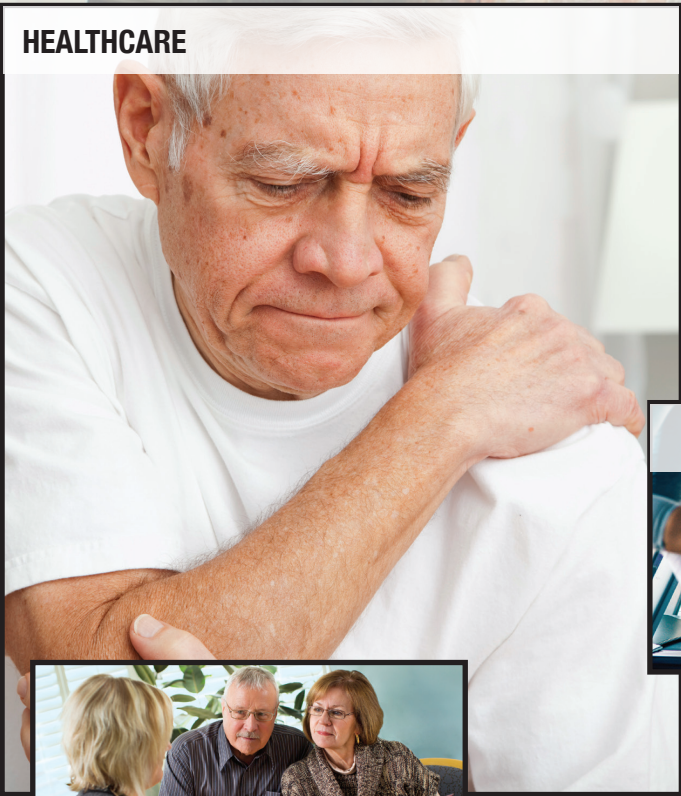
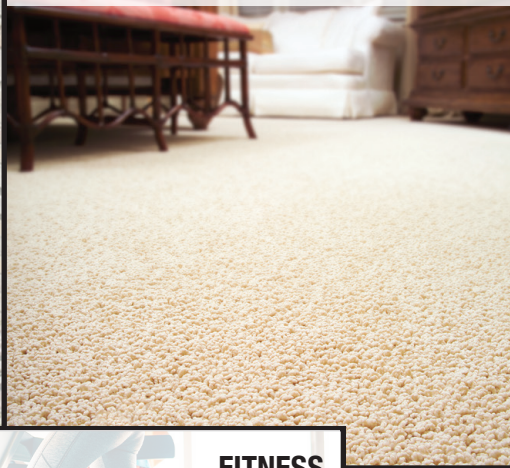


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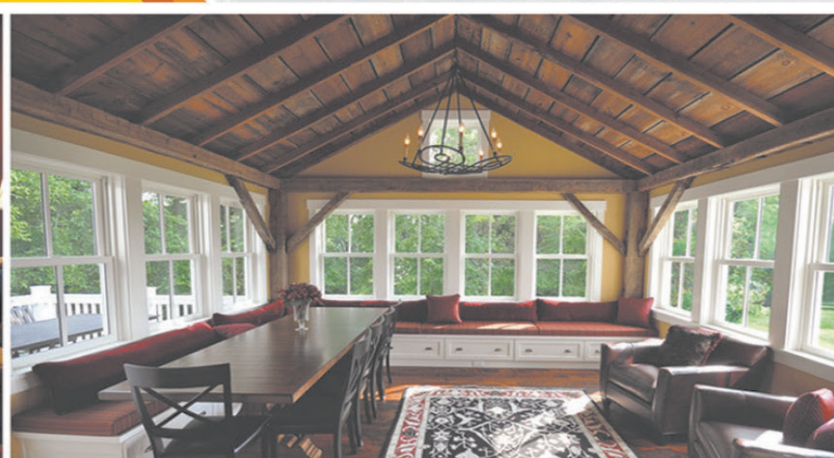
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How To Remodel Your Home A4

- Maze Lumber, ad on page A2

How To Choose A BankA5

- First State Bank, ad on back cover

How To Choose A Flooring DealerA6

- Fran Szott's Carpet & Flooring Outlet

How To Choose A MattressA8

- Meyers Furniture

How To Choose An Insurance AgencyA10

- First State Insurance

How To Choose A GymA12

- Mendota Area YMCA

How To Choose An Auto Body ShopA14

-Specialty Body & Paint

How To Choose A Mortgage LenderA16

-Eureka Savings Bank

How To Choose A Hearing SpecialistA18

-Hammers Hearing Care Center

How To Plan Your Garage SaleA20

-The Mendota Reporter

How To Choose An Orthopedic SurgeonA22

-Illinois Valley Community Hospital

HOW TO GUIDE



Consumer

How to REMODEL YOUR HOME

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

Remodeling a bath, kitchen or the entire house can seem like an overwhelming project to confront. Choosing new cabinets, windows, decking and the overall design requires a skill set beyond a simple do-it-yourself revamp. That's when you'll save time and money by hiring a quality remodeling company to plan and complete your project.

Kitchen Cabinets

Wander into any kitchen anywhere and the elements that first grab your eye are cabinets and countertops. Cabinets are second only to quality countertops when it comes to the focal point of your kitchen.

If you're looking at replacing your cabinets altogether, don't skimp on cost. Many experts recommend spending up to 20 percent of your home's value on any remodeling project. For a home valued at \$100,000, for instance, homeowners might spend up to \$20,000 on updating the kitchen. Of that money, about 40 percent should be spent on cabinets alone.

Why spend so much money on cabinets? Because they are the focal point of your kitchen. They must be attractive and useful.

If you're planning on selling, high-quality cabinets will appeal to a wide selection of buyers. If you plan on staying put, they will bring you years of function and use.

Custom-Built Cabinets

Custom-built cabinets are an excellent choice because they allow you to choose any style you want. You're only limited by imagination. Specify the color, hinges, pulls rollers and even have special finish applied to the cabinets.

Take a look at special finishes. Some people adore the antique or distressed look. Other people prefer to have the cabinets match other colors in the kitchen. Your custom cabinet builder should apply the finish himself.

Check the quality of the materials the builder is using. Hinges, heavy duty slides and 3/4-inch solid wood should have a lifetime guarantee.

You may need to change the cabinets once you have ordered them. Ask about the consequences should this situation arise. There may be an additional fee to make a change after a period of time.

Get everything in writing. Do not sign anything until you understand the contract and have read it completely.

Pre-Built Cabinets

When you are on a tight budget, consider pre-

built cabinets. You can still receive quality for a little less cost. First, look for pieces made with real wood. Particle board is not as durable. The cabinets must also feature solid construction. There should be warranties on the hardware, slides and other components.

Regardless of the choices you make, always choose to purchase cabinets from a company that has been in business for a long time. They should be good at what they do. Look at their previous work and get in touch with previous customers. Once you do this legwork, there is no doubt you will be happy with the results.

Buying Windows

If your windows on the world are old, out of style or don't protect you from the elements as they once did, it's time to start shopping around.

Your home windows should both add style and value to your home and be appropriate for your particular climate. They'll make weathering heat, cold and storms much easier, comfortable. They'll also save you on energy costs and most likely pay for themselves.

If you're ready to invest in new windows, here are a few topics you need to understand.

Glazing

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

Double-glazed windows are the popular option. There are two panes of glass in a frame. The gap between the panes acts as a layer of insulation. It improves the window's ability to maintain the building's temperature.

Sometimes, newer structures have triple-glazed windows. They are more expensive, but they also provide additional insulation benefits.

R-Values

R-values measure the amount of heat a window loses through its glass panes. Higher R-values mean more energy efficiency. An R-value of three is very desirable.

U-Values

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

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

Low-E

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

Low-e glass traps heat by placing a thin

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

Casement Windows

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

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

Hinged windows must be maintained, as the seal erodes over time. When left unchecked, the erosion can make the window less energy efficient.

Decking Materials

Few home-improvement projects can add more opportunities for both solitary peacefulness and family interaction than adding a deck to your home. It's a multi-functional outdoor space that can at once provide a lifetime of memories and add value to your home. So, choosing the right quality materials to construct your deck becomes of paramount importance.

Here are some things to consider when choosing decking materials.

Pressure-Treated Pine

Pressure-treated pine is the most popular decking choice for a simple reason: it's typically the least expensive.

Pine trees are very common and grow quickly, so pressure-treated pine lumber for the outdoors can make a great choice for many cost-conscious homeowners.

Its commonality is a strength as well as a downside. Because it's such a popular choice, there are lots of options easily available at most lumber yards and home improvement stores, including a variety of lengths and thicknesses for the decking and coordinating rails, posts and trim pieces. It's a material that's easy to find and readily available.

That popularity, though, makes pressure-treated decks blend in with the crowd. Homeowners who want something more eye-catching, unusual or perhaps upscale looking may want to consider other options on the market.

Pressure-treated lumber is designed to offer some resistance to weather and insects, but it must be sanded, stained and sealed to get the longest lifespan. With proper care, it can last for decades, but soft pine can be susceptible to rot when not carefully maintained through the years.

Naturally Resistant

Some types of lumber, including cedar and redwood, are naturally resistant to rot. While considerably more expensive than pine, they also offer a different character and can last longer because of the weather and insect resistance they inherited from Mother Nature.

The biggest advantage to hardwoods and long-lasting lumber materials is the look and lifespan. A rustic cabin with cedar-plank or redwood decking can seem like the perfect match for the natural beauty that surrounds it.

In some areas, pine simply looks out of place. Sometimes the material choices can be influenced by the species of trees that grow indigenously or by local styles and trends.

New Materials

Increasingly, homeowners have more modern options to build their deck with man-made materials that offer longevity and durability at an affordable cost.

One of these options, composite decking, includes a range of products that are designed to offer less maintenance than wood, which can make a big difference to their cost over time. They're often made from recycled wood particles and some type of plastic material that binds the wood together.

Natural wood, especially pressure-treated pine, must be maintained regularly to prevent decay. It needs to be sanded, stained and sealed regularly to keep it from rotting.

In contrast, composite decking is designed to eliminate, or at least minimize, this kind of upkeep. With UV protection and usually no need for sanding and staining, the best products will hold their color and shape fairly consistently over time.

Synthetic lumber is another option. Made from vinyl, polystyrene or PVC, this material is made entirely of synthetic chemicals designed to minimize maintenance.

While the cost of synthetic materials can be more expensive than pine up front, the numbers make more sense the longer you own it. The lifetime cost of maintaining the deck should be part of your decision on materials.

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 FLOORING DEALER

– New flooring can give your home a whole new look.

Things You Should Know

- 1. With so many options, it is important to choose an experienced flooring dealer.**
- 2. Your budget may be tight and you might be concerned about pricing, but you must get the best value possible.**
- 3. Spending extra money is worth purchasing from a flooring dealer you can trust.**
- 4. Find out about the installation services the store offers and their reliability.**

Is your floor looking worn and tired? No matter how much cleaning you do, does it still look dull?

New flooring can give your home a whole new look. It can make rooms look bigger or smaller, lighter or more elegant.

You can choose between carpet, hardwood, laminate, stone and tile. With so many options, it is important to choose an experienced flooring dealer. You will need guidance on which brands and types are durable. Let a good dealer help you determine which flooring material will best fill your needs.

When picking the best flooring and respective dealer, don't 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 install-

ers 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 background 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 offer and their reliability. 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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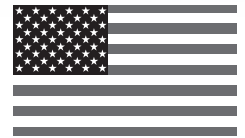
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Consumer

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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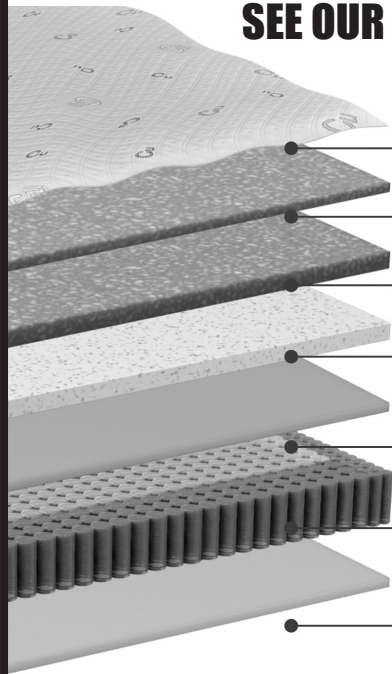
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Consumer

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,
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Consumer

How to CHOOSE A GYM

Things to consider...

1. A good workout releases endorphins, which improve your mood and fights stress. Exercise also increases energy levels and improves sleep.

2. Paying for a membership increases your chances of working out.

3. Personal trainers can be especially helpful if you need instruction or encouragement.

4. When choosing a gym, remember your future goals.

– Going to a gym is a fantastic way to lose weight, stay fit and have fun.

When people think of fitness facilities, they imagine a bunch of thin, beautiful people wearing expensive workout clothes. In reality, people of all shapes and sizes join gyms.

Do you find gyms intimidating?

These facilities are a fantastic way to lose weight, stay fit and have fun. Gyms can help you achieve your health and weight goals. Experts at the facility will be happy to educate you about nutrition and wellness. And there are plenty of gyms out there where you won't feel intimidated.

A good workout releases endorphins, which improve your mood and fights stress. Exercise also increases energy levels and improves sleep. Building muscles helps you burn calories more effectively. Consistent workouts lower blood pressure, while reducing the risk of some types of cancer, osteoporosis and Type 2 diabetes.

Many people have a hard time forming good fitness habits. Fitness regimens can be difficult to maintain. We often create excuses or our schedule simply doesn't permit time to exercise. It can be hard to stay motivated. But when you have exhausted all of your excuses and a healthier lifestyle becomes a priority, then finding a gym is a fantastic first step on the path toward a happier life.

Joining a gym will help cure the boredom you might feel when working out. These facilities have a variety of equipment, programs, classes and teachers. You can alter your workouts easily and keep exercise interesting.

Paying for membership increases your chances of working out. It is harder to form excuses to skip exercise when you're paying for it whether you go or not. Becoming a member is a great opportunity to meet people with similar health goals who can offer motivation and support.

Once you've decided to join a gym, the number of choices can seem daunting. Keep in mind that gyms should be inspiring places. You will need to feel comfortable and motivated to keep coming back.

The right facility for you might not be the right place for someone else. Each gym has different classes, programs, amenities and services to help members work on their abilities and goals.

Personal trainers can be especially helpful if you need instruction or encouragement. Each trainer will have his or her style of communication -- from mild and uplifting to severe and harsh. They will help you map out realistic goals that are tailored to meet your individual needs.

A good personal trainer will offer a health assessment before working out with you. He or she will understand your physical limits and then work to expand those boundaries safely. He or she will constantly ask you to do just one more rep, one more minute on the machine. If your trainer seems without compassion or pity, it is only because he is pushing you for your own good. These professionals will also give advice on nutrition, effective gym routines and proper stances for weight training.

If you have health restrictions such as joint pain, low-impact workouts are available. One such low-impact workout is Pilates, as it uses smooth motions and gliding actions to tone muscles and improve flexibility.

Many gyms have a pool. They might even offer aqua aerobics. This comprehensive workout uses the water's resistance for extra toning. It is usually very safe for people with joint pain. If you can find a private instructor, you can get an excellent workout involving both cardio and endurance training.

When choosing a gym, remember your future goals. Whether you opt for the services of a personal trainer, or participate in a Pilates, weight training or water aerobics class, your aim should be to improve constantly and have fun.



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Consumer

How to CHOOSE AN AUTO BODY SHOP

– It is vital to choose an auto body shop that you can depend on.

Important Points:

- 1. The shop you choose should be able to complete everything - from a minor touch-up to full body repair.**
- 2. Make sure you get a written estimate, check for certifications and guarantees.**
- 3. Ask the shop manager or owner for references before you have them work on your vehicle.**

According to the National Institute for Automotive Service Excellence, your chances of needing the services of an auto body shop or collision-repair expert are often higher than many think.

From dents and scrapes to fender-benders and more intense damage resulting from an accident, repairing your vehicle requires the services of expert professionals from an experienced, reputable auto body shop.

Choosing the right body shop depends on many factors, such as the extent of damage, whether the costs are born by yourself or insurance, the experience of the shop with your make and model of vehicle and the shop's history and reputation, among others.

Paramount to your search is finding an auto body shop that's honest, trustworthy and dependable. That choice will ensure that your vehicle 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 prices. Are they comparable to other body shops? While you want to find that deal,

remember, cheaper is not always better. Understand 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. Often, 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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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

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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 PLAN YOUR GARAGE SALE

– 12 steps to an organized and successful garage sale

Important Points:

1. Look at your calendar and choose a date. Tell your neighbors. The more sales in one area, the higher your traffic will be.
2. Plan to put an ad in your local paper the week of the sale.
3. It is recommended you begin to set up your sale at least a week before it.
4. Use common sense when it comes to pricing. People are looking for bargains.

Decide On A Holding Area

Locate a “Holding” area for items going into your garage sale and add to it frequently! Ideally, your holding area would be in one section of your garage. If you are planning a garage sale, you will need to have at least a partially empty garage.

Choose A Date

Look at your calendar/planner and choose a date. Most garage sales are on weekends due to the work week. However, many folks have sales on Thursday and Fridays as well. These dates seem to be great if you are selling kids’ clothes and toys.

If you live in a subdivision, community or on a block where you know lots of people, tell your neighbors that you are planning a garage sale and encourage them to have a sale on the same dates. The more sales in one area, the higher your traffic will be. Again, some areas offer entire community sales or subdivision sales. If you can hold yours during these dates you have the best chance at having lots of shoppers and getting rid of more stuff.

Advertise

Depending on whether you will have your sale solo or with several others, you will need to advertise. Plan to put an ad in your local paper the week of the sale. Make signs announcing your sale, dates, times, and address. Make sure to write these with bold, large lettering so people can read them at a glance while driving by. Remember that you will need a heavy stapler, wooden stakes and rubber hammer to put signs up. Streamers, balloons or other noticeable items are helpful for attracting attention of passers-by.

Collect Items To Sell

Back to gathering for the big sale. Forget those lofty goals of getting through the whole house and concentrate on just getting through what you can before it’s time to set up for your sale. Keep it real. You don’t need to get stressed about planning a garage sale.

Quickly! Box Up What You Will Be Selling

Buy a box of the largest black lawn and leaf bags and get boxes from a store that gives

them away (grocery). Grab a bag and a box and choose a room. Purge, Fling, Dump, Dispose. Go through as much as you can as fast as you can. The more time you spend thinking about each item, the less you will get rid of. Don’t worry, you can change your mind later during pricing and set up time. You are just trying to get as much as you can into the Holding area for your sale. It’s assumed that if you are planning a garage sale, you are trying to get rid of a lot of stuff. It is too much work to go to unless you have a sufficient amount of stuff to sell.

Put Boxes In Holding Area

Put your bags and boxes in the holding area and look forward to your next purging session. Just think about all that stuff you won’t have to clean around or take care of.

Remember Attic, Basement, Crawl Space, Shed

After you have gotten through as much of the house as you can, remember the garage, crawl space, and sheds. Old mowers, bikes, toys, anything you no longer need or want can go in your sale.

The Set-Up

It is recommended you begin to set up your sale at least a week before it. If you don’t have this kind of time, do what you can but there are certain things that must be done if you are going to sell a decent amount of stuff. You will need lots of horizontal space to put items on. Think outside the box here. You can use whatever tables you have. Borrow tables. Put pieces of plywood across wooden horses. Use the hanging clothes from your laundry room. Bring out a bookshelf. Whatever you can find that you can display items on is fine.

Sort Into Categories

Once you have your tables, shelves, etc. set up, start sorting items from your holding area into categories as best as you can. For example, clothing, household, sports, tools and so on. Just try to get things roughly sorted. Many of us start to feel rushed at this point. Just do what you can with the time you have... it’s just a garage sale.

Pricing

Time to price. You will need stickers, labels and pens/markers. Use common sense when it comes to pricing. Clothes may vary from 25 cents to \$5 and up, depending. You may have spent a lot of money on some items, but people generally won’t buy clothes at a garage sale for very much especially because they are taking a risk that it will even fit. There are exceptions of course, but “if you really want it to go...price it low!” There are all kinds of thoughts on what to sell things for and there is not a set formula. Just bear in mind that people will be looking for bargains and you will be able to tell very quickly if you have things priced too high.

If stuff is flying out the door the first hour you are open...you may be pricing on the low side but hey...it’s going. On the other hand, if nothing is moving during the first hour, you may need to slash your prices. The last thing you want to do is pack everything up and find a new home for it all. Pay attention to your visitors and adjust prices accordingly. One more thing about pricing, it’s okay to make one category all the same price if you are short on time. For example: all shirts \$1, pants-\$2, books-\$1. Just make sure there aren’t items that you feel strongly about selling for more such as a recent, hardback book that you bought for \$30 and wish to sell for more than the “group price.” Pull these items out and put in another area or near your check-out table with prices attached right to them.

Make Up A Cash Bank

Before the sale starts, you will need a cash bank from which to make change. Fifty to one hundred dollars or the equivalent is usually enough unless you have some high-ticket items. Decide whether you will take personal checks too. I don’t recommend it unless it’s from someone in your immediate subdivision or community. Most people expect to pay cash at garage sales.

Open The Garage

Are you ready? Everything sorted pretty well? Priced? Displayed decently? Grab your phone, the money bank, take a deep breath and open the garage door. Good luck.



GARAGE SALE TIME!



It's a great time to have a Garage Sale. If you're planning to get together some of the items you no longer use around your home and set up your own sale, be sure you follow some important basic steps!

1. WHAT TO SELL

Anything that still has usability and some value.

2. HOW TO PRICE

Decide the price of each item and then tag that item.

3. LENGTH OF SALE

Sales from Thursday through Saturday seem best.

4. HOW TO SET IT UP

Make it easy for buyers to view the items and have a central place with sufficient change for them to pay.

5. HOW TO ADVERTISE

The most effective place to reach more people is in The Mendota Reporter. We will be happy to assist you in placing your sale ad.

GARAGE SALE DEADLINES*

THURSDAY, 5 PM -

to appear in Monday's Money Saver

MONDAY, 10 AM -

To appear in Wednesday's Reporter

* On a week with a holiday, deadlines may change. Please call to verify.



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Consumer

How to CHOOSE AN ORTHOPEDIC SURGEON

– *The best surgeons help you with preparation and recovery from your medical treatment.*

Important Points:

1. Ask your primary care physician for the names of orthopedic surgeons.
2. At your initial consultation with an orthopedic surgeon, try to understand their medical philosophy.
3. Changing your lifestyle and taking better care of yourself may lessen the need for surgery in the future.
4. You will want to have the procedure done at a hospital that is equipped to fit your needs.

If you suffer from shoulder, hand, joint or knee injuries or problems, an orthopedic surgeon may eventually be the professional you seek out to ease your pain.

Orthopedic surgeons handle all manner of age- or activity-related injuries. They're also the go-to medical professionals for a variety of sporting related injuries.

If your primary care physician has advised you that a major surgical procedure on your musculoskeletal system is in the cards, it is essential to find the best medical professional for the job.

Here are some things to consider in finding the best surgeon for your needs.

Recommendations

Ask your primary care physician for the names of orthopedic surgeons. Your doctor is the best resource for finding a medical professional who can handle your case effectively. Other medical professionals in his practice might also be able to refer you.

It is important that you find a surgeon who specializes in what you need. For example, a person with a sports injury and an elderly person

who needs a knee replacement will require two very different doctors.

Request information about the surgeon's background, where he attended medical school and where he did his residency.

Many orthopedic specialists become experts at performing one or two types of procedures. Keep in mind that the more experience they have with cases like yours, the more likely you will have a good outcome after the procedure.

Philosophy

Qualified doctors don't often share the same philosophy when it comes to medical treatment.

Some surgeons prefer having patients try other options — such as physical therapy, dietary or lifestyle changes — before performing surgery. Others think it is wiser to do surgery before a problem gets worse.

At your initial consultation with an orthopedic surgeon, try to understand their medical philosophy. Think about whether it matches your expectations.

The surgeon should make you feel comfortable and confident. A good bedside manner, with excel-

lent knowledge, experience and communication, will make you feel more relaxed about your health care decisions.

Full Spectrum

The best surgeons help you with preparation and recovery from your medical treatment. They do more than just perform an actual procedure.

They will take the time to answer all your questions patiently and offer practical suggestions to help you hasten your recovery. The doctor will look at your lifestyle to help you become healthier. He will not simply fix your broken or painful body part. Changing your lifestyle and taking better care of yourself may lessen the need for surgery in the future.

Hospital Privileges

Surgeons must be allowed to operate in facilities. Different hospitals have different levels of technology and equipment. You will want to have the procedure done at a hospital that is equipped to fit your needs.

If you prefer to have the surgery performed at a particular hospital, check to make sure the surgeon is approved to operate at the facility.

A surgeon with a good bedside manner, with excellent knowledge, experience and communication will make you feel more relaxed.



MORE THAN MAKO

You probably already know that IVCH orthopedic surgeons **Dr. Robert Mitchell** and **Dr. Connor Kasik** are both skilled in using Mako Robotic Arm-assisted Technology when performing joint replacement surgery. What you may not know is their **expertise in a wide variety of other orthopedic procedures that can result in faster recoveries and better outcomes. Here's a partial list of what they do:**

- Mako Total Hip and Knee Replacements
- Partial Knee Replacement
- ACL Reconstruction
- Meniscus Repair and Removal of Damaged Knee Cartilage
- Fractures
- Arthritis
- Minimally Invasive Arthroscopic Surgery of the Hip, Knee, and Shoulder
- Sports Related Injuries
- Rotator Cuff and Shoulder Instability
- Carpal Tunnel Syndrome
- Joint, Ligament, Tendon and Cartilage Injury
- Nerve and Tendon Problems
- Masses and Growths



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