

2024 How-To GUIDE

Hearing • Senior Living • Bridal • Trade School • Volunteer • Auction • Propane
Generators • Sewing • HVAC • Continued Adult Education • Mortgage Lender
Funeral Home • Cancer Center • Bank • Recycle & Disposal Events
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- ★Safety★: Five-star NHTSA rating, extensive driver aids.
- ★Cargo★: 37.7-70.8 cubic feet of space.

2024 DODGE DURANGO SRT 392

- ★Performance★: 475-hp V8 engine.
- ★Tech★: Luxurious with advanced infotainment.
- ★Towing★: Up to 8,700 pounds.
- ★Drive★: All-wheel drive for better handling.

2024 DODGE HORNET R/T PLUS

- ★Power★: Combines 1.3L turbo engine with electric motors, 288 hp and 383 lb-ft of torque.
- ★Hybrid★: 32 miles of electric-only range and achieves 77 MPG.
- ★Features★: 10.1-inch touchscreen, digital gauge cluster, Harman Kardon sound system.
- ★Performance★: Brembo brakes, adaptive dampers, and all-wheel drive provide excellent handling and braking.

2024 JEEP COMPASS LATITUDE

- ★Performance★: 2.0-liter turbocharged engine producing 200 horsepower.
- ★Tech★: 10.1-inch infotainment display with Apple CarPlay and Android Auto.
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2024 JEEP GLADIATOR SPORT

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- ★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.

2024 RAM 1500 CLASSIC TR

- ★Performance★: 3.6-liter V6 engine, 305 horsepower, available 5.7-liter HEMI V8.
- ★Tech★: Available 8.4-inch Uconnect 4C NAV system and ParkView rear backup camera.
- ★Safety★: Forward collision warning, advanced cruise control w/stop capability.
- ★Towing★: 10,620 pounds maximum towing, 1,930 pounds maximum payload.

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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.

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How-To Guide

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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 and Size

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

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.

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.

You Should Be Comfortable in Your Wedding Dress

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

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

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How To *select* a Cancer Institute

The WVU Cancer Institute is passionate about providing the highest quality cancer care right here in West Virginia and throughout our region.

The Mary Babb Randolph Cancer Center, located in Morgantown, is the Institute's largest, most comprehensive cancer care facility. As part of West Virginia's top academic health system – WVU Medicine – the WVU Cancer Institute provides patients with access to world-class cancer care.

In fact, the Mary Babb Randolph Cancer Center is the only facility in West Virginia that offers blood and bone marrow transplants; photopheresis and CAR T-cell therapy; gamma knife radiosurgery for brain cancers and metastasis; and hyperthermic intraperitoneal chemotherapy (HIPEC) and isolated hepatic infusion.

Mary Babb Randolph Cancer Center patients see committed, highly specialized medical professionals dedicated to their health and wellness.

"Our multidisciplinary care teams work together to plan and provide treatments at the WVU Cancer Institute. Our medical, surgical, and radiation oncology teams merge the latest cancer medications, therapies, and surgical approaches with groundbreaking technology and community-driven research to offer personalized care," Hannah Hazard-Jenkins, M.D., F.A.C.S., executive chair and director of the WVU Cancer Institute, Jean and Laurence DeLynn Chair of Oncology, and associate professor of surgery at the WVU School of Medicine, said.

"A cancer diagnosis is a life-changing event. Finding and receiving cancer care should not add to that stress. That's why the WVU Cancer Institute is dedicated to providing life-saving cancer care in Morgantown and through a broad,



integrated network."

The WVU Cancer Institute includes 14 regional hospital locations with the goal of providing coordinated cancer care close to home. The network's larger, regional sites offer medical oncology, surgery, and infusion services, as well as highly advanced radiation oncology services, while the critical access hospitals and smaller community hospitals provide infusion services and outpatient medical oncology.

In addition to offering diagnosis and treatment in its physical locations, the WVU Cancer Institute is traveling the state providing cancer screenings with its mobile units. Close to 3,500 breast and lung cancer screenings will be provided this year, alone, through Bonnie's Bus and LUCAS.

"This is very intentional," Dr. Hazard-Jenkins said. "We want our patients to have the care they need right in their own backyard.

Modern treatments help more people survive cancer than ever before. At the WVU Cancer Institute, patients have an entire team of clinicians and support staff tirelessly working to support them

through the continuum of cancer care.

Earlier this year, the Hazel Ruby McQuain Charitable Trust made a transformational \$50 million gift to the WVU Cancer Institute. The gift will be a catalyst for a new, state-of-the-art, cancer hospital that is part of the WVU Medicine J.W. Ruby Memorial Hospital complex in Morgantown.

The Hazel Ruby McQuain Cancer Hospital of the WVU Cancer Institute will be a foundational element of the WVU Cancer Institute as it pursues National Cancer Institute (NCI) designation, the gold-standard for cancer institutes. In June 2023, the State of West Virginia separately provided the WVU Cancer Institute with a \$50 million supplemental appropriation in support of NCI designation, a process that typically takes five-to-seven years.

"From providing better access to cancer care, to growing our team of specialists and researchers, to engaging communities in cancer research, to offering the latest advancements and innovations, we are committed to providing the highest quality care to the entire state and region," Hazard-Jenkins said.



We provide hope by saving and improving lives.

Our expansive network of facilities across West Virginia and the region allows patients to get cancer care close to home so that they can stay connected with family and friends during their treatment. We know that a strong support system is key to recovery.



Learn more about our broad, integrated network across West Virginia and the region at:

WVUCancer.org/Locations

 **WVUCancerInstitute**

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.



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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 homebuyers through what could be a confusing process, keeping the best interests and financial priorities of the homebuyers in mind.

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

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

SEEK LOCAL LENDERS

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

Community banks typically offer lower costs and more financing options. "Clear Mountain Bank works with multiple investors and can



typically offer the best market rates available. Additionally Clear Mountain Bank (as a community bank) can offer portfolio lending. Portfolio lending is not always available through national lenders," says Hayes.

TAKING ADVANTAGE OF PERSONAL REFERRALS

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

COMMUNICATE WITH YOUR LENDER

The best mortgage lenders will focus on understanding your long-range financial goals. They will ask you how long you intend to remain in this new home, and if you plan to make home improvements. Your answers will help the lender determine the best mortgage products to suit your needs. "Every loan product is unique and some

homebuyers may qualify for more than one loan program, including first-time homebuyers programs. This is why lenders should take the time to get to know the homebuyer's financial situation to ensure that the right product is selected for their best benefit," says Hayes.

REVIEW MORTGAGE DISCLOSURES

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

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

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

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

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

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

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How To *choose* a Monument

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

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

Selection

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

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

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

Knowledge

Lang Monument Company is a 5th generation family business, established in



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

Service

Choose a monument company that has been in business for many years. Established in 1874, Lang Monument Company is located at 812 Don Knotts Blvd, Morgantown, WV 26501 and has been at this location since 1948. Visit our showroom with over 100 monuments on display. We offer a completion time of 45 days or less on in-stock monuments. Stop in or schedule an appointment and Rob will answer all your questions even if you have a monument that was previously purchased elsewhere. You should never experience pressure when picking out a headstone. We will provide you with a written quote that is good for 90 days allowing you time to continue to ask questions and discuss with your family. Every purchase at Lang Monument Company is backed by our

lifetime guarantee, from flower vases to quality of granite to our 18" deep concrete foundations. **If Lang Monument Company does it, we guarantee it.**

Customization

Traditional headstones are still most commonly chosen. However, you have the option of customizing a monument in any way, including, symbols, verses, quotes, pictures, porcelain and etched including custom scenes. Bring us your picture or idea and we can hand-etch it onto a monument for you. If you have something in mind, simply ask Rob.

Other Services

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

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How To *select* a Trade School

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

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

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

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

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

Cost is always a major factor. Check to make sure the school you are considering offers



financial aid or scholarships, student work options, or other types of loans to pay for your education!

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

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

Does the school have a good standing within the community?

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

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

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

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



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How To *choose* *an* Auctioneer

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

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

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

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

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

If you can't find a suitable professional, look for someone in your community who possesses the same attributes. Charisma can make up for verbal skills. Sometimes using someone well-known to your audience is more beneficial than hiring a professional auctioneer. This person should undergo some training in the overall



auction process. There are various logistics involved in auctions that lay people are often not familiar with.

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

While the Internet can be a great tool for locating an auctioneer, not every site lists only credentialed auctioneers. Be sure to visit the website of a certified institution. No matter where you find your auctioneer, ensure that he or she is licensed and actively working auction events. Be sure to ask for references and work history.

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

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

Many auctioneers belong to professional organizations such as the Certified Auctioneers Institute, or CAI. By hiring 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 *choose* a Jeweler

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

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

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

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

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

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

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

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

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

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

A discount retailer or online vendor may offer an unbelievable



price, but without the personal attention.

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

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

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



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"Charlie"



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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304-599-6762

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MORGANTOWN, WV 26505
clinic@yosthearing.com
www.yosthearing.com

How To Care For Your Hearing

Your hearing health is vital to your overall well-being. Hearing health treatments reduce communication difficulties, improve social relationships, and quality of life. Your hearing health treatment at Yost Hearing is an individually prescribed experience focused on convenience & service. The Journey to Better Hearing takes a village. Your team at Yost Hearing will be there along every step of your journey.

YOUR HEARING HEALTH

Hearing Evaluation

Hearing testing is used to diagnose hearing loss. Early identification of hearing loss can help alleviate years of aggravation and keep your brain healthy. Hearing testing is non-invasive examination and a key component to your hearing health! Your community hearing health team at Yost Hearing goes above & beyond a basic hearing test with the Yost Hearing (6-Step) comprehensive hearing evaluation. The evaluation includes: a case history, otoscopy, tympanometry, pure tone testing, speech testing, and a result review.

Tinnitus Management

Many people suffer from tinnitus. In fact, about 90% of patients with hearing loss experience some degree of tinnitus. Tinnitus is often described as a ringing or buzzing sound in the ears. At Yost Hearing, you will find a comprehensive approach to tinnitus management. Your audiologist will take the time to explain what tinnitus is, potential reasons why it happens, and discuss individualized treatment plans following a thorough assessment.

Hearing Loss Prevention

Sounds can be harmful to your hearing. Sound is measured in decibels(dB). A whisper is 30 dB, normal conversation is 60 dB, and a motorcycle is 95 dB. Sounds above 85 dB may start to damage your hearing & any noise above 120 dB can cause immediate harm. Wear hearing protection in noisy environments & follow the 60:60 rule! Listen to 60% or less of the max volume of your device for no more than 60 minutes. Visit Yost Hearing for all your hearing protection needs!

YOUR HEARING TREATMENT

Hearing Aid Center

If hearing loss is diagnosed, Yost Hearing offers a variety of hearing aid brands & styles. The aids are personally prescribed to your specific hearing loss. Yost Hearing considers many factors when helping you choose your style & technology. Some factors include: hearing loss, dexterity, lifestyle, budget, listening environment, and comfort. The latest prescription hearing aid technology is incredibly powerful, offers remarkable sound quality and performance. Wireless connections allow phone calls, music and television to stream directly to your hearing aid for exceptional clarity. Most styles are now available with rechargeability.

Aural Rehabilitation

At Yost Hearing you work with a Doctor of Audiology. An audiologist is a trained communication specialist prescribing personalized hearing treatment solutions. Your audiologist is working to rehab your ears and brain. Hearing has just as much to do with your brain as your ears. Different communication strategies along with speech or "lip reading" are used by your audiologist. Additionally, the audiologist leads the hearing aid fitting & programming process and recommends any assistive listening devices if necessary. Successful aural rehabilitation strengthens communication abilities and helps manage any stresses of gaining back your ability to hear better.

Routine Maintenance

Yost Hearing believes that clean ears work better! If necessary, Yost Hearing offers ear cleanings. Patients appreciate the convenience of this fast in-clinic procedure. Excessive ear wax can contribute to tinnitus & hearing loss. Additionally, a comprehensive hearing aid check-up is vital semi-annually. This allows for a deep cleaning of aids, tubing changes, and dome & filter replacements. A professional drying treatment is done to maximize moisture removal. Benefits include: clearer sound quality, increased reliability, and longer life spans. Lastly, a listening check of your hearing aids makes sure that they are working optimally. Yost Hearing recommends an annual in-clinic hearing screening. Just as your prescription eyeglasses or contacts can change from year to year, so can your hearing!

Yost Hearing is proud to serve as your family-owned community audiology & hearing clinic along The Journey to Better Hearing. The mission is to provide the best possible patient experience with an emphasis on convenience and service. 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 your family and friends "Because Today Can't Be Repeated".



YOST HEARING

MORGANTOWN, WV

COMMUNITY AUDIOLOGY & HEARING CLINIC



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How To *choose* Funeral & Cremation Care

Choose Smith Funeral & Cremation Care For Your Needs

When we lose a loved one, the sense of loss and emotional pain that accompanies their passing can sometimes be unbearable. In addition to your grief, there are practical matters that need to be addressed. One of these tasks is selecting a funeral home, and it's never an easy decision to make.

Smith Funeral & Cremation Care, located at 108 Holland Avenue in Morgantown, knows that making funeral arrangements is one such task. But there are some ways to make the process easier, and a little less stressful. If you need to find the best funeral home for a family member, these tips can help make the burden of choosing the right funeral home a little less stressful.

Compare Prices & Facilities:

"Convenience and familiarity play a role for many when it comes to choosing a funeral home. It might be tempting simply to choose the funeral home that's most familiar to you, but this isn't always the best option," says Jason Smith, Licensed Funeral Director and Co-Owner of Smith Funeral & Cremation Care.

Smith Funeral & Cremation Care has always had a transparent approach to funeral & cremation services. They were the first funeral home in North Central WV to openly publish their prices for all to see and continue to do so.

"Make sure that when you are comparing prices that you're getting an apples-to-apples comparison. Every funeral home is required to give you a copy of their General Price List, and at least show you their merchandise price lists. Take the time to talk these over with your family, and don't make a rash decision", continued Smith.

Smith Funeral & Cremation Care has a completely remodeled facility that provides a warm and homelike atmosphere, along with all the necessary amenities for today's changing needs. Expanded parking has been added, and the funeral home is constantly updated with the needs of their client families in mind.

Look at Reviews and Ask for References:

Almost everyone, at some point, needs the services of a funeral home. Even if you haven't personally experienced this, chances are you have friends who have. Reach out to those you know and ask for their recommendations based on their own experiences with funeral homes.

They can provide valuable information about the staff, facilities, and pricing of specific funeral homes. Smith Funeral & Cremation Care has the distinction of being the most reviewed and highest rated funeral and cremation service provider in the Morgantown area on platforms like Facebook, Google, Yelp and the BBB. This recognition is a testament to the quality of care they offer and the personal touch they provide.

Transparent Pricing:

Funeral homes differ in how they handle services and cater to specific requirements. When choosing a funeral home, it's crucial to select one that meets your specific needs to make this challenging situation a little less daunting.

Cathy Smith, who is Co-Owner, Licensed Funeral Director, and Certified Celebrant says, "That's where we come in. We make it easier from the first thought of having to choose a funeral home, from the first call for service, through the end of our services and beyond."

Smith Funeral & Cremation Care offers easy to understand complete funeral and cremation plans that can be found on the funeral home's website, www.smithfcc.com. This lets you make decisions and compare prices from the comfort of your own home rather than in a funeral home and be presented with overwhelming options and difficult-to-understand pricing.

Also, Smith's are proud to offer an in-house monument business, Etched in Stone Monument Design. This allows families to select everything they need in one place and even receive discounts on monuments when they choose Smith Funeral & Cremation Care.

SFCC Crematory

In December of 2022, Jason and Cathy Smith opened SFCC Crematory to better serve families who choose cremation services. With four licensed cremationists and the area's most state-of-the-art crematory, you can rest assured that your loved one will never leave their care. For those who want to see their loved one through the beginning of the process, or for those whose religious customs or traditions warrant it, the Smiths also offer the ability to witness the start of the cremation process.



Photo Courtesy of Post and Boost at postandboost.com

Smith's Caring Family:

When visiting a potential funeral home, the funeral director and staff can greatly influence your decision. A compassionate and professional funeral director will take the time to explain all your options with empathy, enabling you to make an informed choice. At Smith Funeral & Cremation Care, Jason and Cathy believe that everyone, regardless of their circumstances, is still somebody's someone. They genuinely care about getting to know you and your family and will work within your financial means to create a dignified and lasting tribute to your loved ones. If a funeral director seems dismissive or uninterested in your needs, or makes you feel like you and your deceased loved ones aren't important, it's best to consider other options.

Their Beautiful Comfort Dog, Coco:

Nearly from day one, Coco E. Claire, an English Chocolate Lab with, what Jason and Cathy say has the biggest heart ever, has been greeting area families and turning frowns into smiles. Coco is available to work with each family upon request and be present during visitations and funeral or memorial services. She is wonderful with children and our older friends, and will quickly become a member of your family, even if for just a little while.

If you want your loved one to receive the proper funeral they deserve, Smith Funeral & Cremation Care is the best choice for your family. Their commitment to fair pricing, transparent services, and compassionate care sets them apart, ensuring that you and your family can navigate this difficult time with support and dignity.

At Smith Funeral & Cremation Care,

we understand that honoring a loved one's memory is more than just a service—it's an experience that should be cherished and remembered.

We are proud to go beyond expectations, providing you with a compassionate and personalized experience that will truly celebrate the unique life that was lived.

Let Jason and Cathy help you with pre-planning or transferring a pre-arrangement.

C Jason Smith -
LIC

Catherine A Smith -
COIC, LFD,
Certified Celebrant



Smith 
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~ *Lives & Legacies Honored* ~
SFCC CREMATORY

108 Holland Avenue
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www.smithfcc.com 

How To *choose* Continued Adult Education

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

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

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

REQUIRED TRAINING

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

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

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

Be sure the continuing education course you're considering will fulfill your obligation. In many cases, the instructor's background and course

curriculum need to be very specific in order to earn or renew a certification. Verify with your employer to be certain you have the right course.

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

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

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

PERSONAL ENRICHMENT

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

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



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

HEALTH BENEFITS OF LIFELONG LEARNING

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

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

Your next adventure begins here!

**OLLI at WVU offers classes, workshops, and travels
designed for adults 50+.**

- Stimulate Your Mind
- Rekindle an Old Interest
- Develop a New Passion
- Meet People and Make Friends
- Engage in the Community



Join Today for only **\$30**
additional enrollment fees apply

Scholarships Available

**Call 304-293-1793
or visit olliatwvu.org**

How To *manage* A Wound

Proper wound care is essential for promoting healing and preventing complications. Monarch Wound Care is dedicated to providing exceptional treatment and management for a wide range of complex wounds, including those associated with diabetic feet, venous and arterial ulcers, non-healing wounds, skin tears, surgical wounds, swelling conditions like edema and lymphedema, and more.

Employing a multidisciplinary approach, Monarch Wound Care integrates advanced medical techniques with holistic patient care to promote healing, prevent complications, and enhance the quality of life for patients. A key focus of the clinic is limb salvage, aiming to prevent amputations and preserving patients' mobility. Here's a comprehensive guide to wound care, covering basic steps and special considerations for two of the most common types of wounds we treat.

The first step in treating any wound is identifying what type of wound you have. Not all wounds are created equal and require different types of care. Effective wound care management includes cleaning the wound, applying appropriate dressings to keep the wound moist and protect it from infection, and regularly debriding dead tissue to promote healing.

Neuropathic Wounds

Treating neuropathic wounds, particularly those associated with conditions like diabetes, require a comprehensive approach. The most common location for this type of wound is on the bottom of the foot due to muscular and/or sensory neuropathy. Offloading pressure from the wound is crucial, achieved through specialized footwear, orthotics, and offloading devices like total contact casts or walking boots to redistribute



pressure. Our clinic also offers Anodyne monochromatic infrared light therapy which has been shown to accelerate the healing process. Patient education on proper wound care, foot hygiene, and the importance of regular follow-up visits is essential, along with encouraging regular self-examinations of the feet to detect any new wounds as early as possible.

Venous Wounds

When it comes to venous wounds, addressing the underlying venous insufficiency is critical. The primary goal is to improve venous flow back to the heart which can be achieved through compression. Compression therapy is the gold standard of treatment, using compression wraps or stockings to enhance blood flow and decrease swelling. These should be applied correctly and consistently to be effective. Elevating the legs whenever possible helps reduce venous pressure and edema contributing to faster healing. Regular exercise, particularly activities that engage the calf muscles, is beneficial for promoting circulation. In some cases, surgical interventions like venous ablation may be necessary to address the underlying venous insufficiency and improve blood flow.

At Monarch Wound Care, we treat the whole person, not just the hole in the person. This means addressing the underlying causes of wounds and providing holistic care that includes patient education and support. We accept all insurances and treat everyone regardless of their ability to pay. We believe that everyone deserves access to high-quality wound care. Contact Monarch Wound Care for expert, compassionate wound healing services. Our dedicated team is here to provide the highest standard of care and support for all your wound care and swelling needs. Visit our website monarchwoundandlymph.com for patient testimonials and pictures of real wounds we have healed!

Meet Our Owner:

Our clinic is owned and operated by Jacqueline Gay DPT, CWS. Dr. Gay is a Certified Wound Specialist (CWS) accredited by the American Academy of Wound Healing Societies with over 22 years of experience. She ensures our clinic adheres to the highest treatment standards set by the World Union of Wound Healing Societies in all clinical decision-making processes.

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How To Prepare for Recycle and Disposal Collection Events

The August Monongalia County Household Hazardous Waste Collection Day event kicks off several collection events for the year making it a perfect time to discuss **How to Prepare for the Hard to Recycle and Hard to Dispose of Items Collection Events**. To prepare, residents will want to **Plan Ahead, Review the List of Accepted Items, Know Event Participation Guidelines**, and **Keep Informed**.

Plan Ahead

The Morgantown Utility Board's (MUB) Household Hazardous Waste Collection Day and Monongalia County Solid Waste Authority's (MCSWA) Pesticide and Paper Shred Events are currently one time a year. The MCSWA e-cycle events will be in fall 2024 and spring 2025. Residents will want to plan ahead by marking the collection event dates and times on their calendars. Then, residents will want to view the location of the event to be familiar with where the event is held and how to line up to enter. MUB provides a map of where to enter and exit their event on their website. Prior to loading your vehicle, residents need to make sure the items they are bringing will be accepted by reviewing the List of Accepted Items.

Review the List of Accepted Items

It is important for residents to **Review the List of Accepted Items** before the collection event. The **List of Accepted Items** is on the website of the organization holding the collection event. It is recommended residents also review the **List of Items Not Accepted**. If an item is not on the list, residents should contact the organization hosting the event. Details for where to find the fall 2024 collection events List of Accepted Items are provided in the next column.

MUB's Household Hazardous Waste Collection Day Event

When and Where

Saturday, August 3, 2024

8:00 am – 11:00 am

MUB's Offices, 278 Greenbag Road

View the List of Accepted Items:

mub.org/hhwc

For more information:

call MUB at 304-292-8443 or email Chris Dale at cdale@mub.org

Monongalia County SWA's E-cycle Event

When and Where

Saturday, September 14, 2024

8:00 am – 11:00 am

Sam's Club - UTC

5045 University Town Centre Dr

View the List of Accepted Items:

monongaliacountyswa.com/e-cycle-event

For more information:

call the MCSWA at 304-292-3801 or email Lynn Castro at moncountyswa@gmail.com

Monongalia County SWA's Pesticide Collection Event

When and Where

Saturday, November 9, 2024

10:00 am – 2:00 pm

Mon County Center Showring

270 Mylan Park Lane

View the List of Accepted Items:

monongaliacountyswa.com/pesticide-collection-event

For more information:

call the MCSWA at 304-292-3801 or email Lynn Castro at moncountyswa@gmail.com

Know Event Participation Guidelines

Stay in Vehicle and Leave Pets at Home

Residents are asked to **remain in their vehicles**. This is for the safety of residents and staff and to avoid long delays. With this summer already hotter than last year, we want to protect residents, our staff and volunteers from being out in the heat too long. Professional staff will unload your items. If you need to explain the contents of your items or have questions, please let the staff know when they greet you.

We love pets! However, we ask that residents please **leave pets at home**. These events have a lot going on and the staff and volunteers need to keep the line moving. With it being hotter this year, we want to get residents, staff and volunteers out of the heat as soon as possible. Staying in your vehicle, and leaving your pets at home, will allow staff and volunteers to work safely and as quickly as possible.

Keep Informed - What to Do If You Miss the Event

Keep informed by subscribing to our monthly e-newsletter, visit our website or follow us on social media for information about recycling or disposing of hard to recycle and hard to dispose of items, up-and-coming events, reduce waste tips, other updates and more!

To keep our county safe and beautiful, it is important to recycle or properly dispose of Hard to Recycle and Hard to Dispose of Items. If you still have questions or you are unsure about items contact us at the Monongalia County Solid Waste Authority at 304-292-3801, email us at moncountyswa@gmail.com or visit us at monongaliacountyswa.com.

Monongalia County Solid Waste Authority



304-292-3801

www.monongaliacountyswa.com
moncountyswa@gmail.com



Household Hazardous Waste Collection Day Event



Saturday, August 3, 2024 • 8:00 am - 11:00 am

MUB's Offices, 278 Greenbag Road



Morgantown Utility Board
Contact **MUB** for more information.



- Anti-freeze
- Arts/Crafts Supplies
- Batteries (All types)
- Bleaches
- Drain/Oven/Floor cleaners
- Fluorescent Bulbs - including CFLs
- Freon (Canisters Only)
- Hydrochloric Acid
- Lawn & Garden Chemicals
- Lighter Fluid
- Motor Oil (Used)
- Gasoline (including that mixed with oil)
- Photo Chemicals
- Rodent Killers
- Mercury Thermometers
- Oil Filters (Used)
- Propane Cylinders
- Fire Extinguishers
- Rust Preventatives
- Septic (cesspool) Cleaners
- Swimming Pool Chemicals
- Transmission Fluid
- Wood Preservatives
- Oil-Based Paints (NO LATEX PAINT)*



**Monongalia County
Solid Waste Authority**

will be holding an

ELECTRONICS Recycling Event **Saturday,** **September 14, 2024** **8:00 am - 11:00 am**

Sam's Club - UTC
5045 University Town Centre Dr.

FREE EVENT for Monongalia County residents
Check the Monongalia County SWA's
website for the
List of Accepted Items



**Monongalia County
Solid Waste Authority**

will be holding an

PESTICIDES Collection Event **Saturday,** **November 9, 2024** **10:00 am - 2:00 pm**

Mon County Center Showring
270 Mylan Park Lane

FREE EVENT for Monongalia, Preston and
Taylor County residents
No fertilizer or cleaning products
will be collected



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 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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#W1524 **\$15,988**

2020 Chevy **SPARK** LT FWD



#W1332 **\$16,988**

2017 Nissan **ROGUE** SV AWD



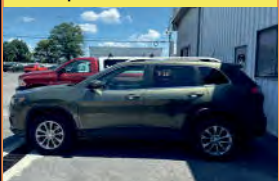
#W1487 **\$16,988**

2019 Chevy **MALIBU** LT FWD



#W1466 **\$17,988**

2019 Jeep **CHEROKEE** Latitude 4x4



#W1539 **\$17,988**

2018 Jeep **RENEGADE** Latitude 4x4



#W1513 **\$17,988**

2020 Nissan **SENTRA** SV FWD



#W1523 **\$17,988**

2020 Chevy **MALIBU** LT FWD



#W1451 **\$17,988**

2020 Nissan **ROGUE** S AWD



#W1472 **\$17,988**

2016 GMC **ACADIA** SLT-1 AWD



#W1542 **\$18,988**

2020 Chevy **EQUINOX** LT W/1LT AWD



#W1440 **\$18,988**

2019 Subaru **OUTBACK** 2.5i Prem. AWD



#W1516 **\$18,988**

2019 Subaru **OUTBACK** 2.5i Prem. AWD



#W1515 **\$18,988**

2018 Subaru **LEGACY** 2.5i Prem.



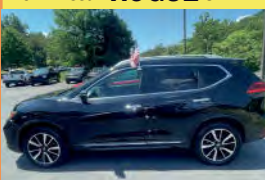
#W1465 **\$18,988**

2020 Chevy **EQUINOX** LT W/2FL AWD



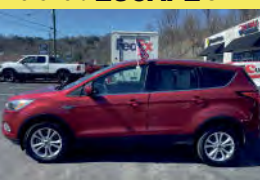
#W1496 **\$19,988**

2017 Nissan **ROGUE** SL AWD



#W1538 **\$19,988**

2019 Ford **ESCAPE** SE 4x4



#W1414 **\$20,988**

2019 Chevy **SILVERADO** 1500 LD WT 4x4



#W1510 **\$21,988**

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How To *make* New Friends in Your Senior Years

How To Make New Friends in Your Senior Years

A sense of community, companionship, and purpose is essential to a rewarding life at any stage, especially in the senior years. One of the biggest challenges that seniors face is loneliness which can result from moving to a new area, suffering the loss of a spouse or not having people around them who can relate to their stage of life. If a senior is no longer able to drive or has lost some mobility, the sense of isolation can be even greater.

Making new friends in your senior years can significantly enhance your quality of life, offering companionship, emotional support, and opportunities for new experiences. Here are three effective ways to build new relationships:

1. Join Clubs and Groups

Follow your hobbies to find others who enjoy the same activities as you do. Sharing a common interest with someone makes it easier to start conversations. Search online or look in your local newspaper to find clubs and groups specifically for seniors,



Photo by Harmony Senior Services

such as book clubs, gardening groups, or fitness classes. You can also be adventurous and try something new like taking an art or dance class. These gatherings are often held at local libraries, churches, and community centers and provide a perfect setting to meet like-minded individuals.

2. Attend Social Events

Senior centers, senior living communities, and community organizations often host social events like dances, game nights, luncheons, and day trips to visit local attractions. These events are designed to encourage social interaction and can be a great way to meet new people.

3. Consider a Senior Living Community

One of the great advantages of moving to a senior living community is how easy it

is to make plenty of new friends. A quality, active senior living community will have clubs, groups, social events, amenities, and restaurant-style dining right outside your doorstep. Additionally, transportation is often included which is ideal for easily getting to appointments, shopping, and social outings. In senior living communities, friendships often form naturally, and residents find harmony with each other.

Discovering new joy, companionship, and a renewed sense of community in your senior years is possible by taking advantage of the opportunities in your area. Take comfort in knowing your senior years enable you to start a new chapter in your life that includes new friendships and experiences.

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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.

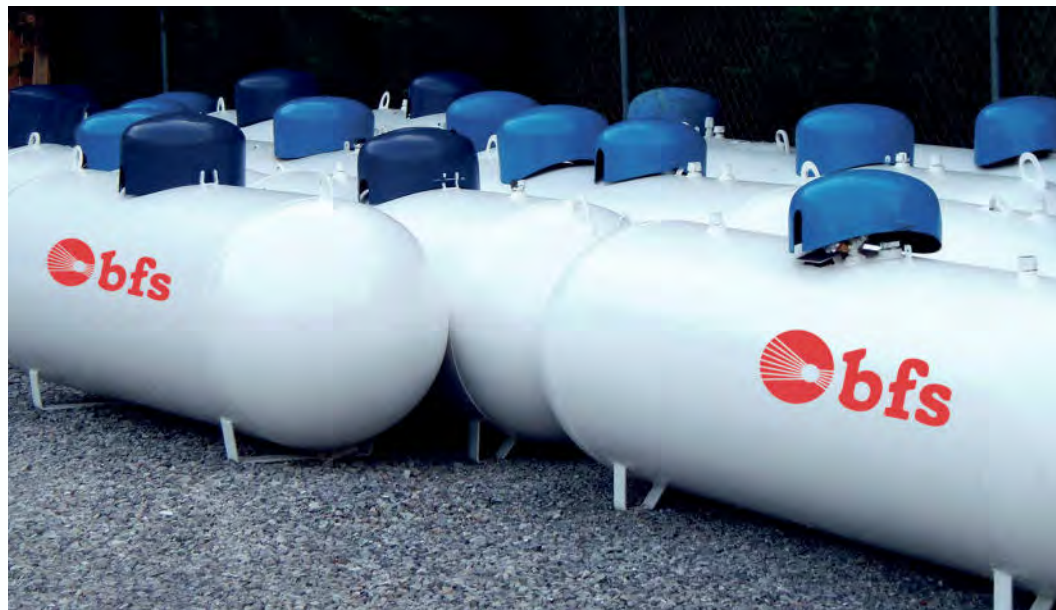
RELIABILITY

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 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 for more info. They are the only outfitter that covers both whitewater and flatwater on the Cheat.

Class I:

I

Moving water with riffles, small waves and few obstructions.

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:**

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.

1

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!

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.

4

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 •

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Creative
lisarobinson.me



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How To *make a difference* in your community

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 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.

tshultz@moncocac.org • 304-598-0344

Message on Facebook

909 Green Bag Road • Morgantown, WV 26508

moncocac@comcast.net • moncocac.org

How To *choose* a Generator

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

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

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

AUTOMATIC STANDBY GENERATORS

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

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

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

PORTABLE GENERATORS

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

Extension cords will make it easier to plug objects directly into the generator. These kinds of generators



are usually cheaper than automatic standby generators.

STANDBY VS. PORTABLE

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

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

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

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Crites Electric has been installing and servicing generators for over 44 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.

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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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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:

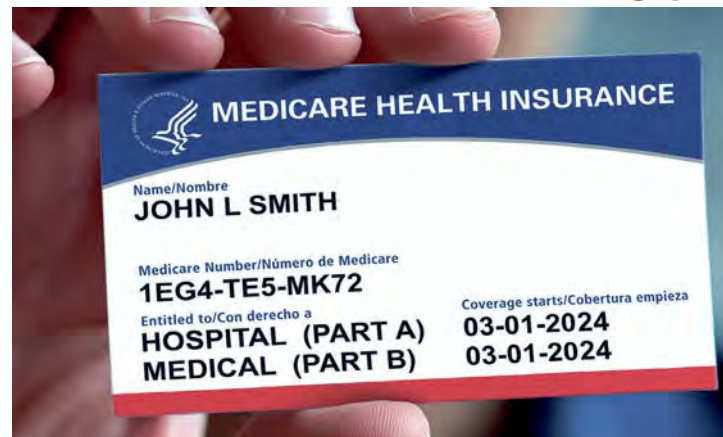
Medigap plans do not include prescription drug coverage (Part D), so you will need to enroll in a standalone Part D plan if needed.

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.



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How To *choose* Farm Equipment

Choosing Farm Equipment

Depending on the acreage of your farm, choosing the right equipment can be a numbers game. Equipment that is too small can hinder your progress in the field, while oversized machinery can be too expensive. The key to toeing the line between equipment that is too small or large for your farm is understanding your specific needs.

Where to Find Equipment

Before you settle on your next equipment purchase, first determine whether you will be buying new or used. Check your local newspaper for ads from equipment dealers and head to your local farm auctions. You may be able to find a quality used item that could save you thousands of dollars in the long run compared to buying new.

Lean on your local farming association or organization, as well. Other farmers are your best friend when it comes to finding out the best types of equipment, fair market value and sellers trying to unload their equipment. Find farmers who are operating farms at sizes comparable to yours. This approach can be the most practical way to start the buying process.

Negotiate Your Purchases

Let's say you opt for a used two-row cultivator from your local machinery dealer. Remember that buying farm equipment is just like buying a car - you should never pay full price. Don't be afraid to pull out your negotiation skills to get the best deal possible.

If a dealer is offering numerous rebates and discounts on new machinery, ask what they can do to help your final price on used equipment. It always counts to



research ahead of time to see what price range your equipment will likely fall into. Always stick with your budget goals, even if negotiating is required.

Spread Out Your Purchases

If you plan to buy multiple pieces of equipment, it may make the most sense to spread out your purchases over time. This can not only lessen the financial burden, but also can make it possible to find various deals throughout your buying cycle.

Farmers just starting their operations should plan to buy basic equipment initially and save the specialized items for the future, once the business has been established. Have a good understanding of your farm's strategies in regards to which crops you will grow and what kind of work is required on the land. This will help you prioritize your equipment purchases.

Knight's Farm Supply is a family owned business. We have been in business since 1955, having moved to our present location in March 1977.

We take care of all types of farmers and hobby farmers - we sell Massey Ferguson, New Holland, Woods equipment; LandPride, Krone, Kuhn, and Shaver post drivers; Echo and Shindaiwa mowers; Wallenstein, Kalmbach, Nutrea, Purina and Moormans feed; Blue Diamond attachments and Iron Craft rotary cutters, Weaver show supplies, baler twine, net wrap, silage wrap, barbed wire, hi-tensil fence and all fencing supplies; yellow pine treated fence posts; dry-shod and muck boots.

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How To *maximize* your HVAC System

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

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

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

Homeowners can

- Trim brush and shrubbery near outdoor units to prevent airflow obstruction

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

Annual Maintenance

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

High-Efficiency Cooling Equipment

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



Zoning

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

Programmable Thermostats

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

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