



HOW TO GUIDE

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How to...

Find The Joy of Antiques

Antiques mean different things to different people. Some choose older furniture or decorative pieces for their character and, in many cases, sentimental attachment. Others find pleasure in collecting vintage items that reflect who they are or to capture a moment in time they remember fondly. But there's no denying that antiques and collectibles intersect at the point where nostalgia meets art in everyday things.

The character of older products and the sense of history dating back decades or generations can be inexplicably attractive. It's because we know every antique piece has a story. Some have multiple stories embedded in the array of nicks and scrapes marking them. And we're often free to imagine our own stories about their pasts.

Antiques don't go out of style. No matter what the piece, there's a good chance it will always be of interest to someone — a collector, a museum curator, a professional collector or an auctioneer.

Usually, a piece should be at least 50 years old to be considered a true antique. But just because it's old doesn't mean it's an antique.

"Collectible" and "vintage" are not synonymous with "antique." That's an important distinction to keep in mind when shopping for authentic pieces.

Many items considered antiques are simply collectibles. View-Masters, vinyl records, spoons and even thimbles are some examples of popular collectibles that are not antiques. Also, vintage items are usually from a certain time period, such as the 1970s or 1980s.

When looking for authentic antiques, quality, craftsmanship, manufacturer and history of the piece are paramount.

WHERE TO FIND ANTIQUES

Online stores and sites such as eBay, flea markets and estate sales are great places to



find antiques or collectibles. They might even offer you a good deal. But unless you really know your antiques use these venues with caution. Know the difference between a genuine antique and a fake. And never buy something without inspecting it.

Auction sites may be convenient, but you will have to add the cost of shipping and insurance to the price of the item. It is cheaper to find the same item at a local shop or estate sale. You can use an online auction site for research, to see what other people are bidding on the same or similar pieces. But to truly find the best and most authentic deals, shopping your local antique stores is your best bet.

You are much more likely to get a better deal on an authentic piece at your local antique shop. Local shop owners like to build a rapport with their customers and love to talk about the history of their inventory. When you shop locally, you will also have the assurance of being able to validate works before purchasing them.

FORMING A RELATIONSHIP

After you have located two or three prospective dealers, visit their shops.

If you are searching for a particular item, most dealers will try to locate it for you. If they don't have the item, they might be able to tell you about another dealer who carries it.

Creating a good relationship with an antiques or collectibles dealer has many advantages. Dealers can give you their assurance you that the pieces are authentic and often offer regular clients better prices. Reputable dealers can also help you find other resources, such as conferences and conventions that can help educate you in the art of finding the perfect antique for your home or office.



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How to...

Find the Right Bank

Banking, like almost everything in the internet age, has changed drastically.

Most of us hardly carry much cash or write checks anymore with the rise of online banking. But that doesn't mean all banks are the same. Accessing your money almost anywhere at any time is a great convenience, but choosing the right bank to serve your needs still requires close scrutiny.

Which sort of bank you choose — a "name" institution, credit union or the new-money, internet bank — reflects your financial needs and how you wish to deposit and manage your hard-earned pay. Here are a few things to consider.

INTEREST RATES

Banks want to be competitive. One way they entice new customers is by offering handsome interest rates. It's not uncommon for savings account interest rates to vary widely, but the majority of institutions make adjustments according to changes in the federal funds rate.

If you think interest rates are inconsequential, you're wrong. When substantial deposit amounts are involved, the difference a few percentage points on an interest rate makes can be significant. Use online resources and shop around for the best rates in your area.

FEES

Banks are also notorious for charging fees for certain transac-

tions. A checking account may only allow a certain number of checks to be written each month before a fee is assessed, or maybe a minimum balance is required to keep the account active.

Some banks offer free checking. But you should make sure 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.

CONVENIENCE

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 the bank's website easy to navigate and secure? Online banking can be a great way to pay bills and transfer money between accounts.

OVERDRAFT SAFEGUARDS

We all make mistakes. Accidental overdrafts happen occasionally. Each financial institution has a different policy about these matters.

Many banks offer overdraft coverage in the form of a high-interest credit line.

Other banks charge fees each time an overdraft occurs. Other banks provide no coverage. Be sure to research overdraft policies before making a final decision.



STABILITY

It is very important to consider a bank's stability. Before you hand money to an institution, check its history and financial condition.

Banks usually 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.

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

If you understand these safe-

guards, your money will be safe in a bank. But failures are still possible. Still, a solid bank will limit exposure to toxic assets that put its balance sheet at risk.

SERVICES

Most banks offer a variety of services. Whether you need to get a loan or open a checking account, choose a bank that fulfills your needs with the fewest fees. It should offer the maximum conveniences possible.

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

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How to...

How to Choose a Campground

Camping has long been one of America's favorite pastimes. It links the affordable with the enjoyable like almost no other recreation or relaxation experience.

Whether that means a small tent pitched in a remote location or an RV parked amid a caravan of others, campgrounds are part of the national imagination when it comes to ways to unwind and spend time with family and friends.

Picking the right campground isn't always easy, though. Some are designed for a family-style experience, while others cater to more intimate outings. And, of course, location is a huge factor.

Here are some factors to weigh.

LOCATION

The first and most important choice is the campground's location.

If you're going on a faraway trip, then you'll obviously need a campground close to the destination. Online reviews and word-of-mouth descriptions from campers who have stayed there can help you make a decision.

More often, though, camping is just as fun when you stay reasonably close to home. Look for a site that's convenient for a weekend getaway, yet far enough away that it feels like a real vacation. Sometimes it can be very close to home geographically but a world away mentally.

Nearby attractions can help you make the choice, too. National or state parks, tourist sites or cities you'd enjoy visiting can make cer-



tain campsites more appealing.

Many travelers like to use campsites almost like hotel rooms, letting them travel, enjoy nature and stay frugal all at the same time.

AMENITIES

Let's face it: There's one part of camping that people seemingly never agree on — just how much civilization should be involved in the experience.

For some campers, only a primitive campsite that can be reached by remote hiking counts as true camping.

For others, a luxury RV with full hookups and paved walking paths is as primitive as they want to get.

The choice really comes down to personal preference. The camp site should match your expectations for what you want from the outdoor experience, whether that's just the basics — maybe a water hookup and a pad for your tent — or a full-blown

luxury "glamping" resort.

Ask about electrical connections, RV hookups, showers, bathrooms and any other amenities you might want for your camping trip. The best campgrounds will offer a range of services at different price points to meet your needs.

LAYOUT AND RULES

For many people, camping is all about peace, quiet and isolation. For others, it's more about partying with friends.

Whatever your style of camping, you should make sure the campground's layout and rules are a good match for your kind of fun.

If you're the peace-and-quiet kind of camper, you'll want a campground with widely spaced, very private camp sites and strictly enforced curfew rules. Most campgrounds have a designated hour when quiet time begins, but some are stricter than

others about making sure campers comply with them.

If you want to play music and get loud with friends and family, you should look for a camp site where that's not going to be a problem. Later curfews and a more laid-back atmosphere would be a better fit.

Talk to the campground's manager if you have any questions about what's allowed and what's not. Knowing and following the rules will not only help keep you safe, but also make you a better camping neighbor so everyone has a good experience.

RESERVATIONS

Finally, you should look for a campground that accepts reservations well in advance, especially if you plan to camp on a holiday, a weekend or during a busy time of year.

Every campground has their own procedures for how they handle reservations. The most popular sites can be reserved months or even years in advance for the heavy travel season, so plan far ahead if you want the best selection.

Some campgrounds use an online reservation system where you can schedule and pay for your camp site on the computer. Others can be reserved by phone or mail. And some don't allow reservations at all, allocating their camp sites to whoever shows up first.

By picking a campground with the right location, amenities and policies, then reserving it well in advance, you'll be setting the stage for a memorable, fun experience enjoying Mother Nature.

How to...

Utilize Your Local Farmers' Market

The rise of organic and healthy foods in grocery stores and restaurants is difficult to ignore. Less a trend than a cultural shift back to basics in food, this movement extends beyond chain supermarkets and dining out to the increasing popularity of farmers' markets.

If you're looking for the perfect place to buy fruits, vegetables, jams, baked goods and locally produced eggs and meat, your best bet is the farmers' market.

Farmers' markets have been around for decades, usually open on weekends depending upon the season and serving a rural population. But that has changed.

Modern farmers' markets are open several times a week, most are open Saturdays, and markets are frequently popping up in urban areas. This makes them the ideal places to spend a leisurely weekend afternoon, checking out the goods and enjoying live entertainment that may be onsite.

Here are some of the biggest benefits of shopping at a farmer's market.

NEIGHBORS

There are a whole host of reasons why people enjoy shopping at these markets.

First, you are supporting your neighbors and the environment. After tasting berries picked that morning by the grower himself, it is unlikely you will prefer two-week old berries from a big-box supermarket, where they likely have been treated with some kind of preservatives. Those berries have traveled very far, using fossil fuels to make their journey.

FRESH

Farmers' markets will often have produce you can't find in chain stores because some vegetables will not "ship well." You will find a larger selection of peppers, corn, potatoes and tomatoes. The growers may even have

tasty tips for you to try at home.

Local vendors also have knowledge about cooking ideas, recipes and suggestions. They understand what flavor you should expect from a vegetable or the heat level for a specific type of peppers. They can recommend which fruits are best for cooking. They might even give you a family recipe or let you sample produce you have never eaten before.

ARTISAN GOODS

In addition to fruits and vegetables, some vendors offer honey, herbs, baked goods, hand-made pasta, farm-fresh eggs, milk, cheese, meats and canned products. Where else can you try fresh breads with locally produced goat cheese?

Besides fresh foods, markets frequently host florists, local authors and artists and artisans. The latter are skilled craftspeople who make highly customized goods often composed of organic or natural ingredients or elements. Some examples include candles, soaps, sauces as well as decorative pieces and hand-made utensils and handy tools.

PRICES

Once you become a regular at a farmers' market, you will start to understand which days and times are best to shop. You might even come home with fantastic deals.

Farmers' markets are often cheaper than big box supermarkets. Many growers are simply looking for a good sale. They also like to see repeat customers. Once they get to know you, the growers will be able to give you insight on what products they will offer in the future. They may even give you a price break on produce.

These markets can be an educational experience for the whole family. Your children can talk to farmers and start to understand how food is grown.



Everyone knows that nutrition is important. We should all be eating more fruits and vegetables. Sometimes, we go to a supermarket out of habit or convenience. Then we purchase the same produce each week.

Try something new. Spend some time at your local farmers' market. You won't regret it.

How to... Choose Metal Roofing

When you think about roofing, chances are you'll think traditional shingles. But for durability and versatility, consider metal roofing.

Metal roofing can offer style, strength and design that rivals or surpasses standard roofing and last a lifetime.

If you're only familiar with traditional shingle roofing, here are some things to consider.

STYLE

In the past, metal roofs were synonymous with shiny tin roofs.

But these days, metal roofing consists of many styles and colors. You can find matte finishes and textured designs in just about every color imaginable. Of course, you can also find the traditional silver if you want. It's all about functionality and making a design statement.

Find a style that will match the architecture of your building. Online software can help you visualize how different metal roofs will look on your house or commercial building. Choose a handful of textures and styles, and request samples to see how they will look against your brick or siding.

The best roofing companies will give you design advice about how to realize your vision.

MATERIALS

Metal roofing comes in a variety of materials, including steel, aluminum, copper, zinc or an alloy of multiple metals.

There are also varying grades and thicknesses. Some materials have longer lifespans and are suited to regional weather variations.

You can choose between different stages of pre-fabrication. Some styles come pre-formed and full-painted while others require more on-site work.

It's important to get advice from a company you trust, one with deep roots in your community. Local companies will understand which



materials and brands perform best for your area. Be sure to do business with a company that has a long track record of happy customers.

WARRANTY

As with any product you purchase, it is important to understand what the warranty covers.

Find a company that offers long warranties that will give you peace of mind for many years.

Also, look to see what problems the warranty will cover and whether there are any out-of-

pocket costs for materials, labor or both.

ENERGY

A properly designed and installed metal roof can help you save money on your energy bill. Compare different materials and styles for any factors that will provide energy efficiency.

Some metal roofs can include insulating underlayment and special reflective coatings to deflect solar radiation. These materials can keep your attic cooler in the summer and warmer in the winter, thus reducing your energy consumption.

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How to...

Choose an Orthodontist

We all want a winning smile and gleaming teeth. But how we care for them and the deeper issues of comfort and health play an equally important role. In this case, not just a dentist but a good orthodontist can play a crucial role in maintaining good dental care.

Because an orthodontist is a dental professional who specializes in straightening misaligned teeth, they can make your teeth more appealing and care for root issues at the same time.

If you think an orthodontist could help you smile more confidently, here are some tips for picking a good one.

SERVICE

Because treatment takes time, you should develop a good rapport with your orthodontist.

You will also experience some physical discomfort while receiving treatment. That is expected. It is how this professional treats you, and the environment around you that will make a difference.

The waiting area should be comforting and soothing. Focus on how the staff treats you and others.

Children are the most common type of patients for orthodontists. Watch their reactions closely. If they seem relaxed and comfortable, then you might be in the right place.

Look for an orthodontist who knows the value of time. You should not have to wait a long



time in the waiting room.

Quality orthodontists perform most of the work on your braces themselves. They don't offload it on staff members.

You also need someone who can communicate clearly. Listening to questions and answering them clearly is part of their job. You are not just any patient. High-quality orthodontists see you as a valued client and treat you as such.

Dental assistants are part of the treatment team, so it is wise to form good relationships with

them. They will contribute during the phases of treatment and have undergone rigorous training. These professionals will help you during the process.

TECHNOLOGY

Ask each prospective orthodontist about the technologies they use. There are several systems, each quite different from the other. Some methods require more adjustments, and some take longer to do the job.

Each professional should explain

the trade-offs between one system and another. Each has advantages and disadvantages. Have the orthodontist explain why he or she prefers one over the other.

Innovations are always happening in the field of orthodontics. One popular option for braces is the Damon system. It doesn't use elastic or metal ties. It is a safe, comfortable and discreet choice that is also healthy. It doesn't attract plaque like older-style braces.

CLEAR BRACES

Clear braces are a very common choice for people who care about their appearance. Adults, professionals and others can receive treatment without having it hinder their appearance. Invisible braces aren't right for everybody. Clear braces are the next best thing.

They work better for people than do clear aligners, a slower straightening technique.

If you are interested in clear braces, ask your orthodontist why he or he uses a particular type. It will guide your choice in which system you choose.

Orthodontists will also have suggestions on which braces will work best for your situation.

This treatment is a significant investment, but you don't have to feel miserable while receiving it. The right mix of education, certification, experience and personality should make all the work worthwhile in the end.



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How to...

Choose a Paving Service

Having new or replacement paving installed at your home or business can be a daunting process.

Getting started with new paving can be especially vexing as cost, materials and labor can run into the thousands of dollars.

Worn pavement can make your home or business property look run down and uninviting. It can also damage vehicles and be downright dangerous, with cracks and potholes creating trip hazards for visitors to your property.

If you've been putting off a paving project because you don't know how to go about getting it started or are worried about costs, a paving professional may be able to set your mind at ease.

Keep the following in mind and call local paving customers to learn more about the price and process of updating your drive or walkway.

PROCESS

Understanding the process of laying pavement will help you understand what you need and which company is best for you.

There are many types of pavements, including popular options such as asphalt or cement. Be sure you know the strengths and weaknesses of each material.

The construction of these materials is also important. The preparation work, dimensions, depth and mixture of materials will impact the longevity of the surface, as well as the ongoing maintenance required.

Tell your paving company how the surface will be used. If you are paving a commercial lot, for instance, provide them with an estimated traffic count with a note about the heaviest trucks that might use it.

The best paving companies will have deep roots in your community. Climates and types of soil vary around the country and a com-



pany with a long track record understands your area. They know what challenges various pavements face throughout the year.

PAST WORK

Previous work can tell you a lot about a paving company.

Request referrals from past customers. In particular, look for work that is similar to what you need. Maybe you need your pavement for your driveway. Look for similar driveways the company has installed in your area.

Do the edges of the driveway look crisp and clean? Has the surface held up? Whenever possible, ask the property owner about their experiences during construction. Did the company finish the job on time and on

budget? Were their expectations met?

It is a preferable to look for older work the company has done. If pavement installed years ago has held up against the test of time, that is the sign of a quality job.

INSURANCE

For your protection, verify that the paving company is properly insured.

Many homeowner and business insurance policies don't cover accidents that occur by contractors working on your property. Uninsured companies open you up to liabilities for any injuries or accidents that occur during construction.

Only consider using pavement companies with strong insurance policies. It will give you peace of mind.

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How to...

Choose a Remodeling Company

Remodeling a bath, kitchen or the entire house can seem like an overwhelming project to confront. Choosing new flooring, cabinets, appliances and the overall design requires a skill set beyond a simple do-it-yourself revamp. That's when you'll save time and money by hiring a quality remodeling company to plan and complete your project.

But before you dive into that remodeling project, talk to a handful of professional remodelers about the services and prices they offer. Here are some things to consider before beginning.

DETERMINE THE SCOPE

Your first step is to determine what your project will fix, build or replace. You will need to find the right professionals.

After all, it doesn't make much sense to hire a mason and a plumber to fix a brick wall, but there may be times when you need a plumber for part of the job.

A remodeling company will understand exactly what and who you need for the work.

Only work with contractors who make you feel comfortable. They should listen to your guidelines and provide feedback throughout the project.

You may need to listen to the company's advice as well. Their broad expertise will help you avoid pitfalls.

GET REFERRALS

To find a high-quality company, check with your friends and family. Good word of mouth is usually more reliable than advertisements on the Internet or newspaper.

Contact each prospect and ask them to show you pictures of previous work. He should even provide references from previous customers. These references will be expecting a call from you. Ask them about their experiences.



Check with the state's builders' association, your town's building code enforcement office and the Better Business Bureau.

Once you have hired a company, verify that they have filed the correct permits for your renovation project. If they did not, you have to do it yourself to avoid paying large fines and restarting the project from scratch.

When communicating with each prospective company, be specific about your vision and expectations. They can provide an accurate assessment if you are specific in your details.

You should receive a written cost estimate. Check the figures to make sure nothing has been left out or misunderstood.

The best remodelers will give you free advice about materials and construction techniques.



Solicit input about finishes, maintenance, ease of repairs, durability and other factors. It may save you time and money.

Only deal with companies that stand behind their warranties. That way, if something goes wrong, they will fix it quickly and without cost.

Many times, remodelers demonstrate superior workmanship, but the materials used are subpar. When this happens, quality remodeling companies will not expect you to correct the problem. They show up quickly and repair the damage.

Sometimes, details get overlooked. Good remodelers bring the oversight to your attention, remove any work that interferes with fixing the job and then continue with the project.

A quality remodeler is part of your decision-making team even before the first nail is sunk. Finding a good remodeling company will help make your home a valuable investment for years to come.

Time to start planning some Remodeling?

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How to...

Choose Siding for Your Home

If you're in the market for new home siding, you might be surprised at the variety of materials available today. Siding is an economical way to update your home's exterior while offering lasting protection and options range from typical metal or vinyl siding to the stylish appeal of wood in a range of colors and textures.

But first you'll want to shop around to get a feel for pricing and covering options, as well as factoring in the cost of professional installation. Here are a few things to consider.

REVIEW YOUR FINANCES

Your budget will guide your decision-making process. It will tell you how much money you have to make repairs or restorations. It is also a great time to look for any loans or other assistance. You might qualify for a special grant from your local government. Gather enough funds to get you through this process now, because you don't want to go through it again in the near future. It is best to do it correctly the first time.

TYPE OF SIDING

There are many siding types available for purchase. Your choice will depend on your style, the price of materials and the kind of structural protection you need for your home.

When you don't have much money, vinyl siding might be your answer. It comes in a variety of shades. When you are simply looking to add color to the exterior of your home, vinyl will work well for your eyes and wallet.

Metal siding is another alternative. It is slightly more expensive than vinyl, but it is extremely durable. When you need something tough, metal is a superior option. This siding can last up to 25 years, especially if you add an extra coat of paint to it.

When appearance is your top priority, take a look at wood siding. It will give your home



elegance and charm. Cedar is one of the most popular materials. This siding is usually recommended for houses in dry climates. Unfortunately, wood has a difficult time withstanding moisture. But this siding can last a long time if properly maintained.

Stucco is another fantastic option. It is made of cement, and it has a cool, stylish appearance. It is extremely durable. This siding can last up to 50 years. It is a bit more expensive than other products, but many homeowners believe it is well worth the price.

CHOOSE A SIDING INSTALLER

It is always best to hire a professional, experienced company to install your siding.

They will be able to handle the materials and do the job quickly. If something is not done properly, you can always get a portion or full refund if they aren't able to easily repair it.

People who are working on a very tight budget can look for a handyman who has experience installing siding. A local individual might give you a discount. As with any home repair job, be sure to check references and local regulations. Your community might have laws about hiring someone to do such work. And always ask for samples of his work or referrals from previous customers.

The most important thing is to work within your budget. You don't have to break the bank to get the best siding you can afford.

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How to...

Start a Small Business

Despite the prevalence of large corporations and mega-retailers, America is a country built on small businesses. In fact, many of huge companies were the outgrowth of small businesses and every community craves the local flavor of a small business.

And as downsizing and outsourcing trends continue, more people are looking inward with the intent of turning their experience, talent and initiative into their own small business.

But how exactly can you make your dream a reality?

Ask yourself if you are ready, willing and able to run a small business. This undertaking requires lots of hard work and persistence. Not everyone is up for the job.

A small business owner does many things. You may need to answer the phones or make service calls. Also, you may have to run your own marketing campaign and then become a sales person. Incredible energy is required, as a business owner has to work 12-hour days with little time off.

A great idea and lots of passion are simply not enough. You will need a skill set and expertise that you may or may not have acquired as an employee.

The good news is that if you don't have these skills, you can learn them. Help is available through your local Chamber of Commerce, Small Business Administration and other not-for-



profit agencies. It is important to start training yourself now before it is too late.

If you have a desire to succeed starting your own small business, here are some things to consider:

1. Identify your business opportunity. Take an inventory of your skills, background and expertise. What are you willing to learn? Your passions, interests and hobbies can guide you. If your service involves meaningful work or something you are genuinely passionate about, your long days and hard work will feel fulfilling.

2. Determine if there is a need in the community for your product or service and research the competition. Understanding your market and competition is always

necessary if you want your business to succeed.

3. Understand that you will need to create a mission statement and a detailed business plan. Usually a business plan includes a vision, description of the organization's structure, how the business will be financed and the capital will be used. Your plan should also include projects of growth and profit or service goals.

Businesses with strong, solid business plans are more likely to succeed. It means you have thought of all aspects of the business and can articulate your vision clearly.

4. Determine where you will find the capital to start your

small business. Businesses fail because they don't have enough funding. If you have a good business plan, chances for receiving funding will increase.

You will demonstrate skills, forethought and credibility in asking for capital regardless of whether you are asking a bank or a relative.

5. Explore the requirements for doing business in your area. Are licenses and permits required? Do you need to incorporate? At this point it may be wise to consult the volunteers at the Small Business Administration. They can provide valuable advice about the benefits of particular business structures: a sole proprietorship, a limited liability corporation, an S corporation, a C corporation or partnership.

Your choice will have an impact on your tax payments, so it is essential to consult professionals about setting up your accounting system.

6. Part of the fun of owning your own business is naming it. The name of your business says everything about it. Put some serious thought into this. Your name should fit your present situation and particular niche now, but it should also fit if you expand into new products, services and markets.

Check to make sure the name is not already in use. Otherwise, you may be forced to abandon your business name due to trademark or copyright infringement.

How to...

Train for a New Career

Changing careers twice or even three times or more during a lifetime of work is no longer an abnormality. The needs of the modern workforce almost demands that those whose skills and talents no longer match the needs of changing technology upgrade or switch careers to make themselves competitive.

It's also true that sometimes a career you thought was a good fit turns out to be a miserable daily slog. If that sounds like a familiar situation, you may want to consider your options for training for another career. A career change can turn your entire life around. But too many people stay in a job they hate because they falsely believe it's too late to train into a new career. Here are a few points to alleviate that concern.

IDENTIFYING TRAINING

NeedsYour first step should be to identify what type of training you need for the type of job you want. Sometimes, it's simply a matter of applying the skills you already have to a new field of interest. Often, though, you'll have to pick up some new skills or go through a specific training program to gain certification. Thorough research into this topic will give you a goal to work toward.

TRAINING THROUGH YOUR CURRENT EMPLOYER

If you like your company but just wish you worked in a different department or could get a pro-



motion, ask your manager if the company will pick up the tab for job training. As long as you plan to use the new skills within the company, there's a good chance they'll pay. This is especially true if you're looking to build computer or management skills.

GOVERNMENT TRAINING OPPORTUNITIES

Those who have been laid off might look to the U.S. Department of Labor for training opportunities. There are plenty of resources for people like you who want to find a new job. The Employment and Training Administration (www.doleta.gov) can connect you with apprenticeships in your area. In many cases, you'll even get paid as you train for a new career. These organizations can also help with resume writing and interviewing skills.

ON-THE-JOB TRAINING

If you're willing to start at the bottom, you can often get the

training you'll need to move up in your chosen field. For instance, getting a start as a customer service representative and letting management know that you're interested in learning more can help you later get a job as a customer service manager. The skills you learn in that new position will propel you toward other management opportunities.

BACK TO SCHOOL

Starting college or going back to finish a degree is a valid option for many adults. Financial aid makes it affordable, and a lot of colleges offer evening programs that let you complete your degree while working a full-time job.

The key to making this work for you is to actively seek out programs that will give you the skills you need for the job you want. You might need to take a few English or math classes to complete the degree, but most of your classes will focus on your specific area of interest.

Once you have your degree, make use of the college's career services department to help you find that first job.

ONLINE TRAINING AND CERTIFICATION

If you don't have experience in a particular field, having training or certification can help you get a job.

For instance, if you've been working in retail and would prefer to transition to a more corporate environment, you might look into Six Sigma training. This is a business management method that many companies use, and having the certification helps an employer feel confident about giving you a chance. These types of certification programs are readily available online.

BOOT CAMPS

Computer programming boot camps are becoming increasingly popular. You'll work hard for a few weeks, but will come through the process with a solid knowledge of programming techniques. This can help you get a job in this field.

It's hard to get into the best programs, but Fortune magazine states that it's not uncommon for graduates to eventually be earning six-figure salaries.

No matter what type of career you're interested in, there's a training program that can work for you. Simply figure out what new skills you need to learn and look for a program that's a match.

How to...

Choose a Window Treatment Store

Unadorned windows are a blank canvas for window treatments. Besides simple shades or blinds, well-designed window treatments add style and ambience. They also reflect your personal style and, when matched properly with your furnishings and the overall look of a room, create privacy and temperature regulation from the world outside.

Some windows are easier to stylize than others. But most windows share common characteristics which will make your job easier.

Follow these simple guidelines to get the best results when looking for a window treatment store:

Window treatments come in a variety of price ranges. If you are outfitting multiple windows with blinds, valences and drapes, then you will likely pay a significant amount of money.

The best window treatment stores offer quality products at many price points. Don't expect inexpensive vinyl blinds to look good or last as long as their wooden counterparts.

Each store should also have a large array of fabrics, either in stock or shippable within a few days. It will give you plenty of combinations to consider for your decor.

Look for decorating ideas in magazines, on TV or websites. You will likely find many suggestions that will work in your own home. Keep in mind that large prints and bright colors will overpower smaller spaces.

Sample books in stores will also give you a good idea about the finished products. These publications will also have price charts so you can budget your money.

Anyone who has tight finances should concentrate on rooms that you and your family use the most. Inexpensive treatments will work fine in rooms that are not used often.

Conventional shapes such as square or rectangular shades and blinds are often less



costly than specialty shapes. Deluxe fabrics will add to your total cost. But if you need a trapezoid, triangle or semi-circle shape and it works well with your decor, then investing in that is money well-spent.

Hardware is another factor in the final cost. The materials used for installation need to be durable and made of heavy-duty components. Blinds' mounting rails, sliders and opening mechanisms will likely be used frequently, perhaps even several times a day. Drapery rods should consist of heavy-gauge steel, including sliders, hooks and pulls. This construction should withstand years of use without falling apart.

Your product needs to have a warranty against defects, materials and installation. Even high-quality treatments can be damaged if they are installed incorrectly. Familiarize yourself with the terms of the warranties.

You should understand the vendor's return policy. Excellent return policies mean you can return the products for a refund or exchange. You could be charged a restocking fee. If you



had your window coverings custom-made, you will probably be unable to return it. Ask anyway. You might be surprised.

Professionals should guide you on trends that will remain stylish for years to come. They should also assist you with ideas and recommendations. Let's face it. There are a huge amount of fabrics, options, sizes, combinations and manufacturers to consider. Having a knowledgeable and helpful staff will save you time and money.

A quality window treatment store will make a tremendous difference in your final results. Think about all the factors, ask professionals and research your options. After all, you will live with the results for many years.

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How to...

Choose a Wood or Pellet Stove

Wood stoves are not really stoves at all anymore. At least not in a modern context. Instead, they can be distinctive standalone design elements that are an excellent source of heat for any room. If you're okay with supplying wood or other clean-burning materials and have the proper exhaust system, wood or pellet stoves can also save you money on heating bills. Here are some hot tips on wood and pellet stoves.

WOOD STOVES

Wood stoves are made of cast iron or welded steel. They burn wood to heat your home.

People choose steel or cast iron because of the look and cost. The choice of metal has no impact on the stove's performance.

Wood stoves are quite simple. When the wood burns, it produces heat, ashes and smoke.

Some people choose to purchase a stove with a catalytic converter. This type of stove makes use of leftover combustibles, reducing emissions and boosting efficiency. A stove without a catalytic converter will still burn wood completely, leaving little ash and smoke behind. In May 2020 most stoves will have a catalytic converter in order to meet the new Federal Guidelines of the emissions rate being less than 2 grams per hour. Now may be the time to purchase your new stove. The new stoves will have a higher price tag.

It is always best to look for a wood stove with an efficiency rating between 60 and 80 percent. You should understand, however, that these ratings are not standardized and are often misunderstood by consumers. It is best to purchase a wood stove from a reputable retailer who will answer your questions honestly and clearly.

Before purchasing a wood stove, calculate the cubic footage of the area you are going to heat. You should also know the size of the logs



you are going to burn. Sixteen-inch logs are usually recommended because they are easy to stack and manage. The log capacity of your stove should be about three inches longer, or 19-inches total.

It doesn't pay to purchase a cheap wood stove. The internal parts will usually wear out quickly. It is difficult to find replacements for them. Better stoves consist of quality material. They are covered by a warranty. Understand the terms of your stove's warranty before completing your purchase.

PELLET STOVES

Pellet stoves are like wood stoves, except they can burn pellets. Some stoves may also burn corn and cherry pits. Pellets are a renewable, sustainable source of energy that helps reduce greenhouse emissions and be less dependent on oil & gas.

The Environmental Protection Agency has found these stoves to be the cleanest solid-fuel burning appliances. They are often suitable for apartments and condominiums. Pellet stoves can be vented out the wall saving money on a new chimney. Pellet stoves are also must meet

EPA emissions standards.

Freestanding and fireplace inserts are two types of pellet burning stoves. All of them have a feeder attachment and hopper to feed pellets into the stove. Modern pellet stoves have thermostats and sensors to regulate the speed the pellets go into the stove. It is a way to control the heat output and regulate the temperature.

Stoves and pellets are easy to find due to their popularity. Manufacturers provide schedules for product maintenance, which will make your stove more efficient.

Purchase a pellet stove based on the size of the home or room it needs to heat, its efficiency rating and design.

Wood and pellet stoves are efficient and cost-effective sources for heat. It is highly recommended that a professional install your stove.

While a stove is expensive at first, you will soon recover the costs by the money you save on utility bills. And you will continue to save for many years in the future.

Not to mention the enjoyment you will get just having a wood stove or pellet stove in your home.

  <p>Classic S2400 Wood Stove</p>	 <p>1078 Kennedy Memorial Drive SALES Oakland, Maine SERVICE 207-465-9800 www.somersetstoneandstove.com SHOWROOM HOURS: Mon.-Fri. 8 a.m.-5 p.m. Sat. 8 a.m.-4 p.m.</p>	  <p>F3500 Wood Stove</p>
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