



How-To GUIDE

2022

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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, area magazines and word of mouth.

Once you locate stores in your area check 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 moves and looks.

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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 between*

URGENT CARE & THE EMERGENCY DEPARTMENT

It's summertime, and people are spending more time on the go. They're participating in a variety of outdoor activities locally and in destinations across the state, country, and world.

But what do you do when injury or illness strikes without warning? Do you go to the nearest Urgent Care clinic, or do you go to the Emergency Department at the local hospital?

"The first question I want people to ask themselves is, 'Do I need to be admitted to the hospital?' If you are older, if you have a lot of illnesses or chronic conditions, like heart disease, lung problems, cancer, things of that nature, you're more likely to get admitted. So, most of your acute complaints are best suited for the emergency department," Chris Goode, M.D., chair of the WVU Department of Emergency Medicine, said.

"Most urgent cares are very well suited to take care of minor-to-moderate ailments. If you think you broke your ankle, but you don't think your ankle needs surgery, you can go to urgent care and be taken care of. If you have a laceration on your arm and the bleeding is not fast, really bright, and really copious, you can go to urgent care and get that fixed. If you get stung by something, it turns red, and you're not having problems breathing, you can go to urgent care. And, for most people that are otherwise healthy, urgent care is a very safe option, especially if you can drive yourself. That's another good indicator. If you or your family member can drive yourself for care, then urgent care is most often going to be a pretty good option for you."



In cases of traumas, signs of stroke, and symptoms of heart attack, it's important to call 911 so treatment can begin as soon as possible. In some instances, the earlier the treatment is started, the better the outcome.

"Most urgent cares are well suited to take care of any emergency. And if necessary, they'll contact the local emergency department and transfer you. That's perfectly OK," Dr. Goode said. "But for the most part, if you're otherwise healthy and young and you can drive there, urgent care is usually a pretty good choice for you."

WVU Medicine operates Urgent Care locations across West Virginia and in parts of Ohio and Maryland. WVU Medicine J.W. Ruby Memorial Hospital provides emergency department telemedicine services, including tele-stroke, tele-psychiatry, and tele-case management, to Braxton County Memorial Hospital, Jackson General Hospital, St. Joseph's Hospital, and Summersville Regional Medical Center.

From these local emergency departments, patients are connected to a WVU Medicine specialist using special audio and video equipment. Telemedicine allows two-way, real time interactive communication and more specialized care that may not otherwise be available in smaller communities.

"We have designed our emergency medicine system for the benefit of the patient and for the people that we serve within our Health System. We have incredible relationships with our consulting services. Many of our patients are seen by our ear, nose, and throat specialists; our ophthalmology specialists; our dermatology specialists; and our orthopaedic specialists," Goode said. "The advantage of coming to a WVU Medicine Urgent Care or emergency department is the fact that all your records are accessible through our electronic medical records. We really like to use that connectivity to provide a more seamless and better experience for the patient."

ER OR URGENT CARE

Is your life in danger, or are you facing permanent disability?

Go to the ER for trauma care and surgical procedures if you've been seriously injured.

TYPICALLY TREATED IN THE ER:



broken bones
difficulty breathing
head/eye injuries
poisoning
seizures
serious burns
severe chest pain

Is your injury or illness painful but not a true emergency?

Visit urgent care for same-day care if your primary care provider is unavailable.

TYPICALLY TREATED IN URGENT CARE:



cough/cold
diarrhea
ear infections
fever
minor burns
fractures and sprains
vomiting



Visit [WVUMedicine.org](https://www.wvumedicine.org) for WVU Urgent Care wait times.

HOW TO *choose a* MORTGAGE LENDER

Once they have found the home of their dreams, most buyers want to close the deal as soon as possible. But first, they need a mortgage lender.

Although finding the right mortgage lender can be time-consuming, the right lender will guide homebuyers through the loan process to find a mortgage product that fits their needs.

The best mortgage professionals are knowledgeable about their loan products and provide excellent customer service. They take pride in guiding homebuyers through what could be a confusing process, keeping the best interests and financial priorities of the homebuyers in mind.

"I think it is important for a potential homebuyer to meet with a lender before they start looking for a home. The mortgage lender will be able to provide the homebuyer with a realistic price range they can afford," says Harry Hayes, Vice President Mortgage Origination, at Clear Mountain Bank.

In addition to meeting with a mortgage professional, buyers should also research the mortgage process and various loan options. Basic financial knowledge can help a potential buyer make a sound assessment about a mortgage lender's skills and abilities.

SEEK LOCAL LENDERS

Seeking out a mortgage lender in your community is the best option. Each community has specific challenges, and a local lender will be familiar with the rapid changes happening in your community's housing market. They will understand how these changes may affect you.

Community banks typically offer



lower costs and more financing options. "Clear Mountain Bank works with multiple investors and can typically offer the best market rates available. Additionally Clear Mountain Bank (as a community bank) can offer portfolio lending. Portfolio lending is not always available through national lenders," says Hayes.

TAKING ADVANTAGE OF PERSONAL REFERRALS

Ask your friends and family about their experience with mortgage lenders. They may be comfortable recommending the same professionals they used for their home loans, or help you steer clear of offenders with negative experiences.

COMMUNICATE WITH YOUR LENDER

The best mortgage lenders will focus on understanding your long-range financial goals. They will ask you how long you intend to remain in this new home, and if you plan to make home improvements. Your answers

will help the lender determine the best mortgage products to suit your needs. "Every loan product is unique and some homebuyers may qualify for more than one loan program, including first-time homebuyers programs. This is why lenders should take the time to get to know the homebuyer's financial situation to ensure that the right product is selected for their best benefit," says Hayes.

REVIEW MORTGAGE DISCLOSURES

Once you've narrowed down your choice to three or four lenders, ask for a good faith estimate, a detailed list of costs provided by a bank or mortgage lender to a borrower. While these are only estimates and may vary slightly from your actual costs, you can use your good faith estimate as a tool to help you choose the most reasonable lender.

The mountain of forms, declarations and financial terminology can be daunting to even experienced homebuyers. Read documents thoroughly, and ask the mortgage lender to explain what each paper means. Understand what you are signing and any obligations you are assuming.

"I Never Thought I Would
Be Able to Afford
My Own Home!"

YOU CAN OWN A HOME WITH LOW TO NO MONEY DOWN!

For many first-time homebuyers, purchasing a home can fulfill a dream, but can often seem overwhelming or not possible. But, that's where we can help!

At Clear Mountain Bank, our team of Mortgage Specialists can provide a number of home loan programs to help you purchase your own home - and often with little to no money down!

First-Time Homebuyer Programs can offer great benefits:

- Down payment assistance, including low to no money down
- Lower interest rates for qualified buyers
- Low credit lending options
- Discount on closing costs

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HOW TO *choose an* INSURANCE COMPANY

Whether you're looking for home, auto, life, business, or group health insurance, we've got you covered for all insurance services. You want to protect your possessions from theft, loss or damage and you want to ensure your loved ones are provided for in the event you are disabled or lose your life.

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

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

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

Know your policy

You will have to take a look at the fine details and figures for each policy. If you are in the beginning of this process, insurance representatives should act more like teachers

instead of salespeople. Your choices may be complicated, with a range of pricing options, deductibles and exclusions. A good company will give you choices, explain them clearly and let you make up your own mind.

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

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

Customer service

Customer service always plays a key role in determining which company is best. If you've had friends or family who have filed insurance claims previously, ask them about their experiences.

Some insurance companies have better reputations than others. Gathering all of these experiences will give you a good idea of how you might be treated. Each company has a different customer service philosophy.

Insurance Centers enjoys 5 locations and is licensed in 9 states: WV, PA, MD, OH, NC, FL, VA, TX, and AZ. We represent over 60 different insurance carriers and service over 11,000 clients.



Financial strength

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

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

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

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



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HOW TO *choose a* MONUMENT

Every monument tells a story. A story of life, a story of tribute, a story about our loved ones. Just as people plan for their funerals, many families are planning and designing their monument. This gives you the opportunity to reflect beliefs, values and meaningful accomplishments, giving your family the chance to create a long-lasting personal statement.

Whether you are choosing a monument for yourself or for a loved one, purchasing a monument doesn't have to be difficult. Monuments come in all shapes, sizes, colors and price points with many options for personalization. To find a perfect monument for your loved one, you first need to choose an excellent monument company. Here is some guidance from **Lang Monument Company**.

Selection

The best monument companies have a wide selection of monuments onsite. At Lang Monument we have approximately 100 onsite to look at with new deliveries coming every month. Purchasing an in-stock monument simplifies the process by allowing you to see the stone in person. This also reduces the completion time by up to 1/3 of a special order. If you don't see what you are looking for in our showroom, we can special order to meet your needs. Special orders do take a bit longer, however, scaled drawings are provided to ensure accuracy with as many edits and changes necessary to make it perfect.

Headstones are granite. It's long lasting, beautiful and durable. Monuments come in different colors and textures, making each piece of granite unique. Sandblasting and custom hand-etchings of in stock monuments are completed onsite at Lang Monument, personalizing the experience and reducing wait time for completion.

Even if your budget is tight, Lang Monument offers a wide variety of in stock markers & monuments varying in prices. A deposit begins work with the balance due upon completion. We also offer interest-free financing and accept all major credit cards.

Knowledge

Lang Monument Company is a 5th generation family business, established in 1874. Rob and Paula Lang are the current owners and operators. Rob started working at the family business with his dad and Uncle Fred during college in 1992 and proceeded to take ownership in the early 2000's. With over 30 years of experience, Rob is very knowledgeable and can answer any questions you may have, making it easy and simplified to pick out the perfect monument for you and your loved ones.



Service

Choose a monument company that has been in business for many years. Established in 1874, Lang Monument Company is currently located at 812 Don Knotts Blvd, Morgantown, WV and has been at this location since 1948. Stop in or schedule an appointment and Rob will answer all your questions even if you have a monument that was previously purchased elsewhere. You should never experience pressure when picking out a headstone. We will provide you with a written quote that is good for 90 days allowing you time to continue to ask questions and discuss with your family. Every purchase at Lang Monument Company is backed by our lifetime guarantee, from flower vases to quality of granite to our 18" deep concrete foundations. If Lang Monument Company does it, we guarantee it.

Customization

Traditional headstones are still most commonly chosen. However, you have the option of customizing

a monument in any way, including, symbols, verses, quotes, pictures, porcelain and etched including custom scenes. Bring us your picture or idea and we can hand-etch it onto a monument for you. If you have something in mind, simply ask Rob.

Other Services

At Lang Monument, we are a full-service monument company. We offer every aspect of monument services, from full-service installation, completing lettering on existing monuments, cleaning, releveling, monument repairs, drilling and mounting of flower vases, pictures and bronze plaques. We also offer plaques and sandblasting for signage, home and business addresses, and dedications.

Thank you for considering Lang Monument Company when choosing a monument and allowing our family to be of service to your family.

Lang MONUMENT COMPANY, INC.

A fifth generation company, originally founded in 1874.

Along with every life is a unique story of their journey. After the passing of a loved one, our thoughts turn to remembering them and the most permanent symbol of remembrance is the selection of a memorial. It provides us something tangible to lean on, to kneel in front of, to leave notes at, to cry beside and to remember and celebrate the life that was lived and our times together.

Since 1874, the Lang family has been preserving the personal stories in customized cemetery memorials and monuments guiding families through this important process. From sketching the shape, size, and material of the memorial, to personalizing it with engravings and etchings. We will be there every step of the way.



The Lang Family - Rob, Alex, Tara, and Paula



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- Pet Memorials
- Benches, Flower Vases
- Hand-Crafted Lettering
- Custom Etchings
- Installations, Memorial Cleaning/Leveling



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HOW TO *choose a* TRADE SCHOOL

Trade schools are a faster route to the career you want and are oftentimes considered the backbone of higher education in the United States. These two-year (or less) institutions provide a bridge to four-year colleges and institutions and satisfy basic requirements at a lower tuition before offering the opportunity to transfer to a college or university.

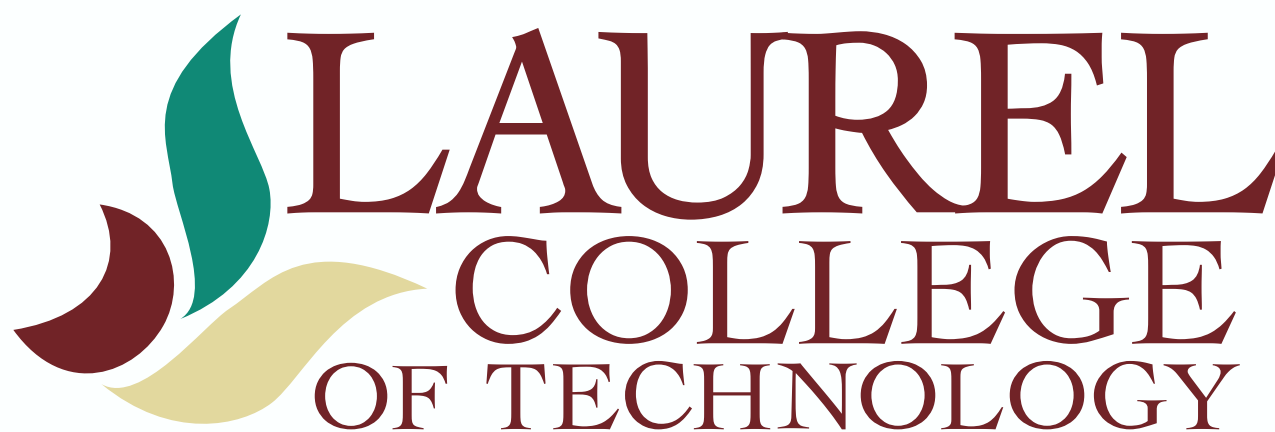
In many cases, trade schools maintain partnerships with local colleges and universities, so you can bridge the gap from high school to higher education if you decide to continue on!

For students with family responsibilities, full-time jobs or other obligations, trade schools can be a godsend. Some find the associate's degree or diplomas offered by these school are sufficient to pursue their careers!

But don't make the mistake that one trade school is like the next. Location, tuition costs, courses and ease of scheduling are all factors to keep in mind when choosing a school!

Research all the colleges in your area. The ideal school should be in an area that is accessible to you easily by either car or public transportation. You'll be more likely to attend classes if it doesn't take hours to get there! Typically, there is no or very-limited on-campus living.

Cost is always a major factor. Check to make sure the school you are considering offers financial aid or scholarships, student work options, or other types of loans to pay for your education!



Courses are another consideration when choosing a community college. Make sure the school is accredited or has a cooperative partnership with local or state universities so your credits are transferrable. Also consider what types of learning styles the school offers — most trade schools use the hands-on learning modalities in order to get you trained in your career skills quicker! Also consider if the school is helpful to you after you complete your program. Do they offer refresher courses? Do they have resources you can use once you've completed?

If you find several schools offer your choice of study, research their internship program and reputation. Do they have employment statistics? Do they offer assistance in job placement after graduation? Choosing a college with a higher employment rate could benefit you after graduation.

Does the school have a good standing within the community? Do they promote

local employers for job opportunities after graduation? Some trade schools partner with local employers for in-class demos, tuition reimbursement programs, job shadowing, and mock interviews. Some also offer articulation agreements that allow for learning in high school as well.

Review their offerings. Do they offer a fast-tracked schedule that gets you learning hands-on skills quickly? What about distance-learning opportunities? Some schools let students earn certificates or degrees completely online.

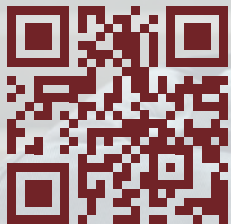
You might simply need to earn a certification for a current or future job. Trade schools offer these program adjustments as well. Be sure to ask your employer about tuition reimbursement!

Consider your lifestyle and personal requirements when choosing a trade school. It is likely that a school in your area will fit your needs and get you on your way to that promotion, new job or just updated skills!



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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 *take the confusion* *out of choosing a* Skin Care Routine

Do you ever find yourself confused as to what products to buy for your skin type? Well, you are not alone. One of the most-asked questions received as a licensed Medical Esthetician and Medical Spa owner is: What products should I buy for my specific skin type and concerns?

First and foremost, discovering what type of skin you have and the issues you'd like to address is of utmost importance. The easiest way to find these things out is to make an appointment with a medical esthetician. Once the problems have been identified, you can begin to treat them with proper products designed and suggested for your skin type.

When patients come to us at Spa Roma for skin analyzations, we begin with a simple skin treatment that allows us to observe your skin under the diopter. This really helps us to understand and see first-hand the issues, if any, you are experiencing, and then we can address those concerns.

The most common skin concerns clients have are aging and acne. Today, there are so many products that can be used at home that gives you amazing results. What you use on a day-to-day basis can really affect your skin and is just as important as the treatments we perform in our spa. Finding the balance between these at-home products and in-spa treatments is essential.

With so many products on the market promising results, feeling overwhelmed is completely normal. These products range in price, ingredients, and even results. That is why my team, as well as myself, try every product recommended and sold, whether they are for our skin types or not. It's important for medical estheticians to know how these products respond to all skin types.

We have found that combining both in-spa treatments and out-of-spa skincare regimens have proven to be so beneficial. You should try to do something major to your skin once every three months, and in between treatments, focus on that perfect at-home skincare routine for your skin type.

All products differ and so do all skin types. Therefore, at Spa Roma we "marry molecules", meaning we are not being biased to one specific product brand. We focus on what ingredients, from all our product lines, work best together to enhance your skin.

Having a comprehensive skincare program must include nutraceuticals and cosmeceuticals. We want to make sure that we're not over-medicating or undernourishing the skin, and we need to make sure we are not only nourishing the skin but also stimulating new cell growth. Cosmeceuticals are "medicine" for the skin. They cause new cell growth. Nutraceuticals are

the nourishment we feed that new cell growth with. It is crucial to have a blend of both.

We need a combination of both cosmeceuticals and nutraceuticals for that perfect skincare regimen. For example, if you're just using retinol without using something to restore the protective barrier of your skin, you're most likely going to end up with broken capillaries and very thin, fragile skin. You never want to use a full-strength retinol, on its own, every single day. Instead, try a retinol that is buffered and can be used 365 days a year. Then add in a full-strength retinol 3-7 days a month, in a row, making a cocktail creating that perfect blend to ensure you don't stress the skin and thin the epidermal layer. Starting out gradually like this will ensure you achieve the results you want without compromising the skin's protective barrier.

Using products at home that can "wake up your skin" is more important than you can imagine. When you use the same product day after day, year after year, your skin gets sleepy. Imagine eating the same three meals every day for years. Well, that's how your skin feels. So, switch it up! Make sure that there is something in your skin care regimen that can stimulate your skin. It is also important to change your skincare routine throughout the year with the changing of the seasons. Dry winter air will dehydrate your skin quicker than humid summer air, so, depending on your skin type, you may want to use a rich moisturizer in the winter and a light moisturizer in the summer.

What does a typical skincare regimen look like? In the morning you should cleanse and/or tone, then apply all your thin-based serums and eye creams. This will ensure that no other products not meant for the eye area make it to your eyes. Then you'll start with topical vitamins and anti-aging serums. Last, but not least, apply a nourishing cream over top to seal in the serums allowing them to work longer. A moisturizer with sunscreen and/or foundation with SPF is recommended.

Do you need a daily exfoliator? Yes! Everyone needs a daily exfoliation, no matter what age you are, from your teens and beyond. That's why we recommend a daily peel pad that you use at night. I also recommend using our micro derma roller prior to using a peel pad. This makes your skin feel and look like you've had a professional chemical peel.

Skincare can be overwhelming. With the help of a licensed medical esthetician, it can be simplified. Let us help you find a program that will give you the best



results. Remember, start small. The fewer products you start with, the more you can pinpoint what is working for you and what isn't.

Everybody is different, and every skin type is different. Why keep using the same generic skincare routine when you can have a program designed especially for your skin type and concerns? Call us to schedule your free skin consultation, and allow us to help you feel beautiful in your own unique skin!

-Michel Marrara Marlatt,
Medical Esthetician & Owner of Spa Roma



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HOW TO *choose a* SEWING MACHINE

Looking for a new machine? Whether you're an experienced sewist or a beginner, here are a few tips to help find the perfect machine for you.

Consider what you'll be sewing or making.

There are a wide variety of machines and features on the market, so it's easy to get overwhelmed when you begin the search for a new machine. Take a few moments and think of what you'll be sewing. Will you be making garments or patching old clothes? Are you interested in quilting? Perhaps you like to make home decorating projects. Machine embroidery is popular and a fun technique to consider, but not all machines offer that capability. Consider all possibilities for the wide range of projects that you would like to create.

Look at machines that are compatible with your skill level.

Novice sewists do not need an advanced machine with sophisticated features. Stick with a basic machine but realize that quality counts. Don't buy the cheapest machine available as an inexperienced sewist. Too often, these machines are poorly designed and cause more frustration in learning to sew. For sewists of all levels, beginner through advanced, make sure that you buy a machine that allows you to grow your skills. If you're going to invest in a quality machine, make sure that it offers enough features to let you expand your sewing abilities while meeting your current needs.



Review the level of new owner and maintenance support offered.

As you research the different machines online, it's easy to compare prices across various websites. Of course, it's tempting to buy from an online store due to the lower prices, but it's very important to look at the level of support that you will receive from the online store. Local sewing machine dealers offer new owner guide classes to help you learn the features of your machine, and they also offer maintenance support to keep your machine in top shape. Another benefit from buying from a local dealer is that you can try the machine before you buy it. It is usually worth the extra investment to work with a local sewing machine dealer when you consider the value of the return that you get from in-person support.

Must have features.

For even the most basic projects, here are a few features that are must-haves for successful and enjoyable sewing:

- **Needle up/down selection** – This feature allows you to select whether the needle will stop in the up or down position when you stop sewing. The needle down position is especially helpful when it's necessary to pivot around a point or when sewing curves.
- **LED lighting** – It's hard to sew when you can't see what you're sewing. Make sure that you select a machine with adequate lighting.
- **Needle position adjustment** – When sewing

precise seam allowances, it is preferable to be able to adjust your needle position to the left or the right of center to achieve the perfect seam.

- **Automatic thread cutter** – This is a feature that is a "nice to have" and not necessarily a need. If you sew frequently, this is a feature that will save time when working on multiple projects.
- **Needle threader** – There are a variety of mechanisms that help you thread the needle. Unless you're an eagle eye with steady hands, you'll want to find a machine that helps thread the eye of the needle.

Budget.

In today's world, most machines are computers that sew, and their cost is similar to home appliances. To determine the amount of money that you are willing to spend on a machine, compare the different brands, models, and features. Look at online forums, social media sites, Consumer Reports, and major brand websites to compare the values and set your budget. Of note, most sewing machine dealerships offer special financing to help make your purchase more budget friendly. Also, be willing to consider buying a used machine at a sewing machine store. You can save a lot of money on a high quality machine that was gently used and traded in.

Sewing machines come in all shapes and sizes at a wide range of prices. Take your time to research and test a variety of machines to find the one that is best for you.



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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.



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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

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HOW TO *choose a* MODULAR OR MOBILE HOME

Modular homes have experienced growth in popularity over the past recent years. Others look to modular homes for savings or for a vacation home.

Modular homes are built to residential standards in a factory, then delivered and assembled at the construction site. The time savings and the efficiencies of producing most of the structure in a modern factory also make modular homes a great value.

Follow these tips to help you find a modular home that will fit your needs.

The Dealer

Your first step is finding a qualified, licensed dealer who works with modular home manufacturers. Route 21 Homes is celebrating 42 years of doing business in West Virginia and Pennsylvania.

Route 21 Homes can handle all aspects of constructing your home. They will make certain that the design meets your specifications and budget.

Route 21 Homes will oversee all aspects of putting your home together, which includes securing the correct permits, to concrete,



plumbing, HVAC, electrical and carpentry work that will occur onsite. All site checks are done by qualified field supervisors free of charge.

In addition, Route 21 Homes will assist you with your lender and financing of your new home. They want to make sure everything goes smoothly for you.

The Manufacturer

Once you pick a dealer, you can begin to look at styles of modular homes.

Each manufacturer has different options.

There are sizes, floor plans and architectural designs to consider. Maybe you would prefer a one-story ranch, two-story home, Cape Cod or chalet-style structure. You can

customize the look to meet your lifestyle and budget.

These homes are manufactured using innovative technologies in a controlled environment, the result is a more precisely built home. Variations in weather during construction will not affect the home.

Manufacturers purchase massive quantities of materials for their factories, so they pass their cost savings on to you.

Under normal circumstances, production time at the factory is approximately 9 months to 1 year. The structure will be delivered and placed onto your foundation. After that, the final process of construction usually takes eight weeks depending on the home and job site.

Research the background and expertise of Route 21 Homes. Stop in and look at all types and styles of homes. They stock over \$2,000,000 in inventory and are open six days a week. Look carefully at the features and design of the manufacturer's plans. Your hard work will result in a high-quality home built to last. Route 21 Homes is one of the largest dealers in the northeast. With 42 years of experience, they make the Home Buying process simple.



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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 *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 866-679-2776. Remember: MSW is large enough to tackle any job, small enough to never lose attention to detail.

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- Competitive service rates



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HOW TO *choose* DENTAL IMPLANTS

Popularity of Dental Implants

More than 50 years ago when the first titanium dental implant was placed in a human volunteer, the advanced procedure used to replace missing teeth was unattainable for most patients. Fast forward and periodontists, oral surgeons, general dentists, endodontists, prosthodontists and other oral healthcare providers receive daily inquiries about the more permanent solution to tooth loss.

As oral health awareness has grown, so has the desire for a more aesthetic smile. Dental implant surgery is widely accepted as a less invasive and less time-consuming approach to tooth replacement. That makes it a popular choice over conventional crowns, bridges and dentures.

Top reasons patients consider dental implants include:

- They are having trouble eating.
- They are embarrassed of their smile.
- They want to replace dentures.

Patients who are eligible for the procedure find dental implant surgery attractive because the implants best resemble natural teeth and are often durable enough to last many years.

While tooth loss can be immediately noticeable, the damage and deterioration it causes to the bone beneath the gums is sometimes dismissed. Dental



implant surgery is also impactful in creating the added stability needed to maintain the integrity of the patient's jawbone.

With dental implants, successful patients can:

- Eat with ease.
- Smile with confidence.
- Speak more clearly.
- Brush and floss normally.
- Avoid the instability of dentures.

Dental Implants and Robotic

Providers and patients were celebrating the advancement in dentistry not knowing about the technological innovation that would make implants even more appealing. The development of robotics in dentistry further elevated the benefits of dental implant surgery.

Private practices and dental schools are incorporating the use of robotic-assisted devices through the entirety of a treatment process. West Virginia University School of Dentistry was among the first dental schools in the country to provide the technology for faculty and resident providers. In collaboration with Neocis, Inc., Yomi robotic-as-

sisted dental implant surgery is now an option for WVU Dental patients. Robots used in dentistry can maximize a dentist's skills in the treatment-planning process. The technology retrieves intricate measurements along numerous data points, enhancing a surgeon's ability to be precise. During surgery, robotic technology opens the dentist to a more-complete view of the patient's mouth over conventional methods. And, by complementing the expertise of the dental implant surgeon, recovery time for dental implant recipients decreases.

Dental Implant Maintenance

Cavities do not develop in dental implants. Still, routine maintenance is important to help extend the lifespan of the implant and keep the teeth and gums around the implant healthy.

- Brush twice a day.
- Floss daily.
- Rinse with antibacterial mouthwash.
- Visit your dentist for regular check ups.
- Do not crunch on hard candy and ice.
- Avoid tooth-staining products.



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FOR DENTAL IMPLANTS



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Dr. Arif Salman
DENTAL IMPLANT SURGEON

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Dr. Arif Salman is a board-certified periodontist. Robotic-assisted devices like Yomi complement his skills.

For patients who qualify, Dr. Salman can offer patients a less invasive option for dental implants using this technology.



WVU Dental Clinic

451 Suncrest Towne Centre Dr.
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wvudentalcare.com/yomi

HOW TO *maximize your* HVAC SYSTEM

Mountain Air LLC was established in Morgantown, WV back in early 2006 by brothers Charles Westfall & Kevin Rose. We have been a family owned & operated Lennox Dealer ever since with the goal to give first class service and installation to every customer. We are capable of servicing most brands of equipment while specializing in the fabrication of custom duct work for nearly any application or installation.

You Can't Control Summer Temperatures, But You Can Control Your Energy Costs

With temperatures rising and energy costs soaring, there are a variety of steps you can take to cut the expenses of cooling your home. Cooling and heating equipment uses more energy than any other appliance. This inevitably shows up every month on the energy bill, but it's important to remember that energy costs can be controlled.

Homeowners play a vital role in making sure their cooling systems operate at peak performance to maximize home comfort and money savings. It's important to realize that operating a dirty unit can cause unnecessary loss of efficiency and can damage the unit. A few minor steps are a small price to pay for the high efficiency, which means lower energy bills and improved total comfort. A qualified service technician should handle major maintenance tasks, but homeowners can take a few simple steps to ensure their systems are running properly.

Homeowners can

- Trim brush and shrubbery near outdoor units to prevent airflow obstruction
- Remove grass clippings, leaves and other debris from outdoor coil
- Replace indoor unit's filter monthly and clean the blower
- Reduce clutter in near registers/return vents to maintain proper ventilation and reduce the system's cooling load

Annual Maintenance

One step to control energy costs is to schedule annual maintenance checks with a technician to make sure your unit is running efficiently. Most cooling systems require very little owner maintenance. However, operating dirty cooling equipment can result in an unnecessary loss of efficiency and can damage the furnace.

High Efficiency Cooling Equipment

If you are in the market for a new cooling unit, consider purchasing a high efficiency model. These can help reduce your energy costs as well as conserve our natural resources. When selecting an air conditioner or heat pump, pay close attention to the SEER (Seasonal Energy Efficiency Ratio). This is a measure of cooling efficiency for air conditioners. The higher the SEER, the higher the savings. The minimum SEER rating is 13.



Zoning

Zoning can drastically lower your heating costs. With zoning, you no longer have to pay to heat or cool areas of your home that are rarely used. You won't have to heat or cool the whole house just to make one room comfortable. Zoning divides your home into separate comfort areas, which are heated or cooled based on your needs.

Programmable Thermostats

Programmable or setback thermostats can make a big difference in energy consumption. These thermostats deliver maximum comfort, efficiency, and energy savings. Programmable thermostats are used to achieve the temperatures you want throughout your home. For example, if you're going to be away, you can set the whole house at an energy-saving temperature to avoid heating or cooling an empty house.



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HOW TO *choose* MEN'S WEAR

Buying clothes is easier than ever before. But buying quality men's wear is not always so easy.

Almost every retailer has an online store, but buying clothes requires more than simply selecting a garment for its appeal. You want to ensure clothes fit properly and the fabric is of the highest quality. Further, you may want the advice of a knowledgeable salesperson to guide your choices.

Choosing a quality men's wear store can meet all these requirements. The best men's clothiers will carry a large array of garments for a variety of occasions, giving you plenty of options to help you look good at work or play.

Here are a few things to think about as you look for a store worthy of your business.

Selection

When choosing a clothing store, one of the first things to consider is whether the selection will match your needs.

If you prefer a specific designer, that will be an obvious place to start. Check to see if the store has your favorite brand.

But for many men, the overall look of the clothing is the most essential aspect. As well, a new wardrobe must

fit your budget.

A good clothing store will offer outfits at a variety of price points. Whether you are looking for a wool suit or a golf shirt, you should have a range of options available to fit your needs.

Value

Remember that you are looking for good value, which doesn't always mean choosing the lowest priced merchandise. High quality clothes will last a long time. They will look good after repeated washings without fading or falling apart.

The fabric selected and dyes used can make a big difference in how items will look over time. When clothing starts to look tired, it will need to be replaced.

Consider the care instructions. Ironing may not be a problem for some men, particularly if they like the appearance of classic cotton. Many men, however, choose wrinkle-free or low-maintenance clothing that requires less effort.

It is a valid option. Some of the best wrinkle-free pants and shirts still offer that classy look without being labor intensive.



Service

Don't forget about customer service. Your interaction before and after the sale can make a big difference.

The best stores have employees who are helpful. These people will assist you without being pushy or arrogant. If you want a customized fit — which is always the best option for men's clothing — look for a store that offers tailoring service.

Getting the pants or sleeve length customized for your body is one of the best ways to look professional and sophisticated. A fully tailored look is even better, giving you the confidence you need to move forward in your career.

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HOW TO *choose a* GENERATOR

No matter where you live, everyone experiences power outages from time to time. That's why investing in a powerful generator can bring you peace of mind, knowing you have instant access to power when outages occur.

Even if you rarely experience power outages, generators are useful for powering all sorts of tools and appliances without needing access to power outlets.

Generators come in a wide variety of sizes and power output. You can get a good idea of these capabilities online, but when it comes time to buy a generator, a free on-site estimate is the most accurate way to pick the correct size for your needs.

AUTOMATIC STANDBY GENERATORS

Automatic standby generators are on continuous standby, meaning that the generator can power itself on and off, regardless of whether you are home or not. Once a stop in the flow of electricity is detected, these machines respond instantly. They turn themselves on and begin supplying power.

Installed outside of your home, these generators are similar to central heating and air units. They are powered by liquid propane or natural gas. The generator supplies electricity directly to your home's circuit breaker.

Because they operate quietly and smoothly, they are not an annoyance or distraction to you or your neighbors.

PORTABLE GENERATORS

Portable generators are built to remain outside of your home. These mobile units are fueled by gasoline and manually operated.

Extension cords will make it easier to plug objects directly into the generator. These kinds of generators are usually cheaper than automatic standby generators.

STANDBY VS. PORTABLE

Despite the price difference, there are plenty of advantages to buying an automatic standby generator. Since automatic standby generators use natural gas and liquid propane, the cost of running this machine will be cheaper.

These units keep your house neat and clutter-free. Portable generators require numerous wires and extension cords running through your home. It is much easier to have power connected directly into your home's infrastructure.

Once power is restored, automatic standby units turn themselves off. There is no need to worry about shutting it off yourself.

DEDICATED SERVICE

Crites Electric has been installing and servicing generators for over 43 years. We



provide free in-home estimates to properly size your unit to meet your needs, make sure your gas line is the proper size to support your generator, and check your electric service.

Crites has been recognized by Generac as a Premier dealer for 6 years. Crites Electric won Generac's Regional Dealer of the year that is given to one dealer from the East Coast and Canada. 2017 was the best year yet, as they won the prestigious CORE award, which is presented to one dealer in the continental United States.

Don't be caught wishing you had bought a generator the next time there's a power outage.

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GENERAC®

HOW TO *choose the* RIGHT BANK

Finding the right bank can help you protect your hard-earned money while giving your overall financial security an extra boost.

It stands to reason that you should apply the same effort and care to finding the right financial institution that you'd use to earn your money in the first place. Money is one of our society's stabilizing forces, and controlling how your money is handled is one of the chief factors in determining whether your life is easy or hard.

When it comes to banks, the one-size-fits-all rule does not apply. Not all banks provide the same types of financial services and programs, nor do they offer the same returns. While plenty of people use convenience as their main guide in selecting a bank, settling for a bank just for its location might cost you some significant benefits.

There are many other factors to consider besides convenience. While convenience is important, it shouldn't be your only guide.

Think about these tips when you begin looking for a bank.

Interest Rates and Fees Charged

Banks operate in a competitive market. They're constantly competing with other financial service providers to earn your business.

One way banks lure new customers is to offer appealing interest rates. While it's typical for savings account interest rates to vary widely, a majority of institutions make adjustments according to changes in the federal funds rate.

Those little numbers on a bank's interest rate listing may look insignificant, but they add up dramatically when applied to large deposits over time. When substantial deposit amounts are involved, a slightly higher rate can make a big difference.

Banks also charge fees for particular transactions. For example, a checking account may only allow a certain number of checks to be written each month before a fee is assessed. Sometimes, a minimum balance is required to keep the account active.

But there are banks that offer free services, like free checking accounts and other options. Make sure, though, that the free checking is really free. There may be stipulations such as being required to keep a minimum balance in the account at all times.

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

Personal Convenience

Convenience will be a significant factor when selecting a bank, and for good reason. 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.

Also, ask about their online banking policies. Is their website easy to navigate and secure? Online banking can be a great way to pay bills and transfer money between accounts.

Overdraft Safeguards

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

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

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

Institutional Stability

It's always important to consider a bank's



stability. Before you entrust your money to an institution, check its history and financial condition.

Typically, banks invest deposited funds under a fractional reserve banking system. Any bank with a strong balance sheet should be able to weather any turbulence caused by market corrections.

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

Provided you understand and act within these safeguards, your money will likely be safe in a bank. That is not to say that failures are impossible. A solid bank will limit exposure to toxic assets that put its balance sheet at risk.

Services You Need

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.

Careful and vigilant shoppers will have positive experiences by making an effort to choose a trustworthy commercial bank.



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