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HOW TO

Choose a Fitness Facility

When you decide it's time to join the gym, or you're looking for a new fitness option, there are a lot of options to consider. All-inclusive clubs, specialty training gyms and aerobics-only facilities all make up today's fitness club landscape, which has grown by leaps and bounds over the past 20 years.

Depending on what you're looking for, there can be quite a difference in price. A membership at the national chain won't cost as much as one at the locally owned club, but you probably won't get all the perks, either. Just like everywhere else, you have to pay to play.

Here are some things to consider when weighing your fitness club options:

MACHINES AND EQUIPMENT

Not all gyms have the same equipment. Some may have more elliptical trainers or treadmills but lack free weights or universal weight machines. The culture of a gym often has an effect on the fitness equipment that's offered. The clientele may be more geared toward aerobics and cardio training, rather than weightlifting. Be sure to do a walk-through first to determine if the gym you're considering has the equipment you are most going to need.

COST AND CONTRACT

A gym's joining fee, monthly membership fees and length of contract may be a major factor in your decision, so pay attention to what you're paying for. Some gyms offer

special discounts at the time you join, but then raise their rates after only a few months. Others offer incredibly low monthly rates, but their contracts are inflexible. It is common for gyms to require a 12-month contract, which ends up going to waste when the user doesn't visit the gym very often. Read the pricing and contract details thoroughly.

ACCESS AND LOCATION

One of the most important things you will need to consider is the accessibility of your fitness facility. Many gyms now offer access 24 hours a day, seven days a week by using a dedicated key or code. Determine whether a gym offering anytime access would work best with your schedule. Also consider the location of the gym in proximity to your house. If it is on your way to work or on the way home, that could motivate you to stop by more often.

RULES AND TIME OF DAY

While a Saturday afternoon may seem like the perfect time to go down to a gym and sign up, it may not give you the best look at your prospective gym's culture. Schedule a visit when you are most likely to work out so you will know how busy it is during that time of day. A membership isn't worth much if you can't actually use the equipment. Also, be sure to check on the gym's rules. Some gyms have rules about grunting or dropping weights during a workout, and those gyms are generally more geared toward cardiovascular training.

One of the most important things you will need to consider is the accessibility of your fitness facility.

HOW TO

Choose a Qualified CPA

When you're searching for a Certified Public Accountant, whether for your small business or your personal finances, you'll want to find a professional whose expertise is best suited to your specific situation. All CPAs must meet state licensing requirements and hold a bachelor's degree in accounting, as well as meet experience requirements and a Uniform CPA Examination certification.

While having the CPA credential might show an accountant who is committed to higher standards, you will want to do additional research so you can determine which accountant's skills best match your situation.

EXPERIENCE

If you're looking for a CPA to handle your business finances, look for a firm or individual that has experience in working with similar businesses in your industry. Working with certain types of businesses may be more complex than others, so check with your prospective accountant about those industry standards.

Also ask what size of businesses the CPA is accustomed to working with so he or she can provide you with adequate service. CPAs with expertise in individual finances or filing individual tax returns may not have the same experience in working with a small business.

FEES AND COST

Like with every professional service, cost should be taken into account when choosing a CPA. After all, by choosing an accountant, you're making an investment in your business' well-being. Ask if the firm or individual bills by the hour or at a fixed service charge. This

can help you find the option that fits within your budget and can offer you the best value.

REFERENCES

Finding the best CPA may require some research and interviews. Much like a job interview, you'll want to inquire about your prospective candidate's training, qualifications and professional references. Most likely, a CPA can provide you with reviews or references from previous clients, ideally from companies that compare to your business. Check online reviews or the Better Business Bureau for additional references.

SERVICES OFFERED

Ask yourself what you need the accountant to do for you, and be sure the CPA you're considering can provide you with the services you need. Most accountants will offer bookkeeping, tax preparation and financial planning services, so be sure to ask if an accounting firm can handle all of your business needs before you decide to do business with them.

COMPATIBILITY

Having a good working relationship with your CPA is crucial. Typically, deciding to work with an accountant means establishing a long-term relationship. This is a person or office who will have access to your business' finances and other confidential details. Be sure you find someone you can trust and someone who communicates effectively. Being able to get along well with your CPA will go a long way. Find out how accessible the accountant will be, and be sure you will be able to reach him or her in an emergency.

HOW TO

Start a Vegetable Garden

Having your own garden can provide a reliable source of fresh vegetables right outside your door. However, starting a vegetable garden can be a daunting task, especially if you feel like you weren't blessed with a green thumb. But with the right amount of attention, time and tools, anyone can start their own bountiful garden.

LOCATION, LOCATION, LOCATION

Pay attention to where the sun hits your yard. You'll want to choose the spot depending on the amount of sunshine and shade the location will receive. Vegetable gardens require a lot of sunshine, with a small amount of afternoon shade. Take the time to observe different areas in your yard or on your patio before selecting the best location. Also, be sure to take soil quality into consideration when selecting the right spot.

CHOOSE THE RIGHT TOOLS

You don't need a full tool shed to start a garden, but a few basic accessories will come in handy. A trowel will help with digging small holes for transplanting plants, a hoe will help to pull up weeds at the root and a rake will help to level beds and to filter out large stones to prevent the interruption of seedling growth.

CHOOSE A BED OR POT

Vegetable gardens can be planted in raised beds, pots or directly into the soil. A raised

bed may provide you with an inexpensive way to build a bed, creating a barrier for weeds and eliminating the need to till the soil. Planting in pots is a great solution, especially if your space is limited or if you'd like to be able to move plants easily depending on the placement of the sun. Planting directly into the soil can require a bit more work up front,

because you will need to till and prepare the soil prior to planting, as well as create rows for planting.

PLANTS VS. SEEDS

For beginner gardeners, choosing starter plants is recommended. However, for some vegetables, seeds may work better. It all comes down to the vegetable type. Determine whether the vegetable can transplant well, and if the growing season is long enough for the vegetable to mature if planted from seed. Root crops

such as carrots generally don't transplant as well and are better planted from seeds, so choosing starter plants like peas and summer squash may produce better results.

CREATE A WATERING PLAN

Plan ahead for how you will water your garden, whether it's a watering system on a timer or hand-watering. Most vegetables thrive on a consistent supply of moisture. Generally, you can tell your vegetables need water when the top inch of soil is dry. About an inch of water per week is typically sufficient.

Vegetable gardens require a lot of sunshine, with a small amount of afternoon shade.

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HOW TO

Obtain Commercial Financing

Every business requires capital to run. If you have an established business and are looking to expand, obtaining commercial financing can help your business grow. Some may be just getting started and need an initial investment for large equipment or day-to-day expenses. Others may be looking to invest in commercial real estate.

Although some entrepreneurs can turn to investors — or their rich uncle’s pockets — most small business owners will need to apply for commercial financing at some point. Before you start interviewing loan companies, it’s important to follow some basic guidelines.

START THE PROCESS EARLY

You don’t want to be waiting on a lender before you can move your business forward. Shopping around for commercial financing may take months, so it’s important to start planning long before you think you might need to apply for a loan. Find all of the necessary paperwork, get your files in order and keep your sales projections up to date. Create a financial packet, including tax returns that you file annually, and be sure your current year’s financials are up to date. Be prepared for lenders to dig deep into your financial history. They won’t just look at the business side; your personal history and credit will also be reviewed.

DECIDE HOW MUCH YOU NEED

Look through your business plan and determine your needs. What are your growth goals? What are your expectations for your business from the time you open? Answering

these kinds of questions will help you determine exactly how much to apply for and which institution can provide you with the best options for commercial financing. Remember, asking for too little could lead to problems with a lack of working capital, while asking for too much may make lenders question your credibility. Putting together a well-thought-out budget is crucial.

CONSULT PEOPLE WITH EXPERIENCE

Meet with others who are familiar with the process. Bankers may have behind-the-scenes knowledge that could come in handy, while attorneys and CPAs and other business owners may also be able to provide some valuable insight. Consider using a loan broker or loan placement specialist to help you navigate the complicated commercial loan financing process. You don’t want to go it alone.

‘IT DEPENDS’

Once it’s time to apply for commercial financing, keep in mind that the answer to most of your questions will be, “It depends.” All businesses are different, and the model or type of loan that works for some may not necessarily work for others. It’s all about finding the right funding solution for your own specific business needs.

Be sure to do your homework and talk to a qualified commercial loan financing professional. The process doesn’t have to be scary if you have the right expertise on your side.

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HOW TO

Choose an Electrician

At some point, homeowners, business owners and general contractors all need a quality electrician. And while there are a number of great options to choose from in our area, there are a few key points you'll want to keep in mind when choosing the best man or woman for the job.

LICENSED AND INSURED

One of the most important things to consider is if your electrician is licensed, insured and bonded before they come out to a job. This will protect you from any unnecessary costs, should something go wrong in the process, and will ensure the electrician has the proper training to perform safe and effective work.

A license is your guarantee that the contractor you're hiring has done the necessary courses and practical work in order to complete a job correctly and safely. Always be sure to check if the license is current and that it covers the type of work you need completed.

A GOOD VALUE

The cheapest deal may not be the best deal in this situation. Check with three or four electricians to get full, itemized quotes for the job you'd like to have done. Check on whether there's a call-out charge, and if materials are included in the quote. Be sure to also consider that price isn't necessarily the only factor in this scenario. Spend time finding an electrician or electrical company that guarantees their

work and will correct any work that may not meet standards.

INDUSTRY EXPERIENCE

One size fits all does not apply when it comes to electricians. Some may have additional qualifications or special training in a certain area of electrical work, while some may even have specific accreditations. Look at how long an electrician has been in the business, and possibly discuss any previous projects.

One size fits all does not apply when it comes to electricians. Some may have additional qualifications or special training.

RECOMMENDATIONS

Chances are, you may have a friend or relative who has worked with an electrician in the past who can provide a good name. If not, turn to the internet to look at local business directories or online reviews to get an idea of their work. Some electricians may also be able to provide references from previous satisfied customers. A good reputation often has a direct correlation to the quality of work you can expect.

COMMUNICATION

Completing a project that involves electrical work can be stressful, and nobody wants to work with a tradesman who displays a bad attitude or who doesn't communicate effectively. Take note of the person's professionalism and timeliness in making a decision. You don't want to end up with any unexpected issues due to miscommunication.

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HOW TO

Choose Between Cannabis vs. Hemp CBDs

There's an all-natural, alternative method of treating anxiety, insomnia and chronic pain, but not everyone has been introduced to the many health benefits associated with cannabidiol, or CBD.

Only in the past few years has the general public become aware of the benefits associated with using CBD products such as oils, edibles and tinctures. These products — derived from the cannabis and hemp plants — can be found in grocery stores, wellness clinics and cannabis shops all around the Yakima Valley and the state.

As the stigma around cannabis and hemp gradually disappears, people from all walks of life are now using CBD products to alleviate a wide range of mental and physical ailments. These products can also be used to limit anxiety in animals.

But before you rush out and stock up on CBD products, it's important to understand what you're getting yourself into.

WHAT IS CBD?

CBD is one of many compounds known as cannabinoids that are found in cannabis and hemp plants. These compounds interact with our bodies by binding to receptors in our endocannabinoid system in unique ways. When determining whether hemp or cannabis CBD is best for you, it is important to understand the differences between its two primary forms.

WHAT'S THE DIFFERENCE?

While the hemp and cannabis plants are similar, their CBDs have one major distinguishing characteristic: Cannabis CBDs contain tetrahydrocannabinol, or THC — the cannabinoid known for its psychoactive effects — and hemp CBDs do not.

The cannabis (aka marijuana) plant has short, fat leaves and is grown for its flowering buds that contain THC. By contrast, the hemp plant grows tall, with narrow leaves. Unlike cannabis, hemp naturally contains very little THC yet contains high levels of CBD.

CANNABIS CBD BENEFITS, DRAWBACKS

When cannabis is ingested or smoked, THC attaches to cannabinoid receptors and creates a high, which may include feelings of euphoria, elation and relaxation. There are many proven medical benefits to THC found in medical marijuana cannabis, including chronic pain relief, glaucoma treatment, muscle relaxation, nausea control and PTSD treatment. It has also been found to kill cancer cells and may help treat HIV. If sourcing CBD from marijuana cannabis, choose a strain with high CBD and low THC levels.

People from all walks of life are now using CBD products.

HEMP CBD BENEFITS, DRAWBACKS

Hemp CBD, meanwhile, offers similar benefits but without any potential mind-altering effects. Hemp CBD is highly concentrated and does not contain more than 0.3 percent THC, essentially a trace amount that has no psychoactive effects and limited side effects. CBD research has shown a wide array of benefits from CBD use, such as treatment of anxiety and depression, different types of pain and inflammation, seizures, cancer and other conditions, both chronic and acute.

Because hemp CBD offers so many benefits without resulting in an altered psychological state, it can be used every day with no adverse physical effects.

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HOW TO

Memorialize a Loved One

Before choosing where to bury your loved one, it's important to ask yourself what type of memorial you want. Do you want a memorial that stands upright? Do you want a marker that spans all of the grave plots you purchase? Some cemeteries will only allow a flat-style marker, and some are bronze only.

If the type of memorialization is important to you, it will be important to ask before you purchase the cemetery plot (or prior to burial). All cemeteries have rules and regulations, so asking questions will ensure that you choose the best fit for your family.

PURCHASING A MEMORIAL

Purchasing a memorial is a major investment of time and money and should be undertaken with great thought and care. Cemetery memorials range from flat markers to tall, upright-style monuments. Most memorials are made from granite because of its durability and availability in a wide range of colors. Granite is also easily customizable. Bronze, on the other hand, is typically used for flat markers and for monument add-ons.

The monument builder should have an extensive display of monuments, which allows you to see first-hand the size, shape and finish. By working directly with the memorial artist,

you can be involved in the whole process, from the purchase, to the design and delivery of your memorial.

You have the right to purchase the memorial from whomever you choose, as long as it complies with the cemetery's rules and regulations for size and material.

A well-made memorial will stand the test of time, and every life's story is worth telling for the generations to come.

MAINTAINING YOUR MEMORIAL

Memorials can become dirty or stained by hard water buildup, tree sap, birds or many other sources. Simple cleaning instructions include using plenty of water, a SOFT-bristled brush and biodegradable soap.

Wet the entire stone with cold clear water. Apply the soap to your brush bristles and begin scrubbing. Do not allow the soap

to dry on the memorial and use plenty of water while cleaning. Let the cleaned surface dry completely. Repeat the process if necessary. Avoid cleaning the memorial on a hot day to prevent quick drying.

Bronze memorials can be cleaned much the same way with the soft-bristled brush and mild biodegradable detergent. After it dries, you can apply a good car wax to give the memorial a fresh, polished appearance.

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HOW TO

Choose an Asphalt Contractor

When choosing a contractor to oversee an asphalt paving project, it's important to remember that the company with the lowest bid is not always the best option — especially if a lack of accreditation, insufficient crew or other issue is the reason the price is so low.

As you weigh your options for hiring an asphalt contractor, you'll want to consider a few important details about the companies you're looking to hire.

INSURANCE AND WARRANTY

If a bid seems unusually low, this could mean the contractor is uninsured. In the event of an accident, a homeowner with an uninsured or underinsured contractor may end up paying the price.

To protect yourself and the crew working on your project, ensure the contractor's insurance covers auto liability, general liability, an umbrella policy and worker's compensation. Everyone on the crew should be covered by the insurance policy and the contractor should have a minimum \$500,000 per policy coverage, with \$1 million to \$2 million being an ideal amount.

It's also important to ask for a project warranty in writing before the work gets started so you can guarantee the work is completed to industry standards. You should also ask for tips from installation experts about how to extend the life of the completed paving project.

MATERIALS, EQUIPMENT AND CREW

- Having good materials, the latest equipment and a sufficiently sized and trained crew goes a

long way toward ensuring a successful project. Asphalt is continuously recycled, meaning different grades of asphalt contain various percentages of recycled material. High-grade asphalt is ideal, as it contains less recycled material, while low-grade asphalt can affect the look of and shorten the lifespan of your pavement.

- Ask about the contractor's equipment and how it is maintained. If the equipment is older, worn out or hasn't been properly maintained, the machines may break down and delay the project. Any significant wait time can adversely affect the finished product.

- Avoid contractors who do asphalt paving by hand, as paving machines are more efficient and deliver a better-quality product. An efficient paving team should have five to eight trained, credentialed and experienced workers.

EXPERIENCE, SCOPE AND REPUTATION

Contractors should have the right amount of specific experience. If you're doing industrial paving, a contractor whose expertise lies in small, residential paving projects may not be right for your project.

That being said, make sure the contractor has a clearly written scope of work for your project. Research the contractor thoroughly and ask local business owners or neighbors about their asphalt contractor experiences.

You should also ask the contractor for at least three references so you can ask detailed questions about the work the company does. Look for online ratings and reviews on the company's website, social media and with the Better Business Bureau.

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PROJECT PORTFOLIO



HOW TO

Choose Paint for Your Automotive Project

Whether you are repairing a vehicle or restoring a classic car, you're going to need to know how to find the right automotive paint for your project. Walking into your local automotive paint supply store and asking for "blue paint" isn't sufficient. There are so many options to choose from. Most colors have shade variations, so you'll need to choose from color chips, or have a specific color code.

DECIDING ON COLOR

The first thing people notice about your car is the color. If you're repairing a vehicle, finding the correct match for blending is very important. Auto paint codes are found by looking at the vehicle's ID tag. This information can be found by asking your local automotive paint supply store staff, who will examine the paint code. You need to be cautious when dealing with paint codes, as sometimes the paint code on the vehicle does not match the color that was sprayed on the vehicle.

Certain paint codes have many variants. In this situation, the person mixing the paint will have to take the color chip variants and compare them to the vehicle for the best color match.

Choosing the right color for your project can be confusing due to the countless choices of automotive paint colors. Look at various

auto magazines for ideas and inspiration from other car enthusiasts. Visit car shows and ask car club members for their advice — car club members are true auto enthusiasts. Visiting your local car dealerships to get ideas on color options is a good way of getting a true visual of colors.

Consult with your automotive paint supply store staff, as experienced store staff have a knack for envisioning the outcome of particular color schemes and know which colors are in style for most types of vehicles.

The paint you choose needs to provide protection from elements and provide longevity.

FIND THE RIGHT SOURCE

Not only do you have the choice of which color to paint your vehicle, you also get to choose which kind of paint to use. Automotive paints range from Single Stage (acrylic enamels to urethanes), which might be a good fit for solid colors to

Two Stage (Basecoat-Clearcoat), meaning the color is applied first then followed by a glossy transparent clearcoat. This provides a great look and improved durability. Basecoat-Clearcoat is always the best choice for metallic or pearl colors.

Take advantage of the knowledgeable staff at your nearest automotive supply store to help you understand the pros and cons of different paint options and the best solution to complete your project.

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HOW TO

Keep Your Car Healthy Year-Round

No one likes spending money at the auto mechanic, but everyone with a car or truck eventually ends up going there at some point or another. At least you can limit your visits to the shop by performing some basic maintenance tasks throughout the year.

Many of these things can be done in your driveway if you have enough knowledge and time. Whether you do your own maintenance work or take your car to the mechanic, you should always keep car maintenance top of mind so your ride runs smoothly and safely year round.

REGULARLY CHECK FLUIDS

Checking your fluids is a relatively simple task that is vitally important to maintaining a healthy vehicle. Some of the most important fluids to regularly check are:

- **Oil:** All cars differ a bit on how often they need their oil changed but for most it is around every 5,000 miles. Healthy oil will be a honey-brown color, while oil needing to be changed will be a blackish color.

- **Windshield wiper fluid:** You may use it more often during the winter, so you'll want to check it every few weeks or so. If you are using it less in the summer, you should be able to get away with checking it every month and a half or so.

- **Coolant:** It's usually good to check your coolant levels every 30,000 miles. This liquid is especially important because it keeps your car cool and ensures it doesn't overheat.

CHECK FILTERS, SPARK PLUGS, BATTERY

Keeping your engine clean will keep it running smoothly, so it's important to regularly change the oil, air and fuel filters. Other areas to focus on under the hood are the PCV valve, spark plugs and spark plug wires.

Batteries may be the most important accessory to check on a regular basis. Maintenance tasks include keeping the battery clean and secured so it doesn't vibrate, keeping connections clean and tight at the terminals, and checking the water level (if necessary).

Keeping your engine clean will keep it running smoothly, so ... regularly change the oil, air and fuel filters.

MAINTAIN BRAKES AND TRANSMISSION

Many of today's cars have disc brakes in the front and drum brakes in back. When brakes need a mechanic's attention, they give off certain warning signals. While some brake noises are normal, chirps, continuous squeals and grinding sounds almost always mean that it's time for new brake pads or shoes.

Meanwhile, a regular checkup of the transmission fluid will keep your car shifting smoothly.

ROTATE, BALANCE, ALIGN TIRES

Every car is different, but a rule of thumb is to rotate and balance your car's tires after every other oil change (10,000 miles or so). This helps your tires wear out at a more even rate and will hopefully give them a longer lifespan. You can check your tire alignment less frequently, typically once a year, or if you notice your car veering when you're driving.



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HOW TO

Choose the Best Cabinetry

Whether you're designing a custom home, remodeling an existing home, or doing a full overhaul of a fixer-upper, cabinetry will come into play at some point in the process. From the kitchen to bathroom to laundry room, cabinets can play an important role in designing functional yet attractive living spaces. And while the sky's the limit on cabinet design, there are a few key points to consider when making your selection.

CONSIDER BUDGET

Come up with a number you're willing to work with. Research the cost for projects similar to the room you're working on. You want to make sure you're getting a good price, quality, and ultimately, value.

CONSIDER MATERIAL AND COLOR

When choosing your material, you'll want to consider grain, color and characteristics. First, you should look at how dent-resistant a material is, especially for kitchen cabinets. Looking at the most durable of materials will likely provide the best value. Consider wood grain if you choose a wood cabinet and think about how the overall finished product will look in your home. When choosing color, decide on a color that fits well with the rest of your décor and the rest of the room. Your choice of cabinets can help you make a bold statement in your home.

MAXIMIZE SPACE

Determine the best way to make use of your room's space when choosing cabinetry. Especially if you're remodeling a room, there may be ways to fit more cabinets into the existing space, which will create more storage space. Consider whether you prefer more drawers or doored cabinets and work with your designer to come up with a workable number for each.

ORGANIZATIONAL FEATURES

Consider possible additions to your cabinetry such as built-in dividers, drawers within lower cabinets, a spice rack or a Lazy Susan. Additions tucked inside cabinetry can provide attractive ways to introduce more storage. Think about what purpose each cabinet will serve, whether it's an oversized drawer for baking sheets or pots and pans or a cabinet for trash and recycling.

HARDWARE

Once a final decision has been made on cabinet design, installation and hardware will be your next consideration. Determine whether your cabinetry shop will take care of installation, in addition to building the cabinets. Work with your designer to pick out hardware that will be durable and will suit your needs. Choose your best options for pulls, knobs or latches and select an attractive option to match the overall design.

Think about what purpose each cabinet will serve, whether it's an oversized drawer for baking sheets or pots and pans or a cabinet for trash and recycling.



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HOW TO

Choose a Health Insurance Plan

If your workplace doesn't provide health insurance, or you're wanting to look at alternative plans, there are some important things to consider. Finding the right health insurance plan can be incredibly complicated if you're not entirely sure what you're looking for. It's important to do your research so you can find the best solution to fit your needs.

LOCATION

Do you already have a favorite doctor or medical team in your area? Some insurance plans do not offer coverage in all areas, eliminating some provider names from consideration. Look through the plans and check whether you can continue to see the same doctor or other local doctors on your list. Also check to see how far the closest provider is within your coverage area, as some health insurance plans only offer service providers in cities that are hours away.

PRESCRIPTIONS COSTS

If you have existing prescriptions, be sure to take their cost into account. Many health care plans divide prescriptions into cost tiers, so switching to a new plan could change what you pay at the pharmacy. Think about the prescriptions you currently take, and may continue to take long-term, and assess how that may affect your budget.

OVERALL HEALTH

Any number of factors can affect how often you go to the doctor. Are you generally in good health and only go to the doctor for routine checkups? Do you have a chronic illness that needs consistent appointments or treatments? Though it's not always foreseeable, the number of times you may need to see a provider throughout the year may play a role in choosing the best plan.

PLANNING AHEAD

Do you have a surgery planned in the near future? If you already know it may be a few years down the road, you will want to take that into consideration. Do you plan on having children? Be sure to look at what maternity services are covered in your plan options.

PREMIUMS

Of course, one of the major concerns when choosing the plan that's right for you and your family is cost. How much will you be paying in premiums each month? How often you expect to go to the doctor may influence this assessment. Typically, more coverage will mean a higher monthly premium, but with that higher coverage generally you'll have less out-of-pocket expense during a visit.

A lower premium may mean a higher out-of-pocket cost during the visit. Be sure to carefully review deductible, co-pay and premium numbers when making a decision.

It's important to do your research so you can find the best solution to fit your needs.

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HOW TO

Keep Your Lawn Healthy

Spring is the time to think about some preventive maintenance for your lawn. And while winter hasn't given up yet, that time is upon us. Consider these recommendations from industry experts.

AERATION IS CRUCIAL

As you prepare your lawn for spring and summer, there's a non-chemical tactic you can employ that will pay significant dividends later on: Core aeration. Performing the core aeration process at least once a year will provide oxygen to the roots to maximize growth.

Not only does aeration dramatically improve the growing environment for grass; it also creates a valuable top dressing on the turf when it is mowed. The cores that are pulled up and dropped on the lawn simulate a microbial environment, and aeration helps improve the growing conditions for your lawn. Spring is the best time to aerate, but many people do it in the fall.

MAINTAIN YOUR MOWER

Sharpening your lawn mower blades is also essential to creating the best grass-growing conditions. Worn-out blades shred the tips of the grass blades and opens them up to disease pathogens that can cause browning. Sharpened blades, on the other hand, will give you a nice, sharp cut.

And don't forget to clean out the mower deck. If a lawnmower is caked full of grass, it restricts airflow and doesn't allow the machine to work

the way it is designed. Some experts recommend using a mulching mower instead of one that requires you to pick up the grass by hand.

PROPER WATERING TECHNIQUES

Having your equipment in good working order is required, but it's also crucial to tend to your irrigation water system. In preparation for the watering season, be sure all of your irrigation water faucets are turned off. Also remember to adjust your sprinkler heads and tweak the nozzles to ensure even water distribution.

It's also important to note the downfalls of overwatering. After all, it's much easier to improve a dry landscape than it is to recover from an overwatered one.

OTHER THINGS TO CONSIDER

• A healthy lawn needs good soil. Most turf grasses prefer neutral soils, so to be sure that your efforts aren't in vain, always perform a soil test first. The results will tell you what to add to the soil to make it ideal for the grass you plan to grow. These tests indicate which elements are missing from your soil and how much to add to remedy the problem.

• Don't apply a weed preventer (liquid or granular) or use weed and feed fertilizer when planning to sow grass. You can control weeds only after you have mowed new grass seedlings at least four times. Any weed controls applied when you sow seed will prevent germination and may kill immature seedlings.

It's much easier to improve a dry landscape than it is to recover from an overwatered one.

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HOW TO

Choose the Right Senior Living Solution

Most families don't even know where to begin when looking for a new home for their loved one. Should they choose assisted living? A senior apartment? Nursing home? An adult family home? They may not have the time to do all the research and meet all the care providers. That's where a senior living placement service comes in.

These service providers focus on just one thing: Finding the senior living solution that's best for your loved one.

WHO TO ASK FOR HELP

The first thing to look for is a certified, local senior advisor that offers free consultation services — not someone who is on the staff at one of the senior living facilities.

Most facilities have their own sales managers (often called “community relations directors”) who are specially trained to sell seniors on the benefits of living in their particular community. They will point out all the reasons why a senior should move into their facility over another. They will focus on amenities and apartment features, but that is only a small part of what you need to consider when making a major decision.

A BETTER ALTERNATIVE

What is really needed, however, is an objective look at all of the options that are currently available in the Yakima area without a persuasive sales pitch or a special offer that

could potentially influence you to make the wrong decision.

A good senior living placement service will meet you and your senior at their home to assess their care needs, housing preferences and financial resources, including possible VA benefits. Then, the service provider can help the family evaluate available communities, and provide you and your loved one with information you need to make such a crucial decision.

OTHER THINGS TO CONSIDER

Senior living placement advisors can also check for inspection violations. They'll review the nursing and staffing ratios. They'll compare types of communities, their locations, prices, and the amenities and social activities they offer.

Meals are another big component. A good placement service will taste the meals these communities offer, to get a true

feel for what it would be like to live there.

There are many other things to consider over the long term. Will your senior need to relocate if they need advanced nursing care? And what about memory loss? Some facilities cannot accommodate those with dementia.

A quality placement service will get you those answers, as well as helping you find out what the future costs could be if your loved one needs help managing their medications, mobility assistance or special dietary needs.

The first thing to look for is a certified, local senior advisor that offers free consultation services.



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HOW TO

Seek Alternative Funding Solutions

Depending on your financial situation, there may be times when a conventional lender doesn't suit your needs. Whether the interest rates don't align with what you were hoping to find, or if you're having trouble getting approved at a bank or credit union, alternative funding solutions are available. If it feels like you have nowhere else to turn, then you may be the perfect candidate to work with an alternative funding provider.

KNOW WHEN YOU NEED ONE

Before looking into alternative funding, you'll want to decide when the time is right. Are you hoping for a quick closing process? Are you purchasing a property in need of repair? Do you not have the necessary down payment and need a partner to help you cover it? Maybe you don't qualify for, or have any interest, in a conventional loan? If you find yourself in any of these situations, it may be time to start looking at alternative funding, or a "hard money" loan.

UNDERSTAND YOUR CIRCUMSTANCES

The need for alternative funding can apply to a multitude of situations. For investors planning on flipping a home (reselling it for a profit after fixing it up), this loan can be relatively easy to get and may be the best fit for you. A distressed property often isn't considered "move-in ready," so it can't be financed through a conventional lender.

If you're hoping to purchase a primary residence, but you have credit issues or difficulty with documenting income, hard money loans may be an option, along with a significant down payment.

CONSIDER TIMING

Think about how quick of a turnaround you'd prefer. Alternative funding sources often have the ability to close loans faster than traditional lenders or banks. Your request may only need to be approved by one decision-maker, which could make the process go a lot smoother.

TOTAL COST

Although alternative funding solutions may seem more expensive than loans from a bank or credit union, they may still provide the best option for your situation. Alternative lenders are eager to make a commercial loan work for you, and it's not uncommon for an investor to receive a home loan with little or no money out of pocket. An alternative funding arrangement may also help the buyer avoid paying up 50 percent of their profits to a financial partner.

FIND THE RIGHT SOURCE

Find an alternative funding source you can trust and be sure to weigh your options. Research the different funding solutions in your area to consider who can best help you secure the loan that's right for you — and your budget.

If it feels like you have nowhere else to turn, then you may be the perfect candidate to work with an alternative funding provider.



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HOW TO

Choose a Real Estate Agent

Whether you're looking to buy a home or sell a commercial property, selecting a reputable real estate agent to walk you through the process should be a priority. No one knows the local real estate market better than the professionals, so there's no reason to go it alone.

At the same time, it's important to be thorough in your search because not all agents are created equally. As in every profession, real estate agents have certain strengths and weaknesses. Read on so you can sift through the long list of qualified professionals in the area.

KNOW YOUR OPTIONS

People who help others buy and sell properties are often interchangeably called real estate agents, real estate brokers and Realtors. However, each term carries with it different criteria.

- To become a real estate agent, you must take some basic training classes and pass a state licensing exam. Agents must be affiliated with a licensed real estate broker and take continuing education classes to renew their licenses.

- In addition to the requirements real estate agents have, real estate brokers must take more classes to qualify for the broker's license exam. Brokers who pass the test can sell real estate without being affiliated with another company.

- Brokers and agents can represent buyers and sellers, but cannot call themselves a Realtor unless they are active members of the National Association of Realtors.

DO YOUR RESEARCH

Ask people you trust about their experiences buying and selling real estate and see if they have any recommendations for a real estate agent. Once you have an agent or broker in mind, talk to their recent clients and ask them for a list of referenced.

Look at their current listings to see what type of properties they work with. Check for licensing, credentials and potential disciplinary actions in their past. It's also important to consider the average number of clients, ratio of buyers to sellers and the areas they cover.

CONDUCT INTERVIEWS

One of the best ways to determine if you're compatible with an agent is to interview the individual as an employer would interview a prospective employee. Trust, chemistry and honesty between a Realtor and buyer/seller is essential to forming a strong working relationship.

Ask the following questions to help you get the best results:

- What is your professional background? Ask about their experience, any professional awards, how they got into this line of work and what they enjoy about their job.

- What kind of support do you have? Depending on the number of clients and properties the person is managing, the amount of teamwork or support staff involved in their position could tell you if they're prepared to take on another obligation.

- Why are you the best equipped to handle my situation? If you're buying or selling a specific type of property, this question can tell you what the agent knows about working with that particular kind of property.

Trust, chemistry and honesty between a Realtor and buyer/seller is essential to forming a strong working relationship.



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HOW TO

Choose a Funeral Home

If you have recently lost a loved one or are preparing for your own end-of-life arrangements, the gravity of the situation may be overwhelming. Regardless of the circumstances, choosing a funeral home is a difficult, yet essential, part of life.

While funeral homes can't alleviate the sorrow of losing a loved one, there are trained professionals who can help you make an informed decision during an emotional time.

SET A BUDGET

Family members are often left to cover the expense of their loved ones' funeral services, so you need to be prepared for some expenditures. An average funeral with a casket costs between \$7,000 and \$9,000; the cost decreases slightly to \$6,000 to \$7,000 with cremation.

And while those costs include the basics — viewing, burial or cremation, embalming and other preparation — they do not include other expenses, such as a cemetery plot, marker or flowers.

Before you start looking around, determine a price range for funeral costs. You may revise your budget later as you learn more about available services, but it's important to know ahead of time how much you're able to spend.

DO YOUR RESEARCH

Many people have written wills or have expressed their preferences to their family before they die, but some families are left with the choice of figuring out what option their loved one would have wanted. Some options include:

- Traditional burial, with embalming, viewing, elaborate funeral service, etc.

- Natural burial, in a shroud or simple box
- Direct cremation or burial without embalming or viewing
- Home funeral service
- Alternative options, such as donating the body for medical research

ESTABLISH PRIORITIES

Once you know what you can spend and what's available, make a list of requirements for funeral services. This will narrow your options to only funeral homes that provide those required services.

Make a second list of priorities and decide which services are not necessarily deal-breakers but would make the difference when comparing similar funeral homes.

KNOW YOUR RIGHTS

Funeral service consumers have legal rights, such as receiving price information over the phone or an itemized price list when you visit the funeral home.

Remember, you can choose to forego the embalming process and use an alternative container in place of a casket or urn without incurring fees. You also have the right to receive a written statement of what services will cost before you pay for them.

COMPARE YOUR OPTIONS

Find funeral homes that check off the list of requirements and compare prices online. You should also plan to visit several funeral homes and talk to their staffs. Discuss your specific needs and ask for quotes. Don't sign anything until you've compared quotes from multiple homes and picked the best option for you.

Once you know what you can spend and what's available, make a list of requirements for funeral services.

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HOW TO

Buy Gold and Silver

Buying gold and silver is not as straightforward as it sounds. There's a lot to know when purchasing these precious metals for the first time, but if you know what you're doing, collecting gold and silver also has a tremendous upside because these metals are often worth a lot of money. Whether you're looking to make an investment, or simply hunting gold and silver as a hobby, you need to keep a few things in mind.

WHAT'S YOUR PURPOSE?

First of all, you must determine why it is you are wanting to buy gold and silver. Are you looking for something that will appreciate over time? Are you hoping to barter or trade in the future? Some people purchase gold and silver to diversify their cash assets or to hold in their IRAs. Buying gold and silver can be an insurance and an investment for the future, especially if the economy collapses. If that happens, you will have a tangible investment to help you weather such a calamity.

KNOW THE PROS AND CONS

Some gold and silver options are better than others. The pros to look for in a dealer when you're looking to acquire precious metals include things like low premiums, purity levels, affordability for limited budgets, government guarantees of purity or a long history of trading worldwide. Also be sure to research the potential downsides of the dealer, including high premiums, limited

durability, ineligibility for IRAs or a lack of aesthetic value.

RESALE VALUE

Consider the marketability of what you decide to buy. Chances are, you'll want to sell it later on. Resale value is an important consideration when making a decision.

WHEN TO BUY

Keep in mind that you'll need to follow the price of gold and silver before making your purchase. First, you need to decide when will be the right time to invest and develop an understanding of what factors affect the price of gold so you can maximize your purchase power.

Outside events like war, changes at the central bank, supply and demand and the size of the average transaction can all influence the spot price. Those factors can make it so the price is constantly fluctuating. Remember this phrase: "buy low, sell high."

RESEARCH YOUR RETAILER

Be sure to research reputable retailers in your area. Some stores may add on hidden fees or sell products that aren't as good as they advertised. Be sure you are buying from an established source you can trust, taking into account things like price, buyback policies and reputation.

Find a retailer that will help you make a purchase that will benefit you the most. You never want to buy something that you're not sure about, so ask a lot of questions and do your homework.

Chances are, you'll want to sell it later on. Resale value is an important consideration when making a decision.

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HOW TO

Choose an Insurance Agency

Selecting an insurance agency may seem daunting, but the process is quite similar to choosing any other service provider. Shopping around for insurance, instead of simply picking a name from a Google search, will help you determine what your specific needs are. Weighing your options will also help you understand and evaluate what you're getting into based on certain criteria.

Following these steps may make the process a little easier:

DETERMINE YOUR INSURANCE NEEDS

The first step is to decide which kind of insurance you need. Because the scope of coverage varies by agency, it's important to figure out what your personal or business insurance needs entail. Some agencies may offer personal insurance, but not commercial insurance.

UNDERSTAND YOUR OPTIONS

Insurance companies can provide coverage through direct writers, independent agents or insurance brokers. Some insurance agencies allow you to buy insurance directly without having to go through an agent. This option can be cheaper because insurance agents require companies to pay them a commission for their services.

These are the most common options for buying insurance:

- **Direct writers** are insurance companies where the salespeople work exclusively for that company.
- **Independent agents** work for the insured and may have contracts with multiple insurance companies, allowing them to offer more options.
- **Insurance brokers** represent companies in complicated insurance matters to find the best coverage at the lowest cost and may charge a fee for their services.

FINDING THE RIGHT AGENCY/AGENT

There are a number of ways to find the agency or agent that is best suited to handle your individual needs. Asking family, friends or colleagues for a referral; searching the internet; and consulting trade associations or other business owners are three good places to start.

Before you make your final decision, you'll want to evaluate the candidates based on the following criteria:

- **Technical knowledge** — Ask the agent/agency about their years of experience, reach, areas of expertise, education, and the names of the companies they represent.
- **Personality** — Insurance agents are paid commissions by the insurance company, so their honesty and trustworthiness are important.
- **References** — Ask for client references and follow up with them with any questions you may have.
- **Digital presence** — Search the agent/agency's name online and look for news articles, online reviews, websites, client testimonials and social media pages.
- **Quote** — Asking for a quote is one way to determine if the agency or agent can meet your needs and expectations. You can evaluate them by how fast they can get a quote, how well they explain what the coverage entails and how detailed they are in explaining the price.
- **Credentials** — Agents may have letters behind their names, which indicate their credentials. Ask what they mean and how they got that designation.
- **Licensing** — Check that the agent and/or company is licensed in your state.
- **Complaints** — Talk to the Better Business Bureau to determine if any complaints have been filed against the agent you're considering.



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HOW TO

Choose the Right Tires for Your Vehicle

When shopping for a new set of tires, or even a single replacement tire, you want to be sure you're choosing a product that's going to perform well for your vehicle, while also providing you with a good value. There are lots of decisions to make, so be sure that when the time comes to buy some new radials, you know what exactly you're looking for. But most of all, be sure you're getting the right-size tire (or tires) for your car, truck or van.

Here are some key points to keep in mind when making your selection:

HOW MANY?

There are certain times you may need a whole set of tires, or you may just need to replace one. If all of your tires are wearing out at the same time, this offers some flexibility in the selection process. If you loved your original tires, replace them. Or, if you want a smoother ride, longer treadwear or more handling, you can consider other options. If you just need one tire, due to a road hazard or vandalism, it is important to replace the tire with an exact match.

TIRE SIZE

Figuring out the size you need is the simplest part of the process. Consult your owner's manual to find your recommended tire measurements. This will tell you the tire's width and diameter. This number will also indicate the load index, which notes how much weight each tire can support. This figure will also tell you your speed

rating, which refers to the tire's maximum speed in relation to the load index.

WEATHER AND TYPE

Consider when and where you'll be using these tires most. Are you looking for something all-season? Are you looking for winter/snow tires? Select something that will fit your specific needs. Think about the worst driving conditions you may expect to encounter and factor that into your decision. If you typically just drive around your neighborhood or to the grocery store, you don't need the same tires as a long-distance commuter.

PRICING

A new set of tires can cost a chunk of change, so you want to be sure you're getting the best value. Evaluate how much per mile each tire may cost, especially if you're trying to make a decision between tires that fit for your specific needs and a set that may be slightly cheaper.

In the long run, the different in cost may outweigh the value.

FIND A REPUTABLE DEALER

Having a knowledgeable staff to rely on is crucial in your selection process, especially if you're a novice. Be sure to select a reputable dealer who will help you throughout the process. Also consider the potential that you may purchase tires that you don't end up liking. Ask your dealer if you can do a drive-test to be sure of your selection.

A new set of tires can cost a chunk of change, so you want to be sure you're getting the best value.



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HOW TO

Choose the Right RV

Before you can start enjoying the RV lifestyle, it's best to figure out what type of recreational vehicle will best fit your needs. RV's come in many different shapes and sizes, and one size definitely does not fit all. There are lots of great options out there, depending on where you're planning to go, the duration of your adventure, and how many people will be along for the ride.

DIFFERENT RVS FOR DIFFERENT NEEDS

First, your tow vehicle will help you determine the type of RV that best fits your needs. If you own an SUV, a travel trailer will be your best choice. If you own a pickup truck, fifth wheel trailers are also an option. It's fun to compare the features of both types and to find the right unit for your adventures.

Next, decide what kind of camping you want to do. Are you going to be visiting campgrounds or RV parks? Are you going to park your RV by the lake or find an RV park with all the hookups? Either way, your local RV dealer will help you find the best fit for you and your family.

WHERE IT WILL BE USED

It's important to think about where you will be using the RV. Most campsites aren't designed for big rigs, so if you want to stay in state parks or national parks, look for a vehicle that is 35 feet long or less. RV parks don't have the same limitations and you'll be able to hook it up to water, sewer and electrical systems. If you're planning to go off road, be sure you buy something with plenty of ground clearance.

FREQUENCY OF USE

Some folks like to load up their RV for the summer and hit the open road. Others like to take it down the road a few miles and park it for a night or weekend. If you're an extended-stay type of camper, you will want a vehicle that can meet your day-to-day living needs. For those who prefer to camp on private land or BLM land, you'll need larger holding tanks and generator or solar capabilities.

NUMBER OF OCCUPANTS

A retired couple buying an RV will have different considerations than a family with young children. Everyone traveling with you will need a place to sleep and the kids will need room to roam. If that sounds like you, you may want an RV with bunk beds to save space. Pets are also a consideration. What you will need to keep a big dog happy is different than what a lap dog will need.

REMAIN BUDGET-CONSCIOUS

Everyone hates to talk about budgets, but you don't want to get in over your head. Buying an RV is a major investment, so it's important to be practical when making a decision. RVs are not cheap, so you should be prepared to spend considerably more than you would on an everyday car or truck. Decide on your budget before you begin shopping so you don't end up with something you can't afford long-term. Go see your local RV dealer and have them help you find the best RV that fits your style and budget. Then start making plans to explore all that our Great Northwest has to offer.

Buying an RV is a major investment, so it's important to be practical when making a decision.



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HOW TO

Select an Estate Planning Attorney

When choosing an attorney to represent you during the estate-planning process, there are certain questions you will need to ask that will help you find the best legal partner. If your financial advisor hasn't approached the subject of estate planning with you, be sure to bring it up with him or her during your next appointment.

While you're at it, ask your advisor who completed his or her own personal estate plan. A referral from another attorney, financial advisor or CPA you know could be the best advice you ever got. Here is some more important advice when looking for an estate planning attorney.

STARTING YOUR SEARCH

It's important that you don't limit your search geographically. While your attorney should be licensed in your state, you don't want to limit your options based on the attorney's area code or mailing address. However, when searching online for legal representation, beware of internet "directories" that promise to set you up with a qualified lawyer. These are often paid ads that won't necessarily set you up with the most qualified candidate.

If you are going to vet out an attorney online, use sites that are third-party verified. This means that they are not paid to list the attorney and the attorney is ranked based on certain criteria.

ESTATE PLANNING EXPERTISE

There are many attorneys who say that they do estate planning, and many of them do. However, the real question to ask is, "Do you

practice exclusively in this area of the law?" Just as there are doctors who specialize in certain areas of medicine, there are attorneys who are generalists and those who limit their practices to a specific area of law, such as estate planning. The ones who are specially trained are more likely to correctly identify areas that could be problems for you down the road if the proper planning is not done.

MALPRACTICE INSURANCE?

If the attorney holds a legal malpractice insurance policy, this is a sign of accountability. Anyone can make a mistake and you should not make the mistake of hiring an attorney who does not have malpractice insurance. Remember, in many states, an attorney is not required to carry malpractice insurance. Don't get burned.

ASK ABOUT LAW SCHOOL ASSOCIATIONS

Law schools that are harder to get into typically have higher standards and only accept the best applicants, so it's important to research your attorney's education background. For reference, there are four tiers in the law school ranking system, with the first tier being the hardest to get into.

Membership in professional organizations also demonstrates a certain level of expertise that comes from extensive education and networking with industry peers. You want to make sure your attorney is current on the law, and that he or she can provide the best planning techniques to protect you and your family during a difficult and often emotional process.

There are attorneys who are generalists and those who limit their practices to a specific area of law.

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