

# HOW TO CHOOSE



# HOW TO CHOOSE

## Wine



**W**ine is the perfect complement to almost any meal or mood. The great thing about wine is its versatility. It goes with dinner and desert, as relaxing accompaniment to a long day or a delightful enhancement over a long lunch.

But choosing the right wine is vexing to many people. It's not simply about red or white, meat or fish. There are many varietals, each with its unique notes and hints of flavor, so picking the right brand or type isn't easy. Indeed, numerous articles, columns, TV shows and books are devoted to the subject.

Choosing wine is subjective, similar to choosing art in many ways. It's all about taste. Wine is a complex vehicle for the winemaker's flavor expressions. And there are several varieties of wine, all with differing characteristics, to taste and understand.

If you'd like to know more about wine and its complexity, read on.

### Tastings

Whether you're a new wine connoisseur or have a longstanding appreciation for it, a wine tasting is a great way to learn about the subtle complexities that make each vintage stand apart.

For newcomers, it's a great way to quickly try a wide range of different types of wine in a short period of time. It will give you a road map to chart your course through the many twists and turns of the wine world.

For longtime connoisseurs, a tasting has two big advantages: it lets you learn about new or unusual types of wine that you may not have tried before, and it helps you appreciate the subtleties between similar varieties. Plus it's just fun!

A good wine tasting will help you choose your favorite bottles to serve your friends or put in your collection.

### Expert help

The world of wines is so involved and complex that some people make an entire career out of helping people like you make their wine selections.

A sommelier at a fine restaurant is one way to get input from a trained, knowledgeable expert. They're typically very well informed about the various types of wine and are especially helpful with food pairings.

But increasingly, the best wine retailers will have an expert-trained staff that can share the

same kinds of insights and experiences as a sommelier at a restaurant. Choosing the right store — a well-run wine retailer that puts a major emphasis on knowing their products — will make your decision far easier.

### Buy what you like

While it's easy to get caught up in the trends and opinions of experts in wine, there's an old saying that bears repeating: "Any wine you like is a good wine."

Just like everyone has their own sense of style in music or clothing, everyone can also have a unique sense for the wines that they like or dislike. What's trendy, rare or expensive isn't necessarily what you like personally, and that's fine.

While buying a rare or universally appreciated wine can be smart in social settings, when you're buying for yourself, only one person's opinion counts: yours.

### Learn the basics

While most people know the basic difference between red and white wines, moving beyond that understanding quickly turns into a geography lesson. That's because the flavors and types of wine are intricately tied into when and where the grapes are grown to produce them.

Climate differences and even microclimate variations between two nearby vineyards can play a huge role in how the finished wine will taste, not to mention weather and other variables that will change the flavor from year to year.

While France and Italy have long been known for their fine wines, today's connoisseurs appreciate wines from all over the globe. South Africa, Spain, Australia, Chile and Germany are just a few of the many countries that produce quality wine.

Domestic wines, including those grown by wineries near your own home, can be just as rewarding to drink as European classics. In fact, many people prefer local wines today because they foster a stronger connection to the product you're drinking. You might be able to meet the people who grew the grapes at their vineyard and learn exactly how it ended up in your glass, step by local step.

In the end, choosing a wine is all about learning, and making the choice is a big part of the enjoyment of drinking a fine wine. And when you pick a bottle you, your friends and family can all enjoy, it makes the wine even more satisfying.



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## An Interior Designer

Choosing the decor of your home is an outward expression of your taste and personality. The furniture, colors, design, art and other elements of decor should tie together a coherent theme, but that's a skill not all of us can easily pull off. That's when many turn to professional interior decorators.

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

## Granite Countertops



**W**hen you're buying a new home or thinking of remodeling, few areas come under more scrutiny than the kitchen. Kitchens get more use than any other area of the home and need to function on various levels — as cooking and food-prep areas, gathering spots and focal points for style and design.

So chances are when you think kitchens, countertops are the first thing that comes to mind. There's no shortage of options when it comes to countertops, but for classic appeal and durability, few materials are more attractive than granite.

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



The home improvement industry has become big business over the years, resulting in the appearance of big box stores that offer an enormous variety of tools, paint, supplies, outdoor furniture and grills.

But these large stores can seem overwhelming and the service can sometimes be impersonal. Searching for a simple screw or latch can result in spending too much time wandering through cavernous spaces and aisles stacked to the ceiling. Too often, you forget what you came for.

The benefits of using a local building supply store begins with personalized customer service and extends to services many of the chain stores don't always offer. They likely have, or can order, all the materials you need and you won't have to wander cavernous aisles. You'll also be contributing to a local business that benefits the local economy.

A quality building supply store will stock all the pieces, parts and products you need for most home-improvement projects, and a knowledgeable, friendly staff that can offer help and advice is equally as important. Reliable customer service is also one of the factors that will help you choose between a local building supply store and a big-box retailer.

Here are some factors to consider when choosing a local building supply store.

Consider smaller projects you have successfully completed and visit a few local stores. 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.

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.

The right building supply store will have what you need when you need it. They will stock tools 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 projects with confidence and feel less stressed when it comes time to take on projects.





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## Office Furniture



**W**hether you're opening a new office or redecorating an existing office, choosing the right furniture is key to comfort, functionality and making the right impression to clients.

There are more than a few factors to consider when selecting furniture. Desks and chairs need to be comfortable and appropriate to the setting and the type of work you're doing. Storage pieces need to be chosen for durability and be able to hold files and other office supplies. There's also guest chairs, end tables and light to consider — and it all needs to match and blend into your office environment.

That's a tall order and there are endless options for office furniture, but don't get overwhelmed. Chances are, there's a store nearby willing to help you check each of those boxes in selecting new furniture.

Think about these points when you head out to shop for new office furniture.

### Function

It is important that the office furniture pieces have the elements that allow the person to perform their tasks efficiently.

Things like top space for needed paperwork and equipment, the correct number of file drawers, bookcase shelves and seating all designed to accomplish the job.

Designing a layout that accomplishes the above and yet fits into the available space can be challenging. An experienced, knowledgeable commercial interior designer and/or an office furniture specialist will be very helpful.

### Aesthetics

Once the functional layout is agreeable to you, the professional can choose from various styles and price ranges of office furniture that fit the layout. This gives you visual options to achieve your goals to make a favorable impression on your clients.

### Quality

The furniture must be of quality construction to hold up to the daily tasks determined above so that drawers operate smoothly, tops and shelves remain straight, aligned and operable under loads.

Seating should be sturdy, comfortable and in many cases adjustable to not only allow the person to perform their tasks but also to accommodate various sizes of individuals. Choose the proper upholstery to keep chairs looking good and able to handle daily wear and tear. It is best when choosing a chair that you will sit in for hours each day, that you actually sit in the chair before you purchase, adjust it to fit your physique and be sure that it gives proper lumbar and arm support when performing your duties.

### Conclusion

Hopefully, you will have a local office furniture dealer to help guide you through some or all of the steps mentioned above, as your particular situation requires. This should provide you the most functional, aesthetically pleasing, quality furniture for your space.





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## A Lawn Tractor

**B**uying a lawn tractor is a substantial investment complicated by the variety of models on the market and the wide price range.

But if you're interested in "cutting" the time you spend behind a lawnmower or making seeding, bagging and hauling a breeze, lawn tractors are a wise purchase — especially if you have a large lawn or piece of property.

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 carefully 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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## A Private School



**M**any parents choose to enroll their children in private school because they are known for the high standards they set. In an environment of smaller class sizes, high expectations and academic rigor, students are more engaged. Statistics often show private schools achieve above-average levels of success and higher college-enrollment rates.

Many parents look past public schools 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.

Not all private schools are equal. Some will have better facilities and more qualified teachers than others. Additionally, tuition cost from school to school can vary widely.

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

If you're thinking about sending your child to a private school, chances are it's ultimately to give them more opportunities in life.

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.



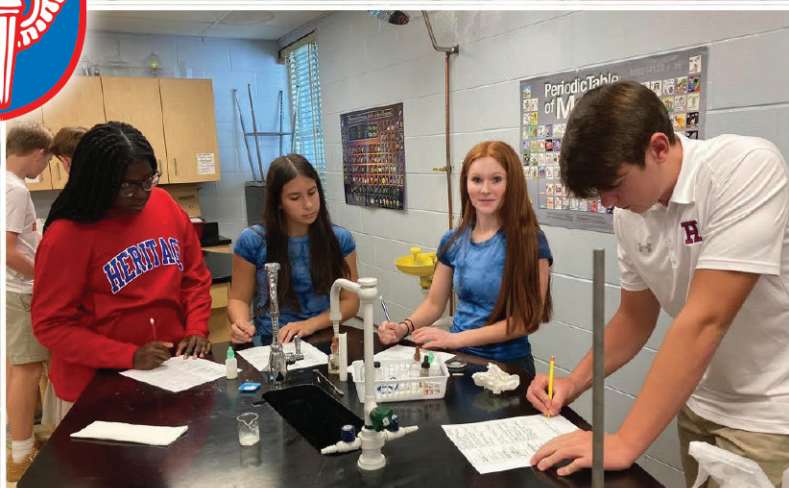
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# HOW TO CHOOSE

## A University



Graduating high school seniors have a lot on their minds. Many have already formed an idea of their future and have mapped out a plan that includes the university they want to attend to best position them for success. Others are still trying to figure out what they want to do in life, but still desire the extra edge a college education can provide them.

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.

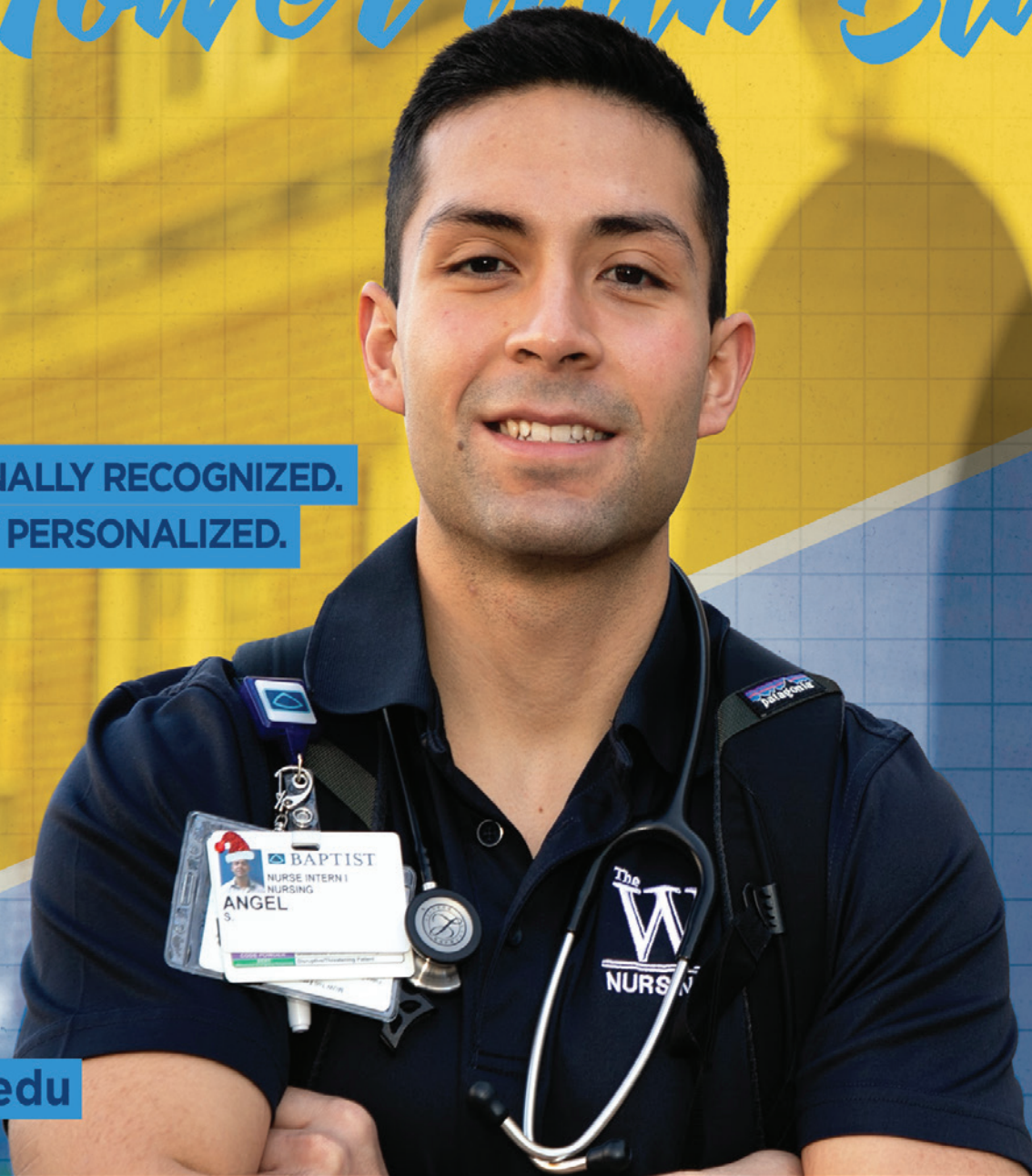
Choosing an institution for higher education can seem like a difficult, daunting decision. But once you understand your academic and lifestyle needs, you can find a school that is perfect for you.



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## A Financial Advisor



Choosing a financial advisor to guide your investments and manage your money is one of the most important decisions you'll make. These professionals can provide you with advice and services to ensure you get the most from your money and meet your long- and short-term investment goals.

The best financial advisors are fiduciaries, qualified professionals who are committed to act in your best interests. Financial advisors 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



**M**any people choose to manage their own investments. It can be a thrilling hobby, profiting from choices you make in the stock market. But it's also a responsibility that carries with it developing strategies that can require significant time and expertise not all of us have.

Fortunately, there are many investment firms large and small employing professional advisors who can guide you toward smart financial choices. Most specialize in stocks but also offer an array of services designed to diversify your wealth.

If it's time to turn over your investment portfolio to a professional, choosing an investment firm is your first step in growing your personal wealth. A great investment firm cares about your future and acts on your behalf to protect your investments. They'll advise you on tax strategies and investment decisions that best reflect your intentions.

Because opening your finances to an outside firm can be risky, you'll want to be assured your team operates with the utmost integrity and follows your wishes. This careful consideration requires more than just price.

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

## A Financial Planner



It's a common mistake to confuse financial planners with financial advisors. Although the fields are closely linked, it's worth defining the specialties — especially if you're choosing an expert in financial planning.

Financial advisors can offer a wide variety of financial services, but are most commonly retained to execute stock trades on behalf of their clients. They also offer investment and tax advice and are generally responsible for maximizing your investments.

Financial planners specialize in managing your money to meet certain goals, such as analyzing budgets and spending plans to save money, creating strategies for long- and short-term savings, and making plans for retirement or paying for college.

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 Credit Union



**W**hen choosing a financial institution, the benefits of credit unions cannot be overlooked.

In contrast to banks, which are controlled by shareholders, credit unions are nonprofit institutions owned by their members, meaning any profits are funneled back to members. In addition, credit unions often offer lower fees and higher savings rates.

Besides more personalized service, lower fees and higher interest rates, credit unions are community focused, serving the general interests of members and the institutions they work for.

Credit unions offer all the same services as traditional banks, offering competitive rates on student loans, mortgages, auto loans and credit cards. And, like bigger banks, the federal government ensures credit union deposits up to \$250,000.

In short, credit unions are a good deal — but there are membership requirements.

The first step in selecting a credit union is to research those in your community and their membership requirements. Some credit unions are available to employees of specific companies, groups of public service or school employees. But offers extend eligibility to anyone willing to follow their membership requirements. You may be asked to join a food co-op or other organization in order to qualify for membership.

A simple internet search is an excellent starting point. Develop a list of credit unions in your area. Then narrow your possibilities by researching eligibility, services offer and fees charged by each credit union.

Verify the current interest rates on their accounts. If you can't find the rates online, call and ask them for the percentages

Find out if there are any fees associated with the accounts you want to open. As with traditional savings and loan banks, you might be required to pay a fee if you fall below a minimum balance

Check about other requirements. You might need to use your debit card a certain amount of times each month.

If you are in the market for a specific loan, research to see if the loan is issued by the credit union. Once you have found several credit unions offering that type of loan, compare interest rates and specials to see who has the best deal.

Of course, convenience is something to keep in mind. Check for availability of online services, weekday and weekend hours, where branches and ATMs are located.

You should also understand any fees associated with ATM or debit card usage. If you use ATMs frequently, those charges can add up fast.

Some credit unions belong to a nation network of credit unions for shared services. It might mean more access to ATMs and other services in case you move or go on vacation. If you have children attending college in other cities, this can be useful.

Once you have completed your research, make a list of the advantages and disadvantages of each credit union. You can easily compare them.

Upon choosing your credit union, visit the branch so you can understand all of the services. Learn more about the benefits of membership.





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# HOW TO CHOOSE

## Elder Law



Whether you're a caregiver to an elderly person or an elderly person yourself, legal matters take on extra significance. This may include estate plans, living wills and powers of attorney so your wishes are followed if you are incapacitated and after you die.

With Americans living longer than ever, attorneys specializing in this increasingly prevalent area of the law have become more numerous. In addition to end-of-life instructions, other legal documents might include paying for long-term care, qualifying for Medicaid and housing issues.

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



In most cities of any size, people will have numerous choices in hospitals, and even those living in smaller or more rural areas are likely to have access to hospital care.

But that doesn't mean all hospitals are the same. Many large hospitals are run by health care companies, while others remain independent or are funded by the local community. While all hospitals offer basic care such as emergency services and surgery for a variety of common issues, some are better equipped than others to provide more specialized care.

Hospitals are also designed to provide a nurturing, comfortable environment to ease nerves and assist in the healing process. Many feature a broad range of amenities like food courts and coffee shops, gift shops and florists, libraries and spaces for worship and reflection.

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.





# 10

2012	2013	2014	2015	2016
2017	2018	2019	2020	2021

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# HOW TO CHOOSE

## In-Home Care



**W**hen older adults begin to need more care than they can handle on their own, in-home care can be the perfect balance between peace of mind and independence.

Instead of moving into a nursing home, which can be the cause of significant anxiety, under the right circumstances in-home care helps seniors with daily living and medication and health management while maintaining their freedom.

With in-home care, 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



**A**fter the death of a loved one, choosing a funeral home for services and memorials prior to burial is the next step in honoring a life. Sometimes it can be a hasty decision made during a confusing time. But it's worth the time and effort to survey funeral homes in your area and take account of the services and prices before making a selection.

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.

### 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

## Hearing Aids



**H**earing loss is more than a disability. Being unable to listen to conversations can be isolating and cause moments of shame and self-doubt. Losing one of your essential senses can also be dangerous.

Hearing aids have long been available to help those without severe hearing loss regain that deficit, but older hearing aids, however, were bulky and uncomfortable, to say nothing of unattractive.

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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# HOW TO CHOOSE

## Eyewear



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

Filing 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

## An Ophthalmologist



**O**phthalmology is a branch of medicine that deals with the diagnosis and treatment of eye disorders. An ophthalmologist is a medical doctor who specializes in the diagnosis and treatment of eye diseases and disorders. They are trained to perform eye exams, prescribe glasses and contact lenses, and perform surgical procedures when necessary. As of 2021, there were approximately 200 licensed ophthalmologists in the state of Mississippi.

### Different types of eye doctors

There are differences between an optometrist and an ophthalmologist. An optometrist is a healthcare professional who specializes in the examination, diagnosis, treatment, and management of eye diseases, conditions, and disorders that affect the visual system. Optometrists are not medical doctors, they are licensed healthcare professionals who have completed a four-year optometry program and passed a national board examination. They are trained to perform eye exams, prescribe glasses and contact lenses, and provide treatment for common eye conditions such as dry eye, pink eye, and glaucoma. They also can diagnose and treat certain eye conditions, but for more complex or serious eye conditions that require surgery or other invasive treatments, they will refer the patient to an ophthalmologist.

The American Academy of Ophthalmology stresses that regular eye exams are an essential part of maintaining good eye health and overall health. It is important to have an ophthalmologist

or an optometrist because the eyes are a vital part of the body and any problems with them can greatly affect one's quality of life. Regular eye exams can detect early signs of eye disease and prevent vision loss.

### Selecting an ophthalmologist

When selecting an ophthalmologist or an optometrist, there are several considerations to take into account. One should check their qualifications and certifications, and ask for referrals from other healthcare professionals or family and friends. It's also a good idea to research the ophthalmologist or optometrist's experience and success rate in treating specific eye conditions that you may have.

### Insurance

Additionally, you should also consider if the ophthalmologist or optometrist is accepting your insurance and their office location and hours.

To determine if a doctor is covered by your insurance, you can call the customer service number on the back of your insurance card and ask if the doctor is in-network. You can also check the provider directory on your insurance company's website, which is often searchable by provider name, specialty, and location. Some insurance companies also have mobile apps that allow you to search for in-network providers. If you are unsure, you can always ask the doctor's office to verify your coverage and benefits before scheduling an appointment.



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# HOW TO CHOOSE

## A Dentist



**W**e're taught early the basics of oral care — brushing and flossing — and to form a morning and evening routine to clean our teeth. As adults the onus is on us to continue that pattern and schedule regular visits to the dentist to keep our teeth and gums healthy.

Finding a dentist and developing a relationship with them is an important part of maintaining overall health. Seeing a good dentist regularly allows them to become familiar with you concerns and treat any specific issues. A good dentist will make you feel comfortable and explain every procedure in an understandable way.

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 are 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.

The best dentists offer friendly, non-threatening dental experiences.

Teeth are extremely important to your overall health. They can also help or hinder your appearance. Finding a good dentist is like finding a friend who consistently brings out your best smile.



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# HOW TO CHOOSE

## Cardiologist



The number of people in the United States suffering from heart disease is staggering. It remains the No. 1 cause of death, claiming the lives of more than half a million people each year, according to the Centers for Disease Control, accounting for 25% of deaths of both men and women.

Heart attacks come to mind first but are not the only form of heart disease. Others include congestive heart failure, coronary disease and high blood pressure. Diseases of the heart are numerous and complicated, and caring for them is key to your cardiovascular health.

Treating these heart-related diseases is the specialty of the cardiologist. Cardiologists can also help you take preventative care of your heart by explaining what heart troubles you are most risk of developing and giving you a plan to protect your bodies busiest muscle.

If you're looking for a cardiologist, here are a few things to keep in mind:

### Referrals

Usually, a referral from your primary care doctor is the first step in visiting a cardiologist.

If you have a regular doctor, they should have all the information they need to recommend the right heart specialist depending on your concerns. Your doctor will also make sure that the cardiologist is apprised of your medical history.

### Word of mouth

Talk to your friends, family and colleagues about their experiences with local cardiologists.

They'll be able to tell you the good and bad things they experienced from their cardiologist and can help give you insights that can only come from a first-person testimonial. This will be the best way to learn whether the cardiologist has a friendly staff and a good bedside manner.

### Area of expertise

What's most important, however, is whether

the cardiologist has the right training, qualifications and experience.

Cardiologists must first be certified in internal medicine and then earn an additional certification in cardiology prior to practice following medical school and residency. So, you'll want to be sure yours is board certified.

The American Board of Medical Specialties has set up a website, CertificationMatters.org, where you can search to see which board certifications a doctor holds.

A cardiologist will have different board certifications than a cardiac surgeon. Your regular doctor can help you sort it out and pick the best cardiologist for you.

Also consider the cardiologist's specialty. Some cardiologists become experts at one particular procedure by performing and perfecting it over many years. They'll earn a reputation for being experts in that narrow field. Others will diagnose and treat a wide range of heart problems and diseases.

Your personal heart health needs will determine the kind of cardiologist you should see.

### Resources

Many cardiac procedures require regular visits to check on the condition of your heart over time. And the help and support you get after any heart procedure is important.

You may need to eat a healthier diet, get regular exercise, quit smoking or lose weight to improve your heart health. These things can be aided through a support group or specialized health program to keep your cardiac rehabilitation on track. Your cardiologist can help facilitate these services after your initial treatment and provide valuable resources to help you care for yourself.

Your unique situation will determine which cardiologists you choose. But getting the right one is vital to ensuring you enjoy your best heart health for years to come.

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