

# HOW-TO

APRIL  
2023

# Guide

**Choose an  
Insurance Group**

**Choose a  
Auto Repair Shop**

**Sell your  
home fast**

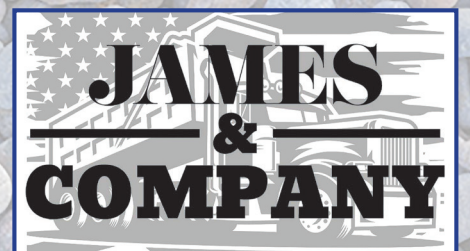
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# How to...

## Choose a funeral home

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

People often select a funeral home because it's nearby or has been recommended by someone they trust. But by limiting the search to just one funeral home, you may risk paying more than necessary for the funeral and any additional goods or services offered.

Here are some tips to help make choosing the right funeral home less stressful.

### COMPARE PRICES

If you have had to make funeral ar-

rangements in the past, you may be tempted to just go with the funeral home you have experience with. While this may be a smart option for some people, it's not always the right option.

Depending on how long it's been since you needed to make funeral arrangements for a loved one, the price of that particular funeral home may have gone up. That's why it is wise to shop around and compare the prices of the various funeral homes in your community.

### ASK FOR RECOMMENDATIONS

Even if you have never had to choose a funeral home in the past, you may have a friend or two who has. Ask these friends if they would recommend the services provided at the funeral homes they have used.

They may be able to share valuable information about the staff, facility and

prices of a specific funeral home.

### ASK ABOUT PACKAGES

Whether your deceased loved one had a specific list for their final wishes or you have to make these decisions for yourself, it is important that you ask a potential funeral home what types of packages they offer.

You will find that not all funeral homes are created equal, and each offers their own different ways of handling a service. No matter what type of requirements you have, it is best to choose a funeral home that will cater to your specific needs in order to make this difficult situation a little less daunting.

### CARING STAFF

When visiting a potential funeral home, the funeral director can be a major deciding factor when you choose

whether or not to use this particular company to handle the funeral of your loved one.

A caring and professional funeral director and staff will take the time to explain all your options in an empathetic way so you can make a better choice when choosing a funeral home.

If the director seems short or uninterested in your needs or makes you feel like you and your deceased loved one aren't important, you won't want to choose this facility to handle the funeral of your loved one.

While dealing with the death of a loved one is hard, choosing the right funeral home can help relieve you of some stress.

If you want your loved one to receive the proper funeral he or she deserves, following the above listed tips should help you make the right choice.



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# How to...

## Choose a generator

**N**o matter where you live, everyone experiences power outages from time to time. Those living in storm-prone areas suffer worse than most. That's why investing in a powerful generator can bring you peace of mind knowing you have instant access to power when outages occur.

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

Generators come in a wide variety of sizes and power output.

### 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.

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.

The Red Cross endorses automatic standby generators because they are a cleaner method of powering your home. Portable generators produce harmful by products that can damage the environment.

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.

### GETTING THE MOST FROM YOUR GENERATOR

It is important to pick a generator that can supply power to all the items you need in your house.

Understand running and surge wattage. These two values inform you how much power your appliances need and the maximum amount of electricity they can handle.

Prior to purchasing a generator, check the safety tags on your appliances for the correct wattage. The running and surge wattage on the generator needs to be high enough to satisfy the ratings of your most demanding appliances.

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

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# How to... Choose an insurance agent

**T**he market is flooded with companies offering all sorts of insurance at all sorts of prices. What is more rare is the qualified, reliable and ethical insurance agent who is going to help you find what best meets your needs at the best-possible price.

For most people, there are many advantages to finding a local insurance agent who is nearby to answer questions, knows your area and can provide top-quality service.

Because there are so many fraudulent agents, it is important to vet your agent prior to opting into the coverage they offer. Your financial future depends on finding the right person to help you get insurance that will fit your needs.

Here's some guidance on how to find the best agent or broker for your needs.

## ASK FOR REFERRALS

Family, friends and colleagues have likely worked with insurance agents in the past. Ask people you trust for referrals. If you receive a recommendation, it is because that person has had a positive experience. There is a strong likelihood that you will have similar results.

Good agents understand that offering great service will keep them in business. Their careers depend on word-of-mouth. If you are happy with the service you receive, your insurance agent will appreciate your willingness to send business their way.

## RESEARCH

If you do not have recommendations, research your options. Begin by looking at local companies and brokers. Be thorough and critical. Buying a policy is like purchasing a new car or home.

Select a company that is highly regarded by consumers. Read reviews of each company to determine who has the most satisfied clients. Are they easy to work with? Have there been any problems with collecting on a policy?

## INTERVIEWS

After narrowing your list of prospective agents, make an appointment to visit each one. Prepare a list of questions and concerns about your personal situation. Take notes during your meeting. Remember that you must feel comfortable with the answers before purchasing a policy.

If an agent tries to pressure you into making a decision right away, inform them that you need more time and cannot sign anything immediately.

The right agent will let you take as much time as you need to understand

the implications of each policy. They will give you useful information and not subject you to high-pressure sales techniques.

Your agent should be available. The relationship doesn't end once the sale is completed. Your dialogue should be continuous. The best agents are available if and when you file a claim.

Agents who have been in business for many years likely have a good reputation and track record. They understand the policies and will even take extra care that you are properly protected.

It is essential that you choose the right type and amount of insurance to adequately protect yourself and your financial future. The policy should be tailored to fit your specific needs.

A seasoned, skilled insurance agent will be an invaluable resource for safeguarding your future.

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# How to... Choose a used car dealer

**W**ith new cars constantly climbing in price, many people look to used cars for reliable transportation. Often, this means visiting a used car dealership. It's important to find a good used car dealer — one who is honest and is nothing like the stereotype many have of used car dealers.

A good used car dealer can help you make the same decisions about a pre-owned car as they would with a new vehicle. The best are familiar with the history of the vehicles they sell and will warn you upfront about the trouble spots that come with all used vehicles.

When choosing a used car on your own, there's no room for mistakes. You're left to your own judgment to assess the long-term viability of a vehicle. You get what you pay for, with no guarantees.

With dealers, you may have the opportunity to know more about a car and its history, a chance to test drive it for a day or longer. Dealers may also offer limited warranties or deals on service.

While it can be true that some used car dealers are less than scrupulous, finding a reputable dealer can be a valuable key to finding a great car at a great price.

If you're in the market for a used car, you only need to know what you want to buy!

Here are a few tips.

## CHOOSE YOUR VEHICLE

Knowing what you want will help you save time and effort. You may not know the exact make and model, but at least have an idea of the automobile type. Are you searching for a sports car, SUV, pickup truck or van? Focusing on the

type of car will help you avoid wasting time visiting dealerships that don't sell the type of used car you need.

## SEARCH GUIDES

Figuring out your budget is essential. How much do you want to spend? Search the Kelly Blue Book or the NADA Guides for what you might spend on the type of car you prefer.

Also, search the Internet and car websites to get a firm idea of asking prices for your type of car.

## TALK TO FRIENDS AND FAMILY

Friends and family members who enjoy cars as a hobby will have information for you about reliable dealers. If they have recently purchased a used car, they will have experience with who treated them right — as well as who didn't. Word of mouth is one of the best

indicators of a reliable business.

When you find a business that gets more than one positive review, make sure to check them out.

## MAKE APPOINTMENTS

Call and make appointments with salespeople. Ask them about financing and extended warranties. Both may figure prominently in your decision-making process.

## VISIT DEALERSHIPS

See the dealership in person to look for cars that match your type. Going there will help you feel confident about doing business with them.

When you look at cars, ask about maintenance and previous owner reports.

Finding the right used car dealer is almost as important as buying the best used vehicle.

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# How to... Choose the best cuts of meat

**G**ourmands will tell you there is no replacing fine cuts when it comes to the mouth-watering flavor of most meat. It can be something that is hard to find and not likely something you'll be able to just snatch off the cold-food aisle at a local grocery store.

Many factors go into the best cuts of meat — age, fat, marbling, coloring and type of cut all play a role. Unless you frequent a local butcher shop, the cuts of meat at most grocers tend to be simple — hamburger, steaks and ribs, for example — but don't offer much information beyond basic labels. And because many people are seeking value-priced meat, the quality and taste can't match those of the truly superior cuts.

Fortunately, many grocers today offer butcher cuts, and most cities have sev-

eral specialty butcher shops specializing in quality meats. You can even order many of the finer cuts online and have them shipped overnight.

No matter where you shop, you can increase your chances of finding the best cuts of meat by following the tips that can help you through the process.

### 1. Choose the right cut of meat for your recipe.

Consider how you are cooking the meat and what you want your result to be. Traditional barbecue uses cheap, tough cuts and cooks them slowly until they become soft and tender. On the other hand, a barbecue brisket is chewy and tough because it is cooked quickly over a full blast of heat. But that same meat can become delicious and smooth if you smoke it slowly over low heat for hours.

Other cuts of meat will become tough and flavorless if you grill them too slowly. For example, Porterhouse or T-bone are best cooked over high, direct heat for a short time.

### 2. Consider the density or toughness of the meat and its fat content.

Density can be hard to ascertain, so usually the cut indicates the density or toughness. Meats culled from different areas of an animal tend to be more or less tender.

Marbling — small streaks of fat running through the cut — can sometimes tell you about the fat content. Many people think marbling gives meat its best flavor.

However, the quality of the marbling is important. Big veins of fat don't cook very easily, so thick and consistent cuts of marbled meat would need to be slow

cooked to release the flavor. Small, thin ribbons of fat are usually excellent for a traditional steak cooked over high heat.

### 3. Examine the color of the meat and ask whether carbon monoxide is used to keep it looking red.

Meat browns quickly when exposed to air. If you find bright-red meat without additives used to preserve that vivid color, then it is an ultra-fresh cut.

Novice cooks might start with a cheaper cut of meat, such as sirloin steak for grilling. Once you have practiced your grilling skills, work your way up to expensive meats such as New York strips, T-bones, filet mignon and Porterhouse.

Ultimately, it is the quality of your cooking skills coupled with your selection of meat that will make a great meal.

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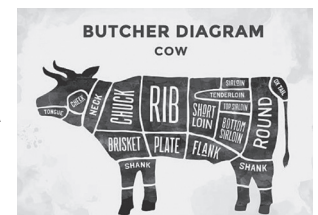
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# How to...

## Choose a flooring dealer

**T**here are so many options when it comes to flooring that finding a flooring professional is a no-brainer. A flooring dealer can guide you through the maze of materials that make up modern flooring, whether carpet, tile, linoleum, concrete, ceramic or porcelain tile, vinyl tile, wood, laminate or plank vinyl.

What you choose depends on the room, maintenance considerations and traffic, as well as aesthetic considerations. Most flooring dealers stock many of the popular options or can order them, and you'll likely discover there are many dealers in this competitive business, so choosing the right dealer is key to your decisions.

Getting the service and value you seek from an expensive and long-term investment requires you consult a reputable, professional flooring dealer with a history of meeting client needs with not only sales but support and service.

Here are some things to consider as you shop for flooring.

When picking the best flooring and respective dealer, longevity, not price, should be your guide. Everyone wants the best price possible, but it's important to consider these factors as well:

What if something happens in 10 years and you have no warranty to repair or replace the damage? Or if the installers make a mistake and leave your flooring permanently damaged?

So be sure to look at additional support and services. Find a dealer who has a great reputation and long track record of excellent customer service. Spending extra money is worth purchasing a product from a flooring dealer you can trust. You aren't just buying flooring. You are also creating a relationship.

When looking for a flooring dealer, look on the internet or your local newspaper.

On the internet, you can find review sites to see how local flooring dealers compare. You can also check advertisements in your local newspaper to find specials and deals.

Be sure to check with the Better Business Bureau to see whether the company has had any complaints lodged against it. If so, look to see how they were resolved. You might also check with the Chamber of Commerce.

After making a list of potential dealers you are considering, give each of them a call. Inquire about the background of the company and how long they've been in business. You may ask for referrals from previous customers for references.

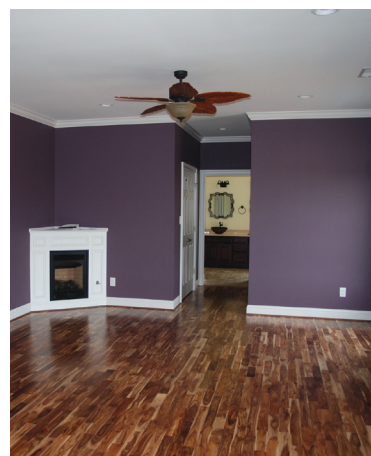
Find out about the installation services they use and the dealer's reliability. Do they use in-company groups or outside contractors? Also, find out about prices and warranty coverage.

If you visit their offices, they might even show you a scrapbook of prior work.

Experience should play a role in which company you ultimately select. Quality of materials, comparable or lower prices and good references will all make a big difference in finding the right flooring dealer.



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# How to... Choose an internet service provider

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

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

Whether you are moving into a new home or dissatisfied with your current service, keep in mind these factors

when choosing an internet service provider.

## TYPE OF CONNECTION

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

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

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

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

## PURPOSE OF CONNECTION

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

If you want to stream movies, study online or telecommute, you will need

the fastest connection possible.

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

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

## SPECIALS

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

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

from the same company.

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

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

## CUSTOMER SERVICE

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

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

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

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

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# How to...

# Sell your home fast

**N**o one wants to have their home on the market for an extended time period. Once you have made the decision to sell your home, you likely need to be able to get it sold quickly so you can move to your new home.

There are several things you can do to make it more likely that your home will sell quickly, such as remodeling, marketing and staging. Above all, you'll want to retain the services of an experienced local real estate agent.

Here are some time-tested steps you can take that will make it much easier to see a "sold" sign in your front yard quickly.

## PRICING

The most important step is to price your home correctly at the outset, and a good real estate agent can help you

with that.

Price it too low and you'll leave money on the table. Price it too high, though, and your home will take longer to sell — or won't sell at all — because savvy buyers won't take it seriously.

To hit the pricing bull's eye, you've got to know what is comparable in your market. A good agent will be able to pull data about recent comparisons, typically from the last six months, for sales of homes that are similar to yours.

## STAGING

Staging your home is sometimes thought of as an elaborate process that involves redecorating and renting beautiful furniture to make your interior look its best, but it doesn't always have to be that intense.

In its simplest terms, staging is about

presenting your home in the most appealing way possible.

## PHOTOGRAPHY

For most buyers, the first impression of your house won't be made in person. It will be made through photos of your home they see online or in print ads.

That's why it's critical to have good, quality photographs of your home.

The more clear, well-lit pictures that show off the beauty and features of your home, the more buyers are likely to take the next step and schedule a showing.

## THE REALTOR

Picking the right real estate agent is absolutely key to selling your house quickly.

Not only should you feel good about them personally — knowing you can

communicate well with them, trust them and feel good about them listing your home — but you should find an agent who will work their hardest to market and sell your home quickly.

Ask them about their background, how many similar homes to yours they have sold in recent years and what sets them apart as a real estate agent.

## OPEN HOUSE

It's a good idea to schedule some open houses to let potential buyers and local real estate agents tour your home.

You should make your house look its best, obviously, but also take steps to make your house seem comfortable, cozy and homey when people arrive. Make sure the house smells good, perhaps by baking some fresh cookies or treats for visitors who walk in.

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# How to...

## Choose a jeweler

**P**rofessional jewelers know just how to help you express that special message with the perfect gift. With their experience, they can help you pick jewelry that is high quality, unique and has the potential to be a family keepsake passed down through the generations.

Reliable jewelers will have a reputation for knowledge, training and ethics to help you make an informed decision. They'll provide you with a variety of options at different price points and give you confidence with their honest, straightforward service.

Look for a family owned jewelry store that's been in business a long time. This shows that throughout the years, they have upheld the tradition of quality merchandise and professional, friendly service.

How do you pick the best jeweler in

your area?

Finding someone with excellent skills is the first thing to consider. Quality jewelers offer reasonable pricing and fantastic customer service. Do not make the mistake of basing your decision on cost alone.

They may also offer other products from off-site manufacturers. In general, they are an excellent resource.

Jewelers and watch repair technicians have undergone extensive training and should have certifications to prove it.

They also attend periodic classes to keep current on regulations within the industry. Many jewelers travel to professional shows featuring the latest trends. They maintain their knowledge and understanding of the precious metal and gemstone markets.

Some jewelers have unique styles, specialize in a particular stone or are known

for their custom work.

Technical expertise isn't the only aspect to consider. Customers who receive superior service are likely to return for future purchases. You'll want to work with someone who sees more than dollar signs behind each customer.

Guarantees are essential. It is a fundamental factor in establishing a long-term relationship with the public and a track record of satisfied customers.

Top professionals offer free repair and unlimited service for the life of the jewelry.

People often regard their jewelry as a kind of financial or sentimental investment for family members. A professional understands the emotional bonds symbolized by a piece of jewelry and treats it accordingly. Many jewelers are sensitive to the needs of each customer.

Doing business with a jeweler you

know and trust will make a big difference when it is time to make a significant investment in a ring, necklace or watch. He or she will make every effort to get you the best possible price without sacrificing quality.

If you have been doing business with the same shop for a long time, you should expect a high level of service. The item should be guaranteed every time.

Anyone can sell jewelry. Malls across America are filled with jewelry stores. But dedicated professional jewelers don't just sell precious metals or gemstones. They bring a keen eye for the beauty and stunning quality of each piece.

It is true that price is important, but it shouldn't be your top consideration. You will get better value for your money when you do business with a jeweler you can trust.



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# How to...

## Choose a builder

**W**hen you are building a home, you want the very best professionals working on the job. Finding an experienced pro can make the difference between you having the house of your dreams in a timely and cost-effective manner or experiencing a nightmare of cost-overruns and shoddy workmanship.

This is why doing your homework is important when choosing a reputable builder.

### DETERMINE THE BUDGET

Your budget will determine the size of your project. Don't make the mistake of overspending on construction. Plan for additional costs that may come up after the initial bid on the project. You may need to spend money on extra permits or materials could go up in price. This has been especially true in the years following the pandemic when the supply chain has been disrupted and inflation has affected many projects.

After you determine a budget, visualize the finished project. This mental image will help you communicate with the builder you choose and find one that is best for your project.

### GET BIDS

It's a good idea to get pricing from at least five builders before you begin your project. Check the internet, local newspaper ads and ask for recommendations from people in your social network to get the names of builders in the area.

Solicit five bids for your project. Once you have received them, throw out the highest bid. The top bid is probably more than you should pay. The lowest bidder might have inaccurately assessed the job or reveals that the builder is simply too inexperienced, so be sure to research them carefully.

### INTERVIEW THE BUILDERS

Talk to each potential builder about your vision and ask them to produce a

detailed bid. Ask the builder for former customers who can provide references. You may also want to view the work of the builder at those locations and see if you can get any feedback from their clients.

### CHECK REFERENCES

When speaking with previous clients, ask whether the construction stayed on schedule. Were there any delays other than the weather? Did the builder keep costs within budget? Also, inquire about the behavior of the crew. Did they leave a mess after the project was completed?

Check on any follow-up service. Were there any repairs or minor touch-ups required? You should receive satisfactory answers to all these questions.

### GET A CONTRACT

Once you have selected the builder, ask for a contract with the bid in writing. Read this document thoroughly so you understand what is included, and what is not.

Building contracts should include a time frame for when work will be completed. Be sure you and the builder agree on what will happen if the timeframe is not met.

You should also both agree on the terms of completion. Don't pay the final amount of the bill until all work is finished.

This written document should also stipulate who will be working on your property. A builder may sometimes need to subcontract other companies for portions of a job. You should know the other companies and what tasks they will be doing.

Payment due dates will be listed on the contract. It is typical to pay for the materials before the project begins. The materials should be on site before you make payment. Request a receipt.

The contract should also specify when the builder will be at the site. Most builders hire project managers for major jobs.

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# How to... Choose a skilled nursing facility

**T**here comes a point after an illness or a surgery where you want to leave the hospital, but you still need more care than you can get at home. This is the time when you may need the services of a skilled nursing facility.

These facilities offer high quality nursing care by registered nurses in a medical setting under a doctor's supervision. It's a place where you can get rehabilitative services from various types of therapists.

The most important aspect is that it is transitional care. The goal is to get you back on your feet and back home.

A skilled nursing facility is usually much more skilled and regulated than an assisted living facility. That's because the staff at skilled nursing facilities provide and administer prescription medications. Assisted living facility staff does not

usually have the same authorization.

If you're searching for a skilled nursing facility for you or a loved one, you have hundreds of options to pick from. The problem is, it can be difficult to sort through all of your options.

Your best choices are facilities that have high scores from state agencies such as the nursing-home regulatory agency or department of health. The nursing staff in these facilities are required to complete a formal certification process.

As a result, Your loved one will need reassurance that he or she will be safe and well taken care of by a highly skilled nursing staff.

Choose a convenient location to your medical care team and to your family. While the goal is to get you home, you could be there a while and recovery can be helped along by visitors.

You can form an accurate opinion by visiting several facilities. Reputable centers will have no

problems with scheduling interviews with staff or giving tours of the living areas and grounds. If a facility doesn't allow you to see these areas or have a meeting with the director, it should be dropped from your list.

Cleanliness, cheerful decor and happy residents neatly dressed are symbols of a quality facility.

Speak to current residents and their families to get a good assessment of the facility. Family members will likely provide the most unbiased and unvarnished opinion of the facility.

Most high-quality skilled nursing facilities are significant investments. They provide a much higher level of care and so they cost more. Talk with an attorney who specializes in nursing facility cases for advice on cost, as well as quality of care.

Take all the time you need when searching for a skilled nursing facility.



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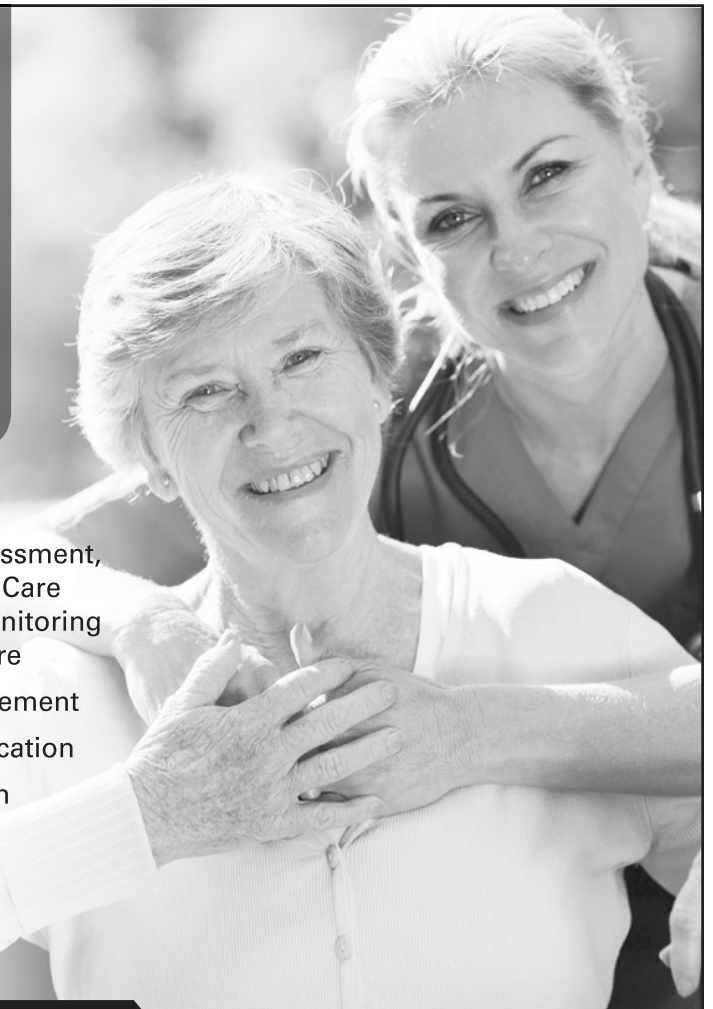
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# How to... Choose a final resting place

**C**onfronting one's own mortality can be a sobering thought. But like other end-of-life planning, selecting a final resting place can bring you peace of mind. Choosing a spot, whether it's part of traditional family plot in a cemetery, a special spot that brings you joy, or more permanent place like a mausoleum, finding a final resting place should be given serious, thoughtful consideration.

Your final resting place is also designed to keep your memory alive, so planning your own funeral and choosing a resting place with the your finances and wishes in mind is one of the most compassionate and selfless acts you can make and can preserve your legacy for years to come.

So whether you're pre-planning for yourself or helping a family member with choices, end-of-life decisions will

have a lasting impact.

Here are some things to consider when choosing a final resting place.

## CEMETERY

Choosing a resting place is similar to buying real estate. Location will play a large part in choosing a cemetery plot or mausoleum.

Your final resting place should have special meaning for you and your loved ones. Ideally, it should be neat, clean and have long-term arrangements for taking care of the grounds. A convenient location is preferable, so loved ones can pay their respects easily and conveniently.

Much of this decision will be based on personal preference. It might be a small, quiet country location or a plot in the middle of a bustling city. There are plenty of options available, depending

on your wishes.

The property manager should have a stellar reputation and a lengthy track record of being professional. It is important that they make you feel comfortable and at peace with your decisions.

Look for a cemetery that will be run in perpetuity. It should have stable management now and detailed plans for ongoing maintenance through decades to come. Do not be afraid to ask questions about the company's history and plans for the future.

## HEADSTONES

Deciding on the right headstone is another way to leave a legacy.

The monument or headstone can say a lot about the deceased's life. You can choose a simple, straightforward stone or an elaborate stone with a custom design. You can also leave a message

for descendants. This headstone will be around for a very long time, and it can inform people about your life.

So you might want something more unique. Monuments can also reflect the personality and interests of the person they are honoring.

Many companies offer a variety of designs and layouts for people who want a special headstone. They have symbols and messages that can honor religious beliefs, clubs, honors or careers. These elements will add personality to your headstone.

These companies are happy to cater to your request. They might also make recommendations.

A final resting place will honor a legacy for many years to come. The decisions you make will leave a meaningful impression, so take the time to choose wisely.

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While all cemeteries are for a single purpose, the burial of the deceased, they are not all alike. Before deciding where you or your loved ones choose their final resting place, take some time to ask the following questions.

#### Does the cemetery have a perpetual care fund?

Is there enough money in the fund to ensure that the income from the trust can or will maintain the cemetery into the future.

While many cemeteries may have a "cemetery fund" there may not be enough to ensure care that lasts forever.

#### Is the money kept in a savings account or in an irrevocable trust?

When money is kept in a savings account, it may lose value over time due to inflation. When the money is in an irrevocable trust, a third-party trustee oversees the investment and management of the funds. Ask if you can see the trust statements to verify the amount in the trust and who serves as the trustee.

**Does the cemetery of your choice allow prepayment of costs so that you may freeze the prices at the current price or do you have to pay whatever is the price at the time is needed? Are there no cost family protection benefits for minor children and grandchildren?**

**Is the cemetery licensed by the Commonwealth?** A licensed cemetery gives the family peace of mind knowing that there is oversight well into the future and the cemetery is in compliance with state law. Ask to see the cemetery license.

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# How to... Choose a computer repair specialist

**W**ith the increase in home technology use, people rely more than ever on their laptops, desk computers, tablets and other computing devices. When something goes wrong, whether a cracked screen, a worn-out cord or some other problem, you are likely to need a professional repair specialist.

If your computer is under warranty, you have the option of shipping your machine back to the manufacturer. But the turnaround time involved can cause frustrating disruptions in your workflow. Fortunately, local qualified repair specialists — from computer experts at big box stores to local experts in your neighborhood shops — exist to fix what ails your machine.

Here are some things to consider if you're looking for someone to work on

your computer:

## TYPE OF DEVICE

Do you use a PC (personal computer) or a Mac (Macintosh)? Most computer specialists will focus on only one system. If there's a picture of an apple on your computer, you have a Mac. If you are unsure, chances are you have a PC.

PCs and Macs are quite different from each other. Choose a technician who focuses on your brand of computer.

Is your computer a desktop or a laptop system? They often have unique issues, so find someone who can work on your type of computer.

If your tablet or smartphone is giving you trouble, be sure to find someone who specializes in those devices.

Ask for recommendations. You might also consult with the IT department at your workplace. They may be able to

point you in the right direction.

## EXPERIENCE

The ideal specialist is someone who has successfully fixed many computers. You don't want someone using your machine for on-the-job training.

Ask how long they've worked on computers and how they keep up with new innovations. Experienced specialists attend seminars or classes to learn about the latest operating systems and hardware.

## TRAINING AND CERTIFICATION

Microsoft and Apple give software certifications to technicians for completing a specialized training program. Anyone who has these certifications has important specialized knowledge on the ins-and-outs of these specific systems; however, that is no guarantee of a technician's ability.

## PRICE

As with most essential services, don't automatically choose the person who offers you the lowest rate. If something goes wrong during a repair, you may have to pay additional fees to solve the problem.

Small shops and individuals typically have the best deals because they don't up sell you on services or software that you don't need.

## MAKE A PERSONAL VISIT

Visit the computer repair shop where your potential specialist works.

It is important that you feel comfortable and confident handing your computer to the specialist.

A good repair person can be an ongoing partner to help keep your technology running and solve problems with both hardware and software.



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# How to...

## Choose an attorney

**C**hoosing a good attorney who meets your needs is an important task. Whether you are needing someone to represent you in court, to pursue damages from an accident or injury or to oversee your personal legal and business matters, you want an attorney who specializes in the type of law that will meet your needs.

While there are some reputable online services that offer people the ability to complete simple legal tasks without hiring an attorney, most Americans at some point will need the services of a professional lawyer.

One thing is for sure — it's best to have built a relationship with a trusted attorney before you need one.

Choosing the right attorney can mean the difference between freedom and a criminal conviction, losing your shirt in a divorce settlement or ensuring you don't get taken advantage of in a business deal.

Here are some factors to consider when choosing a lawyer.

### AFFORDABILITY

Settling for inexpensive legal representation can be a big mistake. Quality should always come first when it comes to attorneys.

If you're facing a criminal case and cannot afford an attorney, you have the right to a court-appointed lawyer. Taxpayers pay these representatives to help people in need. A court-appointed attorney can provide you with invaluable assistance.

### RELEVANT ISSUES

When selecting an attorney, find one specializing in the area in which you need assistance. For example, people who have been arrested for driving while intoxicated will require a criminal lawyer who specializes in traffic law.

Real estate transactions are best

handled by a lawyer specializing in that field.

Many lawyers specialize in a variety of legal issues.

### REFERENCES

Finding a quality attorney can often be as simple as asking your family or friends for referrals. If you are getting a divorce, look for people in your social network who have been through a divorce who were pleased with their representation.

You can also ask attorneys for references. A true professional should be able to provide you with recommendations from previous clients.

### CASE HISTORY

Check your attorney's case history to get an understanding of the legal professional's competency. Websites will help you determine a lawyer's success rate.

You can also find out if an attorney you are considering has a high settlement rate.

Ask attorneys directly about their case histories. Any lawyer with a good track record will readily provide the information.

### CONSULTATION

Take advantage of any free consultations. Most attorneys offer them. The meeting will allow you to discover whether the lawyer is a good match for you.

If you feel discomfort during the meeting, do not hire the attorney. Simply thank them for their time.

Ask questions during your free consultation. Expect forthright answers. If you don't feel satisfied, find another person to represent you. There are plenty of qualified local attorneys who will be willing to help.



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# How to... Choose an auto body shop

**Y**ou own a car. You are, more than likely and unfortunately, going to need the services of a professional auto body shop at some point.

From dents and scrapes to fender-benders and more intense damage resulting from an accident, repairing your vehicle requires the services of expert professionals from an experienced, reputable auto body shop.

Not surprisingly, shops specializing in this service can vary in quality, reliability and cost. It's not unusual for auto body repair estimates to differ by hundreds if not thousands of dollars. To get the best work at the fairest price requires an investment in time and asking the right questions.

Choosing the right body shop depends on many factors, such as the extent of damage, whether the costs are born by

yourself or insurance, the experience of the shop with your make and model of vehicle and the shop's history and reputation, among others.

Paramount to your search is finding an auto body shop that's honest, trustworthy and dependable. That choice will ensure that your vehicle is repaired quickly, affordably and correctly.

The shop you choose should be able to complete all manner of work, from a minor touch-up to a full-body repair.

Your friends, family and colleagues might have recommendations. After all, auto body shops are an unfortunate, but necessary, part of life.

Have a list of companies, research each shop on the internet and read customer reviews.

Testimonials, negative and positive, should be considered. But keep in mind that no business has a 100% satisfaction

rate. Someone will always be displeased. Also, more people are likely to leave a negative rather than a positive comment.

A good source for finding an auto body shop is your local newspaper. Local businesses advertise and many times you can find special deals to help save you money.

Once you have created a list of shops, contact them on the phone and ask pertinent questions. How long have they been in business? What are their specialties? How soon can you bring your vehicle in for an inspection?

Ask to set up an appointment for a free inspection. Then further investigate the business. Look around their lobby. Is it clean? Do they have their license and any awards or certificates posted? Do they care enough about their customers to offer reading material, coffee or water?

Consider prices. Are they comparable to other body shops? While you want to

find a great deal, cheaper is not always better. Understand that you will often get what you pay for when it comes to auto body work.

Feel free to ask for references before they work on your car.

You can also check their previous work. When you see a car with paint drips, panels that are misaligned or paints that don't match, look elsewhere.

The shop should inspect your vehicle for repairs that are not readily visible. Often, there are hidden damages that cannot be detected until repair work begins on the vehicle.

Finding an auto body shop may not be the most pleasant business because it usually means your vehicle has suffered some kind of damage. But finding the right shop will make the experience much more pleasant and you will be happy with the repairs.



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# How to... Choose tractors and farm equipment

**P**urchasing heavy-duty farm equipment is heavy-duty decision. Tractors and other machinery are among the most expensive purchases farmers and ranchers make, so you want to make sure you're getting the highest quality bang for your buck.

You want to get a good deal, but remember that cheaper isn't always better. After all, you're making an investment in a valuable asset you'll be using around the farm for decades to come.

Here are a few keys to consider.

## DURABILITY

Tractors are engineered to do a very specific task, and their longevity and durability usually — but not always — will vary with the cost.

That's why it's important to find the

right tractor to fit the job you're doing.

The brand's reputation should factor into your decision. Look for online reviews and talk to farmers you respect about the brands they use.

Also, visiting a retail location and talking to knowledgeable salespeople will also help you narrow down your choices.

Keep in mind that while there are plenty of low-end, affordable tractors out there, few have a reputation for durability over the long haul.

## FEATURES

Tractors and farm equipment come in a wide range of capabilities and price points, from affordable models designed for home use to multimillion-dollar, state-of-the-art automated machines. In between those extremes, you'll find a

vast mixture of features and capability.

You can select the right model by asking yourself how you'll use the equipment. The size of your farm is important, of course. Bigger farms need larger, more capable equipment to operate at the highest level of efficiency.

Remember, too, that when you buy a tractor, you're committing yourself to a whole line of equipment. Most of today's tractors are designed as flexible platforms that can be used for all kinds of jobs, so check on the accessories and tools that are available with each model.

## WARRANTY

Every manufacturer of farm equipment says they're built to last, but how many of them back up their claims with a solid warranty? The warranty term and coverage can be one of the most

critical considerations you weigh as a buyer.

Not only will a great warranty help you if your equipment has a malfunction down the road. It's also a sign of how much faith the manufacturer has in their products. Strong warranty coverage usually corresponds with products that are designed with toughness and durability in mind.

## DEALER

Finally, finding a good farm equipment dealer is an essential part of the shopping process.

Look for an experienced retailer with a long track record of happy customers. The best ones will have lots of positive references in the local farming community, so just ask around for which farm stores people in your area trust.



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# How to... Choose a shredding service

In a world of almost exclusively electronic communication, it's surprising how much paperwork still piles up. While many Americans have elected to receive electronic copies of sensitive documents such as tax files, there's still a great many who prefer to maintain paper copies of these and other important documents.

If you own or run a business, even that small trove of financial and personal documents quickly piles up, and disposing of it thoroughly and securely becomes a priority.

Confidentiality is important, particularly for businesses in competitive industries. That's why a good shredding service can be a major help in keeping fraudsters and potential spies from viewing your business documents.

Shredding services will handle confidential paperwork easily and efficiently.

Medical professionals, attorneys and banks are particularly in need of shredding services. If sensitive, confidential information is leaked, your business could be legally liable.

Why risk a lawsuit? A good document shredding service will help you avoid the hassle and scare of being vulnerable to lawsuits and crime.

## TRUST AND SECURITY

Trust is the key word when looking for a document shredding company. After all, they will be handling your confidential papers.

Ask other area businesses which shredding company they use. Getting a good recommendation from a fellow business owner is a great way to guarantee your satisfaction with a shredding company.

Look for a company with a long track record. The more experience they have,

the better service they can provide.

Inquire about their method of destruction. It is a key consideration, as you need to be certain these documents are handled with great care.

If you are comfortable with using an off-site service, ask for references before determining if they have a high level of security.

Ask how and where waste is disposed. If your company values environmentally-friendly products, using a document shredding service that recycles can be a fantastic choice.

## CERTIFICATION

Choose a company that is certified through the National Association of Information Destruction.

Proper certification means your documents will be handled with the utmost professionalism. A certified service takes

superior precautions so that your documents will not wind up in criminal hands.

When interviewing service companies, ask about liability insurance. You need to know that your business is protected in the event something happens while your records and documents are being transported.

Take your budget into consideration. Ask for written quotes from several companies. Comparing these prices and service details will help you understand what you are paying ahead of time.

When choosing a document shredding service, always consider confidentiality and safety first. The lowest price quote will not always be the best. Remember, the reputation of your company is at stake. Select a company that makes you feel comfortable. It will leave you and your company feeling more secure and satisfied.

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# How to... Choose an auto repair shop

Everyone seems to know someone who's good at auto repair. A relative, friend or neighbor who has experience fixing cars. For most simple fixes, that might work. But often the complexity of modern vehicles surpasses even the knowledge of the best backyard mechanics. That's when owners begin the search for an auto repair shop.

Some new car owners may naturally gravitate toward their dealers to follow scheduled maintenance to keep their vehicle in top shape. Older cars will likely need more attention. That's why it pays to develop a relationship with a qualified, reliable and professional auto repair shop.

Talented, honest mechanics can extend the life of your car and help you avoid costly repairs. And if the unexpected occurs — an accident or a major

malfunction — that relationship can be the difference between hundreds and thousands of dollars.

Even if your car is new, at some point it will need tires, oil changes or even a new engine. If you have a relationship with a good auto repair shop, you won't sweat it when these things come up.

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

Here are a few points to consider:

- Less than 40% of new customers in auto shops are walk-ins. That means word of mouth is still king in the industry. Find a shop that gets rave reviews from family and friends, and you'll be in good hands.
- If you travel often, consider a shop that offers a national warranty. For instance, a warranty of 12,000 miles or 12 months is handy for issues that keep cropping up, particularly in older cars.
- Ask about the shop's range of ser-

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

- Look around the shop. Is the equipment in good condition? Is it clean, well-lit and organized? These factors all contribute to a level of professionalism.
- Look for brand names and proper certification. Does the auto repair shop use brand-name parts? These parts are engineered to meet the manufacturer's specifications and will likely come with a warranty. Shops may use remade or generic brands which your insurance policy may not cover, so be sure to check.
- Are the auto technicians certified by a specific car manufacturer, the National

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

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

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

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

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# How to... Choose an HVAC company

**T**oo often, people wait until their heating or air conditioning system has issues or goes out before looking for an HVAC company. The best time to choose is before this happens so you can find a reliable, professional company to ensure your components are in top running shape and can deliver emergency repairs should you need them.

The best HVAC contractors are helpful and reliable, but a poor contractor can cost you extra money and heartache.

Good word of mouth will go a long way toward helping you find the best professionals in your area.

Create a list of candidates and call the Better Business Bureau, your state's board of contractors or the builders' association to check on their reputa-

tions. Your town's building inspection office may also have information for you. Avoid companies who have many complaints on their record.

Upon narrowing the list, call the remaining ones and ask about pricing, guarantees and warranties. Also inquire about how long it would take to complete a job and the manufacturers' brands they use.

If you are purchasing new equipment, find out if you need a separate service contractor or if routine maintenance and repairs are included in the price of installation. Does the company provide around-the-clock emergency service?

High quality HVAC companies are fully licensed, bonded and insured. If a worker is injured or causes damage to your property, that insurance should cover it. Otherwise, you could be liable for the damages. Your insurance premi-

ums would likely increase as a result.

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

Before any work begins, verify that all the required building permits are in place. Most companies will file permits on your behalf at the local building codes office. But don't assume that it has happened. Check with the permitting office first. Work done without

proper permits could result in a fine and time delay.

Have a load calculation done before installing a new system in any building. The best companies perform a thorough calculation rather than estimate. Buildings change over time due to foundations cracking or settling. It will affect the efficiency of any equipment.

The HVAC company shouldn't use the old unit to determine the proper size of a new one. If your old unit was inadequate, you will want to install a unit that is a different size. Speak with your HVAC installer to determine the right size and model for you.

Ask your HVAC contractor to perform annual checkups to verify that the unit is running at peak efficiency.

With these tips, you can choose a reliable HVAC business that will help you for years to come.

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# How to... Choose an estate planner

**M**any people wrongly believe that estate planning is for the wealthy with a large number of assets. Everyone should have a will, but most will benefit from an estate plan, the best way to ensure your wishes are fulfilled after your death — or even prior to your death if you don't want to handle your affairs or are unable to manage them.

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

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

## SEEK LEGAL COUNSEL

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

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

Consult an attorney who has experience in developing estate plans for those whose situations are similar to yours.

## LIFE INSURANCE POLICIES

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

There are a wide range of options, and only a few will make sense for your

situation. A professional can guide you through the possibilities and help you make appropriate choices.

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

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

## FUNERAL EXPENSES

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

Pre-paid funeral plans are a popular option, or you can simply buy a burial

plot in advance so that one major task will be handled before your death.

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

## COMMUNICATION IS KEY

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

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



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## OUR SERVICES

- ★ WILLS
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- ★ POWERS OF ATTORNEY
- ★ ADVANCE MEDICAL DIRECTIVES
- ★ ESTATE ADMINISTRATION
- ★ ESTATE LITIGATION



**David Watkins, Gary Elder, Carter Allen and Matthew Friedman**  
Elder, Watkins & Friedman, PC is a general practice law firm that provides clients with a variety of legal services. Our attorneys have extensive experience representing clients in estate planning, estate litigation and in a variety of other practice areas.

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200 David Bruce Ave., Charlotte Court House, VA 23923  
**434-542-5005**

# How to...

**A** great deli can transform a simple sandwich into a delightful culinary experience. They do this through a smorgasbord of the finest meats, cheeses, breads and condiments.

Fine delis have sprung up almost everywhere. A great, independent deli is something beyond an extraordinary place to shop; it is a treasure. And excellent delis boasting mouth-watering showcases of meats, cheeses and pickles can bring back memories of a simpler time for many.

Try not to settle for a deli that isn't genuine. You'll be making a culinary mistake. An awesome store has these five components.

## WIDE VARIETY OF FOOD

Great delis offer a variety of breads, meats, cheeses and vegetables. They

usually even have them on display. The staff might encourage you to try a different combination each time you visit.

Popular meats can include bologna, ham, turkey and salami. You might find American, Swiss and cheddar cheese. But the best delis will offer other options such as pastramis, liverwurst, hot corned beef and knishes.

Delis also cater to local markets. Each region has its own specialty.

Many delis offer fresh soups (in the fall). Delectable desserts are available to go along with their tasty sandwiches.

## FRESHNESS

All food should be fresh. That attention to freshness is still found in great delis today.

# Choose a deli

All items should be made daily.

## PRICES

A quality deli has distinctive food. You will be paying for high-quality meat, fresh vegetables and home-baked breads. But that doesn't mean you have to spend a lot of dough.

Look for daily specials. Establishments usually have a daily or weekly special. They might even offer a discount if you order during a certain time. Many delis offer specials for eating in the middle of the afternoon when business is typically slower.

Also, delis might offer coupons in local newspapers or on websites. It is a great way to get new customers to try their business.

## CUSTOMER SERVICE

The employees at a quality deli

appreciate your business. As soon as you enter, they should welcome you. They will fix your food promptly according to your order.

The counter staff and cooks should be very clean.

## CLEANLINESS

The establishment itself should be very clean, from the ceiling to the floor. Deli owners take great pride in their businesses. Look at the cleanliness of the utensils and tables. Quality delis prevent cross-contamination.

You will likely find a great deli that offers quality products in your neighborhood. With fresh ingredients, home-baked bread and outstanding customer service, you can enjoy a fantastic sandwich at a reasonable price.




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# How to...

## Choose the best pediatrician for your child

**F**rom the time they are born until they become young adults, growing children have particular health needs tended to by medical specialists known as pediatricians. If you haven't developed a relationship with a long-term pediatrician, your doctor may refer you and there are likely dozens to choose from in any given town or city.

But primarily, you'll want to find an experienced pediatrician who communicates well with you and your child, who understands your child's specific problems and how best to treat them.

Fortunately, pediatricians are trained not only in medical treatment for children but how to make them most comfortable during their visits. Welcoming, child-friendly waiting and exam rooms, along with a caring, easy-going manner work wonders on youngsters.

If you're looking for a pediatrician for your child, here's how to get started.

### RECOMMENDATIONS

Family, friends and acquaintances will likely have recommendations about good pediatricians in your area. Parents will be happy to share about their experiences at the pediatrician's office.

You can also check with your family doctor or ob-gyn who delivered your baby. They will have informed recommendations to help you select the best doctor.

Don't just collect one or two names. Ideally, you should have a list of at least three professionals. It will help you compare and made the right selection.

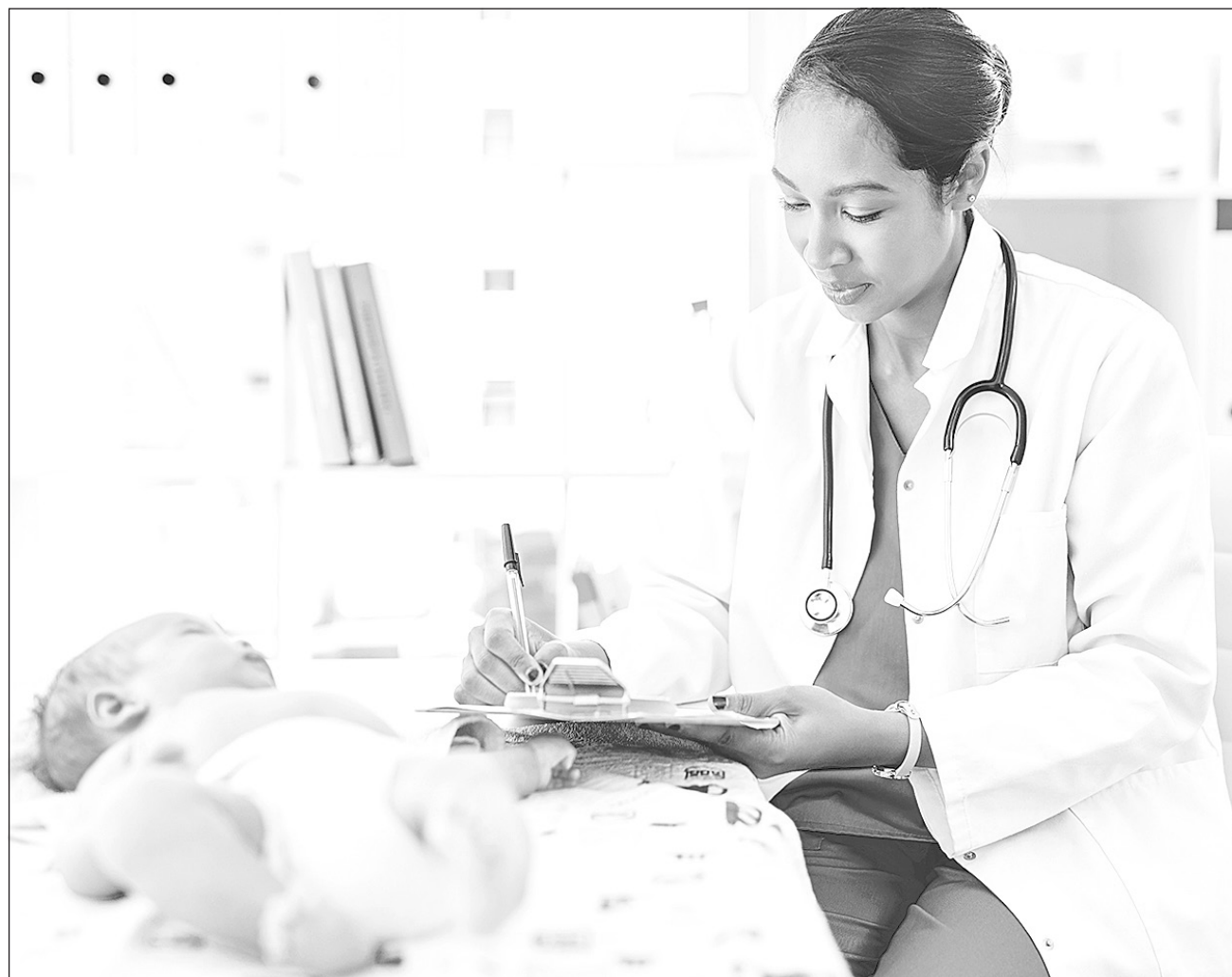
### INSURANCE

Next, look at your insurance policy. Find out if any of the people on the list are part of your network plan. Remember that children visit the doctor more frequently than adults because they catch a lot of viruses while building up their immune systems. Doctors not covered by your insurance should be crossed off your list. You might also reconsider your insurance policy, if possible.

### NARROWING THE LIST

It is time to arrange a meeting with each physician so you can find out who will work best with your child.

Look at their office locations. They should be in a convenient location, not far from your home. You will probably visit this doctor quite often, so convenience is a big factor.



When you meet with the doctor, focus on his or her philosophy. Some physicians prefer to run lots of tests. Others have a more relaxed and homespun approach.

Parents who follow a wellness philosophy might have to look harder to find a doctor who is open-minded about alternative medicine. Be sure to find out if your doctor is receptive to this idea.

### THE VISIT

If you haven't chosen a pediatrician before giving birth, bring your child along for this meeting. It will help you gauge their interaction.

The doctor should make your child feel at ease. He should be patient, tolerant and friendly.

You must feel comfortable with this medical professional as well. He should take the time to answer your

questions thoughtfully.

Inquire about their emergency policy. Does the office accept walk-ins? If your child gets sick in the middle of the night, can you call the pediatrician or nurse? Find out about office hours and when you need to visit the hospital instead.

Is the office decorated with children in mind? Is it a safe, inviting atmosphere? Does the practice use modern equipment? Are exam rooms clean?

Many pediatricians now offer separate waiting rooms for children who are not sick. These "well child" waiting areas help stop the spread of viruses. If your child is there for a checkup, it is a bad idea to have him sit next to another child who has the flu.

With this strategy, you should have an easier time selecting a pediatrician. Choosing well now will save you time and trouble in the future.



## Centra Southside Pediatrics offers endocrinology services

*Centra Southside Pediatrics offers endocrinology services as part of its medical care for children under the age of 18.*

Luis Siliezar, MD, pediatric endocrinologist, completed medical school at the University of El Salvador and residency training in pediatrics in Nassau University Medical Center, after which he served a fellowship in pediatric endocrinology. Dr. Siliezar performed his pediatric endocrinology training at NYU Winthrop Hospital.

Centra Southside Pediatrics is open Monday – Friday from 8 am to 5 pm.

### OUR PEDIATRIC ENDOCRINOLOGIST



Luis Siliezar, MD

### SERVICES/PROCEDURES

- Disorders of carbohydrate metabolism, such as diabetes mellitus, impaired glucose tolerance, and hypoglycemia
- Growth and puberty problems, including short stature, precocious, or delayed puberty
- Underactive or overactive thyroid gland
- Pituitary deficiencies or excessive function
- Adrenal disorders such as premature adrenarche, congenital defects of steroidogenesis, or excess (Cushing syndrome, low-renin hypertension)
- Congenital or acquired gonadal dysfunction
- Obesity
- Disorders of calcium metabolism, including vitamin D deficiency, low or high calcium level



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