

# How-To GUIDE

2026

Hearing  
Senior Living

Bridal  
Trade School

Volunteer

Auction

Propane

Local Marketing

Sewing

Childhood Blindness

Mortgage Lender

Banking

Generators

Real Estate Agent

Medicare Coverage

Digital Newspaper

Pre-Owned Cars

Cancer Treatment

Local Media

Whitewater Adventure

Cremation Services

Men's Clothing

Local Marketing

Interior Decorating

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- ★ Performance+: 293-hp V6 engine
- ★ Tech+: 8.4-inch touchscreen, wireless CarPlay/Android Auto.
- ★ Safety+: Five-star NHTSA rating, extensive driver aids.
- ★ Cargo+: 37.7-70.8 cubic feet of space.

### 2026 DODGE DURANGO SRT 392

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- ★ Performance+: 3.6-liter V6 engine, 285 horsepower, 260 lb-ft of torque, six-speed manual or eight-speed A/T.
- ★ Tech+: 12.3-inch touchscreen, wireless Apple CarPlay and Android Auto.
- ★ Safety+: Side curtain airbags, better side-impact protection.
- ★ Towing+: Up to 7,700 pounds towing, best-in-class payload capacity of 1,725 pounds.

### 2026 RAM 1500 CLASSIC TR

- ★ Performance+: 3.6-liter V6 engine, 305 horsepower, available 5.7-liter HEMI V8.
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- ★ Performance+: 6.4L V8 engine, 410 hp, 429 lb-ft torque.
- ★ Tech+: 5.0-inch display, larger screen options.
- ★ Safety+: adaptive cruise control, emergency braking, & more.
- ★ Towing+: Up to 17,730 pounds capacity.

### 2026 JEEP WRANGLER SPORT

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# How-To Guide

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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. Ask about automatic deliveries, safety checks, and cellular tank monitors.

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.



## **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, or do a free tank rental. 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 *select* a Bridal Shop

Every bride has the dream of their own wedding day and wearing a gown. The church, venue, destination, and 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 for you. Most bridal salons have ready-to-wear gowns that can be altered while others offer custom designed bridal gowns as well. This is a great way to personalize your wedding gown and be aware of the additional costs related to this service.

## Color

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.

Fashion trend leans have introduced new hues of Blush Pink, Power Blue, Red, Fuschia, Black, Florals and colorful embroideries to change things up a bit. Underlinings have been all the rage in lovely shades of Blush, Light Gold, Light, Medium or Dark Nude showing through lace overlays and beaded or glitter fabrics. This season's styles feature removable sleeves, over the shoulder wraps, feathers, 3-D florals, elaborate beading, simple elegance or Bohemian designs.

## Size

When you choose your Bridal Salon, compare bridal resources and check to see that they have a selection of gowns for you to try. Bridal sizing can be different from one brand to another, so it is important to try the gowns on for fit.

## 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 a 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, social media, local newspapers, 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. 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 six to twelve 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.

## Comfort

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.

## Come Shop

Finding your soulmate is the quest, **CONI & FRANC** makes finding the gown easy. Every bride wants the perfect wedding dress, and for the last 43 years, this is our mission. We have made bridal dreams come true!

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# 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 home buyers 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 home buyer 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, Chief Consumer Product and Mortgage Production Officer, 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.





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# How To *choose a* Cancer Treatment Center

## How to Choose a Cancer Treatment Center

A cancer diagnosis can be overwhelming. In the days and weeks that follow, patients and their families are often faced with important decisions about where to receive treatment. Choosing the right cancer center means finding a team that offers advanced treatment options, experienced specialists, and compassionate support close to home.

At the **Vandalia Health Mon Medical Center Zelda Stein Weiss Cancer Center** in Morgantown, patients from throughout north central West Virginia and the surrounding region receive comprehensive, personalized cancer care designed around their individual needs.

### Look for an Experienced, Collaborative Care Team

Cancer treatment often involves multiple specialists working together to create the best possible treatment plan. Medical oncologists, radiation oncologists, surgeons, advanced practice providers, oncology-certified nurses, nurse navigators and other specialists all play an important role in your care.

At the Zelda Stein Weiss Cancer Center, physicians collaborate regularly to develop personalized treatment plans based on nationally recognized **National Comprehensive Cancer Network (NCCN)** guidelines, ensuring each patient receives evidence-based care tailored to their diagnosis.

### Comprehensive Care in One Convenient Location

Receiving cancer treatment often requires multiple appointments over several weeks or months. Choosing a center that offers a full range of services in one location can reduce stress and make treatment more convenient.

The Vandalia Health Mon Medical Center Zelda Stein Weiss Cancer Center offers:

- Medical oncology
- Radiation oncology
- Infusion therapy
- Gynecologic oncology
- Breast health services
- Diagnostic imaging
- Surgical oncology collaboration
- Financial and nurse navigation services
- Complimentary wig and bra bank

By bringing these services together under one roof, patients can spend less time traveling between appointments and more time focusing on healing.

### Quality Care Close to Home

Many people assume they must travel to a large metropolitan area for exceptional cancer treatment. However, high-quality, comprehensive cancer care is often available much closer to home.

Located in Morgantown, the Zelda Stein Weiss Cancer Center combines advanced technology with a family-centered approach, allowing patients to receive expert care while remaining close to their loved ones and support systems.

### Consider the Support Services Available

Cancer care extends beyond treating the disease itself. Emotional, financial and practical support can make a significant difference throughout treatment.

The Zelda Stein Weiss Cancer Center offers dedicated nurse navigators who help guide patients through every step of their journey, from diagnosis through survivorship.

Financial navigation services help patients understand insurance coverage and identify financial assistance resources, while breast health and oncology navigators provide education, coordination and personalized support.

### Advanced Treatment Options

When evaluating a cancer center, ask about the treatments and technology available. Comprehensive centers provide access to today's most effective therapies while continually adopting advances in cancer care.

The Zelda Stein Weiss Cancer Center treats a wide range of cancers, including breast, lung, colorectal, prostate, gynecologic, skin, bladder, kidney, leukemia, lymphoma and other cancer types. Patients benefit from modern treatment technologies delivered by experienced oncology professionals focused on achieving the best possible outcomes.

### Choose a Center That Treats You Like Family

Every cancer journey is unique. Beyond clinical expertise, it's important to choose a cancer center where you feel heard, respected, and supported.

At the Vandalia Health Mon Medical Center Zelda Stein Weiss Cancer Center, personalized care is at the heart of everything we do. Our multidisciplinary team takes time to listen, answer questions, and develop individualized treatment plans that address each patient's medical, emotional, and personal needs.

If you or a loved one has received a cancer diagnosis, know that you don't have to face it alone. Expert, compassionate cancer care is available close to home at the Vandalia Health Mon Medical Center Zelda Stein Weiss Cancer Center in Morgantown.



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# How To *choose* Menswear

Buying clothes is easier than ever before. But buying quality menswear 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 menswear 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 in a powerful generator 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 47 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 11 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. We have generators in stock, and we have factory-certified technicians to meet your maintenance needs. Make sure your dealer is fully licensed and insured. Check with the WV Secretary of State and WV Attorney General's Office to make sure there are no complaints and the contractor is properly credentialed for the work to be performed.

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For many subscribers, digital access has become an essential companion to the print edition. Readers can enjoy the traditional newspaper at home while turning to the website throughout the day for updates and additional coverage.

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## STAY CONNECTED WHEREVER YOU GO

Whether you're traveling for business, visiting family, or spending time away from home, your local news doesn't have to stay behind. With digital access, you can keep up with what's happening in North-Central West Virginia no matter where you are.

Want to check the latest WVU sports news? Looking for information about a community event? Curious about a developing story affecting the region? Digital access gives subscribers the flexibility to stay informed whenever it's convenient.

Having online access can also be especially useful during busy days when there simply isn't time to sit down and read the entire newspaper. Subscribers can quickly catch up on headlines, read stories of interest, and stay informed on the go.

## ACTIVATION IS QUICK AND EASY

One of the best parts about digital access is that it's already included with your subscription. There's no additional fee to take advantage of this benefit.

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The activation process takes only a few minutes. You'll be guided through a few simple steps to verify your subscription and create your online account. Once your account is set up, you'll have access to subscriber content and all the benefits that come with digital access.

Even if you're not particularly tech-savvy, the process is designed to be straightforward and easy to follow.

## GET THE FULL VALUE OF YOUR SUBSCRIPTION

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# How To Plan a Fun, Safe Day on the Cheat River

Are you looking for an adrenaline filled **whitewater adventure**? Unless you have prior technical river training and gear, connect with an outfitter to guide your trip. **Here is your whitewater checklist:**

1

**Make sure your outfitter has properly trained guides that are going to accompany you.** In West Virginia, outfitters offering whitewater trips are required to have guides that have completed many hours of training on a given section of river. On the Cheat, this is the Class III Narrows and the Class V Canyon, occupying the length of the river from Rowlesburg to Cheat Lake.

2

**Check that the outfitter is using whitewater specific gear.**

Whitewater gear is designed to be stable and keep you afloat in turbulent water. If you are not being provided with whitewater specific PFDs, helmets and whitewater specific boats then your safety is at risk.

3

**Has the outfitter asked what your group's ages and abilities are?**

A good outfitter will want to make sure that you are living your best life out on the water and will match your group to the best possible trip for you.



## Moving water has five "classes"

based on the skill it takes to navigate it safely. All five classes of water are found on the Cheat in different sections of the river. If you are unfamiliar with the river, **contact Blackwater Outdoor Adventures at [blackwateroutdooradventures.com](http://blackwateroutdooradventures.com)** for more info. They are the only outfitter that covers both whitewater and flatwater on the Cheat.

### Class I:

Moving water with riffles, small waves and few obstructions.

I

### Class II:

Straightforward rapids with clear channels. Features are easily navigated around.

II

### Class III:

Rapids with larger irregular waves which require complex moves in fast current.

III

### Class IV:

Intense, powerful rapids that require precise boat handling.

IV

### Class V:

Long, technical and violent rapids that contain large holes, steep chutes and complex routes that require extensive whitewater and rescue experience.

!

V



As the summer heats up we're lucky to have the Cheat River in our backyard! One of the longest undammed watersheds on the east coast, the Cheat offers great ways to cool off. Do you want to experience a relaxing flatwater float or an exciting whitewater adventure? Do you need a guide or do you want to rent equipment and paddle at your own pace? Asking an outfitter the correct questions can mean the difference between a fun day on the water or a frustrating or even dangerous experience.



Is a **reflective flatwater paddle** or a **lazy day floating** riffles more your speed? You are looking for the Upper Cheat Water Trail. While this section requires no experience, having the right information can make the trip more enjoyable. **Here is your flatwater checklist:**

### 1 **Tailor your watercraft to your paddlers.**

What ages and experience levels do you have? Small children or older adults may have a hard time with craft stability, difficulty getting in and out, and amount of strength required to propel the boat. Your outfitter can help you find the best watercraft to make your day fun for everyone.

### 2 **Does everyone in your group have a properly fitting PFD?**

If not, get them! While you may be confident in your swimming ability, accidents happen and it's West Virginia law that everyone has one with them on their boat.

### 3

### **Do you know how to set shuttle?**

Or will you need assistance? Planning a shuttle can be a logistical nightmare so it's worth it to see if an outfitter will provide shuttle services on the river you want to paddle. Then you can just show up and spend the day boating!

### 4 **Choose a distance that will be fun to paddle.**

Knowing the river section you're on will help prevent having a day that is over too soon or drags on and on. Be realistic about what your group will have fun with and ask ahead of time about river conditions and where to go.

### 5

**Be prepared.** Water, snacks, sunscreen — make sure you have enough for the time you'll be out. No one wants to get to the take out sunburned, thirsty and hangry! If in doubt — pack extra. And remember — no glass on the river. That's a WV rule!

• Graphic design crafted for BOA by •

**Lisa Robinson**  
**Creative**  
lisarobinson.me



[blackwateroutdooradventures.com](http://blackwateroutdooradventures.com)  
(304) 478-3775 | Parsons, WV



# 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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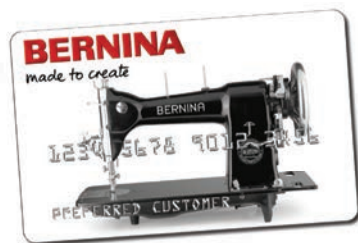
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# How To *select* the Right Bank

**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 consumers will have positive experiences by making an effort to choose a trustworthy bank.



# 12X

Winner!

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**Awarded with Best of the Best and Corporate Volunteerism Award**  
by United Way of Monongalia and Preston Counties

**Awarded 2025 Large Business of the Year**  
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## HOW TO MANAGE YOUR TINNITUS

### WHAT IS TINNITUS?

It is often described as a buzzing or ringing in the ears. Patients may also describe it as a hissing, roaring, or cricket-like sound. In most cases tinnitus is subjective, meaning only the person suffering from it can hear it. This is an internal sound that is perceived by the individual. Tinnitus is not a disease, but rather a symptom typically related to the auditory system. The symptoms can be very annoying and frustrating. Tinnitus can increase stress and lead to confusion, headaches, sleeping issues, and even depression.

### WHAT CAUSES TINNITUS?

There are many causes of tinnitus. Hearing loss is the most common cause of tinnitus. As the severity of hearing loss increases, so does the prevalence of tinnitus. In fact, about 90% of patients with hearing loss experience some degree of tinnitus. Tinnitus can have other causes as well like noise exposure, medications, ear infections, or injuries. All recent onsets of tinnitus should always be discussed with an audiologist.

### WHAT MANAGES TINNITUS?

Tinnitus management starts with practicing hearing loss prevention techniques and wearing hearing protection. Developing healthy habits such as moderate exercise and consistent sleep helps manage stress or anxiety. Chronic stress from tinnitus is a vicious cycle. Stress increases the perception of tinnitus, which increases stress, which increases the perception of tinnitus, which leads to additional stress, and so on. Additionally, staying well hydrated while decreasing the usage of alcohol and caffeine is a must. Furthermore, a lifestyle that limits excessive salt and tobacco should provide some relief. Last but not least, avoiding silence. Some examples include: playing soft music, running a fan, or using a tinnitus relief app. Although listening to music is not an adequate long-term tinnitus solution, it generally relaxes and reduces stress by stimulating the brain in many ways.

### WHAT TREATS TINNITUS?

Generally, the tinnitus is related to hearing loss. In some cases, treating the hearing loss can actually fix the problem. Many patients have shown proven results and immediate tinnitus relief through wearing hearing aids. The amplification of previously unheard environmental sounds makes tinnitus less noticeable. Your ears and brain now hear welcoming sounds formerly missed and not the ringing sounds of tinnitus. Additionally, hearing aids also have built in management programs. These programs allow the aid to produce masking noise which can help you habituate to the tinnitus. The programs can be controlled with the use of an app. It is important to remember that habituating can take time and results vary from patient to patient.

### WHAT IS NEXT?

Schedule an appointment with your Yost Hearing team for a tinnitus assessment. The assessment will start with a thorough case history. This will allow the audiologist to understand your individual tinnitus and your actual perception of it. Self-reporting assessment scales can be helpful for determining how it is affecting your daily life. The Yost Hearing Comprehensive Hearing Evaluation is another important part of your assessment. This will determine if and how much of your issue is hearing loss related. All the information gathered in the assessment will assist in your personalized tinnitus management and/or treatment plan.

Yost Hearing is proud to serve as your family-owned community audiology & hearing clinic. The mission is to consistently exceed patient expectations by providing every patient a personalized experience with an emphasis on convenience and service. Your team at Yost Hearing believes that life is all about the journey. It's about stepping away from the noise of this world and seeing the journey for what it really is - a precious gift. The goal is to help you enjoy YOUR journey. Yost Hearing is "HEAR" for you to keep you connected to family and friends "Because Today Can't Be Repeated".



# TINNITUS?

## RINGING IN YOUR EARS?

Many people are bothered with tinnitus. 1 in 5 people have experienced tinnitus at some point. Furthermore, 15% of people suffer from tinnitus regularly. Your team at Yost Hearing is ready to help tackle your tinnitus problems with a personalized tinnitus assessment & management plan.

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# How To *choose* a Used Car Dealer

Choosing a used car dealer is a significant decision that can affect your overall car buying experience. While the stereotype of deceitful used car salespeople persists, many dealers are dedicated to honesty and customer satisfaction. A trustworthy dealer can guide you through selecting a pre-owned car with as much care as if you were buying new. A prime example of such dedication is Auto Max Preowned Vehicles, a family-owned business led by Jared Hartsock, who brings over 30 years of industry experience to the table.

## Choose your vehicle

Before you start visiting dealerships, it's essential to have a clear idea of the type of vehicle you need. Whether you're looking for a sporty coupe, a spacious SUV, a rugged pickup truck, or a versatile van, knowing your preferences will save you time and effort. Auto Max Preowned Vehicles offers a diverse inventory, ensuring you'll find something that fits your lifestyle and budget.

## Do your homework

Budgeting is a critical step in the car-buying process. Determine how much you're willing to spend and browse online car listings to get a sense of asking prices. At Auto Max Preowned Vehicles, you'll find competitive pricing and transparent deals, making it easier to stick to your budget.

## Seek recommendations

Personal recommendations can be invaluable. Ask friends and family members about their experiences with used car dealers. If someone you trust has had a positive experience, it's worth considering that dealer. Jared Hartsock and his team at Auto Max Preowned Vehicles have built a solid reputation for reliability and customer satisfaction,



often receiving high praise from repeat customers.

## Schedule appointments

Once you've shortlisted a few vehicles, call ahead to schedule an appointment. This approach allows you to have dedicated time with salespeople who can answer your questions about financing options and extended warranties. At Auto Max Preowned Vehicles, the team, led by the hardworking and dedicated Jared Hartsock, is always ready to provide personalized assistance and ensure you have all the information you need.

## Visit dealerships

Seeing the dealership in person is crucial. When you visit Auto Max Preowned Vehicles, you'll be greeted by a friendly, family-oriented team that takes pride in offering a stress-free car buying experience. Take your time to inspect the vehicles, ask about their maintenance history, and take notes. Remember, there's no rush to make a decision on your first visit. Collect business cards and compare your options.

## Evaluate customer reviews

After visiting the dealerships,

take some time to read customer reviews online. Look for feedback on the dealerships that impressed you the most. Positive reviews and testimonials can reinforce your decision. Auto Max Preowned Vehicles consistently receives high ratings for their exceptional customer service and quality vehicles.

## Trust Auto Max Preowned Vehicles

Finding the right used car dealer is crucial to ensuring you drive away in a vehicle that meets your needs and expectations. At Auto Max Preowned Vehicles, the commitment to excellence is evident in every interaction. Jared Hartsock, who started as a salesman and worked his way up to owning the family business, embodies the values of hard work, integrity, and customer care.

Choosing Auto Max Preowned Vehicles means partnering with a dealer who genuinely cares about your satisfaction. Jared and his team stand behind their sales, offering reliable vehicles and exceptional post-purchase support. Visit Auto Max Preowned Vehicles today and experience the difference of working with a dedicated, family-owned business that treats every customer like family.



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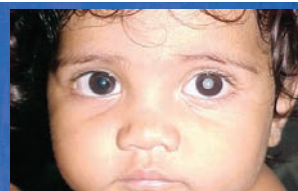
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# How To End Childhood Blindness



Global leaders, parliamentarians, healthcare pioneers, and philanthropists gathered at the House of Lords on January 31, 2026, to mark the International Day for a World Without Childhood Blindness (IDWWCB) and celebrate 49 years of service by the Eye Foundation of America (EFA). The event honored the lifelong work of Dr. V. K. Raju and the millions of children whose lives have been transformed through his mission. After ophthalmology training in London, Dr. Raju came to West Virginia University in 1976 and never looked back.

Dr. Raju, Founder and Visionary Leader of EFA, began his journey in 1977 with a simple but powerful belief: no child should lose sight because of poverty or lack of access to care. That conviction was shaped by children he encountered early in his career who were living through what he called “blind years” because treatment was unavailable. Determined to change that reality, he organized his first Rotary Eye Camp in Vijayawada, India, which continued year after year and resulted in two eye institutes with teaching programs in India (Srikanth and Goutami) laying the foundation for what would become a global movement. Now Goutami is the flagship of the Eye Foundation of America.

Just two years later, in 1979, Dr. Raju introduced modern vitrectomy technology to India, overcoming significant logistical challenges, including resistance at customs. His goal was to ensure children in underserved communities had access to the same sight-saving treatments available elsewhere. This commitment led to the creation of the Eye Foundation of America, focused on delivering advanced eye care to those who need it most.

Over nearly five decades, Dr. Raju has built EFA into an organization with programs spanning India, Africa, the United States, and the United Kingdom. Through eye camps, hospital partnerships, screening initiatives, and physician training, EFA works to prevent blindness, expand access to treatment, and strengthen local healthcare systems, particularly for vulnerable children. Sometimes, a child may

need just a pair of glasses.

“Globally, at least 2.2 billion people have a near or distant vision impairment. For at least 1 billion of these, vision impairment can be prevented or is yet to be addressed.” (WHO) The impact of EFA’s work is far-reaching. Childhood blindness can limit educational opportunities, future employment, and independence, yet many causes are preventable or treatable when detected early. One of the most significant challenges Dr. Raju has addressed is Retinopathy of Prematurity (ROP), a condition affecting premature infants. In India alone, hundreds of thousands of babies are at risk each year. When a child misses a screening, and lives for 75 years with blindness, it is called “75 blind years”. Through EFA-supported screening and intervention programs, thousands have been spared avoidable blindness.

Beyond statistics, the true measure of Dr. Raju’s work can be seen in personal stories. At the House of Lords event, Dr. Sam Maddula, now a successful entrepreneur, philanthropist, and EFA board member, shared how his life changed as a child when his parents brought him to a Rotary/EFA eye camp. He was legally blind due to corneal opacities and was brought to West Virginia for bilateral corneal transplants at Monongalia General Hospital. He later earned his Doctor of Pharmacy degree from Rutgers University and now helps guide EFA’s mission, contributing to programs that benefit tens of thousands of children worldwide. What could have been a lifetime of limited opportunity became one of possibility because his vision was restored. His story reflects the experience of many children whose futures have been reshaped by EFA’s work.

Dr. Raju often describes this work as “God’s work,” reflecting both its urgency and its human dimension. For him, restoring sight is not an act of charity but a responsibility that enables children to learn, grow, and participate fully in society. His vision extends beyond individual treatments to building sustainable systems that ensure access to care for future generations.



*Dr. Raju speaking at House of Lords, January 31st, 2026.*

Speakers at the event highlighted Dr. Raju’s leadership and the lasting influence of his model, which combines medical innovation with partnerships across governments, communities, healthcare institutions, and philanthropic organizations. Their message was consistent: preventable childhood blindness can be eliminated when expertise, resources, and commitment come together.

As the EFA approaches its 50th year, Dr. Raju, who is a life-long Rotarian and a Lion, calls for collective action. “Unite for Good” and he reminds global leaders that the tools, technology and resources to end childhood blindness already exist.

The International day for a world without Childhood blindness serves as a reminder that millions of children remain at risk, yet proven solutions are within reach. He received numerous awards, including AMA Foundation’s “Nathan Davis Intl. excellence in Medicine” award. When asked about the awards, he says, “The reward for a work well done is an opportunity to do more” (Pearl S. Buck.)

The International day for a world without childhood blindness, will be at the Rockefeller Foundation, NY (Jan.29th, 2027)





## INTERNATIONAL DAY FOR **WORLD WITHOUT CHILDHOOD BLINDNESS**

**January 29, 2027 • Rockefeller Foundation, New York**

***“Alone We Can Do So Little. Together We Can Do So Much” ~ Helen Keller***

Since our first eye camp in 1977, the Eye Foundation of America (EFA) has worked tirelessly with one mission: to give every child the gift of sight. Guided by the principles of Service, Teaching, and Research, we bring low-cost, high-impact solutions to millions who otherwise would live in darkness.

### **Vision Screenings**

We believe every child deserves a fair chance to learn, grow, and dream. Through school screenings, outreach camps, and mobile eye care, EFA has

reached millions of children and families in villages, towns, and underserved communities.

### **Eyeglasses for Children**

A simple pair of glasses can change a child's future. Thousands of children identified with refractive errors through our school screenings have been given corrective spectacles—unlocking their potential in classrooms and beyond.

### **Life-changing Surgeries**

From cataracts to complex pediatric conditions, EFA has delivered over 370,000 sight-

restoring surgeries—including more than 30,000 for children. Every surgery is a story of hope: a student returning to school, a parent regaining independence, a community finding new strength.

### **Retinopathy of Prematurity (ROP)**

Premature babies are at high risk of blindness from ROP. Our flagship program trains doctors, establishes ROP centers, and provides life-saving screening and treatment. With a bold vision, EFA is working to ensure

that no baby goes blind for want of timely care.

### **Hospitals & Partnerships**

Through hospitals like Goutami Eye Institute, and partnerships in 31 countries, EFA is creating sustainable models of eye care that blend advanced technology with compassion.

### **Every vision saved is a life transformed.**

With your support, EFA will continue to push the boundaries of what's possible—until the day we achieve a world without childhood blindness.



**Rotary**



**UNITE  
FOR  
GOOD**



# How To *choose* Medicare Coverage

## How to Choose between Medicare Advantage (Part C) and Medigap (Medicare Supplement) Medicare Advantage (known as Part C) Plans:

**What They Offer:** Medicare Advantage plans are offered by private insurance companies approved by Medicare. They provide all Medicare Part A (hospital insurance) and Part B (medical insurance) coverage, often with additional benefits such as prescription drug coverage (Part D, known as PDP), dental, vision, hearing services and gym memberships.

**Pros:** Medicare Advantage plans often include coverage beyond what Original Medicare (Parts A and B) offers. This can include prescription drug coverage (Part D), dental, vision, and hearing services, which are not covered by traditional Medicare. Out-of-Pocket Maximums: These plans typically have an annual limit on out-of-pocket costs for covered services, providing financial protection against catastrophic medical expenses.

**Provider Networks:** Most Medicare Advantage plans operate within provider networks, which can potentially provide easier access to care and coordinated services.

**Additional Benefits:** Some plans offer perks like gym memberships, telehealth services, quarterly over-the-counter allowances and wellness programs that are not available under Original Medicare.

**Cons:** Network Restrictions: Depending on the plan type (HMO most restrictive vs. PPO most flexibility), you may be limited to using doctors and hospitals within the plan's network.

**Out-of-Pocket Costs:** While costs can be lower overall, copayments, coinsurance, and deductibles can vary and may be higher for certain services.

**Plan Limitations:** Coverage rules, such as prior authorization for certain treatments or referrals to see specialists, may be more restrictive than under Original Medicare.

## Medigap (Medicare Supplement) Plans:

**What They Offer:** Medigap plans operate alongside Original Medicare (Part A and Part B) to cover some or all the costs of copayments, coinsurance, and deductibles. They are standardized by the federal government, meaning Plan benefits are the same across different insurance companies but premiums can vary.

**Pros:** Medigap plans can help budget for healthcare costs because they cover many of the expenses not covered by Original Medicare.

**Freedom of Choice:** You can generally see any doctor or specialist who accepts Medicare, without worrying about network restrictions. During certain enrollment periods, such as the initial enrollment period when a beneficiary becomes 65 or during a guaranteed issue period, Medigap plans are guaranteed issue. This means insurance companies cannot deny coverage or charge higher premiums based on health conditions.

**Cons:** Medigap plans often have higher monthly premiums compared to Medicare Advantage plans. This can be a financial burden for those on fixed incomes or with limited resources.

**Separate Prescription Drug Coverage:** Medigap plans do not include prescription drug coverage (Part D), so you will need to enroll in a standalone Part D plan if needed.

**No Additional Benefits:** Medigap plans only cover services that Original Medicare covers. They do not typically have additional benefits such as dental, vision, or hearing coverage, which are often available with Medicare Advantage plans.

## How to Decide:

### Consider Your Health Needs:

If you have specific health conditions or need regular medical care, Medigap plans might provide more financial predictability.

## Part A? Part B? Part C? Part D? Medigap?



**Budget Considerations:** Evaluate your monthly budget and how much you are willing to pay out-of-pocket for healthcare.

**Preferred Providers:** If you have doctors or specialists you prefer to see, check if they are in-network for Medicare Advantage plans or if they accept Medicare assignment for Medigap plans. Choosing a Medicare advisor can be instrumental in navigating the complexities of Medicare, understanding your options, and making informed decisions. Be Wary of Unsolicited Calls!

### Considerations when choosing a Medicare advisor:

**Certification:** Ensure the advisor is certified and licensed to sell Medicare plans in your state. They should hold appropriate certifications such as AHIP (America's Health Insurance Plans) or other relevant credentials.

**Seek Independent Advice:** Consider consulting with a Medicare advisor before making any decisions about your Medicare coverage.

**Plan Comparison:** They should assist in comparing different Medicare Advantage, Medigap, and Part D plans to find the best fit for your needs and budget.

**Avoid Sharing Personal Information:** Do not provide personal information such as your Social Security number, Medicare number, bank account details, or other sensitive information over the phone unless you are certain of the caller's identity.



# MEDICARE

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# How to be a Part of BeLocal

## Building stronger communities

Small, mom-and-pop, local, independent businesses are critical to their surrounding community's success.

Local businesses help communities become more prosperous, entrepreneurial and connected and give them their unique character. They tailor their products, services and practices to best suit the local community. Local stores serve as more than just places to shop; they are also gathering places. Locally owned business owners also have a higher commitment to the community's overall well-being, as most live in the area.

Because of this, the Observer-Reporter, Herald-Standard and Dominion Post are committed to assisting small businesses through the BeLocal program.

## What is BeLocal?

BeLocal is a membership program comprised of local small and medium businesses. Consumers can receive discount cards from participating retailers, and

those retailers offer exclusive discounts through this program that are not available elsewhere. The main goal is to increase the visibility of these vital organizations and teach the buying public how important they are to the community.

There are 101 total businesses in the BeLocal network. Group publisher Robert Pinarski, who oversees the Observer-Reporter, Herald-Standard and the Dominion Post, said BeLocal's main goal is to help consumers understand "the importance of what buying local means to the community.

"As a local media company, our financial stability relies on an economically strong small business community."

Educating the public about small businesses is increasingly vital in a world where many of our essential household goods come from retailers that do not invest in the local community.

"From our perspective, it's a scary world if, down the line, the only thing that exists,

are Amazon and Walmart. Amazon and Walmart are never going to culturally develop a community. They're never going to bring identity to a community, and they are never going to participate in supporting the community as much as a small business will," Pinarski added.

Participants who work to inform their customers and employees of the benefits of BeLocal get the most success from their membership.

"We are not only the watchdogs to the community. We are also the predominant marketing vehicle to help small businesses succeed, more so than any other medium in the market," Pinarski said.

*Those interested in joining the BeLocal Network can contact Kendra Scalzi at 724-225-2073 or by email at [kscalzi@belocal.net](mailto:kscalzi@belocal.net). Discount cards are available at the Observer-Reporter, Herald-Standard and Dominion Post.*



# BeLocal NETWORK

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# Small Business, Big Impact: How Local Businesses Can Grow with the Right Marketing Strategy

Running a small business means wearing a lot of hats. One day you're managing inventory, the next you're hiring employees, answering customer calls, balancing budgets and somehow trying to find time to market your business.

If that sounds familiar, you're not alone.

Many local business owners know they need to advertise, but they're often unsure where to start — or where to invest their marketing dollars. With so many options available, from social media and Google Search to streaming TV and email marketing, it can be overwhelming to determine what will actually drive results.

That's where Reimagine Main Street comes in.

## A LOCAL PARTNER THAT UNDERSTANDS LOCAL BUSINESS

At Reimagine Main Street, we believe every business has a story worth telling. As the full-service digital marketing agency of more than a dozen local newspapers and affiliated publications, we work with businesses throughout Southwestern Pennsylvania, Northern West Virginia and Eastern Ohio to create customized marketing strategies that help them reach the right audience at the right time.

Our team doesn't believe in one-size-fits-all marketing. We take the time to understand your business, your goals and your customers before recommending a strategy designed specifically for you.

Whether you're looking to increase website traffic, generate phone calls, attract new customers, hire employees or build brand awareness, we're here to help.

## MORE THAN JUST ADVERTISING

Today's marketing is about much

more than placing an ad — it's about connecting with customers wherever they spend their time. Successful businesses create a consistent presence across multiple platforms, ensuring their message reaches the right audience at the right moment.

At Reimagine Main Street, we offer a full suite of marketing solutions designed to help businesses grow, including Google Search advertising, targeted display campaigns, social media advertising, streaming TV, video production, targeted email marketing, website design and development, search engine optimization, generative engine optimization, influencer marketing, recruitment advertising, audience extension and geofencing technology. By combining these services into customized marketing strategies, we help businesses maximize their reach, strengthen their brand and generate meaningful results.

Our goal is simple: to connect local businesses with the customers most likely to need their products and services while delivering measurable results that support long-term growth.

## HELPING LOCAL BUSINESSES COMPETE

One of the biggest misconceptions about digital marketing is that it's only for large companies with big budgets.

The truth is, many of the same tools used by national brands are available to local businesses — and when used strategically, they can make a significant impact.

Whether you're a family-owned restaurant, contractor, retail store, nonprofit, healthcare provider, professional service or manufacturer, digital marketing can help you reach customers where they're already searching, scrolling, streaming and

shopping.

## A TEAM INVESTED IN YOUR SUCCESS

What makes RMS different is our people. Our digital strategists work alongside businesses to understand their challenges and identify growth opportunities. We don't just launch campaigns — we monitor performance, provide ongoing reporting, optimize results and continually look for ways to improve.

We're invested in long-term partnerships, not one-time projects.

## SUPPORTING OUR COMMUNITIES

As a locally based agency, we're passionate about helping our communities thrive. When local businesses succeed, our communities grow stronger.

That's why we're proud to support organizations, nonprofits, chambers of commerce, economic development groups, schools, healthcare providers, retailers, restaurants, service businesses and entrepreneurs throughout the region.

Our mission is to help businesses of every size tell their story, reach new audiences and achieve measurable results.

## LET'S GROW TOGETHER

Whether you're launching a new business, looking to refresh your marketing strategy or ready to explore new advertising opportunities, Reimagine Main Street is here to help.

From strategy and creative development to campaign execution and performance reporting, our experienced team provides the tools and expertise to help your business grow with confidence.

Because when local businesses succeed, our communities do too.





how do i...



how do i get my business at the top of search results?



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how do i reach new customers on social media?

<http://reimaginemainstreet.com> :

### Reimagine Main Street: Digital Marketing

Reimagine Main Street was created by The Observer-Reporter to help businesses take advantage of the amazing potential of online marketing.

<http://reimaginemainstreet.com/about-us> :

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# How To *choose* a Trade School

## How to Choose a Trade School

Trades schools are a faster route to the career you want and are oftentimes considered the backbone of higher education in the United States. Trades schools offer job training in career paths now considered 'middle jobs'. Recent reports in the United States show that there must be more than 710,000 certificates of associate degree annually through 2032 to address the rising shortage in entry-level credentials that lead to high paying jobs. That's where trade schools come in.

In many cases, trade schools maintain partnerships with local employers to offer apprenticeships or greater opportunities and connections for hiring options. Most trade schools also maintain and work with local colleges and universities so you could 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 great way to manage and balance further education while still maintaining the home. Some find the associate's degree or diplomas offered by these schools are the option they need 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, scholarships, student work options and other types of loans or grants to pay for your education!

The courses and lab time are another consideration when considering your educational options. Make sure the school is accredited, and consider what type 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? Do they offer assistance in career placement?

If you find several schools that 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 school 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.

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 Assisted Living Center

## WHAT TO LOOK FOR IN AN ASSISTED LIVING CENTER

As people age or face chronic health challenges, there may come a time when living independently becomes difficult or unsafe. While family members often provide valuable support, some seniors require additional assistance with daily activities, medication management, or personal care. For many families, an assisted living center offers the ideal balance between independence and support.

Today's assisted living communities have evolved far beyond the institutional environments many people associate with senior care. Modern facilities focus on promoting wellness, social engagement, safety, and quality of life while helping residents maintain as much independence as possible.

If you're considering assisted living for yourself or a loved one, here are several key factors to evaluate.

## COMMUNITY APPEARANCE AND OUTDOOR SPACES

First impressions matter. As you tour a community, pay attention to the overall appearance of the property. Well-maintained grounds, clean common areas, and attractive landscaping often reflect a facility's commitment to resident care.

Outdoor spaces can play an important role in physical and emotional well-being. Look for features such as:

- Walking paths
- Courtyards and patios
- Community gardens
- Outdoor seating areas
- Safe, accessible green spaces

These amenities encourage residents to stay active, socialize, and enjoy fresh air throughout the year.

## LIVING ACCOMMODATIONS

Assisted living communities offer a variety of housing options, from private apartments and suites to shared living spaces. Some communities even provide cottage-style residences for residents who want additional privacy.

When touring living areas, consider

whether the space feels comfortable, safe, and easy to navigate. Pay attention to:

- Accessibility features
- Bathroom safety equipment
- Emergency call systems
- Natural lighting
- Storage space
- Room layout and functionality

Try to imagine your loved one's furniture, photos, and personal belongings in the space. A residence should feel like home, not a temporary stop.

## ACTIVITIES AND SOCIAL OPPORTUNITIES

One of the biggest benefits of assisted living is the opportunity for social interaction. Isolation can negatively affect both physical and mental health, making community engagement especially important.

Ask to see the activity calendar and look for programs that match your loved one's interests. Popular offerings may include:

- Exercise and fitness classes
- Arts and crafts
- Card and board games
- Educational programs
- Music and entertainment
- Book clubs
- Group outings
- Volunteer opportunities

The best communities offer a variety of activities that encourage residents to stay active, engaged, and connected.

## QUALITY OF CARE AND STAFF

The level of care provided should be one of your most important considerations. Assisted living services vary widely, so it's essential to understand exactly what assistance is available.

Ask about:

- Medication management
- Help with bathing and dressing
- Mobility assistance
- Wellness monitoring
- On-site healthcare partnerships
- Emergency response procedures

You should also inquire about staff training, certifications, staffing levels, and employee turnover. Friendly,

knowledgeable, and attentive caregivers are often the foundation of a positive resident experience.

Before making a decision, discuss your loved one's current and future care needs with their physician. This will help ensure the community can provide appropriate support both now and as needs change over time.

## DINING AND WELLNESS PROGRAMS

Nutrition plays a critical role in healthy aging. Be sure to review dining options and, if possible, sample a meal during your visit.

Look for communities that offer:

- Flexible dining schedules
- Nutritious meal choices
- Accommodations for special diets
- Wellness and fitness programs
- Preventive health initiatives

Many modern assisted living centers now emphasize whole-person wellness, incorporating physical, social, emotional, and cognitive health into daily life.

## SAFETY AND TECHNOLOGY

In 2026, technology has become an important part of senior living. Many communities offer features such as:

- Electronic emergency call systems
- Secure building access
- Telehealth services
- Resident communication apps
- Wi-Fi throughout the community

These tools can improve safety, convenience, and communication with family members.

## FINDING THE RIGHT FIT

Choosing an assisted living center is about more than comparing amenities and costs. The right community should provide a comfortable environment, quality care, meaningful social opportunities, and a lifestyle that supports your loved one's independence and well-being.

By carefully evaluating services, staff, living spaces, and community culture, you can find an assisted living center that offers both peace of mind for your family and a fulfilling quality of life for your loved one.



# How To *choose* Cremation Services

Choosing cremation services is never easy. Whether you're planning ahead for yourself or making arrangements for a loved one, the process can feel overwhelming during an already emotional time. Taking the time to research options and understand the process can help reduce stress and ensure that final wishes are honored. Today, more families are choosing cremation because it offers flexibility, affordability, and a wide range of memorial options. Unlike traditional burial, cremation allows families to personalize how they celebrate and remember a loved one's life.

## CONSIDER PLANNING AHEAD

One of the most thoughtful gifts you can give your family is making your preferences known in advance. Preplanning cremation arrangements eliminates uncertainty and helps loved ones avoid making difficult decisions while grieving. When discussing plans with family members, consider documenting your wishes regarding cremation, memorial services, and the final placement of your ashes. Having these conversations ahead of time can provide clarity and peace of mind for everyone involved.

## UNDERSTAND YOUR OPTIONS

Cremation is no longer a one-size-fits-all service. Many providers offer a variety of options to fit different needs and budgets.

These may include:

- Direct cremation without a formal ceremony
- Cremation followed by a memorial service
- Traditional funeral services before cremation

- Witness cremations for immediate family members
- Permanent memorialization in cemeteries or columbariums

After cremation, families can choose to keep ashes in an urn, place them in a memorial site, scatter them in a meaningful location where permitted, or divide them among keepsake memorials for family members.

## RESEARCH LOCAL PROVIDERS

When choosing a cremation provider, start by asking friends, family members, clergy, or trusted professionals for recommendations. You can also review online ratings, testimonials, and company websites to learn more about the services offered.

Look for a provider with a strong reputation for professionalism, transparency, and compassionate care. Reading reviews can provide valuable insight into how families were treated throughout the process.

## ASK QUESTIONS

A reputable cremation provider should welcome questions and explain every step of the process clearly.

Important questions to ask include:

- What services are included in the quoted price?
- Are there additional fees?
- How are identification procedures handled?
- How long does the cremation process take?
- What memorial options are available?
- Do you offer grief support resources?

You should feel comfortable with the staff and confident in their ability to guide you through the process. Clear

communication and transparency are essential when making these important decisions.

## COMPARE COSTS CAREFULLY

One reason cremation has become increasingly popular is that it is often more affordable than traditional burial. However, costs can vary significantly between providers. Request an itemized price list and compare services carefully. The lowest price is not always the best value. Consider the provider's reputation, level of service, and the support they offer to families before making a decision.

## LOOK FOR COMPASSION AND SUPPORT

Beyond pricing and services, choose a provider that treats families with dignity, respect, and empathy. The best cremation providers understand that every family's needs are unique and will take the time to explain options without pressure. Many funeral homes and cremation centers also offer grief support resources, memorial planning assistance, and guidance on paperwork and legal requirements.

## MAKING THE RIGHT CHOICE

Selecting cremation services is a deeply personal decision. By planning ahead, researching providers, asking questions, and understanding your options, you can make informed choices that reflect your wishes and values. A little preparation today can ease stress in the future and help families focus on honoring and celebrating a life well lived.

# 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 an 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 *make a difference* in your community

## **Monongalia County Child Advocacy Center (MCCAC)**

Monongalia County Child Advocacy Center (MCCAC) has long been a beacon of hope and support for children and families navigating the challenges of abuse and trauma. MCCAC relies on the dedication and compassion of volunteers to maintain its operations and extend its reach within the community. From yard work to event planning, there are numerous ways for individuals to contribute their time and skills to this worthy cause.

One of the most tangible ways to assist MCCAC is through outdoor spruce-up activities. Volunteers can help maintain and beautify the Center's grounds by engaging in tasks such as mowing the lawn, planting flowers, and general yard work. This not only creates a welcoming environment for the children and families who visit but also reflects the community's commitment to providing a safe and nurturing space. Additionally, those with a knack for deep cleaning can offer their services to ensure that the Center remains a clean and hygienic space for its clients.

Beyond hands-on tasks, volunteers can amplify MCCAC's



mission by sharing it with friends and family. Raising awareness about the Center's work helps to attract support and resources, including donations to their Amazon wish list or Birthday Club. These contributions are vital for providing essential items and special treats for the children, enhancing their experience and sense of care.

Moreover, individuals with a flair for organizing and creativity can lend their talents to event planning, helping to orchestrate fundraisers and community events that sustain the Center's operations and foster a sense of solidarity among supporters.

In essence, volunteering with Monongalia County Child Advocacy Center offers numerous avenues for individuals to make a meaningful impact. Whether through physical

labor, spreading the word, or contributing to special projects, every effort helps to sustain the Center's mission of supporting children and families in need. By coming together as a community, we can ensure that MCCAC continues to be a place of healing and hope for those who need it most.

If you are interested in volunteering with MCCAC or if you have any questions, please contact MCCAC's Director of Awareness and Development, Taylor, at [tshultz@moncocac.org](mailto:tshultz@moncocac.org) or (304)598-0344.



**Mon  
County  
Child  
Advocacy  
Center**





# Monongalia County Child Advocacy Center

*Providing The Help We Need.*



## **VOLUNTEERS NEEDED!**

The MCCAC is looking for a group of volunteers to help with indoor and outdoor activities:

Event planning • Cleaning waiting areas  
Weeding • Pressure washing

Contact Taylor Shultz at the MCAC if you or your group is interested in this volunteer opportunity.

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# How to Support Local Media

## Why Local Media Still Matters (Now More Than Ever)

In a world where headlines come at us from every direction, it's easy to overlook the value of local media. But right here in our own communities, local news plays a quiet yet powerful role in keeping us informed, connected, and involved.

Think about your daily life. Whether it's checking school delays on a snowy morning, finding out about a road closure, or learning about a new business opening downtown, local media is often the first place you turn. It focuses on the stories that directly affect you, your family, and your neighbors...things that bigger, national outlets simply don't cover.

Local journalism also helps shine a light on what's happening behind the scenes in our towns and counties. City council meetings, school board decisions, and local projects may not make national news, but they have a real impact on everyday life. When these stories are reported clearly and consistently, it helps everyone stay informed and gives people the opportunity to speak up, ask questions, and be part of the conversation.

Just as important, local media brings communities together. It tells the stories of the people who live and work alongside us - small business owners, students, volunteers, and everyday folks making a difference. These are the stories that create a sense of pride and remind us what

makes our corner of West Virginia special. Whether it's a high school championship, a community event, or a feature on a local family, these moments help build connections that go beyond headlines.

Local media also supports the local economy in ways that aren't always obvious. By highlighting small businesses, events, and services, it helps keep dollars circulating within the community. It gives local businesses a chance to reach their neighbors and grow their customer base, which benefits everyone in the long run.

That said, local media has faced some real challenges over the years. Changes in how people consume news and declining advertising revenue have forced many local outlets to scale back or even close. When that happens, communities can lose more than



just a newspaper, they lose a trusted source of information and a shared connection point.

That's why supporting local media matters. Whether it's picking up a copy of the paper, subscribing online, or sharing stories with friends, small actions can make a big difference. It helps ensure that local stories continue to be told and that communities stay informed and connected.

At the end of the day, local media is more than just news. Local news is our community. It's about keeping neighbors in the loop, celebrating what's good, and making sure important stories don't go unheard. And in a place like West Virginia, where community means everything, that kind of connection is worth holding onto.



KEEPING OUR COMMUNITIES  
INFORMED & CONNECTED

# The Importance of Local Media

*Preserving the press that knows your name.*



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# How To *choose* a Real Estate Agent

Whether you're buying your first home, upgrading to meet changing needs, downsizing, or selling a property, choosing the right real estate agent can make a significant difference. A knowledgeable agent can help you navigate today's fast-moving market, avoid costly mistakes, and achieve the best possible outcome.

With so much information available online, some people wonder if they still need a real estate professional. While technology has transformed the home-buying and selling process, an experienced agent remains a valuable resource for pricing, negotiations, marketing, contracts, and local market expertise.

## START WITH RESEARCH AND REFERRALS

One of the best ways to find a qualified real estate agent is through recommendations from people you trust. Ask friends, family members, coworkers, and neighbors about their recent experiences buying or selling homes. You can also research agents online by reviewing client testimonials, ratings, and sales histories. Most agents maintain professional websites and social media profiles that showcase their listings, market knowledge, and client success stories.

As you build a list of candidates, look for agents who regularly work in your target area and have experience with the type of transaction you're planning, whether that's buying, selling, investing, or relocating.

## UNDERSTAND PROFESSIONAL CREDENTIALS

All real estate agents must be properly licensed in the state where they conduct business. Some agents also choose to become Realtors, meaning they belong to the National Association of Realtors and agree to follow a strict code of ethics. In addition, many professionals earn

specialized certifications in areas such as luxury properties, senior housing, relocation services, first-time homebuyers, or investment properties. When evaluating an agent, don't be afraid to ask about their experience, education, professional affiliations, and recent transactions.

## INTERVIEW MULTIPLE AGENTS

It's a good idea to meet with at least three agents before making your decision. During these conversations, assess not only their qualifications but also how well they listen and communicate.

Consider asking:

- How long have you worked in this market?
- How many buyers or sellers have you represented recently?
- What is your communication style?
- How will you help me achieve my goals?
- What challenges do you anticipate in today's market?

The right agent should provide clear answers, demonstrate market knowledge, and take time to understand your needs.

## EVALUATE COMMUNICATION SKILLS

Real estate transactions move quickly, and timely communication is essential. Look for an agent who responds promptly and keeps you informed throughout the process. Whether through phone calls, text messages, emails, or video meetings, your agent should communicate in a way that works for you. You want someone who explains complex topics clearly and makes you feel comfortable asking questions. Strong communication becomes especially important during negotiations, inspections, financing discussions, and contract deadlines.

## ASK ABOUT MARKETING AND TECHNOLOGY

If you're selling a home, ask potential agents how they plan to market your property. In 2026, successful marketing goes far beyond placing a listing online. A comprehensive marketing strategy may include:

- Professional photography
- Video tours and drone footage
- Social media advertising
- Targeted digital marketing
- Virtual tours
- Email campaigns
- Open houses and private showings

An effective marketing plan can help attract qualified buyers and maximize exposure for your property.

## LOOK FOR LOCAL EXPERTISE

National housing trends matter, but local market knowledge can be even more valuable. A skilled agent should understand neighborhood trends, pricing strategies, school districts, development plans, and current inventory levels. This insight can help buyers make competitive offers and help sellers price their homes appropriately from the start.

## TRUST AND COMPATIBILITY MATTER

Ultimately, you'll be working closely with your real estate agent through a major financial transaction. Choose someone you trust, respect, and feel comfortable communicating with regularly. The best agent isn't necessarily the one with the biggest advertising budget. It's the one who understands your goals, advocates for your interests, and provides honest guidance every step of the way.

By researching candidates, asking thoughtful questions, and evaluating experience, communication skills, and local expertise, you can find a real estate agent who will help make your buying or selling experience as smooth and successful as possible.



# How To Choose an Interior Decorator

Whether you're updating an outdated room, moving into a new home, or simply ready for a fresh look, hiring an interior decorator can help you create a space that is both beautiful and functional. Today's decorators do much more than choose furniture and paint colors. They help homeowners create spaces that fit their lifestyle, budget, and long-term needs.

## KNOW YOUR STYLE

Before contacting a decorator, spend some time identifying what you like. Browse websites, social media platforms, design blogs, and magazines to collect images of rooms that appeal to you. Save your favorites in a digital folder or inspiration board.

Look for patterns in the images you've chosen. Do you prefer modern, traditional, farmhouse, or contemporary designs? Are you drawn to neutral palettes or bold colors? Understanding your preferences will help you communicate your vision more clearly and allow a decorator to create a design that reflects your personality.

## FIND QUALIFIED PROFESSIONALS

Start your search by asking friends, family members, and neighbors for recommendations. You can also find decorators through professional organizations, online directories, review sites, and social media.

As you research candidates, review their portfolios and pay close

attention to previous work. Look for projects that match your style and budget. Reading client reviews can also provide insight into the decorator's communication skills, professionalism, and ability to deliver results.

Once you've identified a few promising candidates, schedule consultations with at least three decorators before making a decision.

## ASK THE RIGHT QUESTIONS

An initial consultation gives you the opportunity to discuss your project and determine whether the decorator is a good fit. During the meeting, talk about your goals, timeline, budget, and expectations.

## ASK QUESTIONS SUCH AS:

- How do you approach a new Project?
- Have you worked on similar homes or spaces?
- How do you communicate with clients?
- What services are included?
- Can you provide references?

The best decorators will listen carefully, answer questions openly, and explain their process clearly.

## UNDERSTAND THE COSTS

Interior decorators use a variety of pricing structures. Some charge an hourly rate, while others offer flat-fee packages for specific rooms or projects. Some work on a cost-plus basis, adding a percentage to furnishings and materials they purchase on your behalf. Others use a combination of these methods.

Be upfront about your budget from the beginning. A professional decorator can help you prioritize spending and develop a design plan that works within your financial comfort zone.

## VERIFY EXPERIENCE AND CREDENTIALS

Requirements vary by location, so it's important to verify a decorator's education, training, certifications, and experience. Ask for references and examples of completed projects. An experienced professional should be happy to discuss their background and provide proof of successful work.

## CHOOSE SOMEONE WHO UNDERSTANDS YOU

A decorator should bring expertise and creativity to your project, but your home should still reflect your tastes and lifestyle. Look for someone who listens to your ideas, welcomes feedback, and works collaboratively rather than pushing their own preferences.

Before work begins, make sure you have a written contract outlining services, costs, timelines, and payment terms. A clear agreement helps prevent misunderstandings and keeps the project on track.

Choosing an interior decorator may seem overwhelming, but a little research and preparation can make the process much easier. By understanding your style, interviewing several professionals, and communicating openly, you can find the right decorator to transform your house into a home you'll love for years to come.

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