

# How to Choose



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THE  
DISPATCH

Saturday, January 18, 2025

# HOW TO CHOOSE

## A Cardiologist



**C**ardiologists help keep people alive. Finding one that you can connect with and who understands your specific needs is crucial if you, like millions of other Americans, have any form of heart disease.

Heart disease, which is the number one cause of death in the United States according to the Centers for Disease Control, can take many different forms including heart attacks, congestive heart failure, coronary disease and high blood pressure.

Taking care of your cardiovascular health 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 at risk of developing and giving you a plan to protect your body's 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 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](http://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 a 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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# HOW TO CHOOSE

## An Orthopedic Surgeon

**O**rthopedic surgeons are the medical professionals needed when all other treatment options for chronic joint pain, injuries or accidents have been exhausted. They are the ones who can perform surgery on anything in the musculoskeletal system—bones, joints, ligaments, tendons and muscles.

Advanced techniques and new technology have made some orthopedic care treatable in a doctor's office. But if your pain is the result of acute injury or degenerative conditions, surgery might be your only option.

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

Orthopedic surgeons handle all manner of age- or activity-related injuries. They're also the go-to medical professionals for a variety of sporting related injuries, as well as bone and joint replacement.

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

### Recommendations

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

It is important that you find a surgeon who specializes in what you need. For example, a person with a sports injury and an elderly person who needs a knee replacement will require two very different doctors.

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

Many orthopedic specialists become experts at performing one or two types of procedures. Keep in mind that the more experience they have with cases like

yours, the more likely you will have a good outcome after the procedure.

### Philosophy

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

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

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

The surgeon should make you feel comfortable and confident. A good bedside manner, with excellent knowledge, experience and communication, will make you feel more relaxed about your health care decisions.

### Full spectrum

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

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

### Hospital privileges

Surgeons must be allowed to operate in facilities. Different hospitals have different levels of technology and equipment.

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

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**Opening:** Late Spring 2025

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At Specialty Orthopedic Group, we're proud to expand our services in Starkville to better serve the Golden Triangle community. With our new, larger facility, we're bringing expanded subspecialized orthopedic care and advanced physical therapy options closer to you.

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# HOW TO CHOOSE

## A Hearing Aid



For people who have experienced hearing loss, hearing aids can enrich their lives by restoring their ability to socialize confidently and move through the world safely.

Hearing aids have long been available to help those without severe hearing loss regain that deficit, but older hearing aids 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 can be controlled with smart phones.

Some people don't mind if others notice their hearing aids; 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. Others can be controlled electronically allowing the user to adjust for different situations and fine-tune it according to their preferences.

### 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 discreet 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

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.

# Ready to *Hear* better?

Individuals with untreated hearing loss may withdraw from social interactions, leading to feelings of loneliness and depression. Addressing hearing loss not only improves communication but also restores emotional well-being and confidence.

Take the first step to improve your overall well-being!  
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Brandi Davis, Au.D.



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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 Pediatric Dentist



**G**oing to the dentist doesn't have to be a fearful event. Pediatric dentists are experts at working with kids and know how to foster a welcoming environment that builds a foundation for a lifetime of good dental care.

Pediatric dentists create a fun and nonthreatening atmosphere. Finding a good pediatric dentist can make a huge difference in your child's life, creating the difference between anticipation and apprehension.

Thankfully, specialty care among dental professionals is available almost everywhere. Pediatric dentists are trained to help youngsters feel comfortable and put them at ease while they receive routine dental care. A good pediatric dentist could even make your youngster look forward to a routine cleaning.

Because children should visit a dentist before their first birthday, here's how to find a pediatric dentist in your community.

### Starting your search

As you begin your search, start gathering names and contact information.

Check with other parents about where they take their children for dental care. Ask them about their experiences.

Your own dentist might give you a referral to a pediatric dentist.

Also, look for a list of pediatric dentists on the internet, telephone book or in your local newspaper. The American Dental Association will have a list of qualified pediatric dentists in your area. Professionals who belong to this association are committed to the public's oral health.

The American Academy of Pediatric Dentistry is another excellent resource.

### Search with your provider

People who have dental insurance may be limited to a network of dentists. All these professionals should provide quality care.

Contact the customer service department of your dental insurance company. Ask them to provide you with the names of at least three pediatric dentists within the network who are accepting new patients.

Anyone without dental insurance should make a list based on personal recommendations and research.

### Make phone calls

Contact the pediatric dentists on your list to ask questions. Take notes during the call.

Request background information on the office. How long have they been open and how long has the dentist been practicing? Less seasoned dentists are not necessarily poor choices, but an experienced practitioner will be less likely to make a mistake with your child.

Inquire about the hours of operation, pricing and procedures. See if you can schedule an appointment so your child can meet the dentist.

### Meet the dentist

Your child's comfort level will have a big part in whether a dentist is the right choice for them. Take your child to meet the prospective dentist.

The visit will help you understand the dentist's personal skills and patience level.

A friendly attitude and tolerance are essential when working with children. This person must be able to defuse tantrums and do the right things to make your child comfortable. The only real way to see if you have selected the right person is to watch them interact with children.

Visit several dentists before making a choice. When your child is excited to visit their dental friend, you know that you have selected the best one for your child.

# Bright Smiles, Brighter Futures PDC Smiles



## HOW TO CHOOSE:

- Our practice offers a full range of pediatric dental services including preventative, restorative, and emergency and surgical intervention when necessary. In addition to our comprehensive pediatric dental services, we also now have a team with a dedicated focus on infant nutrition and oral care.
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# HOW TO CHOOSE

## A Dentist

**W**hen it comes to sound oral care, everyone needs a professional partner to address problems and provide regular maintenance of teeth and gums.

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 your 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'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 which 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 or emailing each prospective dentist. You can communicate with 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, they will be familiar with the latest dental technologies and trends.

Ask whether 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 or more 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 your requirements, visit the office. The staff should be professional and friendly. Every dentist should be willing to answer all 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

## A Family Clinic

**G**etting the medical care everyone in the family needs at one place can be highly convenient. Plus, when everyone goes to the same place, it is easier to share medical histories and for doctors to track your health needs over a long period of time.

Family medical clinics offer “one-stop” care for everyone in your family. These clinics are staffed with medical professionals specializing in many areas of routine care for people of all ages.

Doctors at family medical clinics offer a variety of areas of treatment, including prenatal care and pediatrics, internal medicine and urgent care. Some offer an even wider scope, including chiropractic care, dental services and behavioral care.

### Your family's needs

First, it's important to evaluate your family's needs to make sure they're a good fit for the clinic.

If members of your family have any serious or unusual health conditions, finding a doctor with experience treating those issues should be at the top of your list. It may require a specialist for ongoing treatments, or perhaps a family practice doctor can handle it with less expense and hassle.

The same thing applies for anyone very old or young in your family. The clinic's scope of practice and definition of “family” may not include tiny infants or the elderly, so find out whether the clinic's strengths line up with your family's makeup.

### Preventative care

When you're looking for a clinic to handle health care over the course of a lifetime — not just for an emergency or urgent need — it's especially critical to find a clinic that does a good job preventing medical problems down the road.

Find out what ways the clinic can help your family not only take care of urgent, infrequent needs, but also help you eliminate or mitigate health risks before they become a serious problem.

### Schedule

Modern families often have busy lives.

Between school, sports and extracurricular activities, parents, children and grandparents can have very packed schedules.

That's why an important consideration is how well the medical clinic can work into your existing schedule.

Some clinics offer extended hours that make it easier for children to get their medical appointments booked without missing too many hours of schooling. Some offer limited weekend hours, too.

Some clinics make it possible to book same-day appointments, while others may not have openings for weeks. It's important to know their availability for same-day or next-day appointments before the need arises.

### Interaction

Look for a clinic that offers easy-to-use technology if you prefer to book appointments, have virtual doctor visits or see your medical records and test results electronically.

### Location

If you can find a clinic that offers outstanding care within easy driving distance of your home or office, the convenience will mean less of an interruption to your life for routine medical needs. Just like when buying real estate, location matters.

### Insurance

Finally, one of the most important considerations is whether the clinic accepts your insurance coverage.

Check with your insurance company to see if the clinic is on their list of in-network providers. Choosing a clinic that's not in your insurance plan's contracted network can make visits much more expensive, so it's good to know what your out-of-pocket costs will be up front.

With some careful shopping and a few questions, you can find a quality family medical clinic that provides outstanding care in a way that fits your family's unique needs.



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physical health or your mental health,

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is the Golden Triangle's choice  
to ensure a whole body  
wellness approach.

# HOW TO CHOOSE

## A Hospital

**M**ost people end up having to use the services of a hospital at some point in their life, whether for emergency care, giving birth, long-term care or surgeries and other procedures. Depending on where you live, you may have several hospitals that are nearby.

Hospitals are very different in the way they are managed and the services available. Many large hospitals are run by health care companies, while others remain independent or are funded by the local community. While nearly 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 designed to provide a nurturing, comfortable environment to 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, patients 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 have only 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.

The exception is if you have a medical condition that requires specialized care, you may need to travel to somewhere further away.

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. They meet outside standards for quality, which can give you more confidence in your 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.



12 YEARS & COUNTING

## Patient safety is our specialty.

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Safety is your right and it's our specialty. Let safety be your guide for choosing the right hospital for your care.

Visit [baptistonline.org/GradeA](https://baptistonline.org/GradeA) to learn more about Baptist Golden Triangle's latest patient safety recognition.



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# HOW TO CHOOSE

## In-Home Care



**A**ging in place is important for many older adults who don't want to move into nursing homes but are no longer able to care for themselves and their homes without help. When this happens, one solution that balances peace of mind with independence is in-home care.

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 or your loved one's primary care physician to help understand your choices. The doctor can help you select a provider and determine the level of care required. This professional may even be able to give you referrals.

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 needed, 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. They might do such things as read books or magazines aloud, discuss the daily news or play a game of cards. Quality in-home care providers understand that patients need mental stimulation and human contact to stay well.

Before entering a contract, review the services that will be provided. 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 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 provides 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 a fantastic choice.

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# HOW TO CHOOSE

## A Retirement Community

For those who no longer want the headaches of caring for their own property as they age, retirement communities offer options filled with social and lifestyle opportunities, places where active adults can enjoy life.

Modern retirement communities have become lifestyle communities. Celebrities such as Jimmy Buffett — himself a senior citizen — have created “branded” retirement communities that celebrate the fabled “Margaritaville” lifestyle.

Other factors may include whether you need living assistance or ready medical care. Nor is there anything wrong with finding a quiet place to live around people your own age and at a similar stage in life.

If you’re considering a move to a retirement community here are a few things to consider.

### Community activities and parking

Many seniors enjoy golf, tennis, swimming and walking. They will benefit by seeking out retirement communities that have easy access to such activities.

Other seniors enjoy arts and crafts, board games, dancing and organized activities. Taking part in social events can provide opportunities to make new friends. Research what kinds of social events are organized within the retirement community.

Also, find out if the community has ample opportunities for residents to travel to theaters, museums or shopping malls together.

Parking is another important factor when choosing a retirement community. Most people enjoy having family and friends visit, so parking is a necessity. When parking is tight, visitors will be less likely to come. Do not overlook its importance.

### Medical care facilities

Retirement communities should be easily accessible to emergency personnel.

Know the location of the closest hospitals, doctors, ambulance services and other personnel. You may wish to restrict your search to communities located near your preferred physician or other service providers.

Any prospective community should have a formal emergency plan in place.

In addition, check to see whether the retirement unit has custom safety features, such as railings in the bathrooms and entranceways or smart technology that protects seniors.

### Pet policies

Pet policies are another feature to consider when investigating potential retirement communities. Some facilities will allow you to bring your pet while others will not. So if you have a pet you don’t want to leave behind, select a home that welcomes companion animals. Many communities now recognize the health benefits of having pets.

Additionally, a park or nearby dog walking area will benefit you and your animal companion, particularly if your pet requires daily exercise. Taking a walk each day will benefit both of you.

### Churches, libraries and schools

Consider how close the community is to schools, sports facilities and other sites that produce heavy traffic volume and loud noise levels. Many people prefer to live in less congested, quiet areas during their later years.

Also, think about where the nearest libraries and churches are located, as well as public transportation.

Ask whether the community provides its own transportation for residents. Some facilities have their own fleet of minivans and buses. It is extremely helpful for seniors who no longer drive and need to do routine shopping.

### Community

Current residents will give you a feel for their level of satisfaction with the community. Talk to them about their experiences and seek candid reviews of the amenities and staff.

After all, it is important you feel confident that you have selected a retirement community that fits your personal needs and lifestyles.

By taking the time to research multiple facilities, you will undoubtedly find a warm, welcoming facility. You will be able to build lasting friendships and gain the support you need to have fun during your retirement.



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# HOW TO CHOOSE

## A Funeral Home

**F**uneral homes provide important end-of-life services. They care for the body, take care of mandatory paperwork and coordinate with the family for any final memorials or funeral services, whether on-site at the funeral home or at a place of worship.

Choosing a funeral home is a choice best made in advance, though that is not always possible. It is important to find one with a good reputation, one that will care for people who are grieving and not take advantage of them when they are at a vulnerable stage of life.

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 whether 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, 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 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 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 end-of-life care they deserve, following the above listed tips should help you make the right choice.



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# HOW TO CHOOSE

## A Bank



**C**hoosing the place to handle your money is an important decision. In an increasingly cashless society, you want to work with a financial institution that has banking options that work for you, whether that is in-person transactions, a useful app, or an easy-to-access online site.

Finding the right bank is still among your most important financial decisions — whether you ever step foot in one again. If you haven't had to choose a bank recently, you'll find that the array of financial institutions vying for your business is broader than ever.

### Interest rates

Banks want to be competitive. One way they entice new customers is by offering handsome interest rates. It's not uncommon for savings account interest rates to vary widely, but most institutions make adjustments according to changes in the federal funds rate.

The difference a few percentage points on an interest rate makes can be significant. Use online resources and shop around for the best rates in your area.

### Fees

Banks are notorious for charging fees for certain transactions. A checking account may only allow a certain number of checks to be written each month before a fee is assessed, or maybe a minimum balance is required to keep the account active.

Some banks offer free checking. But you should make sure that the free checking is really free. There may be stipulations such as keeping a minimum balance in the account at all times.

Look at a fee schedule to determine if it is acceptable to you.

### Convenience

Banks with multiple locations in convenient areas are important.

If you travel frequently, make sure your local or regional financial institution is a member of a national network. Some banks offer free ATM fees at another bank's ATM.

Also, ask about their online banking policies. Is the bank's website easy to navigate and secure? Do they have an app that can handle online deposits and other transactions?

### Overdraft safeguards

Accidental overdrafts happen occasionally. Each financial institution has a different policy about these matters.

Many banks offer overdraft protection coverage in the form of a high-interest credit line. Other banks charge fees each time an overdraft occurs.

Other banks provide no coverage. Be sure to research overdraft policies before making a final decision.

### Stability

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

If you understand these safeguards, your money will be safe in a bank. But failures are still possible. Still, a solid bank will limit exposure to toxic assets that put its balance sheet at risk.

### Services

Most banks offer a variety of services. Whether you need to get a loan or open a checking account, choose a bank that fulfills your needs with the fewest fees. It should offer the maximum conveniences possible.

# Golden Triangle Team BOC

Meet your local leaders in The Golden Triangle! We are committed to building lasting customer relationships by ensuring excellent customer service and providing personal financial solutions. After all, we are your neighbors, your friends, and we look forward to partnering with you in success.



Contact your local branch and ask for one of our BOC team leaders to find out how we can help you bank smarter!



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# HOW TO CHOOSE

## A Credit Union

**C**redit unions differ from banks in several fundamental ways, ways which may make them a more attractive place for you to put at least some of your money.

For starters, credit unions are nonprofit institutions who are owned by members, and members qualify as anyone who has an account with them. Any profits are returned to the members, usually in the form of lower fees and higher savings rates. Most make personalized service a high priority.

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 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 offered 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 whether 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 number of times each month.

If you are in the market for a specific loan, research to see whether 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. Learn whether they have a phone app and what sort of online banking options are available.

Look into the fee structure associated with ATM or debit card usage. If you use ATMs frequently, those charges can add up fast.

Some credit unions belong to a national 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 and compare them.

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



"Let it never be forgotten that a credit union is,  
above all else, an association of **people**, not dollars."

- Alphonse Desjardins



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# HOW TO CHOOSE

## An Investment Firm



It takes a lot of knowledge and skill to invest money, whether the stock market, bonds, commodities or other forms of investment. While some people enjoy doing it on their own, many turn to investment firms staffed with highly trained and knowledgeable professionals.

Most of these firms 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 can help you grow 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.

### 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

Every person has different goals, objectives and risk tolerance — and all those things change as you age. Finding an investment company that understands your goals, 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-racking — 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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Same Commitment  
to Your Goals!*

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# HOW TO CHOOSE

## A Financial Planner



**F**inancial planners are key partners who can help you manage your money to meet your life goals. They can do such things as analyze budgets and create spending plans, create strategies for long- and short-term savings and help you plan for retirement or to pay for college.

It's a common mistake to confuse financial planners with financial advisors. Although the fields are closely linked, it's worth defining the specialties. Financial advisors can offer a wide variety of financial services, but are most commonly retained to execute stock trades and manage investments on behalf of their clients. They also offer tax advice and are generally responsible for maximizing your investments.

If you're looking for broader help with overall goals, you're going to want to 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 whether 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 certifications. Financial planners must have specific certifications 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 their compensation may affect their 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.

*Thank you for voting*



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"The Best of the Triangle" ... Best Investment Firm, Best Financial Planner, Best Financial Advisor, Among the Best Customer Service, and Estate Planners surveys are conducted as a blind poll each year. The Commercial Dispatch, organizers of the award, have run a poll each year, for the past 20 years, and applicants are required to complete an extensive application writing in names for the different categories. For the vote to count the reader must vote in 10 different categories. The Best of the Triangle references the businesses located within the Golden Triangle. The Golden Triangle is a common term used to reference the proximity of the cities Columbus, West Point, and Starkville. Commercial Dispatch reserves the right to restrict the local winners to only persons whose primary residence is within a 60-mile radius of Columbus, MS. One of the primary goals of the survey is to help wealth management firms improve their business operations. Award listings, rankings and/or recognition by unaffiliated rating services and/or publication should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if Financial Concepts is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of Financial Concepts by any of its clients. Financial Concepts is a registered investment advisor.

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# HOW TO CHOOSE

## A Financial Advisor



**N**o matter what your net worth, a financial advisor can help you manage your money responsibly and meet the financial goals that you have. These professionals can provide advice and services to help you meet your long-term and short-term goals whether it concerns investing, savings or borrowing.

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 a 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 to obtain a certificate.

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, commodities and digital currencies.

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 their recommendations outpaced the average market rate of return over time? An advisor with a solid rate of return conducts research to strengthen their 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 they have a proven track record of success and also have your best interest in mind.

When you need someone who puts your best interests first, go with a fee-based advisor. They 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. They will continually increase your knowledge about your current financial situation and how to improve it.



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# HOW TO CHOOSE

## Estate Planning

**N**o matter what your economic status is, estate planning is important. It is the best way to ensure your wishes are fulfilled both after you die and before you die if you become incapacitated.

With an estate plan, you can dictate how you want your property and other assets handled to help your family avoid legal difficulties, inconvenience, unnecessary taxation and family arguments. An estate planning professional can have a lasting effect on your legacy.

Estate planning isn't just about protecting heirlooms and it's more than just creating a will; it also provides security for your family. Consider these tips for creating a sound, logical estate plan.

### Seek legal counsel

While some people use online forms to draft a simple will, most people will benefit from consulting with an estate planning attorney. This experienced professional can create legal documents with your specific circumstances in mind.

It's true everyone should have a will, regardless of age. But that is only the first step in developing a solid estate plan. You should also create a living will, power of attorney and possibly a trust.

Consult an attorney who has experience in developing estate plans for those whose situations are like yours. Do not try to do it alone.

### Life insurance policies

Life insurance policies provide for loved ones in the event of your death.

There are a wide range of options, and only a few will make sense for your situation. A professional can guide you through the possibilities and help you make appropriate choices.

Term life insurance policies are generally

less expensive than other types of coverage. But whole life policies, annuities and other insurance products may be more appropriate for your circumstances.

Understand what you might be buying. In some cases, a policy may benefit the salesperson more than it does the customer.

It is essential you take all the time you need to learn about a particular policy before purchasing it. If you have any hesitation or confusion, ask another professional or keep researching. You should feel certain that you are choosing the best policy for your needs.

### Funeral expenses

Funerals are very expensive, sometimes costing up to \$10,000. You don't want to leave your family with large bills. That's why you should plan to cover the cost of your own funeral.

Pre-paid funeral plans are a popular option, or you can simply buy a burial plot in advance so that one major task will be handled before your death.

It may be uncomfortable and even frightening to consider, but it is something that must be addressed as part of a solid estate plan. Visit funeral homes in your area to discuss prepayment options.

### Communication is key

Communicate with your family in general terms about your estate plan. Talking to them about what they can expect could head off estate disputes and heartache.

A good estate planner can help you navigate complicated family dynamics and concerns that may accompany this process. The right estate plan and experienced professionals can make your legacy a blessing that your heirs will treasure for the rest of their lives.

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# HOW TO CHOOSE

## An Insurance Company



Throughout life, there are times when insurance is a necessary purchase. Whether it is for your home, your car, your life, your health or your business, insurance protects you from loss or damage and provides for you and your loved ones if you die or are disabled.

Because insurance is so important, a good insurance company can be an important partner, a company you can trust to provide you with good information, service and prices.

Insurance guarantees you peace of mind and protection, so choosing the right insurance company is a worthwhile investment of your time. Marketing hype can lead you astray, so having a plan and knowing the specifics of what you need can sort out the good from the bad.

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 examine the fine details and figures for each policy. If you are in the beginning of this process, insurance representatives should act more like teachers than 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 choose among the options.

While reviewing your choices, compare similar policies. If a premium seems unusually low, it might have a higher deductible or more limitations.

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 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 during 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, they are 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 when necessary.

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# HOW TO CHOOSE

## A Private School



One of the most important decisions parents make for their children is how and where they will be educated. While many parents select public schools, others want a school that matches their educational philosophy, has smaller class sizes and increased academic rigor.

Private schools fulfill the demands that many parents have for schools, with some statistics showing that private schools often achieve above-average levels of success and higher college-enrollment rates.

Many parents look past public schools to private schools 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 can vary widely from school to school.

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, 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 might be able to give you the inside scoop about any concerns that exist among the student population, so ask around.

### 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.

Ask whether 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.

Pay close attention to the extracurricular activities that are available now and the ones that will be available in the future.

By looking closely at the values, staff, students and opportunities that are offered, you'll be able to make a better choice about which school is best for your child.

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# HOW TO CHOOSE

## A University



**C**hoosing a college or university is a major task that has long-term financial and career repercussions. It's also a decision that is usually made while still a sophomore or junior in high school.

Choosing the right college is no small matter. There are many factors that will play into the decision from 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.

### 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 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. Other 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 tending to your active life.

Since the pandemic, most universities offer at least some of their coursework online. You can possibly have best of both worlds—a prestigious university degree that is earned almost entirely online.

Once you have a list of universities that fit your needs, arrange for a visit. Most universities have specific days in which they welcome prospective students to come visit and meet with instructors and other students and tour the campus.



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# HOW TO CHOOSE

## An Event Venue



**W**hen you're planning the perfect event, high on your list of jobs is to find the perfect location, a space that will accommodate everyone you want to invite and all the activities you want to take place.

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 must 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 to 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

## A Storage Facility

Storage centers have long been the answer to the storage needs of individuals who are moving, have specialized collections or who have simply outgrown the storage capabilities of their homes.

Storage centers maintain a wide variety of sizes and square footage. They're generally safe and monitored, and provide easy access 24 hours a day.

If you're looking into self-storage, chances are you've noticed there are a great deal of storage facilities looking to attract your business.

There are some important aspects to consider before selecting a storage facility.

### Location

Location is a key factor when selecting a storage company. Your ideal facility should be close to your home or office for ease of access. If you need to add or take something out of storage, you will be glad that you picked a convenient location.

Avoid using companies in risky neighborhoods. The overall security of the facility will be stronger when it is in a safer part of town.

### Security

Security is another important consideration. Your belongings should be safe for the duration of the rental. Visit the facility in person to verify its security protocol. If you can't see the center in person, talk to a knowledgeable representative on the phone. The best facilities have three security layers.

1. The building has a security fence that is not easy to climb. It should be topped with barbed wire to discourage attempts to infiltrate the perimeter.

2. Heavy, secure doors seal the center. Keys, codes or even biometric door locks safeguard your stuff.

3. A professional security guard should be on site at all times.

### Unit sizes and climate control features

The amount of belongings you have

will determine the unit you need. Some self-storage centers offer units as small as 24-square feet. If you are storing furniture or a vehicle, you will probably need a unit that measures at least 300-square feet.

Also, if you are storing sensitive items, such as musical instruments, look for a unit that has climate control. You can request to have an air conditioned or humidity-regulated unit.

### Hours of access

Determine how often you will need to visit your items.

Some people store their belongings for several months. They may need access to them only once or twice during that time. Other people might need to visit their unit several times a week.

The hours of operation should fit your schedule easily. If your schedule is unpredictable, you might consider using a storage center that is open 24 hours a day.

### Price

Don't search for a bargain. Price should not be your only consideration. After all, if you choose an inexpensive facility, they may be cutting back on important aspects. Maybe they don't have as much security as other facilities. Maybe the building is not maintained well.

Selecting a facility based solely on a low price may cause you to pay in other ways. It is not fun having your items stolen or damaged. Of course, within a storage facility, a smaller unit will be cheaper to rent than a larger one. But if the overall prices are lower than average, be very cautious.

The best way to find a good storage center is word of mouth. Ask your social network for recommendations. Advertisements and the internet are good sources of information. Be sure to check out several companies before narrowing your search.

Start early, take your time and follow your intuition.



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# HOW TO CHOOSE

## An Exterminator

**W**hen all your efforts to get rid of pests have failed, it's time to ring the exterminator—to hire the professional services of a pest company that can eliminate the bugs and vermin that are invading your house.

While if you have a contained problem you may be able to spray or lay traps, that might not be enough if the problem has spread. If you're dealing with an infestation you just can't seem to stop, it's probably time to call in the help of a professional. This is especially true if you are dealing with something such as wasp or hornet nests that can be dangerous to handle on your own.

The right pest company will handle the problem quickly. Here are some tips to help you search for a company in your area.

### A list of companies

Make a list of companies in your area that provide services you need. Check out companies online or who advertise of your local newspaper.

You may also ask friends, family and businesses in the area who they use to keep pests away.

Next, research each company's background. Look at customer service reviews.

Shorten the list of possible providers and then contact the Better Business Bureau by phone or email. Ask whether the companies you are considering have any complaints filed against them. You might also note if the bureau has granted accreditation to any companies.

### Types of treatments

Narrow your list further by contacting the companies directly. Ask what kind of chemicals they use when treating a residence. Powders, sprays and other forms vary dramatically in effectiveness as well as toxicity.

If you have children or pets, this issue is an urgent concern. Many treatments are toxic to people and animals. Poisoned bait, for instance, is a method that homeowners with children or pets should avoid.

Companies should have solutions for these situations. Some companies offer environmentally friendly, non-toxic alternatives, such as naturally based compounds that will not harm children or pets. These treatments might include citrus-based agents and trap-based rodent control.

### Research

Prior to contacting anyone, educate yourself about common pests in your area. Check to see if these pests are on your property. You might find evidence such as droppings or other indications that they are in your yard or home.

Look on the internet to discover which solutions are used to control these pests. Some cities or communities have laws regarding pesticide appellations. There might be regulations concerning licensing and insurance for pest control companies.

Now, contact the service providers for more detailed information about prices, processes and other information. Call at least two different businesses so you can compare services.

The company you choose should do a free, full inspection of the property before providing services. Accompany the workers as they check your property — both inside and outside.

Listen to their sales pitch and ask questions. Reliable, reputable business should always answer your questions honestly. Ask them what follow-up services they provide if their treatments don't take care of the pest problem the first time.

Finally, trust your instincts. If the workers seem inexperienced or you don't trust their information, look elsewhere.

A quality pest control company will not only help you with your current situation, it will also prevent future flare-ups. You can take comfort knowing that this is one problem someone else has under control.

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# HOW TO CHOOSE

## Auto Repair



At some point in the life of your car—whether it is new or used—you'll have to get it maintained or repaired. Sometimes the repairs are urgent, sometimes they are scheduled.

Given the complexity of modern vehicles and their intricate electronics systems, you will likely need a quality repair shop at some point in the vehicle's life, even if you are good with basic auto repair or have a friend who is.

For new cars, many owners rely on their dealers for periodic maintenance and repairs. Dealer service shops specialize in the vehicles they sell and offer OEM (original equipment manufacturer) parts that bring many peace of mind. Warranties can provide free or discounted services.

Many repair shops employ certified mechanics trained in working on a variety of foreign and domestic vehicles. The key is to locate a reliable shop that offers reasonable rates before you need them.

Creating a relationship with an auto repair shop can benefit you in many ways. The mechanics will be familiar with your car and maintain records of previous visits. Whether it's a simple oil change or a complex electronic problem, you'll know where to turn when your vehicle needs service.

If you haven't had a regular mechanic in recent years, now is the time to find one.

Here are a few points to consider:

- Less than 40% of new customers in auto shops are walk-ins. That means word of mouth is still king in the industry. Find a shop that gets rave reviews from family and friends, and you'll be in good hands.

- The Better Business Bureau can inform you about the repair shop's performance and reliability.

- If you travel often, consider a shop that offers a national warranty. For instance, a warranty of 12,000 miles or 12 months is handy for issues that keep cropping up,

particularly in older cars.

- Ask about the shop's range of services. They will need the latest technology to diagnose problems with newer cars. For example, can your prospective shop handle brake systems, electrical components and warranty repairs? Does the shop provide a loaner, rental car or shuttle service while your car is being repaired?

- Look around the shop. Is the equipment in good condition? Is the shop clean, well-lit and organized? These factors all contribute to a level of professionalism.

- Look for brand names and proper certification. Brand-name parts are engineered to meet the manufacturer's specifications and will likely come with a warranty. Shops may use remade or generic brands which your insurance policy may not cover, so be sure to check.

- Are the auto technicians certified by a specific car manufacturer, the National Institute for Automotive Services or Automotive Science Excellence? Is the shop approved by the American Automobile Association? If so, this indicates a customer approval rating of 90% or higher and the ability to adequately perform the services advertised.

- Compare the services and fees of each shop in the area to find out the average price ranges.

Don't pick a shop based on cost alone; poor repair work will mean higher costs in the long run. You'll also want to ask about the shop's warranty policy. Imagine spending hundreds on a repair only to learn the work isn't guaranteed.

Once you have found a shop you trust, establish a good working relationship and try to use the shop for all your automotive needs. Your mechanic will come to know you as a dependable customer and will provide you the highest level of service.

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# HOW TO CHOOSE

## A Lawn Tractor

Anyone who owns a large lawn or piece of property has probably at least considered buying a lawn tractor at some point. This purchase is made especially attractive by how many different models there are on the market and the variety of tasks they can perform.

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. 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 such as transmission and speed. How easy is it for you to change gears and turn in different directions?

The zero-turn mower is a popular option. These vehicles can turn quickly and precisely to cut lawns of all sizes and shapes. While commercial lawn crews have used them for years, 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 an important consideration which is why you want to research the brand's reputation.

Research consumer reviews and talk to your friends and family members about the best brands of lawn products.

Visiting a retail store and talking to knowledgeable salespeople can be informative.

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.

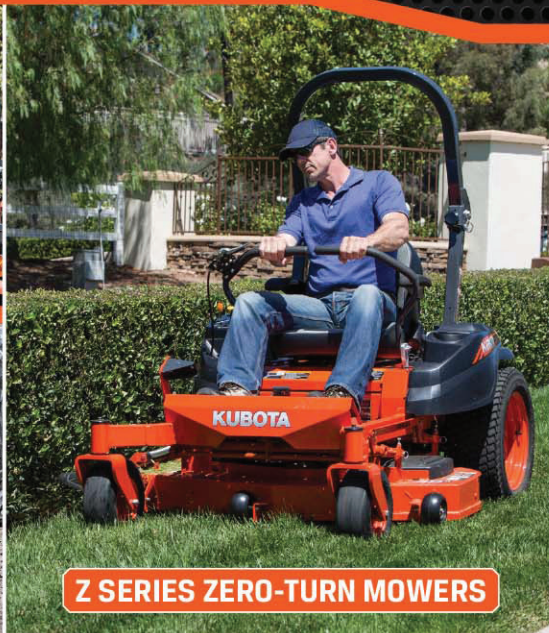
Inspect the construction of each lawn mower carefully to verify that it will meet your needs. While you probably don't need the extreme engineering and high price of a commercial-grade model, you ought to buy the best model you can afford and follow the maintenance directions closely. It will help you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

## 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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# HOW TO CHOOSE

## Granite Countertops

The kitchen is the heart of the home—the place that serves as a gathering place, a food prep place and a statement of the owner's style and design.

When it comes to a kitchen, countertops are often the central design statement. 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. Instead, 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 synthetic 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.

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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# HOW TO CHOOSE

## An Interior Designer

**I**nterior decorators can add the wow factor to any room in your home or office. They find a theme and pull together furniture, colors, design and art that are tasteful and filled with personality.

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 maintain lists of interior decorators all around the country. Check with your family and friends as well. 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. They might want to see the house 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 how bills are handled. Usually there

are three methods of payment.

The first is hourly. 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.

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

## Office Furniture



**W**hen buying office furniture it is important to consider several factors, as you may only do this one time.

### Function

Whether you are outfitting a single business office, an entire building or your home office, the first step should be to examine the available space and choose the appropriate furniture for the task to be performed. Some jobs require more filing or perhaps more top space for multiple monitors, printers, scanners, etc.

### Comfort

Desks and chairs have improved in the past 10 years and there are many features that can help you be more productive. It is smart to sit in a desk chair before purchasing, to be sure that you are properly supported and can perform your tasks as comfortable as possible. There are features such as height, back adjustability, back

support, seat tilt and more. Desks as well can be standard height or height adjustable for those times when you may feel better standing for a spell.

### Aesthetics

Once the “footprint” of your office furniture has been determined, then you can choose from various styles and finishes so that your functionally designed layout will look like you want: traditional, contemporary, dark or light finishes, etc.

### Quality and price

Once you have your layout, style and finish chosen, a reputable office furniture dealer can show you various price ranges of furniture that fit your parameters. It is important to choose brands that provide strength and durability for years.

The above steps can be easily and quickly accomplished by consulting a reputable office furniture dealer.

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# HOW TO CHOOSE

## A Credible News Source

In a world inundated with information, discerning credible news sources from unreliable ones is critical for staying informed. The rise of social media, 24-hour news cycles, and opinion-driven content makes it easier than ever to fall victim to misinformation. Here's how to evaluate and choose trustworthy news outlets that deliver accurate, well-researched journalism.

### Prioritize quality journalism

The foundation of any credible news source is the quality of its journalism. Look for outlets that adhere to journalistic standards, including fact-checking, thorough research, identifying sources and balanced reporting. Investigate whether the organization employs experienced journalists with credentials in their field, such as political reporting, economics, or science. Quality journalism often includes in-depth analysis, multiple perspectives and clear sourcing. Avoid outlets that rely heavily on sensationalist headlines, emotional appeals, or anonymous sources without corroboration.

Credible news organizations typically issue corrections when errors occur, demonstrating accountability and commitment to accuracy. Check if the source has a public corrections policy and a history of revising content when necessary.

### Value quality over speed

In today's fast-paced news environment, speed often comes at the expense of accuracy. Breaking news is inherently fluid, and early reports can contain incomplete or inaccurate information. A reliable source will prioritize getting the story right over being first.

Pay attention to whether the news outlet

waits to confirm details before publishing or if they frequently update their stories as new facts emerge. While timely reporting is important, haste can lead to errors and misinformation. Trustworthy sources will clearly indicate when updates are made and avoid spreading unverified rumors.

### Consider the source's longevity and reputation

The age of a news source can also signal its credibility. Established outlets with long histories have built reputations for reliability over decades. These organizations often have robust editorial processes and significant resources dedicated to investigative journalism.

However, age alone isn't a guarantee of credibility. Newer outlets can also produce excellent journalism, but they require closer scrutiny. Assess their editorial policies, funding sources, and whether their content is cited by other reputable organizations.

### Look for transparency and independence

Trustworthy news sources are transparent about their ownership, funding and biases. They will clearly differentiate between news articles, opinion pieces and sponsored content. Avoid sources heavily influenced by political parties, corporate interests or activist agendas, as these can skew reporting.

By prioritizing quality journalism, valuing accuracy over speed, and considering a source's reputation and transparency, consumers can confidently navigate today's complex media landscape. A discerning approach to news consumption not only keeps you informed but also helps combat the spread of misinformation.



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# HOW TO CHOOSE

## An Internet Service Provider



**R**eliable internet service is no longer optional. With more people working from home and more communication services funneled through a home's internet, choosing an internet service provider is a task that can affect your quality of life.

Mergers have reduced the competition in this field, but many communities still offer independent providers and tech giants such as Google even offer enhanced fiber connections in some cities. Limited choice doesn't mean you can't get the level of service you want at a price you can afford. All providers offer tiers of service, from top-shelf gigabit connections to budget options.

Whether you are moving into a new home or dissatisfied with your current service, keep in mind these factors when choosing an internet service provider.

### Price

Cost is an important consideration when selecting a provider. Most companies charge in monthly increments, so decide what price range best fits your budget.

Faster service will cost more money. Compare prices from several different providers to get the best deal.

Find out the upload and download speeds for each price point. The higher the speed, the better the service.

### Type of connection

Types of connections play an important role in selecting an internet service provider.

Broadband connections are the most popular types of connectivity. It allows you to receive high-speed service by using a modem, mobile phone or a coaxial cable.

Satellite and fiber optic connections are making headway in some cities.

DSL is another kind of connection that uses a landline phone.

Finally, there is dial-up connection. While it was very popular years ago, only a few places still have dial-up services available. Dial-up speeds are very slow by today's standards, but these connections may be the only option in some rural areas.

### Purpose of connection

Make a list of what you need to accomplish on the internet.

If you want to stream movies, study online or telecommute, you will need the fastest connection possible.

However, if you simply want access to email or basic websites, you might be able to settle for a slower, cheaper service.

Determining the purpose of your connection will prevent you from being disappointed in the service or your bill.

### Specials

Many internet providers offer specials or bundles to new customers. They may give you free service for the first few months, free equipment or upgrades. Bundles package internet with phone and cable TV services.

Look closely at providers in your area to find a package that suits you. If you have cable or satellite TV, you might be able to get a special discount if you purchase your internet service from the same company.

Also consider your cell phone provider. Sometimes, your mobile phone company might have a package deal for residential internet service.

It is all about figuring out what's best for you.

### Customer service

Read reviews of each company. Find out how long each company keeps their customers on hold.

Also, look at how many outages they have. Does the company fix problems on a timely basis? How do they handle defective equipment?

Studying each company will ensure that you will have no surprises after signing a contract.

Once you have conducted the proper research, you will have a better idea of which company will meet your needs.




If possible, sign up for a provider on a trial basis. If you are unsatisfied with the service, connection or products, you can cancel it without paying a penalty.



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