

How To Choose

A guide to products & services in the Golden Triangle



Building Supply Store • Counseling Service • Dentist • Elder Law
Event Venue • Eye Wear • Financial Advisor • Financial Planner
Funeral Home • Granite Countertops • Hearing Aids • Hospital
In-Home Care • Insurance Agency • Interior Decorator • Investment Firm
Lawn Tractors • Mortgage Lender • Private School • University • Wine

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THE
DISPATCH

Sunday, January 23, 2022

HOW TO CHOOSE

A private school

When choosing a private school, there are a lot of things to consider. You'll find a wide range of class sizes, levels of training among the staff and resources available to students and teachers. Special instruction in specific arts and sciences should also be considered.

Many parents look to private schools to fulfill these educational needs and to prepare their children for the rigors of higher education. Many private schools also cater to specific religious beliefs and values treasured by families.

Tuition varies widely from school to school and is obviously a major consideration.

Here are some things to consider if you're shopping private schools for your children.

Values

One of the reasons to send your children to a private school is to reinforce a set of values — both from the educators and faculty members who teach them and from the other students your child will be growing up with. Shared values can be a powerful thing.

That means the first step is finding a private school that values the same things you do.

You'll want to know whether the school is associated with a certain religion or denomination, of course, but also look in depth at how much religious teaching is done at the school. Some private schools include religious classes and worship services as part of the curriculum; others are less formal about their religious affiliation, focusing on providing a very high-quality secular education and less on a specific church or belief. Some private schools aren't affiliated with a religion at all.

Keep in mind that values cannot be judged by written statements alone. Look at the way the school's employees and students live their lives — including the school's reputation in the community — to make your decision.

Staff

Private schools can vary widely in the staff they employ. Some have credential requirements that go above and beyond what public schools require; others have looser requirements for education and training.

If it's important to you, you should ask about the teaching staff's credentials. Know where they went to college and what degrees they hold, along with whether they have any certificates and

ongoing training on the courses they teach.

Again, the school's reputation will tell you a lot — perhaps even more than paper credentials ever will — so ask around to see what people in your community think of the school's teachers and administrators.

Students

Before you pick a private school, you should plan on making at least one in-person visit for a day. Sit in on a few classes and watch how the students behave and how the school's staff deals with any discipline problems.

Parents of current or former students should be able to give you the inside scoop about any concerns that exist among the student population, so ask around. No school has perfect students, obviously, but some do a better job dealing with problems than others.

Whether the school uses a strict disciplinarian approach or a more laid-back style, you should be confident that your child will be in a safe, comfortable learning environment at all times. Watching how the students interact during and after school can give you some insights about it.

The opportunities

The specific school you pick can have big implications on which opportunities will open up to your child later in life, from college entrance to extracurricular activities such as music and sports.

Ask if the school has any data about the percentage of its students that are accepted into college. Some private schools have a long track record of preparing students for prestigious universities later in life.

You should also pay close attention to both the extracurricular activities that are available now and the ones that will be available in the future.

Your third-grade child may not think much about athletics right now, for example, but a soccer, football or basketball team could become very important to them as they get older. A private school that offers a lot of well-run extracurricular activities will open up more options for your child in the middle-school and high-school years.

By looking closely at the values, staff, students and opportunities that are offered, the choice for your child's education should become clear.

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A university

For many, a higher education is the key to career and financial success. For others, the pursuit of knowledge represents achievement in and of itself. Regardless of your motivation, the experience of attending a college or university can yield invaluable benefits and lead to lifelong friendships, networking opportunities and relationships.

Choosing the right college, then, is no small matter. It's vitally important to spend a great deal of time on all aspects of selection that take into consideration your grades, your budget, the quality of education, its physical location, alumni, athletic and extracurricular activities. But ultimately it is you who will endure this challenging part of your life bridging high school with your eventual life and career.

But there are more than 4,000 colleges and universities in the United States. So how do you know which one is right for you?

On one hand, the right college or university will help you achieve your professional or monetary goals. On the other hand, the wrong choice could leave you buried in a mountain of tuition debt.

Here's how to pick the right school for your needs.

Large or small school?

Ask yourself if you learn better in an intimate setting or a large classroom. Some schools have a small student-to-teacher ratio while others have auditoriums filled with students listening to a lecture. As you begin your research, be sure to look for information on class sizes and student population.

Areas of specialty

The reputation of a university or college is very important. It can open or close doors in your career. Most colleges are renowned for a handful of majors. Does the learning institution specialize in your area of interest? Attending a prestigious university or college will give you opportunities and resources. The possibility of employment after graduation also dramatically improves when your school has good name recognition.

Minors

Once you have decided upon a major, think about your other areas of interest. Many colleges offer students the choice of adding a double major or minor to their plan of study. Even if you

are going to pursue only one major, you will likely need to have elective courses in your schedule.

These classes allow you to study something that will be beneficial and meaningful. They can also add a dimension to your work and perhaps even give you another hobby. You might even enjoy your electives so much that you decide to switch majors. Before applying to a college, view a list of possible electives.

Alumni connections

Don't forget to think of alumni connections in your family or circle of friends. A letter of recommendation or contact with others in your prospective field of study can advance your career. Colleges look kindly upon people with alumni connections. These professionals could also give you insight into avoiding pitfalls and how to best use your degree after graduation.

Social activities

Extracurricular activities and social events are another element to consider when choosing a college. Connections you make outside of the classroom are very important. Some universities are famous for their sororities and fraternities. Others colleges have excellent sports programs. Any school activities can help you network and make new friends. Students even develop lifelong friendships this way. The culture of your prospective university should be a strong factor in your decision.

Online classes

When you have outside commitments or you prefer to learn at home, consider taking online courses. Internet classes can save you money, especially when it comes to transportation.

Online courses may allow you to work at a faster pace than traditional university classes. Working at your own speed can assist you in graduating quickly or tend to your active life.

If you are thinking about choosing an online school, be sure to check their academic credentials and reputation. Also pick an institution in good standing.

Choosing an institution for higher education can seem like a difficult, daunting decision. But once you understand your academic and lifestyle needs, you can find a school that is perfect for you.

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HOW TO CHOOSE

An event venue

Choosing a venue for an important upcoming event? No pressure, right?

Getting things right in terms of space, food and entertainment options is difficult. Whether it's a wedding or an office party, the details involved in choosing an appropriate venue for a specific event can be overwhelming. You have to consider everything from service to parking, music to tips and cleanup.

It helps to define your event, make a list and then evaluate your options.

Here are some things to think about if you're considering finding an event venue.

Less stress

Event planning is stressful. You will need a venue that lowers your anxiety level before and during the event.

This is especially true of weddings. Whether you or a friend is getting married, you will need an experienced venue staff. The employees should treat you and your guests with respect and grace.

Venues can be very helpful with event planning. Top-quality venues regularly do business with many vendors. They can give you advice on finding other vendors in your area. They might be able to assist you in the planning phase, which can help you relax as you plan for the big day.

Call the shots

On the other hand, you should control the entire process. Be sure the details are meeting your expectations.

When you feel a venue is pressuring you or even making decisions without your consent, end the relationship. You need people who will work

with you, not people who only consider what is easiest for them.

The theme, style and decor of the event should be your choice. Leave the smaller details the venue's staff and management. Doing so will free you to focus on important aspects of the occasion.

Services

Every venue is different when it comes to services. Some places offer hardly any services, while others help you set up and clean up. Placing tables and chairs is time-consuming. Taking down decorations and equipment afterward can put a sour ending on a fabulous day.

Read your contract carefully. Unless you are on a very tight budget, look for a full-service venue that will set up and tear down as part of their pricing package.

Technical needs

Your event might require special technical needs.

For example, sound and lighting is vital for a musical event. The venue should have the right electrical and audio connections, as well as places to route and hide cables safely.

Weddings can also be a technical challenge. The band or DJ will need to have clear sound and a dance floor. Wedding photographers might have preferences about where backdrops and special lighting will be placed.

The best venues can help you have a successful, stress-free event. Finding the right place to experience your special occasion will be memorable for you and your guests.



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HOW TO CHOOSE

Wine

Choosing a good wine is completely subjective. How each person defines a good wine is unique to them and their taste buds. Whether you prefer delicate, bold, sweet, tart or even spicy flavors, it is possible to find a wine you adore. These essential characteristics that define each variety of wine can be helpful to keep in mind as you navigate picking a bottle.

Sweetness: Wine labels often use the terms “sweet,” “semi-sweet” or “dry.” A dry wine will not be sweet at all.

Acidity: Wines with high acidity will be more tart, whereas low-acidity wines will taste rounder or richer.

Tannin: Tannins are phenolic compounds in the skins of grapes. When tannins are naturally present in the winemaking process or added through aging, the wine will have a more bitter taste. Because tannins also tend to dry out your mouth, people often confuse the tannin level with the “dryness” of a wine, which actually refers to how sweet or not sweet a wine is. The red winemaking process incorporates more tannins, giving some red wines a distinctively dry and bitter finish.

Body: Wines get characterized as having a light body, full body or somewhere in between. The “body” of the wine refers to how heavy or light it feels in your mouth. Generally, red wines have a fuller body than whites, as do wines made from grapes grown in warmer regions, rather than cooler ones.

Alcohol: The higher the percentage of alcohol in your glass of wine, the more it will warm your throat and the back of your mouth. Measured in percentage of alcohol by volume (ABV), most wines contain 11 to 13 percent alcohol, but can range from 5.5 percent all the way up to 20 percent.

Everyone will have different preferences for each of these characteristics of wine, but with the right care, you can find a bottle that fulfills your taste preferences.

Tips for picking a good bottle of wine

Since “good wine” is so subjective, knowing how to choose the right wine means considering several factors — including occasion, flavor preferences, labels and price points. While the combination of these factors is different for each person, the tips below will help anyone in search

of that perfect bottle of wine.

If you are new to wine, start with a white wine or rosé. Just as your food preferences evolve as you mature, the wines you enjoy are also likely to change over time. However, if the thought of drinking a sweet wine makes you cringe, that doesn’t necessarily mean you should jump to reds. Instead, opt for a dry white or rosé. Beginning with a lighter-bodied wine can be a step to learning to enjoy a variety of wines.

Reflect on other flavors you enjoy. Wine flavors are unique, but that doesn’t mean the flavors you enjoy in other drinks and food don’t influence what you’ll consider a good wine.

Do you prefer apple juice or grapefruit juice? Apple juice lovers are more likely to enjoy sweet white wine, while grapefruit juice enthusiasts will likely find their match in dry white wine.

Does your favorite dose of caffeine come in the form of a latte or black coffee? Black coffee drinkers are more likely to fall for an Old World wine — that is, wine that comes from one of the places where winemaking first began, such as France, Italy or Spain. If you prefer a latte, try a New World wine, such as something from the United States, Australia or South Africa.

Consider the occasion. Are you selecting a wine for yourself to enjoy, or are you sharing with friends? Will you be pairing your wine with a meal or using it to prepare a recipe? Wines can serve different purposes, and different occasions can influence how you choose a wine.

Don’t stress over the age of the wine. Only some wines taste better with age, and different wines are best after different aging periods. Properly aging wine depends on many factors, including the region the wine is from and the amounts of tannins, sugars and acids it contains. In general, aging is more important for red wines than white wines, but any wine you purchase at the store will be ready to drink. In fact, most wines are not meant to be aged, and you should consume them within five years of purchasing them.

Don’t write off bottles with screw caps! While wine bottles with screw have a bad reputation, they can still hold delicious wine. Many great wines have opted for screw caps because they can be more convenient. How many times have you forgotten the corkscrew? Don’t worry we sell those too.

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A granite countertop

Trends in countertops come and go, but few approach granite for its style, durability, timeless beauty and almost limitless options.

Real estate agents often cite granite counters as a major selling point for homes, and it remains an almost-standard surface for both kitchens and bathrooms in new and remodeled homes.

If you're in the market for new countertops, you should definitely consider granite. Here are some things to keep in mind.

Educate yourself

All granite is not created equal. While all granite around the world is produced naturally from the same geologic processes, resulting in a variety of colors interspersed with quartz crystals, there is quite a wide variation in the material itself.

Choosing your granite purely from pictures in a catalog or from small samples could result in disappointment. So you should visit a home store in person. Seeing the selection in person can inform you about all the types of granite available and how they vary in color and mineral composition.

Is it granite?

The popularity of granite has skyrocketed in the past decade; so have the alternative products that are designed to have a granite-like look.

The countertops you assumed were granite in a hotel or at a friend's house could have actually been a man-made material. Some of these materials are designed to be less expensive or more durable than natural stone, but a good countertop company can help you understand the strengths and weaknesses of every type of material on the market.

Fitting your design

Depending on where it comes from, granite can range in color from black to white, and every

shade of brown, blue and red can be found in granite slabs. There is also tremendous variation in the veining and crystal composition of each slab.

While picking the right stone can be a matter of personal choice, there are some basic rules to follow.

Just like with paint colors, lighter stone colors can make a small room look bigger and more open. Likewise, dark colored granite can make a small kitchen feel even smaller.

If your kitchen is big, roomy and well-lit, your choices are almost endless because any slab has the potential to look good in it. But for smaller, darker kitchens, your choices will be a bit more limited because dark countertops can make the space feel gloomy and hemmed-in.

You should also look for a color that contrasts and pairs well with your cabinet materials. Depending on the look you're aiming for, dark colored granite can look amazing when paired with lighter stains of wood cabinetry.

The other colors in your decor will play a role in your choice, too, from the flooring to the paint on the walls and even the kitchen hardware and appliances you're using. Some countertop companies will even offer the experience of a decorator to help you make the right choice.

If you think you might sell your home in the near future, you should think about what potential buyers might think about the countertops you select. You wouldn't want to choose something that could fall quickly out of style or be a particularly strong, polarizing color if you might be selling the house soon. Conservative choices should win out in this case.

Be careful with your selection and educate yourself about the wide variety of granite styles and products on the market, and you can add beauty and value to your home for years to come.



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A building supply store

A quality building supply store is your first step in beginning a home-improvement project.

Well-stocked stores with a knowledgeable staff can make the task ahead that much easier by having all your supplies and any advice or recommendations you many need.

Reliable customer service is one of the factors that will help you choose between a local store and a big-box retailer.

Consider smaller projects you have successfully completed. Ask the staff at each store for their input on the best way to complete the task you have in mind. Progress to a more complicated project and ask for advice again. Note which employees provided the most helpful answers.

During your visits, look around various departments. Determine which store has the best high-quality tools you might need in the future. The best stores will sell top-quality lumber, paint, fasteners, roofing materials and fixtures to complete your construction project — all at a wide range of price points depending on the finish you need.

Make a note of additional services, such as equipment rentals, classes and referrals to area professionals. After all, if you can't handle a complex project, they might be able to point you in the direction of someone who can.

Pricing is another aspect to consider. A store with the lowest prices isn't necessarily the best. They might be cutting corners. On the other hand, if you know a lot about lumber and are interested in purchasing fencing for your backyard, the cheapest store might be best. The most expensive store in town might be best if you are purchasing lumber to make a piece of furniture. Always consider quality as well as price.

If you are still undecided, then let customer service be your guide. For hardware and home improvement stores, customer service will help you when you most need it.

Good customer service starts as soon as you enter the establishment. If you are warmly welcomed, this is a step in the right direction.

High employee turnover is not a good sign. It is best to establish a working relationship with people in your building supply store. It is difficult to do that if you are greeted by a different person every time you enter, and employee stability is a sign of good management.

Understaffing is another problem in some building supply stores. If it is difficult to locate someone, or associates are always surrounded by customers, you will not receive a high level of service. You might consider looking elsewhere.

Other signs of poor customer service include long checkout lines, out-of-stock products or a cluttered and dingy store. If you feel treated like a criminal because you had to return something, then find another store that treats you better.

Convenience will also have an impact. Hours of operation, driving distance, and parking will figure into your decision. If it takes a lot of effort to make a purchase, you should find another store.

The right building supply store will have what you need when you need it. They will stock tools and materials, and sell them at a reasonable price. A knowledgeable and friendly staff will have answers if you need them.

When you find that store, you can complete your building projects with confidence and feel less stressed when it comes time to take on new work.



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HOW TO CHOOSE

An interior designer

If you have ideas about decorating or redecorating but are unsure how everything fits together in a coherent scheme, hiring a talented interior decorator can bring your vision to life.

Interior decorators will not only clarify your ideas, they'll also save you time and money using their professional contacts to access paint, fabrics, furniture and installation. They may also save you from design disasters.

Here are a few things to consider if you think an interior decorator could benefit your living or work space.

Know your personal taste

First, think about your personal tastes. Leaf through magazines and clip out designs that appeal to you to get an idea of what is available. You could also look on the internet and print out specific looks you like. Put them in a three-ringed binder or file folder with a comment about why it attracts you. Seeing your preferences will help the decorator understand how to fulfill your needs.

It is also a good idea to learn some interior design terminology so you can speak the same language as the designer. Do you know the difference between a club chair, armoire and highboy? Studying the words they use will help you avoid disappointment later.

Locate interior decorators

The National Kitchen and Bath Association and the American Society of Interior Design have a list of interior decorators in your area. Check with your family and friends as well. In particular, if you know someone whose home you adore, ask who did the work.

Choose three interior decorators to interview. Typically, these meetings occur in their offices, but sometimes a prospective interior decorator will want to meet in your home. He or she might want to see the house in order to provide specific details. Other decorators prefer to hold interviews in their offices so you can see their previous work and look at samples.

Cost of an interior decorator

Ask about how bills are handled. Usually there are three methods of payment.

The first is by-the-hour. The interior designer

will ask that you pay for a minimum number of hours. Once those hours are gone, you may choose to purchase more time in bulk or they may opt to work on an hourly basis.

The second payment option is cost-plus. When interior decorators purchase items for your home they simply add a percentage to the cost. If the decorator uses this method, be sure to discuss your overall budget with them. They will welcome your honesty.

The third choice is a combination of by-the-hour and cost-plus.

Certification and training

Currently, 26 states require interior decorators to be certified. The National Kitchen and Bath Association and the American Society of Interior Design oversee these certifications. These professional organizations have their own requirements. By their rules, decorators must have at least an associate's degree, serve an apprenticeship, and then pass an exam to become certified. Once a decorator has passed an initial exam, professionals can continue their education to prove mastery in specialized skills.

Style

The best interior decorators have strong personal design philosophies. You will see it in their portfolios and when you speak to them. The ideal professional will have an ability to understand and reflect your style. After all, you are the person who will live in your home.

They should fit in with your style, not the other way around. Find someone who is flexible and communicative. If the person doesn't take criticism well, that is not a person you want to work with.

Once you have interviewed three interior decorators, choose one you have a connection with. Continue discussing time frames, costs and other details about the project. Do not make payments until you have a contract.

Finding an interior decorator might seem like an overwhelming task. Through research, communication and staying true to your own style, you can find a decorator who will transform your house into a true home.



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HOW TO CHOOSE

A lawn tractor

Lawn tractors are probably the single most important piece of machinery those with large or substantial properties rely on. They're multi-functional machines, capable of mowing large swaths of land and can be outfitted with trailers to help haul other supplies or attachments.

These workhorses are the upgrade you need to navigate the terrain with the power and capability to maintain your land. These workhorses make quick work of taming acres of land and can even perform other tasks such as clearing snow.

Choosing the right lawn tractor depends on several factors, such as the size of your property, towing capacity and, of course, price.

Here's some guidance to help you pick the right tractor for your needs.

The right fit

Lawn tractors come in a variety of capabilities and price points which can range from \$1,000 for a simple, basic model to \$10,000 or more for a fully-featured, commercial-grade tractor. In between, you will find a vast mixture of features and quality.

Select the right model by asking yourself how you will use the lawn tractor. Lawn size is an important factor to consider. For a bigger lawn, you may need a wider mowing deck. Do you have any other planned uses for your tractor such as hauling garden supplies or plowing the drive?

High-end lawn tractors are more like pieces of farm equipment than traditional ride-on mowers. You can purchase accessories for them, such as baggers, trailers, powerful tillers and snowblowers.

You are not only buying a lawn mower. These tractors are platforms that can be used for all kinds of jobs. So check on the accessories that come with each model, even if you don't plan on purchasing them yet. You may appreciate the choices in the future.

Speed and maneuverability

Most people want to finish the job in the least

amount of time.

While it is true that large mowing decks will cover more ground with each pass, there are other things to consider as well.

The transmission and speed is also a factor. How easy is it for you to change gears and turn in different directions?

The zero-turn mower is another popular option. These vehicles can turn quickly and precisely to cut lawns of all sizes and shapes. While they have been used for years by commercial lawn crews, only recently have these mowers become affordable for the average homeowner.

Zero-turn mowers are particularly useful when mowing close to homes, playground equipment and other tight areas.

Durability

The longevity of your lawn tractor is also an important consideration.

The brand's reputation should weigh heavily when you are making a decision. Research consumer reviews and talk to your friends and family members about the best brands of lawn products.

Also, visiting a retail store and talking to knowledgeable salespeople will also help you.

There are plenty of low-end, affordable riding mowers out there, but few have a reputation for durability. It is economical in the long run to choose a well-built model from a reputable manufacturer.

Inspect the construction of each lawn mower careful to verify that it will meet your needs. While you probably don't need the extreme engineering and high price of a commercial-grade model, you ought to buy the best model you can afford and follow the maintenance directions closely. It will help you get the most usage for your money.

Finding a good dealer is an essential part of the process. When you locate an experienced local retailer with a long track record of happy customers, you will be well on your way to selecting the right lawn tractor for you.



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An insurance agency

Hopefully, you'll never need to file an insurance claim. But that's why it exists, to ensure if disaster or emergency strikes you can rest easy known your home, auto, business and family are protected.

And if there is a loss, the last thing you want to have to do is figure out who's your insurance company is when your life's been turned upside down.

Insurance guarantees you peace of mind and protection, so choosing the right insurance company is a worthwhile investment of your time. But unless you know what you're looking for in an insurance provider, you shouldn't pick a company based on their marketing hype alone.

Premiums from company to company can vary widely, as can the type of coverage they offer. So, before you purchase a plan, you need to understand exactly what type of insurance you're buying and how it will affect your bottom line.

Know your policy

You will have to take a look at the fine details and figures for each policy. If you are in the beginning of this process, insurance representatives should act more like teachers instead of salespeople. Your choices may be complicated, with a range of pricing options, deductibles and exclusions. A good company will give you choices, explain them clearly and let you make up your own mind.

While reviewing your options, make sure you are comparing similar policies. If a premium seems unusually low, it might have a higher deductible or more limitations.

It is important that you get as much information as possible about each policy before making a decision.

Customer service

Customer service always plays a key role in determining which company is best. If you've had friends or family who have filed insurance claims

previously, ask them about their experiences.

Some insurance companies have better reputations than others. Gathering all of these experiences will give you a good idea of how you might be treated.

Each company has a different customer service philosophy. Some of them prefer to use a local representative to communicate with clients. Others will discuss policies through their website or a 24-hour phone number.

Many insurance companies, however, use a combination of these methods. They might give you 24-hour access to national representatives along with a local advisor.

Financial strength

An insurance company is only as strong as its balance sheet. Financial strength is especially important these days.

Every insurer is independently rated based on their finances. An insurance agent should inform you of the company's rating and tell you what it means. A good rating means the company can make a payout in the event of a catastrophic event. A reputable, stable, well-capitalized insurance company is also likely to have more coverage options.

While your insurance premiums are an important factor, it is just one piece of a complicated puzzle. Choose a company that will not only give you a fair price, but who will also be prompt and courteous in the event you have to file a claim.

The right insurance company will treat you well at every level of interaction, provide quality coverage, and pay out in a timely manner should there be an accident.



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HOW TO CHOOSE

A mortgage lender

Choosing the right mortgage lender can make a significant difference in your home-buying experience. The best work with you to ensure communications and delivery of important documents are done on time. They take responsibility to oversee the loan application process and guide you through a stressful process.

You'll learn a great deal in your initial few meetings with a mortgage lender. Lenders with excellent customer service can make things go smoothly for years to come. But if your lender is only concerned with his or her bottom line or making extra money on selling loan products, use caution.

Good mortgage professionals are knowledgeable about their loan products. They are willing to spend as much time as possible to explain them to you. They take pride in guiding you through what could be a confusing process.

They keep your best interests and financial priorities in mind.

Do some advance research on your loan options prior to meeting a mortgage professional. It will help you determine whether he or she is truly concerned about your needs.

Basic knowledge about the financing process will help you make a sound assessment about a mortgage lender's skills and abilities.

Purchaser's rights

The mountain of forms, declarations and even financial terminology can be daunting to inexperienced homebuyers. It is always smart to exercise care during the home-buying process. Understand what you are signing and any obligations you are assuming.

A signature is a permanent commitment. Some buyers may have a very short time to back out. Otherwise, they are liable for what is in the document.

Even if you back out during that short peri-

od, you will likely forfeit deposits because you broke the deal. You might also owe an additional amount based on the total of the initial mortgage payment.

Extra costs can be avoided if you take time when signing all agreements.

If a lender is rushing you through paperwork and pressuring you to sign the form, he is not doing his job properly. Your best interests will likely be neglected.

Communication

The best mortgage lenders will focus on understanding your long-range financial goals.

They will ask you how long you intend to remain in this new home. Your answers will help him find the best mortgage products to suit your needs. It is a red flag if a lender fails to ask you this type of question.

Local lenders

Seeking out a mortgage lender in your community is the best option. Interest rates vary on a daily basis. A local lender will know the rapid changes happening in the community's housing market. They will understand how these changes may affect you.

Local lenders can monitor your loan application closely, and will be more accessible to answer any questions you may have.

Personal referrals

Ask your friends and family about their experience with mortgage lenders. They may be comfortable recommending the same professionals they used for their home loans.

Word-of-mouth is often the best way to identify quality professionals in your area. Once you have a list of possibilities, verify backgrounds so you can will confident in their ability to help you.



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HOW TO CHOOSE

A financial planner

Financial planning isn't just for the wealthy. Along with a budget, almost everyone can benefit from the expert advice and management of their finances by a professional.

Choosing the best financial planner involves some research. You need an advisor right for your situation so you won't waste time and money paying for services you don't need. Budgeting for a financial planner makes double sense — you're taking strides to control your finances and choosing an advisor you can afford. Don't think you can't afford a good financial planner, because these days there's an advisor for every budget.

Budgeting, money management and even crafting investment strategies are a few of the things a good planner can help you complete. Planning professionals will guide and inform you on how to prevent cash-flow problems. They might even prevent future bankruptcy.

With the right questions and research, you can find a financial planner you can trust.

Seek referrals from your friends, family and trusted individuals who have built substantial financial reserves. If their modest portfolios have become bigger over time, a skilled financial planner likely played a role in that success.

Look at the educational and professional background of each recommendation. Find out if that person has worked with people who match your financial circumstances.

Financial planners who have undergraduate degrees in finance or business show a dedication to this work.

Verify that each prospect has the right certifi-

cations. Financial planners must have specific certifications in order to legally practice in the field. Credentials vary according to the location and advising type, but all must have formal training.

Once you are ready, meet with several financial planners to gauge their trustworthiness. Integrity is one of the key qualities in a good financial planner.

During the meeting, honestly explain your financial goals. Wealth building should be a goal. Minimizing risk and maximizing returns will help grow your resources.

Whether your desired outcome is to launch a small business or send your kids to college, share these thoughts with your financial planner.

Also, don't be shy about detailing your debt level. It is essential that the professional understands all aspects of your financial situation. It could motivate the planner to make your money work harder so you can break free from debt.

Finally, discuss compensation with any financial planner. Sometimes professionals are paid a flat rate, while others will receive a percentage from any profits made on investments.

These matters must be openly discussed, so you can understand how his or her compensation may affect his investment recommendations. Some unscrupulous experts could advocate risky investment strategies for their own financial gain.

Taking the time to research will help you select the best financial planner in your area. You will be on your way to a healthier financial future.



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HOW TO CHOOSE

A financial advisor

Managing your finances and investing to ensure you meet your short- and long-term goals can be confusing and complicated. Navigating the many institutions, plans and investments can seem overwhelming.

Financial advisors can bring an experienced, objective perspective and make sense of this maze of options and play an important role in how you can best save, invest and spend your money.

They can also suggest avenues of money management that hadn't occurred to you, help lower your taxes and guide you through uncertain financial times.

To find a reliable financial advisor, start by asking your social network. Friends and family may have some suggestions.

Research online for advisors in your area. Your local newspaper will likely have advertisements for local advisors. Remember to research each advisor with an eye toward your own situation and goals.

Once you have a list of three or four possibilities; look closer at each choice. It might be a good idea to pick a financial advisor who is a certified financial planner. A certified financial planner has passed rigorous exams in order to obtain a certificate.

Once you have discovered each advisor's qualifications, contact the certifying organizations to find out if there have been any complaints against each professional. If so, find out how the complaints were resolved.

You can request a list of satisfied clients who have goals comparable to yours. Contact them to talk about their experiences.

Areas of expertise

Financial products can contribute to your well-being and peace of mind. Some common investing tools include bonds, mutual funds, stocks and commodities.

Weighing risk is essential. Some products will undoubtedly be better for your portfolio than others. An experienced financial advisor can customize a portfolio especially for you.

You can also do some research to find a segment of the market that might be a good fit for your situation. Then look for an advisor who specializes in that investment. For example, if you want to invest in commodities, your potential advisor should have some experience in that market.

Rate of success

Success rates will also play a prominent role in

your decision. Look at the rate of success for each advisor. Has the rate of return on his recommendations outpaced the average market rate of return over time? An advisor with a solid rate of return conducts research to strengthen his clients' portfolios.

During tough or stagnant economic times, experience will play a vital role. Has your advisor weathered previous economic slowdowns? Do clients thrive in bleak environments? Or have clients taken multiple hits to their portfolios?

You should be wary if clients appear to be doing too good during tough times. Someone with an extraordinary success rate might be too good to be true.

Fees or commissions

Inquire about how your advisor is paid for services. Most offer fee-based or commission-based services. It will greatly influence your selection.

A commission-based advisor is prone to suggesting financial products that offer a professional commission. It could needlessly increase your exposure to risk. Only use a commission-based advisor if he or she has a proven track record of success and also has your best interest in mind.

When you need someone who puts your best interests first, go with a fee-based advisor. He or she will be compensated only for the time spent on serving your portfolio.

Interview

Once you have narrowed your prospects to two or three possibilities, schedule a meeting with each professional. During this consultation, communicate your goals honestly and clearly. A financial planner should be someone who will guide and inform you. He or she will continually increase your knowledge about your current financial situation and how to improve it.

Put it in writing

Once you have narrowed your list to one or two advisors; ask each to write a plan for moving you from where you are to where you want to be. Get a written copy of this proposal.

This document should have your short-term and long-term goals, and also state who else will profit from the proposal.

This plan should be written clearly so you completely understand it.

Once everything has been completed to your satisfaction, you can choose a financial advisor. Then you can comfortably relax and know that your money and future are in good hands.



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HOW TO CHOOSE

An investment firm

If you've been working hard and saving your money, chances are simple savings accounts won't bring the returns you're hoping for.

When you've made the decision to invest your money, the wide array of options can be confusing.

Hiring an investment firm or advisor is the first step in navigating the wilderness of the stock market. An experienced, results-driven firm will help guide you, tailoring your investments with your goals and ensuring your wealth continues to grow.

Here are some things to consider when choosing a company to help you invest your money wisely.

Trustworthiness

The first thing to judge is whether the firm deserves your trust. The Financial Industry Regulatory Authority (FINRA) recommends you ask the potential investment firm a series of questions:

- What experience do you have working people who are like me?
- What licenses do you currently hold? Are you registered with a state, the SEC, or FINRA? If so, in what capacity?
- What relevant professional designations do you hold?
- Do you have any special areas of expertise?
- How long have you been with your current firm? Where did you work before?
- What investment products and services do you recommend to your clients? Why?
- Are there any products or services you don't recommend? Why?
- How much will I have to pay for your services? What is your usual hourly rate, flat fee, or commission?
- Are you compensated any other way for handling my account? If so, how and how much?
- Do you or your firm impose any minimum account balances? If so, what are they? And what happens if my portfolio falls below the minimum?
- How frequently will we meet to discuss my portfolio and the progress we are making toward my investment goals?

- How will you communicate investment performance results to me?

- For brokerage firms, is your firm a member of SIPC?

- Who else in your office will handle my account?

- Have you or your firm ever been disciplined by the SEC, FINRA, a state securities regulator, or another federal or state financial regulator?

- Have you ever had a professional license revoked?

All those questions will help you get insights about the firm, but it's not the only way. You can also ask your friends, family and co-workers which investment firms they use and what their experience has been.

Listening

One of the most important aspects of choosing an investment firm is gauging how well they listen and respond to your needs.

Every person has different goals, objectives and risk tolerance — and all those things can be constantly changing as you age. Finding an investment company that understands your changing needs, and will be able to effectively listen and respond to them now and down the road, is a key part to the decision.

Proven process

Finally, the firm should have a proven, tested process for getting results for its clients.

The best firms will have a track record they can point to that has helped their customers through all kinds of market conditions — bull markets, bear markets, rising interest rates, falling interest rates and more. They'll have the consistency and experience to help see you and your money through changing — and sometimes nerve-wracking — times.

If you can find a firm that checks all the right regulatory boxes, listens closely to your goals and has a long-term track record that gives you peace of mind, you'll have found an investment firm worth keeping for the long haul.



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HOW TO CHOOSE

Elder law

As people grow older, many turn their thoughts to how the wealth and possessions accumulated over a lifetime will be dealt with when they die.

Because many will invariably face end-of-life issues that may divert their attention away from such issues, it's smart to engage legal representation to ensure your wishes are carried out.

Chief among concerns are wealth management, estate planning, nursing care and an assortment of probate issues, but these aren't the only issues where an attorney can help. Because seniors are often more vulnerable to scam artists and other predators, competent legal counsel can head off these problems.

Elsewhere, seniors are entitled to certain benefits such as Medicaid and Medicare, as well as any aid provided to veterans of the armed forces.

As a senior citizen, it is important to have the right legal counsel to guide you through some complicated matters. It is too important to risk doing it on your own.

Proper planning puts the power in the hands of seniors. It is a fantastic way to preserve wealth in and get lasting benefits for your families.

Asset management and protection

Wealth management strategy is one of the most critical aspects of estate planning. No senior should ignore it. Having a deliberate, tactical strategy is a strategic way to safeguard wealth for future generations.

Failing to draft a thorough estate plan can be expensive. It can be devastating to decedents who may not have the financial resources to work through legalities.

Estate planning lawyers will craft documents that detail their client's true intent regarding asset distribution. Wills and trusts are two common ways of smoothly transitioning assets from one family member to another.

Attorneys can also craft strategies to minimize the estate tax liabilities that heirs may face.

Skilled estate planning lawyers will offer creative solutions for protecting assets from the negative effects of the probate process.

Getting proper and professional elder care and legal advice not only protects you and your loved ones, it also provides peace of mind.

Medicare benefits

Created in the mid-1960s, Medicare remains one of the several federal programs that exist to benefit seniors. It ensures that Americans over the age of 65 will have health coverage.

People who are younger than 65 may also receive benefits under certain conditions. Hospitalization, prescription drugs, visits to the doctor and home nursing assistance expenses are covered by this program.

If you want to learn more about Medicare benefits, consult an elder law attorney. Qualified lawyers with experience in this area can provide information about program eligibility. They can also tell seniors how to maximize their benefits.

Medicaid benefits

While many people confuse Medicaid and Medicare, the two programs are different. Medicaid offers medical coverage for low-income citizens regardless of age. It will help pay expenses of prescription drugs, home health care, doctor visits and more.

Lawyers who specialize in Medicaid guide clients through the application process. These attorneys will instruct clients about getting the maximum level of assistance possible.

Disability legal assistance

Lawyers who specialize in disability issues inform clients about healthcare resources, financial assistance and even educational benefits.

Consulting with these professionals ensures that anyone suffering from a disability has access to available resources to help them fulfill their potential.

Aid for veterans

Eligible veterans have many benefits available for their use. Seniors who may be entitled to receive these benefits should always consult with an attorney to make sure they receive everything they are due. Attorneys specializing in veterans' affairs have a firm understanding of the different benefits and the procedures for claiming them.

Spouses of veterans may also be eligible for certain benefits. An experienced lawyer can help them navigate the system.

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HOW TO CHOOSE

A hospital

Choosing a doctor isn't the only critical personal health choice you will make. Choosing a hospital that has a history of positive outcomes and a caring staff can play a huge role in your health should you ever need it.

You may not be aware you have choices, much less spent time comparing quality, safety and costs. So it pays to take time to find the best hospital available. After all, you'll want the finest care — ideally a modern campus stocked with the latest technology, staffed by the most qualified personnel. So taking time to look at different facilities in your area today, before you need the help, can aid you when you most need help.

A great hospital will have all these qualities, as well as striving to reduce infection rates, prevent mistakes and ensure open communication between staff, patient and families.

Here are some factors that can help you choose the best hospital in your city.

Location

Location will play a large role in your choice. The hospital should be close to your home or workplace.

Some people will only have one hospital in their area. Choosing a facility that's out of the way will not only add to travel time, it is simply not practical. After all, when an emergency happens, you will need to get to qualified personnel as soon as possible.

But if you have a medical condition and an alternative facility farther away specializes in it, that hospital might be a good choice.

You will have to balance convenience with your personal circumstances.

Doctor privileges

Your preferred doctor should have privileges at the facility you choose. Physicians send patients to specific hospitals because it is convenient for them. They are familiar with the site and can use the equipment there. Check with your doctor about where he can practice.

Insurance carriers will pay some of the cost of services from a preferred provider, including hospitals. Verify which hospitals are in your carrier's network. If you choose a facility that is not covered by your policy, you run the risk of incurring significant charges.

Accreditation and certifications

Another consideration is what other features a hospital may offer. For example, a hospital may be accredited with the Joint Commission, an organization that verifies specific standards of care within medical facilities.

Accreditation means that they are passing frequent performance reviews. You can be confident you are receiving quality care.

Awards and other certifications indicate that a hospital offers consistent care. The Magnet program recognizes excellence in nursing care and other aspects of hospital work.

Not all hospitals are Magnet certified. In fact, this award is only given to a select few facilities in the country.

Hospitals often have several areas in which they specialize. For example, two hospitals in the same city may offer care, but one specializes in gastroenterology, while another has an advanced cardiac unit.

Choosing the right hospital for your procedure will ensure you receive the highest level of care. In fact, some hospitals will transfer patients to another facility if it has better equipment and specialists.

Determining the highest quality hospital for your condition will help you achieve the best outcome during instances of illness or injury. Since hospitals offer a variety of care and service types, be sure to analyze all the options before you decide.

By knowing the facts and keeping your own priorities in mind, you will make a wise choice when selecting the hospital that is best for you.



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HOW TO CHOOSE

In-home care

Before you choose an in-home care aid for yourself or a loved one, the first step is determining the level of care needed. Some home care provides just basic services, such as custodial care, bathing and dressing. Others help their clients with medication and other medical needs. Some do both.

Choosing in-home care for a disabled or aging loved one can allow them to maintain their dignity and remain in familiar comfortable surroundings. It has also been shown to reduce hospitalizations and develops a personal relationship that can benefit the patient and family.

Depending on the severity of their conditions, seniors and others with incapacitating ailments can live at home with assistance. This kind of care is often the perfect compromise.

Professionals visit the home of the patient to provide services. Not only is it convenient and comfortable, it is typically less expensive than the care offered at a full-time facility.

Many in-home care companies also offer services ranging from housekeeping and errand running to food prep.

Talk to your loved one's primary care physician to help you understand your choices.

The doctor can help you select a provider and help you determine the level of care required. This professional may even have referrals to give you.

After speaking to several in-home care providers, you can compare the range of services they offer. Typically, they will fall into three categories:

Medical care

Providers vary greatly in terms of the types of medical care they provide. Some may be able to offer 24-hour care while others are better with simple tasks, such as monitoring blood sugar or reminding patients to take medication.

Always inquire about the medical qualifications of any in-home care providers you are

considering. All workers should have the proper training, degrees and certifications.

If you are unclear about the exact level of medical care your loved one will require, ask your physician. The doctor will also be able to tell you what qualifications in-home care providers should have in your situation.

Personal care

Caregivers can help with daily grooming, mobility and any special diet requirements. They can help prepare meals or run simple errands.

Companionship

Homebound people often need companionship. An in-home care professional will provide a friendly face and good conversation as well as general care. It might be a matter of reading aloud to your loved one, discussing the daily news or playing a game of cards. Quality in-home care providers understand that patients also need mental stimulation and human contact in order to stay well.

Before entering a contract, understand the services that will be provided. You want to make sure you are getting what you need without paying for services that are not required. If personal care is all that is needed, you should not have to pay for medical care as well.

Everyone, including you, should be comfortable with the people who work for the company. In-home caregivers will quickly become part of your life, especially as they enter and exit the house. Get referrals from people who have been in a similar situation.

The best in-home care provider is about finding the right combination of services. Once you have the right company, the patient will receive companionship, comfort and cost savings that make in-home care such a fantastic choice.

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HOW TO CHOOSE

A funeral home

Choosing a funeral home can be a difficult decision, so it's best not to leave it to a time when you're emotionally weak and struggling with other difficult decisions.

Facing the death of a loved one requires planning that may be difficult. But there are ways to make this difficult decision a little bit easier on you and your family.

People often select a funeral home because it's nearby or has been recommended by someone they trust. But by limiting the search to just one funeral home, you may risk paying more than necessary for the funeral and any additional goods or services offered.

Here are some tips to help make choosing the right funeral home less stressful.

Compare prices

If you have had to make funeral arrangements in the past, you may be tempted to just go with the funeral home you have experience with. While this may be a smart option for some people, it's not always the right option.

Depending on how long it's been since you needed to make funeral arrangements for a loved one, the price of that particular funeral home may have gone up. That's why it is wise to shop around and compare the prices of the various funeral homes in your community.

Ask for recommendations

Even if you have never had to choose a funeral home in the past, you may have a friend or two who has. Ask these friends if they would recommend the services provided at the funeral homes they have used.

They may be able to share valuable information about the staff, facility and prices of a specific funeral home.

ic funeral home.

Ask about packages

Whether your deceased loved one had a specific list for their final wishes or you have to make these decisions for yourself, it is important that you ask a potential funeral home what types of packages they offer.

You will find that not all funeral homes are created equal, and each offers their own different ways of handling a service. No matter what type of requirements you have, it is best to choose a funeral home that will cater to your specific needs in order to make this difficult situation a little less daunting.

Caring staff

When visiting a potential funeral home, the funeral director can be a major deciding factor when you choose whether or not to use this particular company to handle the funeral of your loved one.

A caring and professional funeral director and staff will take the time to explain all your options in an empathetic way so you can make a better choice when choosing a funeral home.

If the director seems short or uninterested in your needs or makes you feel like you and your deceased loved one aren't important, you won't want to choose this facility to handle the funeral of your loved one.

While dealing with the death of a loved one is hard, choosing the right funeral home can help relieve you of some stress.

If you want your loved one to receive the proper funeral he or she deserves, following the above listed tips should help you make the right choice.

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HOW TO CHOOSE

A dentist

Daily oral care is a vital part of a daily health care routine. And regular visits to your dentist are important to maintain — at least twice each year — for cleaning and repairing any issues with your teeth and gums.

We're taught from a very young age that caring for our teeth will save us a lifetime of pain and costly procedures. So choosing a dental professional you can trust, along with scheduling regular care and cleaning can result in just that — a lifetime of beautiful, healthy teeth.

Find a dentist who makes you feel comfortable and explains every procedure in an understandable way, and you'll be in good hands.

Finding a dentist near your home or workplace will help you make your appointments on time. When searching for a dentist, make sure the office hours work for your schedule.

Whether you're moving to a new area or haven't made time find a regular dentist, here's a few tips on how to start your search.

Ask around

First, ask your social network for recommendations. Friends, family and colleagues can be a great resource.

Searching on the internet for dental offices in your area will also help. Professionals often have their own websites, which include the backgrounds of those working there. The website may also tell you about how they handle procedures and appointments, as well as specialized services they offer.

Your local newspaper will likely have advertisements from local dentists. Oftentimes you can find specials and discounts.

Interview dentists

Once you have gathered a list, begin calling each prospective dentist. You can talk to a receptionist or other staff person if the dentist is

unavailable.

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

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

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

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

Office visit

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

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

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

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HOW TO CHOOSE

Hearing aids

Many people suffer some sort of hearing loss, whether by decline due to aging or from prolonged exposure to loud noise.

It's hard to overstate the impact hearing impairment can have on day-to-day life, and choosing a hearing aid isn't easy for most. Older hearing aids were bulky, uncomfortable and many found the unsightly.

Today, hearing aids come in all sizes, shapes and colors and are designed for specific hearing loss conditions. Some don't mind if others notice them; others want to be more discreet. In either case, a properly fitted and selected hearing aid can enable people suffering from hearing loss to enjoy more of the things they love — whether it's engaging in hobbies, succeeding in a job, learning in the classroom or spending quality time with friends and family.

Basic or premium

Today's simplest digital hearing aids require making manual adjustments to the instrument such as changing the volume or choosing the correct listening program for a given situation.

A premium hearing aid, in contrast, can make these changes automatically. The more technologically advanced aids will automatically respond to changes in the listening environment, including selecting the right mode and adjusting the volume, without the wearer having to do anything.

Styles

Today's hearing aids also come in a wide variety of styles, some of which are practically invisible to the people around you.

Invisible in-the-canal (IIC) hearing aids are tiny enough and are seated deep enough inside the ear canal that no one will know you're wearing them. Their ability to boost your hearing in a completely discrete way has made them a popular choice for many people with hearing loss.

In-the-canal (ITC) instruments are slightly larger, which can give them advantages such as a longer battery life and more directional control of the sound. Full shell in-the-ear (ITE) instruments fill the whole bowl of the ear, again slightly larger to allow for more controls and features, including

a larger battery for some people experiencing severe hearing loss.

Behind-the-ear models — including some with slim tubes and tips, along with ear molds to make them more comfortable and less noticeable — can also do an excellent job and come with some distinct advantages, including a more natural, "open" feeling that allows freer airflow into the ear canal.

Expert care

Perhaps the most important aspect of choosing a hearing aid is choosing the audiologist who tests for hearing loss and fits the device.

Audiologists spend years studying how to prevent, treat and diagnose hearing loss, something that can have many root causes and differs from individual to individual. That means a good audiologist can help select, fit and customize a hearing aid that will provide the best outcomes for each patient — something that takes a very personal approach.

The best audiologists will not only have the right licensing, training and experience to work in your area, but they also will be completely committed to getting the best result for each individual patient. They'll take the time to properly diagnose your hearing loss, recommend a course of action, and help you clearly understand the pros and cons of various hearing aids that would be appropriate for your needs.

Maintenance

Hearing aids are complex, high-tech instruments with small parts, which means repairs and maintenance may be necessary from time to time.

When selecting a hearing aid, find out what kind of warranty it comes with and who will do the repairs when they are needed. Your audiologist's office may be able to handle minor repairs. For major repairs, the hearing aid will need to be returned to the manufacturer to be fixed.

Buying your hearing aid from a provider with a long track record in your community and reputation for excellent customer service can provide peace of mind — both that you selected the best instrument and that you'll have the support you need in the months and years to come.

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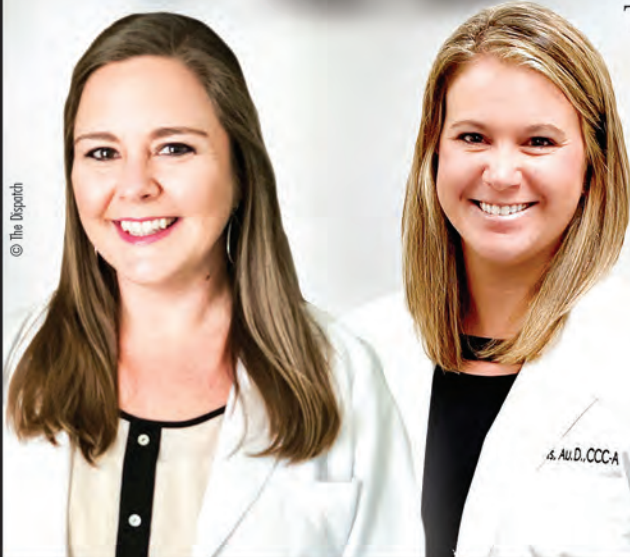
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HOW TO CHOOSE

Eye wear

If you experience vision issues and have visited your eye doctor for an examination, it's likely they will recommend you wear either glasses or contact lenses.

Millions of people do. In fact, some 160 million Americans of all ages wear eyeglasses or contact lenses to correct their vision.

The next step is to visit a local optician. Opticians prepare and dispense eyeglasses, spectacles, and contact lenses identified by the prescription. They are trained and certified professionals who help you select the best eyewear or contacts for your particular vision problem.

You'll most likely encounter an optician in your community who fills prescriptions at a retail store with all types of lenses and frames. They can help you discover the right fit and style of eyewear, including contact lenses, as well as offer a variety of accessories.

Here's how to find a quality optician in your community.

Certification

Filling vision prescriptions is a complex job that requires frequent training. Lens materials and manufacturing procedures are constantly changing and improving. A certified optician should be abreast of industry standards.

Ask what certifications your optician holds in your state, along with what kind of training he or she has received. Certified opticians understand they are in a high-precision job, but not all states require certifications or licenses. They should appreciate that you are taking the time to ask questions.

Selection

Take a look around their optical displays. A

quality optician will have a large variety of glass frames and contact lens choices across a range of price points.

While budget is always important, you might find that an upgrade will be worth the additional money. Consider how frequently you will use your eyewear. It's a good idea to ask about the advantages of various features — from color changing lenses, scratch-resistant coating for glasses to various brands of contacts. Think about what will work best for your lifestyle.

If you have a favorite brand or designer, call ahead to see if your optician can provide them.

Comfort

The best opticians will guide you toward products that are easy to use and maintain. Comfort levels vary according to each person. Some people prefer metal frames, while others like the look and feel of plastic frames.

Opticians will adjust the fit of your frames so they are not too tight or loose on your face. If your current glasses are leaving red marks on your face, they need to be adjusted. The glasses should not feel awkward or bothersome on your nose or behind your ears.

If you have contact lenses, you should feel comfortable wearing them. Proper cleaning is crucial. Your optician can help recommend the best products that will help maintain your contact lenses. An assistant will likely demonstrate the proper cleaning technique.

Anyone who wears glasses or contacts knows the importance of eyewear. Along with your eye doctor, an optician is an important part of the team who will care for your vision. Make the time and effort to choose the right one.



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HOW TO CHOOSE

A counseling service

When you choose a counselor to partner with in helping you navigate and confront life's challenges, you're making an important step forward in improving your emotional and mental health.

There's no stigma attached to getting counseling. Life throws us curveballs and it's healthy to reach out when things begin to spiral out of control. Choosing an educated, certified and experienced counselor can help you find your way back to a balanced life.

From psychiatrists and psychologists to therapists, religious advisors and life coaches, there are plenty of people with a wide range of backgrounds offering their help under the broad umbrella term of "counselor."

Here are some things to consider when picking the right one.

The right fit

For medical needs, including many serious mental health issues, a psychiatrist can be the best fit because of their medical training and ability to write prescriptions. However they often do not engage in long-term counseling.

Your doctor can help you make a good choice in this case, and you should always seek a professional doctor's advice for medical decisions.

For non-medical needs, though — which covers the vast majority of counseling services — there are more options.

Choosing the right one often boils down to the counselor's experience handling cases similar to yours and their background and education that can help you. In fact, some people find success by trying several different kinds of counselors before they discover the one that gives them the best results.

Start by finding whether the counselor has a special area of expertise or emphasis in their practice that might be a good match for your specific needs. Ask about their background and education, including any graduate or post-graduate work they've done.

Referrals from friends, co-workers and family members can also help you find counselors with a good reputation in your area.

The right feel

An initial meeting with the counselor should

be enough to answer an important question for you: do they make you feel right?

A good counselor will make you feel safe during therapy sessions, a particularly important aspect for people who are dealing with sensitive issues in their lives. You should feel comfortable with the counselor from the beginning, including being free to ask questions and learn about their techniques, their costs and their expectations for results.

Training and certification

You should also look closely at the counselor's education and any certifications they hold.

There are a wide range of organizations that offer certifications for specific categories of counselors. You can look to the organizations themselves to find out if a counselor in your area is certified. They typically have searchable websites that let you look for certified providers near your home, by directly searching from the source.

Ethical standards

Another advantage to using certified counselors is that they will typically be expected to adhere to a set of ethical standards when dealing with their clients.

While the vast majority of counselors set their own high standards, a set of enforceable ethical guidelines can be a plus. It's a sign that the counselor takes professionalism seriously.

Values match

Finally, you've got to consider whether the counselor's values are a good match for your own, particularly when religious issues could come into play.

While a counselor's personal beliefs don't always matter, in some cases it can give you an insight into the framework through which they see the world. Knowing that their basic beliefs and values are a good match for your own can be a part of your decision-making process.

In the end, by looking into the experience, education, certification and values of the counselor, you'll be able to make an informed decision about a counseling service that's the perfect fit for your needs.



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Common Types of Mental Health Providers

Psychiatrist

A psychiatrist is a physician — doctor of medicine (M.D.) or doctor of osteopathic medicine (D.O.)— who specializes in mental health. This type of doctor may further specialize in areas such as child and adolescent, geriatric, or addiction psychiatry. A psychiatrist can:

- Diagnose and treat mental health disorders
- Provide psychological counseling, also called psychotherapy
- Prescribe medication

Psychologist

A psychologist is trained in psychology — a science that deals with thoughts, emotions and behaviors. Typically, a psychologist holds a doctoral degree (Ph.D., Psy.D., Ed.D.). A psychologist:

- Can diagnose and treat a number of mental health disorders, providing psychological counseling, in one-on-one or group settings
- Cannot prescribe medication unless he or she is licensed to do so
- May work with another provider who can prescribe medication if needed

Psychiatric-mental health nurse

A psychiatric-mental health nurse (P.M.H.N.) is a registered nurse with training in mental health issues. A psychiatric-mental health advanced practice registered nurse (P.M.H.-A.P.R.N.) has at least a master's degree in psychiatric-mental health nursing. Other types of advanced practice nurses who provide mental health services include a clinical nurse specialist (C.N.S.), a certified nurse practitioner (C.N.P.) or a doctorate of nursing practice (D.N.P.).

Mental health nurses:

- Vary in the services they can offer, depending on their education, level of training, experience and state law
- Can assess, diagnose and treat mental illnesses, depending on their education, training and experience
- Can — if state law allows — prescribe medication if they're an advanced practice nurse

Physician assistant

A certified physician assistant (P.A.-C.) practices medicine as a primary care provider or in collaboration with a physician. Physician assistants can specialize in psychiatry. These physician assistants can:

- Diagnose and treat mental health disorders
- Counsel on diagnoses, treatments and prognosis, and provide education
- Prescribe medication

Licensed clinical social worker

If you prefer a social worker, look for a licensed clinical social worker (L.C.S.W.) or a licensed independent clinical social worker (L.I.C.S.W.) with training and experience specifically in mental health. A licensed clinical social worker must have a master's degree in social work (M.S.W.) and some have a doctorate in social work (D.S.W. or Ph.D.). These social workers:

- Provide assessment, diagnosis, counseling and a range of other services, depending on their licensing and training
- Are not licensed to prescribe medication
- May work with another provider who can prescribe medication if needed

Licensed professional counselor

Training required for a licensed professional counselor (L.P.C.), licensed clinical professional counselor (L.C.P.C.) or similar titles may vary by state, but most have at least a master's degree with clinical experience. These licensed counselors:

- Provide diagnosis and counseling for a range of concerns
- Are not licensed to prescribe medication
- May work with another provider who can prescribe medication if needed



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