



How-To GUIDE

2021

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HOW TO *choose a* BRIDAL SHOP

Every bride has the dream of their own wedding day and wearing the perfect wedding gown. The church or venue and the music must be inspiring. Many women dream of their perfect wedding gown and it becomes one of the most important aspects of their wedding day. Choosing the bridal shop that fits your specific needs can save you valuable time, freeing you up to plan other wedding details. When you choose the best bridal shop for your needs you will find your ideal wedding gown. You are looking for styles that fit your body type, emphasize the right features, and mask the ones you want to minimize.

Dress Styles

After you have discovered a few styles that you are attracted to, research the bridal salons that have those styles.

A reputable bridal salon will have trained consultants that know what styles will work best on you. Most bridal salons have ready-to-wear dresses that can be altered while others offer custom designed bridal gowns as well. This is a great way to personalize your wedding gown, be aware of the additional costs related to this service.

Color and Size

Wedding dresses are traditionally white or ivory, but you can choose different shades of both including Diamond White, Egg Shell, Off White, Light Ivory, Medium Ivory, Soft Gray or Platinum. All whites and ivories are not the same, so look for a tone that gives you a natural glow and compliments your beauty. But you don't have to wear white if you are intrigued by other fashion options.

The fashion trend leans toward under linings of lovely shades of Blush, Light Gold or Light, Medium or Dark Nude in styles of simple elegance, elaborate embellishments or Bohemian designs.

You can choose your own favorite color to give the wedding your own personal flair. When you choose your Bridal Salon, compare Bridal Resources, checking that they have a size selection for your size. Curvy women should have many styles to choose from.

Budget

Costs can vary depending on the service the shop provides, bridal gown selection, size and length. Some bridal boutiques will be able to accommodate a wide range of price points. Other boutiques prefer to work with more exclusive clientele. Carefully plan your budget and be flexible as you discover you like features you had not thought of when planning your big day.



Many bridal shops work within the price range of their clients and will help you find something you will love that won't break your finances.

Convenience

Start by searching for stores in your area by researching the internet, telephone directory, local newspaper and area magazines.

You will find a good source of information by visiting The Knot online at www.theknot.com, in the stores in your area, including the type of services they provide and the merchandise they carry. Choosing a local shop is convenient, especially when it is time to alter your gown. Local newspapers and magazines offer bridal sections filled with bridal boutique options, there are promotions and sales that will save you money on your wedding gown. Going to the bridal boutiques' websites can also provide a great deal of information, call and ask questions to get a feel for the personality of the shop.

Alterations

It is rare to find a bridal dress or gown that fits perfectly from the moment you take it off the rack. Most gowns will need to be altered to fit your unique body type. You will want to purchase your wedding gown seven to eight months ahead of time. Alterations take time, especially if your body changes over the months before the wedding. You might have to make multiple trips to the tailor in the days leading up to the wedding.

Choose a shop that makes alterations most convenient and don't forget to budget for these changes.

You Should Be Comfortable in Your Wedding Dress

Remember that you must be comfortable in your wedding gown. Weddings and receptions require sitting, standing and even dancing. You don't want to get a dress, no matter how beautiful, that you can't move comfortably in. Your gown should not be so tight that you cannot sit, go up and down stairs or have skin bulging from any point of your gown.

A good retailer will encourage you to consider how the dress might feel and even suggest walking and sitting to see how the dress feels and looks.

Finding your soulmate is the quest, **CONI AND FRANC** makes finding the gown easy. Every bride wants the perfect wedding dress, and for the last 39 years, this is our mission. We have made bridal dreams come true!

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HOW TO *choose an* AUCTIONEER

Are you trying to raise funds for a cause, liquidate a business or sell off an estate? You may need an auctioneer. Those in this line of work concentrate on specific auction types, so find the right one to meet your needs.

An auctioneer must be gregarious and personable, with the ability to use his or her gift of speech to develop a rapport with the audience. Look for someone who is outgoing and has a touch of humor.

Once an auctioneer establishes a verbal rapport with the audience he can better entice bidders to participate, which means putting more money in your pocket. A great auctioneer will be able to drive up bids on even the most unattractive items.

One of the first places to look for an auctioneer is at an auction house. Most skilled and experienced auctioneers are independent contractors and can work at a variety of locations.

By hiring a professional, you can be sure to have someone who can push bids higher and close at the perfect time. A professional also has the verbal dexterity to move the auction along quickly.

If you can't find a suitable professional, look for someone in your community who possesses the same attributes. Charisma can make up for verbal skills.

Sometimes using someone well-known to your audience is more beneficial than hiring a professional auctioneer. This person



should undergo some training in the overall auction process. There are various logistics involved in auctions that lay people are often not familiar with.

You can also search for an auctioneer on the Internet or in your local newspaper. If you choose to look in the paper, browse through the auction section for professionals in your area.

While the Internet can be a great tool for locating an auctioneer, not every site lists only credentialed auctioneers. Be sure to visit the website of a certified institution.

No matter where you find your auctioneer, ensure that he or she is licensed and actively working auction events. Be sure to ask for references and work history.

If you've exhausted these sources, contact the National Auctioneers Association or visit their website. The person you speak with at the association will be able to provide you

with a list of qualified local auctioneers. These auctioneers will also be listed on the association's website.

Many auctioneers belong to professional organizations such as the Certified Auctioneers Institute, or CAI. By hiring and auctioneer with this certification, you can know he or she has had extensive training. Auctioneers with this certification are also held to a higher standard of integrity.

Once you've created a list of auctioneer finalists, attend auctions and watch them in action. Pay attention to how they handle the crowd and how they move the auction along. Take notes on each auctioneer and compare them.

When you've decided on one or two auctioneers, perform a quick background check and obtain reliable references.



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HOW TO *choose a* WASTE REMOVAL COMPANY

Got Trash?

We all do, but if you're producing extra garbage and junk as a result of a remodeling, renovation or you're just getting rid of older items you no longer need, you can't rely on the regular city or county pickup to haul it away.

That's when you need to choose a waste removal company. Waste removal companies can be a big help in getting unwanted refuse removed from your property promptly and professionally.

Mountain State Waste (MSW) is able to handle all of your residential, commercial, or construction waste removal needs. At Mountain State Waste we pride ourselves on offering the finest service available in West Virginia. From large containers like roll-offs and dumpsters, to the average curbside trash pick-up, we'll be the company you can count on for all of your residential and commercial waste service needs. We also offer cardboard and single stream recycling services.

One question you may ask yourself: "Aren't all trash companies the same?". Absolutely not. One thing that separates Mountain State Waste from other companies is that we are owned and operated by native West Virginians. We are 100% LOCAL. That means when your home or business needs prompt attention, you will be contacting our local office with our local customer service representatives.



Your call will not be routed to a national call center in Arizona or Illinois, it will be received in our local company offices. Our customer service representatives know the area, know you or your business, and know how important you are. You will never be treated like just a number with MSW.

Whether you are looking for service for your home, business, or construction site, our rates are always clearly explained prior to your service so there are no surprises on your bill. MSW strives to be transparent with our fees so you have no worries.

Speaking of rates, Mountain State Waste is able to offer some of the most competitive disposal rates in the area. Many rates from waste management companies are based on distance that the refuse needs to travel to be disposed of. Since we have recently opened our Mt. Morris waste transfer station, we

are only a few miles away from most homes, businesses, and construction sites in Monongalia County. That means less travel time, less fuel, and less cost to YOU! In addition, MSW has locations in Jane Lew and Milton in order to service more areas more efficiently. Typically, we are able to get your service started and your containers delivered to your home or business within 24 hours. All our workers are friendly, trustworthy, and fully insured.

If you still need convinced that Mountain State Waste is the waste management company that you should be using, please visit our website at mountainstatewaste.com or give us a call at 304-269-2776. Remember: MSW is large enough to tackle any job, small enough to never lose attention to detail.

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HOW TO *choose a* MORTGAGE LENDER

Tips for Selecting the Right Mortgage Lender

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

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

Local lenders also allow for closer monitoring of your loan application as they will be more readily accessible to answer any questions you may have. Staying local is a key advantage offered by First Greene Mortgage Corporation, which has specialized in home loans in Morgantown and across North Central West Virginia since 1988. As a wholly owned subsidiary of First Federal Savings and Loan Association of Greene County, First Greene Mortgage has the backing of a 97-year-old financial institution headquartered in nearby Waynesburg, Pa.

The office changed its name from First Greene Service Corporation and rebranded in 2021 to reflect that mortgages and home loans are at the center of everything the office does.

"Your home is the heart of what we do," said Aimee Toothman, loan officer and branch manager at First Greene Mortgage. "All of our decisions are made locally, and we will never sell your loan on the secondary market."

Staying local means you'll also receive consistent, personal service over the life of your loan, with a good chance you'll be in touch with the same people for decades.

In fact, Toothman has now worked on mortgages with entire generations of families.

"I love seeing their children grow up, and now some are even my customers," she said. Word-of-mouth and referrals continue to be strong methods of gaining new customers for First Greene Mortgage, especially as the housing market rebounded in 2021.

"The market is extremely competitive right now," Toothman said. "There are plenty of lenders in the area, and a growing number of online-only mortgage lenders. But a personal referral and connection can make all the difference for some people."

Feel free to ask family members and friends about their experiences with mortgage lenders, and if they are comfortable recommending the professionals they used for their home loans. Word-of-mouth recommendations offer a great way to identify the very best professionals in your area. Once you receive a few possible names, take the time to verify their professional backgrounds so that you will feel confident in their ability to provide the sort of quality customer service you desire.

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

First Greene Mortgage staff



Equal Housing Lender. NMLS #458729

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

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

Do some advance research on loan options to measure whether you are dealing with an honest mortgage professional. Knowing a bit about loan products before you sit down with a lender can help you determine whether he or she is truly concerned about your needs. Having at least some knowledge about the financing process will allow you to make a sound assessment of the mortgage professional's motivation and decide whether he or she is a good fit.

**Does your
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First Greene Mortgage Corporation, dba First Greene Mortgage, is a wholly owned subsidiary of First Federal Savings and Loan Association of Greene County.

www.firstfederalofgreene.com



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HOW TO *choose* CONTINUED ADULT EDUCATION

People never stop learning. It's a lifelong process. And continuing education can be an ideal path for those who want to keep that lifelong process going.

Continuing education, or adult education, often brings to mind returning to the classroom to update job skills, earn credit for promotion, or train for a new career.

But not all continuing education programs focus solely on job skills, certificates, and degrees. Some offer education opportunities designed for personal enrichment, allowing people to learn a new hobby or add to their knowledge of a favorite interest or activity.

REQUIRED TRAINING

For those who need to fulfill a training requirement or meet a certification standard in their careers, schools, universities, and professional organizations offer many different continuing education courses in a variety of settings.

Nurses, for example, need to maintain ongoing professional certification and even pick up new ones as they refine their area of specialization. In many fields, you may find yourself in need of further training to keep pace with new techniques and developments.

If this is the case for you, two important questions to consider are whether the course fulfills the necessary requirements, and if it's convenient in meeting your busy schedule.

Be sure the continuing education course you're considering will fulfill your obligation. In many cases, the instructor's background and course curriculum need to be very specific in order to earn or renew a certification. Verify

with your employer to be certain you have the right course.

Many adult education courses are offered on nights and weekends, providing flexible schedules for most anyone's routines and lifestyles.

Some programs also offer online or correspondence options. It can be a good option if it fits into your lifestyle.

But not everyone is a good fit for online training. You must be motivated and show initiative in order to complete the assignments. However, it is an increasingly common option because it is convenient, flexible and often more affordable.

PERSONAL ENRICHMENT

For those who are curious and inquisitive, and looking for ways to stay intellectually engaged, continuing education and lifelong learning programs, offered through schools and universities, community centers, libraries, arts organizations, and more, often provide opportunities at a lower cost and with less stress to complete homework or pass tests.

The Osher Lifelong Learning Institute at West Virginia University (OLLI at WVU), housed in the Mountaineer Mall in Morgantown, is one such program. OLLI at WVU offers over 200 non-credit online and in-person classes annually, designed for older adults, in the arts and humanities, sciences,



current events, health and wellness, and more. Classes are developed and taught by volunteers from the community who are passionate about their topics, avocations, and interests, and love to share their ideas. With an emphasis on social engagement as well as learning, OLLI also hosts field trips, social events, and discussion groups; offers numerous volunteer opportunities; and nurtures new friendships.

HEALTH BENEFITS OF LIFELONG LEARNING

"Anyone who stops learning is old, whether at twenty or eighty. Anyone who keeps learning stays young. The greatest thing in life is to keep your mind young." – Henry Ford.

Whether your motivation for returning to the classroom is economical or job related, or simply for the fun of it, the health benefits of lifelong learning are well-documented. Keeping the brain healthy, as well as the body, can help lower stress, delay the onset of Alzheimer's and other dementias, and improve one's sense of self, belonging, and well-being.



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How to Treat Your Hearing Loss

By: **ANDREA YOST**, Au.D., CCC-A, AUDIOLOGIST / OWNER

Untreated hearing loss is a source of frustration for patients and their families. The consequences of untreated hearing loss reach far beyond the ears and can affect every aspect of your life. Research has demonstrated how important hearing is to your general health and wellbeing. With all the information available now – online hearing aids, over the counter amplifiers, third party insurance programs – the process can be a little daunting. Yost Hearing - your local, family owned, community hearing health clinic - is available to answer all your questions regarding the journey to better hearing. Yost Hearing breaks down the journey into the following five steps.

Step 1: Confirm Your Hearing Loss

Do you say "WHAT" frequently, struggle to hear on the phone, or do others complain of your TV being too loud? The first step is to schedule a comprehensive diagnostic hearing test to determine why you are having hearing troubles. This hearing test is more than just a screening or an online hearing test. The hearing test will be plotted on an audiogram (a graph of your hearing). Your audiologist will let you know the type of loss and what part of your ear is affected. Yost Hearing recommends bringing a companion with you for your evaluation. We find that it is helpful to have an extra set of ears listening at the appointment.

Step 2: Review Your Hearing Treatment

Treatment will be based on the part of your ear that is affected. If the problem is in the outer or middle ear, you will be referred to an Ear, Nose & Throat specialist for medical treatment. If the problem is in your inner ear and there is no medical treatment for it, a hearing aid evaluation is the next step. Your audiologist will discuss hearing aid styles and technology. Hearing aids can fit behind your ears or they can be custom made to fit in your ears. Your hearing needs, lifestyle and personal preference will be considered when choosing the right type of aid for you. Yost Hearing gives patients the opportunity to try on hearing aids in the clinic. It is helpful to listen to the hearing aids and listen to a familiar voice. This will allow you to hear the true difference hearing aids can make.

Step 3: Your Hearing Aid Fit & Education

The hearing aids will be programmed to your specific hearing needs. You will be coached on how to insert and remove the aids, care and maintenance of the aids, and cell phone connectivity. You will leave the clinic knowing how to care for your aids and what to expect from the hearing aids in your daily life. But rest assured that help from Yost Hearing is always available. We encourage our patients to reach out to us with any questions or concerns. For your convenience, Yost Hearing offers flexible appointment hours, daily walk-in clinic, and daily drive-thru services.

Step 4: Adjusting to Your New Hearing Aid

Wearing hearing aids involves an adjustment period. Hearing aid users have to retrain their brain to listen through hearing aids. This process is called Aural Rehabilitation. As you wear hearing aids, it is important to keep track of what sounds require adjustment or fine tuning. There are many adjustments that can be made to your hearing aids. It is essential to communicate your needs with your audiologist.

Step 5: Hearing Aid Routine Care & Maintenance

Hearing aids are small electronic devices that are exposed to ear wax, sweat, skin cells and hair product. Daily cleaning will help to minimize factory repairs. Clean hearing aids work better. Yost Hearing recommends at least two to three clinic visits a year for maintenance.

If you or a loved one are experiencing hearing problems, contact Yost Hearing today. Treating hearing loss has been proven to reduce communication difficulties, improve social relationships and quality of life. At Yost Hearing, we believe that life is all about your journey. Our goal is to help you enjoy the journey. We want you to hear better, because today can't be repeated.



YOST HEARING
MORGANTOWN, WV

THE JOURNEY TO BETTER HEARING

1

Confirm Your Hearing Loss

2

Review Your Hearing Treatment

3

Your Hearing Aid Fit & Education

4

Adjusting to Your New Hearing Aid

5

Hearing Aid Routine Care & Maintenance



CONTACT

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HOW TO...

choose a

PROPANE COMPANY

If the power goes out, you'll be glad your home has propane.

If the power goes out, you'll be glad your home has propane.

A great alternative to electricity, propane gives millions of rural homeowners the power to heat their houses and cook their meals. In many areas, it can be stored in an on-site tank without the need for a connection to an outside utility supply. That makes propane an especially popular choice for people whose homes lack access to natural gas utilities.

A good propane supplier will charge a reasonable price and provide quality service. Look for a supplier who can guide you through the process of using propane and who will stand behind his product.

Here are some tips to help you pick the right propane supplier.

RELIABILITY

It's smart to form a good relationship with your propane supplier. That's especially true if you use propane to heat your whole house. Regular customers to any business often get better service.

The right company will treat you with respect. They will go the extra mile to cultivate a good relationship with you as a customer.

Get your tanks from a reputable company that sells high-quality products. It's important to choose a company with a good reputation for thoroughness and responsiveness when it comes to servicing the tanks they sell.

And here's a tip if you use propane for your outdoor grill: Exchange your empty propane tank at an authorized propane dealer for



the best service. If you take your tank to a convenience store or big-box retailer, you may not get the best value.

PRICE

Buy the highest-quality tank you can afford. It will last longer than a cheaper one, and you won't have to worry about leakage. Quality tanks are made with heavier metal, so they are built to last. Their valves and hoses are not prone to breakage. A good propane dealer will replace a faulty tank without question. Also ask about ways to save money on propane. A regular delivery schedule may come with price breaks. Locking in an annual price will help you avoid price fluctuations.

PROPER STANDARDS

Propane companies are subject to government requirements and standards. When you visit the office, look for certifications and licenses that should be displayed prominently. If they are not posted, request to see them. Salespeople are also licensed by the government. They should be happy to show you their licensing and certification for your state.

Remember that you are protecting your family, life and property by asking for verification. Any reputable dealer

will be more than happy to show their documentation to you.

BACKGROUND

Before doing business with any propane company, check their safety and customer service record. State public service commission's usually oversee propane supplies. Speaking to them can be quite informative. The Better Business Bureau is the best source for information on customer service complaints. Avoid a company with too many safety infractions and too many dissatisfied customers. However you should not discount a company that has responded to complaints and resolved issues.

Family, friends and neighbors are also great sources of information about propane dealers in your community. Ask them about their experiences.

Most propane dealers are safe, honest and highly reputable. Time and research will determine which dealer is a good fit for you. Once you have selected the best dealer in your community, work to establish a relationship with them. Having a friend in the business is a very good thing on a cold winter's night.

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HOW TO *choose a* GENERATOR

Why buy a generator?

In today's society, it is difficult to function without electricity. The devices we use most frequently such as phones, computers, and televisions all rely on electric power. Power can go out due to storms, equipment blowouts, and downed power lines. When the power fails, your air or heat goes out, you can't make coffee, you can't heat up a snack, you even want to avoid opening your fridge and letting the limited cool air escape! Not to mention the meat in the freezer and the clothes getting damp in the washer with nowhere to go. Most people neglect to consider all these inconveniences until it happens to them! That's why at Generators Plus, we want to help people get prepared before they find themselves in this predicament.

The best solution for temporary power outages is a home standby generator. These machines provide you with electricity from a local source such as natural gas, liquid propane, or diesel fuel.

If you live in areas prone to snowstorms, hurricanes, or experience frequent power outages, investing in a generator from Generators Plus is a wise idea.

AUTOMATIC STANDBY GENERATORS

These generators are installed outside of your home, similar to a central heating and cooling unit. The electricity produced by the generator is supplied directly to your home's circuit breaker, providing power to the house.

Designed to be automated, generators can monitor for power outages. Once a disruption in utility power is detected in the transfer switch, the generator automatically powers on and begins to power your home within 8-10 seconds.

These generators run on automatic standby, meaning that the generator can power itself both on and off, regardless of whether you are home or not.

Along with providing an efficient form of electricity, these generators also operate quietly and smoothly in the background; as such, they are not an annoyance or a distraction.

Standby generators come in several different sizes and range from air-cooled to liquid-cooled depending on how much power you need for your situation. Generators Plus offers free, no-obligation estimates to figure out what size unit you would need and exactly how much it will cost you for a turnkey installation.

Generators Plus also offers natural gas hook-up, factory-certified warranty technicians, annual maintenance, and 24-hour emergency service. If you have liquid propane, you will need to contact your local provider for hook-up after the generator is installed.

PORTABLE GENERATORS

Generators have many more uses than just emergency home back-up. They can also provide you power when camping, having a cookout, an outdoor get together, or on a job site for field workers. Generators Plus houses a large showroom with several portable generators including Generac, Kohler, Champion, and our personal favorite – the new Cummins portable generator line. Cummins introduced their portable line in July 2019 and they have been flying off the shelves since. These units are sleek, affordable, quiet, reliable, and powerful. They offer a 2500 and 4500 inverter which run off of gas. These units are so quiet that you can't even hear them over the traffic when standing in front of our shop in Westover. Our first 4500 sold now has over 4000 hours on it in less than 9 months and has barely missed a beat! Cummins



also has a 9500 dual fuel unit. This unit is more industrial and runs off of gas or liquid propane. This is a great option for home back up if you aren't ready to commit to a whole house unit just yet. The best thing about these units is that the 4500 and 9500 have remote start! Now you can start your portable generator from the comfort of your home as long as it is hooked up and has fuel.

READY TO INVEST IN A GENERATOR?

If you are ready to move forward with the purchase of a generator or if you think you are ready but have a few questions, feel free to stop by our shop at 114 Holland Avenue in Westover or give us a call at (304) 292-5233. We will be happy to help you assess your needs and pick out the product that is perfect for you.

Here at Generators Plus, we pride ourselves in our friendly customer service, technical knowledge, and being a one-stop shop for all your power generation needs. We keep the lights on!

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HOW TO *choose a* an HVAC COMPANY

Heating and air conditioning are a modern luxury many people take for granted. You adjust the thermostat and settle in comfortably. That is, until your HVAC system fails, leaving you sweltering in the summer or freezing in the winter.

HRANEC Corp. founder Steven Hranec's vision in the early 2000s was to gear the company toward unparalleled mechanical installations. This paved the way for achieving the fastest ductwork turnaround times in the industry, for which the company is widely recognized.

This commitment led HRANEC Mechanical Corporation in 2008 to erect its own state-of-the-art ductwork fabrication shop, which fabricates quality ductwork not only for its own construction projects but for supply houses and contractors in the entire northeastern United States.

In 2015, HRANEC Mechanical Corporation branched out into the commercial Mechanical HVAC service field, providing 24-hour H.V.A.C. Emergency service and preventive maintenance contracts. The year 2020 brought the opening of a 40,000 square-foot Roof Curb Fabrication Shop. The Roof Curb fabrication design enables the fastest lead times in the industry for Roof Curb and Equipment Rail manufacturing.

HRANEC Mechanical Corporation includes the American Flag as part of its company logo since "BUY AMERICAN" is at the forefront of the operation. Please consider HRANEC for your next Mechanical Construction Project, or inquire about the company's Ductwork Manufacturing, Pipe & Heavy Plate Fabrication and Roof Curb and Equipment Rail Manufacturing.

Signs It May Be Time For Indoor Air Duct Cleaning

- Supply and return vent covers are dirty.
- Increase in sneezing, watery eyes, allergies or respiratory illness when spending more time indoors or upon first waking.
- Dark filtration lines are apparent on walls, ceiling or carpet surrounding the vents.
- Excessive dust in home or office.
- Variance in temperature or air flow from room-to-room.
- An increase in energy is needed to operate the HVAC system at desired settings.
- A newly constructed home, remodeling, or renovations. These activities could cause post construction de-



bris, drywall dust, sawdust, and other construction-related debris to build up and settle in your HVAC system.

- Presence of one or more pets.
 - Members of your household smoke.
 - Recently updated your ventilation system by replacing your furnace or adding ductwork.
 - Water damage or flooding occurred in the ductwork.
- As a result, sediment could build up in the system and cleaning could minimize the chance of microbial growth

Prevent equipment failure and prolong the life of your HVAC system by hiring a quality professional to service and maintain it.

Look for a contractor you will be comfortable using for years to come. The best HVAC contractors are helpful and reliable, but a bad one can cost you a lot of money, cause you frequent headaches and put you in uncomfortable situations.

Recommendations and referrals from past and present customers are your first line of defense. Ask neighbors, relatives and friends who they recommend.

Once you've developed a short list of likely candidates, check out their reputations with the Better Business Bureau, your state's board of contractors or builders' association and perhaps your town's building inspection office. Avoid companies that have a long list of complaints lodged against them.

After you've eliminated the potential problem HVAC shops, call the remaining ones to ask about pricing, guarantees and warranties, their average time to complete a job and the manufacturers' brands they use.

Your HVAC company should also service what it sells. Find out if you need to buy a separate service contract or if routine maintenance and repairs are

included in the price of the new installation. It's very important to know if they provide around-the-clock emergency service.

Make sure a company is fully licensed, bonded and insured.

You may think this is being overly inquisitive, but it's in your best interest. If a worker is injured or causes any damage on your property, you'll want his employer's insurance to cover it. Otherwise, you may have to file a claim on your homeowner's insurance, which could result in increased premiums.

Reputable HVAC companies will usually belong to recognized professional and trade organizations. Some well-known organizations include the American Society of Mechanical Engineers, the Air-Conditioning and Refrigeration Institute, and the American Society of Heating, Refrigeration and Air-Conditioning Engineers. Membership in one of these organizations is not automatic. Applicants are required to have certain certifications, meet professional standards and meet or exceed other requirements before they are admitted.

Before your HVAC company starts a project, check to insure that all the required building permits are in place. Many of the better companies will file the permits for you at the local building codes office. Don't take this for granted. Check with the permitting office first, because any work performed without the proper permits could become a major headache for you.

With these guidelines, you can select a quality HVAC business you can rely on for years.

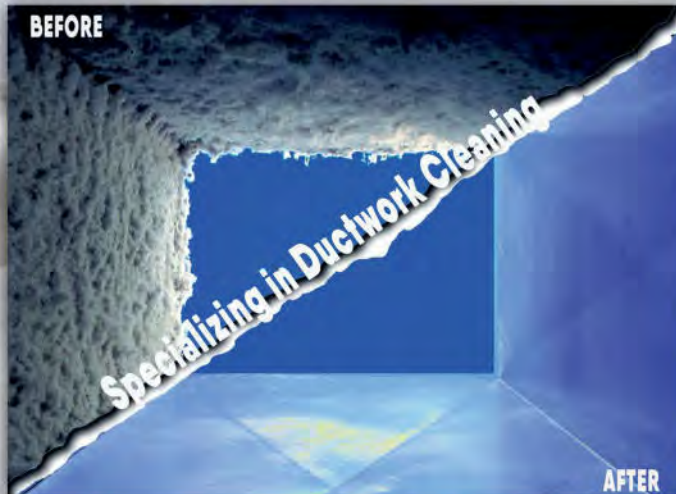


HVAC Services

for businesses in West Virginia!

Have HRANEC's friendly project managers visit your business.

- We will clean your ductwork systems!
- We will tune up your HVAC systems !
- We will add a fungicidal disinfecting agent, an EPA-registered formulation, cleaning & deodorizing while it effectively fights against fungus, mildew, and viral contaminations, leaving your ductwork systems air-fresh & spring-clean smelling!



*All of the above are contingent on approving a 1-year maintenance contract on your business' HVAC equipment

**Contact Randy Johns at: 724-437 2211 x128 • cell: 412-400-2880
or Email randy@hranec.com**

HOW TO *choose a* JEWELER

Jewelry can be a huge investment, particularly when buying a big-ticket item like an engagement ring or wedding band. Fashion accessories like wristwatches, necklaces, and cuff links also command high prices.

Jewelry also has immense personal value beyond its dear financial worth. Selecting the right jeweler is of great importance when you commit to an investment in one of these high-value and often sentimental pieces.

So how can you find out where to find the best jeweler near you? Here are some considerations as you embark on your search for the right jeweler.

Finding someone with excellent knowledge and skills is the first point you should consider. Quality jewelers offer reasonable pricing and reliable customer service, which is a valuable part of the choice you make.

Jewelry professionals are skilled artisans who create beautiful pieces with their own hands. They repair, clean and adjust items with ease. They may also offer other

products from off-site manufacturers. In general, they are an excellent resource.

Jewelers and watch repair technicians have undergone extensive training and should have certifications to prove it. They also attend periodic classes to keep current on regulations within the industry. Many jewelers travel to professional shows featuring the latest trends. They maintain their knowledge and understanding of the precious metal and gemstone markets.

Technical expertise isn't the only aspect to consider. Customers who receive superior service are likely to return for future purchases. You'll want to work with someone who values providing strong customer service.

Top professionals offer repair services and often will repair pieces purchased from another store or a family heirloom.

People often regard their jewelry as a kind of financial or sentimental investment for family members. A professional understands the emotional bonds symbolized by a piece of jewelry, and treats it accordingly.



A discount retailer or online vendor may offer an unbelievable price, but without the personal attention.

If it seems too good to be true, be cautious. Inexpensive prices are often an indicator of lower quality gemstones and metal components with lower purity. When the item breaks, it might be impossible to take it back for a repair or replacement because the seller has moved on. Some dealers focus solely on profit.

Doing business with a jeweler you know and trust will make a big difference when it is time to make a significant investment in a ring, necklace or watch. He or she will make every effort to get you the best possible price without sacrificing quality. If you have been doing business with the same shop for a long time, you should expect a high level of service.

It is true that price is important, but it shouldn't be your only consideration. You will get better value for your money when you do business with a jeweler you can trust - now and 20 years from today. High-quality workmanship starts with the jewelry and ends with your satisfaction.



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HOW TO *choose* KITCHEN CABINETS

Counter tops may attract the most attention in a kitchen — but cabinets certainly come close. Adding style or color to your kitchen cabinets can be a great way to spruce up your living space or enhance an improvement project before selling a home.

Investing money in kitchen cabinets can be a significant cost in a home improvement project. Nonetheless, the appeal and functional aspects of quality cabinetry can be selling point for potential buyers and a pleasure for families as long as they remain in the home.

Some experts recommend spending up to 20 percent of your home's value on any remodeling project. For a home valued at \$100,000, for instance, homeowners might spend up to \$20,000 on updating the kitchen. Of that money, about 40 percent should be spent on cabinets alone.

Why spend so much money on cabinets? Because they are a focal point of your kitchen. They must be attractive and useful. Anyone planning to sell their home should purchase high-quality cabinets that will appeal to a wide selection of buyers. But if you plan on spending more than eight years in your home, put your family's tastes and priorities first.

Custom-Built Cabinets

Most homeowners agree that custom-built cabinets are an excellent choice. The best part is that you can choose any style you want. The only limitation is your imagination. You can specify the color, hinges, rollers and even have special finish applied to the cabinets. For this option, it is essential to work with a professional. Ask your friends and family if they know experienced cabinetmakers.

Tradesmen in your area will likely know cabinetmakers. If you are using a contractor, solicit him or her for recommendations. Visit two or three custom builders in your area and discuss your preferences. Ask to see their work.

Be sure to outline your budget and specifications. A professional will give you a reasonable timeframe. You may need to live for an extended period of time without a kitchen, and that can be difficult.

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

Check the quality of the materials the builder is using. Hinges, heavy duty slides and ¾-inch solid wood should have a lifetime guarantee. You may need to change the cabinets once you have ordered them. Ask about the consequences should this situation arise. There may be an additional fee to make a change after a period of time.

Get everything in writing. Most cabinetmakers are honest and hardworking people, but a contract should stipulate what is expected of both parties. Do not sign anything until you understand the contract and have read it completely.



Pre-Built Cabinets

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

Choose a company that has a long track record. You should be able to find them if the need arises.

Quality companies will also allow you to order special sizes. They will be slightly more expensive, but you will appreciate the results.

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

HOW TO *choose a* PET GROOMER

Having a pet in your home can bring you lots of joy — but you need to keep your furry friends well-groomed.

Pet groomers specialize in keeping your pets looking and smelling great, which you'll appreciate even more if your little buddies live inside your home.

But even if your pets live outside, you should have a good groomer. Groomers can provide a bath or clip nails at critical times. And it's this routine care that keeps your furry friends healthy. Groomers are usually the first people to spot a skin disease. They also clip hair around eyes and check your pet's ears for mites.

These tips will help you pick the best groomer for your pets.

Referrals

Talk first to your friends and family members. Chances are, they already know of a good local pet groomer. For any business, referrals are major source of new customers, and many pet groomers will make that extra effort to make sure their customers are satisfied. If you are coming to a groomer via a recommendation, tell the person. The groomer will be happy to know that their business has a great reputation. It is likely they will go the extra mile to make sure you are pleased with their services.

Pet groomers most often can be found in large pet stores, veterinary offices and stand-alone storefronts. You can find them through your local newspaper, Yellow Pages or online.

Make a list of groomers that are conveniently located near your home or business. Typically, it's a one-day turnaround: you drop your pet off and pick it up later that same day.

Visit and Ask Questions

Pay a visit to each of the groomers on your list and inspect their shops. Check for cleanliness and professionalism. The service area should smell fresh and clean. The pet waiting room should also be free from debris and chemicals.

Pay attention to how the groomer and staff interact with animals and customers. Nothing



can be more difficult than a slick, wiggly pet. But a groomer should be gentle. He should never yell or jerk a pet around.

Inquire about their services. Do they groom both cats and dogs? Is there a separate waiting area for the two types of pets? Can you choose the shampoo?

Are nail clippings and anal gland expressions part of the package, or do these services cost extra?

Checking about these things ahead of time will spare you the shock and disappointment when you bring your pet home. Some groomers do not perform these services. It's important to know what you can expect.

Also, be sure to ask about medical services. What happens if your pet has an emergency while they are at the groomer? Does the groomer have a relationship with the local veterinarian?

Another option is a mobile pet groomer.

These professionals have a vehicle with everything they need to groom your pet in front of your house. If traveling is inconvenient, mobile pet groomers might be an option for you.

Bringing Your Pet

Before you schedule an appointment, bring your pet to their office. Observe the relationship between your pet and the groomer. Are they comfortable with each other?

Tell your groomer if your dog is sensitive to having his or her nails trimmed or ears cleaned. Some dogs are terrified of the hair dryer. Mentioning it to your groomer help the situation be more successful and less

stressful.

Choose which services you need before your arrival. Sometimes, groomers who work on commission might try to upsell you. Never let them talk you into services you do not need or want.

If you are unhappy with the way your pet looks when you pick it up, speak to the groomer right away. It might be due to miscommunication or your pet's behavior. Most groomers will be sure to fix the problem to your satisfaction immediately.

You can always change your groomer. And if you are uncomfortable or your pet seems stressed, you should look for a new pet groomer. That way you'll know both you and your pet are satisfied.

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