss. Conductive losses may be treatable either medically or surgically. Sensorineural, also known as nerve-type hearing loss, is commonly associated with the aging process. The inner ear or auditory nerve cannot deliver signals to the brain correctly, due to damage or improper formation. This will cause sound to be distorted. Patients may complain that people seem to mumble or that they cannot hear speech well. Approximately 80 percent of adult patients with complaints of hearing loss suffer from this type of problem. A dispenser with proper assessment and fitting of hearing aids may help sensorineural losses.

While each hearing loss is unique, most people share common results from their loss. They often feel isolated from their surroundings. It is often more difficult to meet new people or face new surroundings. They often complain of appearing incompetent or feeling insecure. There is good news. This type of hearing loss can be helped with the use of properly fitted hearing instruments.

Hearing Aids

Hearing aids fill the gap created by a hearing loss by receiving and amplifying sound. Hearing aids cannot restore your hearing to what it once was, but if treated early, hearing aids can dramatically improve your quality of life. Today, we have many different styles and circuitries available, from the all-in-the-ear model to the completely-in-the-canal model. Also available are the 100 percent fully digital hearing aids with multiple functions including directional microphone technology. This technology actually allows you to focus in on the speak-

One in every 11 Americans has some degree of hearing loss. For those aged 65 and older, the ratio is almost one in three.

er and reduce the background noise. It is important to note that when you get hearing aids, you wear them as much as possible. This is the best way for you to get used to them and the way they work. This also helps you to become more skilled at recognizing sound direction, learning what hearing aid settings work best in different situations and using visual clues in difficult hearing environments. Patience is the key. Your friends and family can be very helpful in the whole process. Encourage them to speak to you in a normal voice without over enunciating or over emphasizing their lip movements. This will give you the practice you need learning how to use your hearing aids.

Where to Seek Help

The first step should be a professional hearing examination conducted by a state licensed clinician. This will help determine the level and type of hearing loss. The proper treatment with either medical attention or a hearing aid will be recommended. With today's modern technology many hearing losses can be successfully corrected with a hearing aid. However, only about 25 percent of those people who could benefit from the use of a hearing aid actually do so. The most important thing to consider is how comfortable you are with the audiologist or dispenser who is treating you.

Audiologists and dispensers are trained to diagnose and treat hearing loss. When looking for a competent dispenser, be sure they are licensed by the State and provide you with a trial period. Be sure you are com-

fortable with the dispenser you choose and that they are willing to work with you. The clinician's responsibility is to help you select the hearing aid that is right for your hearing loss, not just sell you a product.

It is also very important to find a hearing center that is near your home, as you will have to make frequent visits for check-ups and adjustments.

Questions to Think About

- How do hearing aids work?
- What is the difference in the various types of hearing aid circuits?
- Why do hearing aids that look alike cost differently?
- Is there a trial or adjustment period?

Find a clinician you feel comfortable with. It is in the quieter details of life that we find the greatest pleasure: the piano recital of a grandchild, dinner conversation with close friends, a morning of golf with a son or daughter. But as time passes, it is the quieter details that become harder to hear. The majority of hearing losses are a result of aging. Other possible causes are prolonged exposure to loud noises, heredity, certain illnesses and medications. However, the most common form of hearing loss is called "nerve deafness." This comes about as a result of the fact that the cochlea (inner ear) and auditory nerves do not properly transmit their signals to the brain. One of every 11 Americans has some degree of hearing loss. For those aged 65 and older, the ratio is almost one in three.



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Consumer

How to

GROW VEGETABLES AT HOME

– Vegetables that come from a person's own garden seem to taste just a little better than the ones bought from a store.

Important Points:

- 1. Choose a garden plot that is relatively free from debris and gets plenty of sun.**
- 2. Make a list of vegetables that appeal to your personal taste.**
- 3. Research the needs of the various vegetables you want to plant.**
- 4. Prepare the plot with a tiller that will help churn the first 3-4 inches of soil and bring up the fresh dirt.**
- 5. Once the seeds are in the ground, they will need constant care through the growth cycle.**

Vegetables that come from a person's own garden seem to taste just a little better than the ones bought from a store. The gardener has put his heart, soul and many hours of labor into creating the garden.

Gardening isn't easy, but with some planning and a little luck, most people can grow their own vegetables at home.

It all starts with the garden plot. People should examine their yard and choose a spot that is relatively free from debris and gets plenty of sun. Newbie gardeners often choose a clear space, but don't realize until it's too late that it's covered in shadow most of the day.

The plot lets the gardener know how much room they have for various vegetables. The next step is to actually choose the vegetables they want to grow. The easiest way to do is to make a list of vegetables that appeal to the gardener's personal taste, since they are the ones eating them.

Research the needs of the various vegetables such as soil acidity, water, soil type, etc., and make sure it meshes with the area and time of year. Some

plants grow well in high elevations, some in lower and others need to be planted early in the season and others later.

With the vegetables picked, it's time to prepare the plot. A tiller is the ideal instrument for creating the plot. This will help churn the first 3-4 inches of soil and bring up the fresh dirt. Rocks, sticks and other debris must be removed as they can inhibit growing. A vegetable garden should be completely free of debris.

This might be a good time to test the soil's acidity and nutrient levels. Different vegetables grow best in soil that has a certain acidity range. There are home tests available or the local Extension Office may also be able to help.

If the soil is low in nutrients, then gardeners can add special nutrient rich soil to bolster nitrogen and other levels. Once the soil is ready, then it's time to plant. Many vegetables are grown from seed. The size of the seed depends on the vegetable and has an impact on spacing. A pumpkin seed is much larger than a radish seed. Plant the seeds in the rows and the gar-

dening adventure begins.

With the seeds in the ground, they will need to be watered regularly, but not too much. Vegetables need about an inch of water a week and many times simple rainfall isn't enough. If the soil is dry and hard, then it's time to get out the hose. If there is a downpour that week, then the gardener may not need to water.

Vegetables need constant care throughout the growth cycle. The garden should be weeded regularly with weeds being pulled out by the roots. Keep an eye on the leaves and stalks for insect and animal activity, watch for spotting on the leaves and other signs of possible disease and react accordingly. Don't be afraid to talk to a Master Gardener about tips and tricks to keep critters and disease at bay.

A watchful eye and careful hand may lead to a great crop, but not always. There are many factors that can impact vegetable growth and some are up to Mother Nature, but following the harvest, re-examine your techniques and begin planning for the next year.

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