



# How To Guide

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# How to...

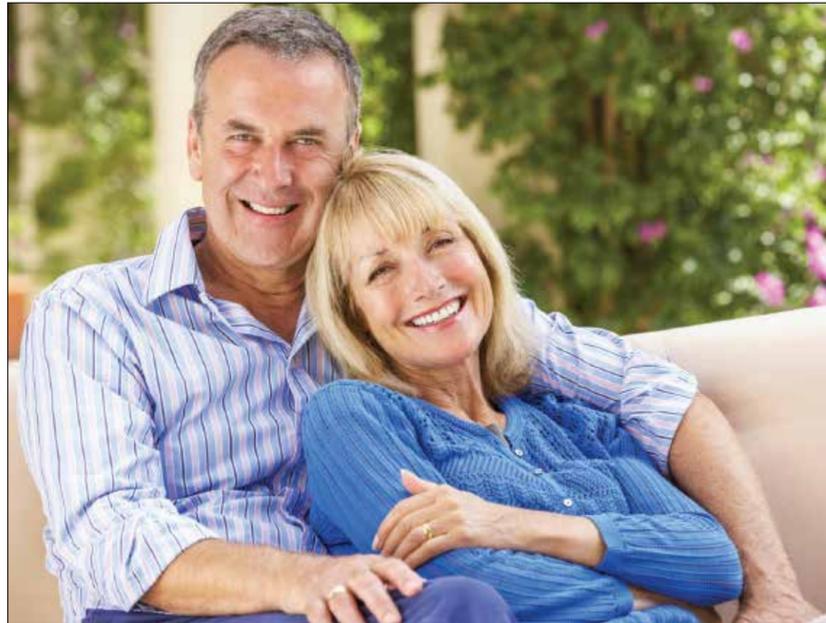
## Make the 5 Most Important Legal Decisions Now That You're Over 50

**E**lder law attorneys clients are usually 50 years of age or wiser (older). Although no two clients are the same, beginning at age 50 there are some important legal decisions that we all should consider. Here are five:

**First – Put two important advance directive documents in place.** With the health care advance directive document you get to appoint a trusted person who can make health care decisions and end-of-life decisions for you, if you are unable. With the durable financial power of attorney document you get to appoint a trusted person to make personal, legal and financial decisions for you, if you are unable. Without these documents in place your loved ones or family would have to go to probate court to be appointed guardian and conservator.

**Second – Gain a full understanding of the assets you have acquired over the years.** Some examples are life insurance policies, annuities, retirement accounts, long term care insurance policies, and other investments. Make sure the accounts are titled properly with proper beneficiary designations so as to assure the easy and proper transfer of the assets to the intended survivor.

**Third – Name your beneficiaries.** Now



that the children are grown and have (hopefully) started their own productive and self-sustained lives, consider their lifestyle as potential beneficiaries of your estate. Is the child, now adult, capable of handling an outright inheritance or is a trust necessary to protect the assets from the child as well as creditors and others? Or, if a child is challenged mentally or physically and receiving government benefits, perhaps a supplemental needs trust is necessary to protect the inheritance and the government benefits. Such action

assures a greater quality of life for the special needs person.

**Fourth – Blended family planning.** If this marriage is your or your spouse's second marriage, with children and assets from a prior marriage, be sure to seek legal counsel experienced in such "blended family planning". With open and full discussion, detailed advanced planning can result in a comprehensive, conflict-free, and probate-free estate plan accomplishing the goals of both families.

**Fifth – Don't let your IRA become an IOU to the IRS.** An IRA or other qualified retirement account asset is in "tax deferred" status, with taxes due only at the time of withdrawal. Without IRS approval, withdrawals before age 59½ result in a tax and a 10% penalty. You must begin withdrawals at age 70½. Failure to take this Minimum Required Distribution results in a tax and a 50% penalty. With proper beneficiary designations you can assure extended tax deferral status for your spouse, with a "roll over" IRA, and to your children with an "inherited" IRA. You should always name a primary beneficiary and a contingent beneficiary.

Put a long term care and estate plan in place. Protect your independence, your family, your assets, and your peace of mind with proper advanced planning. Take care of your personal, legal and financial affairs, then go home and take care of yourself. The theme of this year's Older American Celebrations is "engage at any age". We must stay active, stay involved socially, physically, and mentally. Be well at any age.

*John E. Nale, Esq. is an Elder Law Attorney with offices in Waterville and is a Past President of the Maine Association of Area Agencies on Aging. Attorney Nale can be reached at 660-9191 or [www.nalelaw.com](http://www.nalelaw.com)*



### As elder law attorneys our clients will often ask:

- How to preserve their independence and remain at home
- How to preserve their assets and quality of life
- How to preserve their family harmony
- How to provide for a special needs child
- How to avoid probate

As experienced elder law attorneys, we help our clients and their families accomplish these goals and enjoy the peace of mind that comes with advanced planning.

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# How to...

## Choose an Orthodontist

If a less than perfect smile has you feeling self-conscious about your smile, a good orthodontist may be able to help. An orthodontist is a dental professional who specializes in straightening misaligned teeth to help you get a perfect smile with your natural chompers.

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. Physical discomfort is expected, but the environment around you 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.

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. These professionals have undergone rigorous training and will help you during the treatment process.

### TECHNOLOGY

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

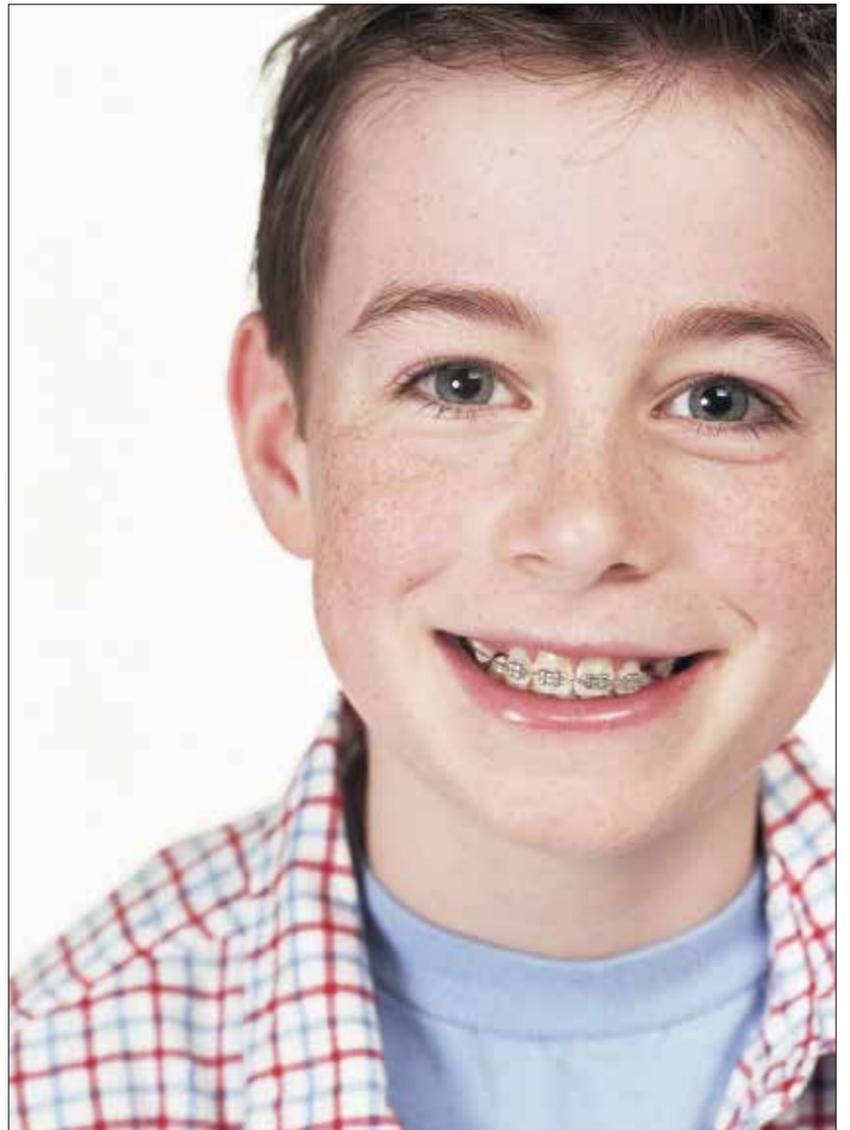
Each professional should explain the trade-offs between one system and another.

Each has advantages and disadvantages. Ask the orthodontist why he or she prefers one system over the other.

### INVISALIGN AND CLEAR BRACKETS

Invisalign is increasing in popularity. Adults, professionals and others can receive treatment without having it hinder their appearance. Invisalign isn't an option for everybody and clear brackets are a great alternative for people who don't want metal braces. If you are interested in Invisalign or clear brackets, ask your orthodontist about these options.

Orthodontists will also have suggestions on which treatment will work best for your situation. Choose your orthodontist based on the right mix of education, certification, experience and personality to maximize comfort during treatment and ensure a fantastic final result.



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# How to... Choose a Flooring Dealer

**O**ne sure way to change the look and feel of your home is new flooring, and there are plenty of great options, including carpet, hardwood, bamboo, laminate, stone and tile.

You will need guidance on which brands and types are durable as well as what material best fits your needs and lifestyle. This is where a good dealer can help you determine which flooring is best for you.

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

When picking the best flooring and respective dealer, try not to be overly frugal. You must think about longevity. Your budget may be tight and you might be concerned about pricing, but you must get the best value possible.

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

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

When looking for a flooring dealer, look on the Internet or your local phone book.

On the Internet, you can find



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

Keep in mind, though, the Internet can be misleading when it comes to finding a qualified floor dealer. Just because it is one of the top search engine results doesn't mean that the company is reliable.

Instead, look on consumer review sites. Then check with the Better Business Bureau to see if the

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

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

Find out about the installation

services they use and their reliability. Do they use in-company groups or outside contractors? Also, find out about prices and warranty coverage.

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

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



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Joyce Schoenthaler, Charles Stubenrod, Vivian Gaboury, Jim Davis, Steve Goranson and Ashley Woods.

# How to... Choose Gutters for Your Home

**R**ain gutters are vital to protecting your home from foundation damage caused by water penetrating your foundation. Installing and maintaining a quality gutter system will save your home from needless structural damage.

Prior to shopping for gutters, inspect your home after a heavy rainstorm. Look at how rain runs from, or toward, the structure. Once you have determined the flow of water on your property, you can figure out how to position your gutters for optimal effect. Your observations will also help you choose which gutter materials are best suited for your needs. Gutters consist of several types of materials, including steel, aluminum or copper. Each material has advantages and disadvantages, so examine each choice carefully before making a final decision.

Here's what you should know about popular gutter materials.

### STEEL GUTTERS

Steel gutters are the most common type. Chances are, you already have this type of gutter installed on your home.

Its strong material makes it an ideal choice. Steel can withstand a variety of extreme weather conditions that would be detrimental to the materials.

One of the big disadvantages of this material is its tendency to rust. Without proper maintenance, steel gutters will look unsightly. They will also become porous and ineffective.

Special sprays and applications will



prevent rust. With regular maintenance, steel gutters will last for many years.

### COPPER GUTTERS

When you want your home to have a stylish, attractive appearance, install copper gutters.

Copper gutters can carry water better than the more traditional steel option. They are also very strong.

However, copper gutters can be expensive. They require regular work to maintain their color and luster. If left untreated, the material can dull with age, turning green and brown. But it will not destroy the integrity of the gutter.

If you prefer your gutters remain shiny and gold, proper maintenance is necessary.

### ALUMINUM GUTTERS

The most inexpensive and lightweight choice is aluminum gutters. Do-it-yourselfers choose this type because they are so easy to install.

Aluminum sometimes has difficulty standing up against the elements. The material is fairly weak. If you live in a climate that includes snow, ice, damaging winds or strong hail storms, your gutters will probably only last in the short term.

Of course, there other considerations besides materials. Budget, average weather conditions, maintenance work and personal taste will all factor into your decision.

Budget-conscious people might select aluminum gutters. People who care about aesthetics will likely opt for copper gutters. Homeowners who prefer longevity should pick steel gutters.

Shop around for the best quality gutter system you can afford. If you are planning to use a professional for installation, gather reviews and opinions to ensure you receive excellent, quality service.

## SEAMLESS GUTTERS



## It's seamless, free-floating and way too cool to be called simply a gutter!

*Minimize leaks and cut down  
the amount of blockage!*

Maine Remodeling installs a unique rain removal systems to expand and contract with the temperature and rise and fall of your home. It's the beautiful, durable, economical alternative to so-called "seamless" gutters.

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- Unique fastener system can support up to 50 pounds per lineal foot for maximum support.
- Available in custom colors to beautify your home.

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#### Fun Fact

The term seamless gutters can be confusing since there are seams at the corners of the gutters, but the gutter itself is stronger and more visually appealing. The joints are fastened more securely and sealed for stability and leak resistance.



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# How to...

## How to Choose a Roofer

If your roof is in need of repair, it's time to get in touch with a professional roofer.

Putting a new roof on your home can increase its value, so it is essential that you pick the right contractor to do this job.

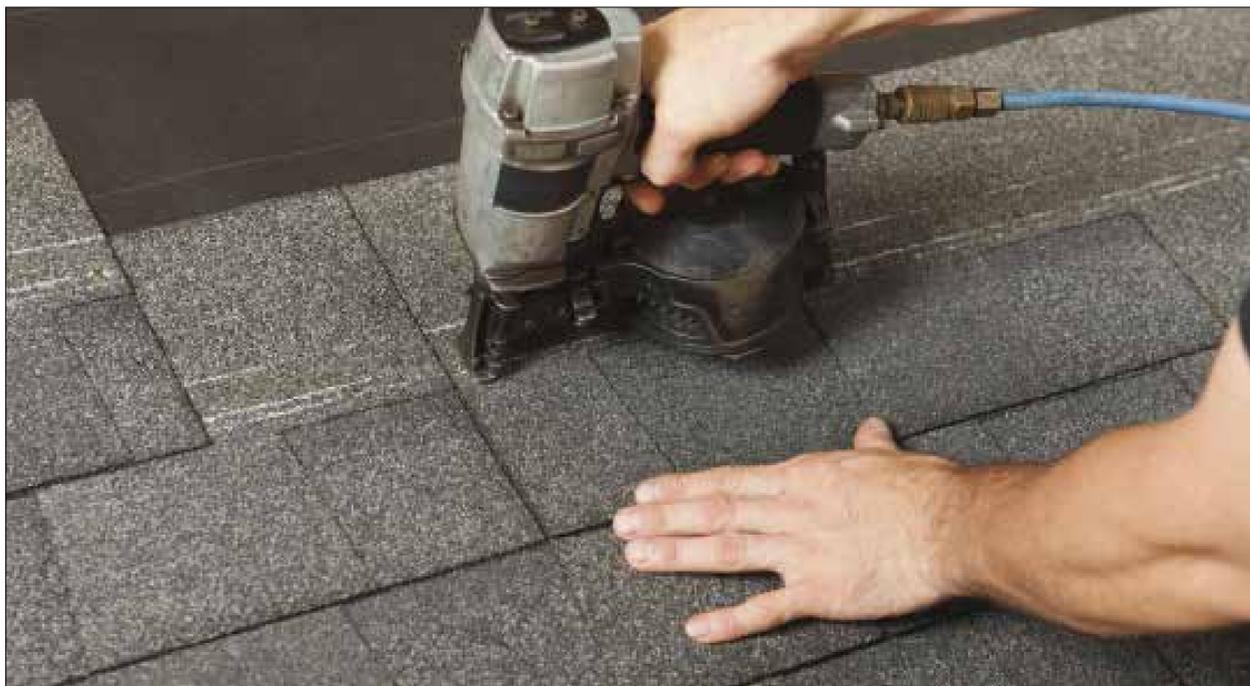
Your first step in finding a reliable roofer is to ask your family, friends and neighbors if they have recommendations.

**Personal recommendations will give you the best information.** Be sure to focus on the quality of work as well as the clean-up process. You don't want scraps of shingles and nails left over after the contractors have gone home. Don't hire professionals who leave debris after they are gone.

**Pick someone with a long track record in your community.** Some contractors travel the country looking for work. They appear after a community experiences a natural disaster or heavy storm. These contractors are making money from the insurance claims. If you hire one of them, they cannot provide realistic guarantees for their work. After all, they may be on the other side of the country if your roof starts to leak again.

Becoming acquainted with local contractors is especially important if you live in an area prone to high winds or hurricanes. It is good to know who to call if your house needs repair work.

**Once you have contact information for several roofing contractors, call**



**them.** Inquire about the company's background and how long they have been in business. Generally, a good roofer should offer a guarantee of anywhere from five to 12 years. If the company has been in business for less than five years, it will be difficult to determine the quality of their work.

**Continue to ask questions about time frames and estimates.** You should always get a written estimate before proceeding with any work. Communicating with the contractor will let him know that you will be taking a hands-on approach

to this project.

Find out if the roofers recommend standard or architectural shingles, what they will do if they find damaged decking, and when they might be available to start. You should also ask about the warranty and whether you can have it confirmed in writing.

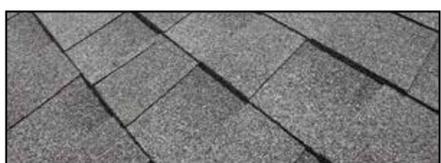
**Every professional who works on your property should be licensed and bonded.** Insurance is particularly important for roofing contractors. They should be able to cover any damages they might cause to your property. It is also essential that workers are cov-

ered under their insurance as well, in the event someone is injured during the job.

**Before work commences, you must receive a written contract from the roofer.** Read it over carefully. It will state the type of materials to be used, what the work will entail and the final cost.

Following these tips will help you find the best roofing contractor in your community. You can rest comfortably knowing that you made the right decision.

### TOP QUALITY ROOFING!



**Asphalt**



**Metal**



**Rubber**

### Did you know?

A large amount of your home's heat goes right through the roof? If your roof is failing, you can be sure your heating costs will increase. Replacing your roof will help to insulate your home, thereby reducing your heating expenses in the winter.

### Leaky Roof?

Call us for quality roof repair, guaranteed!



For homeowners, a new roof is probably one of the largest home maintenance expenses you will experience. So, how do you know if you really need a new roof? There are several signs you can look for in determining whether or not that time has come.

The most obvious sign of roof failure is continuous and growing leaks. Less obvious, but just as incriminating, are changes in the texture or color of your shingles. If you have asphalt shingles, a sure sign of failure, is edges that are curling and becoming brittle. New shingles are pliable and bend to a degree. If you fold the edge of shingle and it snaps off in your hand, the shingle is most likely starting to fail. Likewise, if your roof is faded or appears faded, this may warrant further investigation.

Another sign of deteriorating shingles becomes apparent when cleaning out your gutters. If you find large amounts of asphalt particles and debris in your gutters or around the perimeter of your house your roof may be starting to fail.

If you have any concerns about the health of your home's roof, Maine Remodeling will provide you with a

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# How to...

## Find the Joy of Antiques

**A**ntiques mean different things to different people. But there's no denying that antiques are where nostalgia meets art in everyday things.

The character of old 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. And no matter what the piece, there's a good chance it will always of interest to someone — a collector, museum creator, 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 BUY

Online stores, flea markets and estate sales are great places to find antiques. 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 better 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.

### FORM A RELATIONSHIP

After you have found two or three pro-

spective dealers, visit their shops.

If you are searching for a particular item, they 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 a dealer has lots of advantages. Dealers can give you their assurance you that the pieces are authentic. Dealers may offer regular clients better prices. They will also help you find other resources, such as conferences and conventions that can educate you in the art of finding the perfect antique for your home or office.



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# How to...

## Choose a Roll-Off Container

**M**ajor construction or remodel projects can generate large amounts of debris, which must be removed each time in order to leave the property clean and safe.

That's where renting a roll-off container for your project can be a big help. These roll-off containers make it convenient to contend handle waste. They come in all sizes and shapes to suit different jobs. Best of all, you can request a pickup to fit your schedule.

Here are some things to consider when shopping for a roll-off container.

### LOCATION

Deciding where to put the container is much more complicated than it sounds.

It needs to be close to the actual work site, if possible. If you are renovating your house, for instance, you should have the container as close as you can get it to the door where workers will be carrying their debris from the demolition. The fewer footsteps they take, the easier it will be to finish the job on a timely basis.

There are other things to consider too, including:

— **Access:** Does the vehicle have access to where the container needs to be placed? Big containers need big trucks to maneuver them into position.

— **Elevation:** Roll-off containers should always be placed on relatively flat ground. Properties that have too many hills could cause difficulties.

— **Surface conditions:** Wet or muddy ground can make it difficult to install or remove a roll-off container. Be sure the ground is solid enough to hold lots of weight.



### CAPACITY

Choosing the right size is another important aspect in choosing the proper container.

The proportion of the container will depend on the job you are doing. Estimate how many cubic yards of waste will be created. This task is easy for experienced contractors to do. If you are uncertain how to do it, a good refuse company will help you.

It is always smart to plan on getting a container that is a little bigger than what you might need. Having excess capacity is much better than having to haul away an extra load, which will add to your overall costs.

Do some price comparisons to determine whether it is better to use one giant roll-off container or several small ones for multiple loads. Since they come

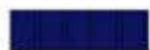
in a variety of shapes and volumes to suit different jobs, you can easily find a container fit your particular need.

### PERMITS

Find out if your city requires special permits for roll-off containers.

Permits aren't usually required if you place them on private property; however, if you need to put it in the street or other public property, there's a chance you will need a permit from your city.

Check with your local government for guidelines.

	<b>15 Yard Container</b> 16 x 8 x 4 (L x W x H)
	Ideal For: Garage clean outs Yard clean ups Small projects Small & medium roofing jobs
	<b>20 Yard Container</b> 22 x 8 x 4 (L x W x H)
	Ideal For: Larger home renovation projects Siding or deck removals New home construction
	<b>30 Yard Container</b> 22 x 8 x 6 (L x W x H)
	Ideal For: Lot clearing New construction larger projects
	<b>40 Yard Container</b> 22 x 8 x 8 (L x W x H)

# WHY WASTE TIME AT THE DUMP?

For our Roll-Off services we have 15, 20, 30, 40, and 50 yard containers. These containers are great for construction or large clean outs and we can safely transport and dispose of any type of non-hazardous materials generated from your site. If you are in the state of Maine and need a large container for your next project, call us and let one of our representatives set you up with the perfect roll-off solution.

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# How to... Choose a Home Care Service for the Elderly

**P**eople need extra help as they age. It's just a fact of life. Fortunately, there are an increasing number of options that don't involve a nursing home.

Services that provide in-home care for the elderly are a popular option. Not only do they allow people to continue living in their own space, where they're comfortable, they're often a considerably cheaper choice than full-time nursing facilities.

Here are some tips to keep in mind when shopping for a home service provider.

### MEDICAL OR NOT?

It's important to know if what level of medical care, if any, will be provided.

Senior service providers vary widely in the types of help they offer people. Some are staffed by nurses or other licensed health-care providers, which is important if you're looking for any actual medical care as part of your needs.

But for many seniors who don't necessarily need medical services in their home, there are other providers that focus on helping with day-to-day needs like cleaning, cooking and personal grooming. They're more like personal assistants to help seniors live a great life, not necessarily offering any nursing care.

Make sure you know the difference and ask exactly what kinds of services will be provided. For medical needs, always talk to your doctor to get advice about what would be best for your situation.

### THE PEOPLE

Different companies handle staffing



in different ways. Most likely, you'll be assigned a regular person who you can get to know and be comfortable interacting with. Inviting someone into your home is a big responsibility, so it's important you find someone you can trust and enjoy spending time with.

What happens when your regular staffer can't visit, though? Vacations, illness and other conflicts mean sometimes you'll need to have a different person do the job, so ask your provider how they handle substitutes when needed.

### TRACK RECORD

Find out how long the home care service has been in business. Usually when a company has been around for a long time, that's a good sign. With a competitive market for in-home care

services in most areas, only the best ones will stay in business for a long period of time.

You should also find out as much as you can about the firm's workers. Ask about how much supervision they get, what their qualifications are and how long they've worked for the service.

### MAKING A PLAN

Because every person's needs are different, find out what kinds of plans will be a good fit for your needs. From the frequency of visits to the types of services offered, you need to find a good match for your exact situation.

If the in-home service will be helping with any medical needs, your doctor ought to be involved with making the plan. Most home care services will be able to coordinate with your doctor or

hospital personnel to come up with a plan of care.

### REPUTATION

Finally, ask around to learn whatever you can about the service's reputation. Your doctor, friends and family may be able to tell you their experiences with certain service providers in your area — good or bad — so try to find first-person experiences to make a good choice.

The best home health providers will have a long track record and lots of happy customers, so a good reputation in your community is a sign that you're making the right pick.



## "Caring For The Ones Who Cared For Us"

### Our Services

- Nursing Services
- Personal Support Specialist
- Personal Care
- Meal Preparation
- Housecleaning
- Companionship
- Escorted Transportation
- Respite Care
- Call Check

Home Care is the fastest growing alternative to nursing homes and other extended care facilities. Simply put, it is a very special way for those in need to receive superior service and care in the comfort and familiar surroundings of their home. It is no secret that people are much more content when they are at home, close to their families, pets, neighbors and friends. Research has shown that staying at home encourages independence, and promotes quicker healing.

We at Maine-ly Elder Care know and understand this. That is why we are committed to providing quality homecare to seniors and their families. Since 1999, we have met the personal and health care needs of thousands of clients, by offering them unsurpassed homecare assistance in the comfort, safety and relaxed environment of their home.

Proof of our strong commitment in providing quality care is in our relationships - our relationships with our consumers, their families and our employees. Maine-ly Elder Care understands that our relationships are the basis for our success.

Our goal at Maine-ly Elder Care is to meet the personal and homecare needs of the people and communities we serve, at an affordable cost, and combined with our team approach we strive to offer the highest level of safety, reliability and continuity.

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# How to...

## Choose the Right Behavioral Health Services

It can be daunting to learn that you or a loved one needs behavioral health help. But it's nothing to be ashamed of and there are many great options.

Each year, thousands of people face situations in life which require behavioral health care.

Issues requiring this specialized care range from substance abuse to psychiatric troubles. And these problems don't discriminate by age or social status.

Children, teens and adults alike can benefit from the inpatient or outpatient care.

Here are some things to keep in mind when looking for a treatment center.

### FLEXIBILITY

Good behavioral health centers will shun a one-size fits all approach to helping people. Needs vary greatly from person to person and depending on the diagnosis.

A good option for less serious issues could be short-term outpatient care that can be performed in any setting: school, office or even your home. This often comes in the form of one-on-one counseling. At the other end of the spectrum is long-term inpatient care in a hospital setting.

Most cases are somewhere in between. The ideal center will offer a combination of treatments over time that will yield the best results.

### TEAM APPROACH

Behavior health deals with myriad problems that are often best solved with a multidisciplinary approach. Psychiatrists and psychologists are only the beginning.

A full array of medical professionals should be available, if needed. A team approach can help with social aspects of behavioral issues, such as social workers, teachers, nurses and dietitians.

The best facilities create teams of professionals who work with individuals on different aspects of their problem.



### FAMILY INVOLVEMENT

Family involvement in the treatment process can increase positive outcomes.

Some behavioral health issues, like addiction, involve emotional and stressful family situations. Healing these family wounds can be a very important step in the treatment process.

It's important to remember that emotional and mental issues never affect just one person. Substance abuse is often called a family disease. Behavioral health issues impact many people in major ways. All

those people can be involved in supporting the right health solution.

### ONGOING SERVICES

Continuing care is essential for behavioral health concerns. It will help keep the patient on track with their recovery.

Many diagnoses require intense treatment followed by a longer period of continuing care. Successfully following the long-term recommendations will lead to a full recovery.

# How to...

## Find a Local Farmers Market

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.

Some farmers' markets are open several times a week, most are open Saturdays. This makes them the ideal places to spend a leisurely weekend afternoon, checking out the goods and enjoying live entertainment that may be on-site.

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

The taste will not be as fresh or delicious.

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 have 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?

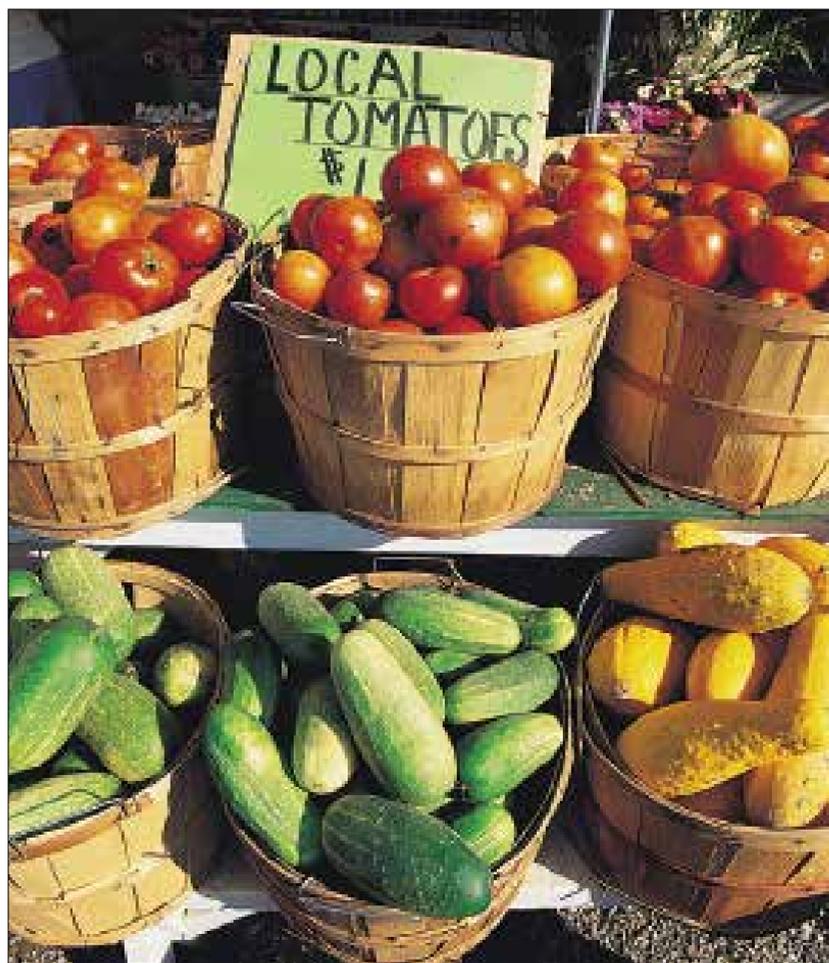
There might be plants and flowers for sale, along with local authors and artists displaying their talents.

### 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 fam-



ily. 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.

Visit [www.maine farmers markets.org](http://www.maine farmers markets.org) to find a local market near you.

# How to... Choose a Local Dining Experience

**E**ating local is an excellent way to support your community. Eating closer to home will also provide you with a unique and flavorful experience you just can't find at chain restaurants. Hometown fare will also often be created using local ingredients, meaning you'll be supporting more than one local business when you pay your check.

Here are a few more reasons why you should join this movement.

## FRESHNESS

When produce travels over great distances, it loses its character. The color drains from its skin and the flavor diminishes over time.

Local restaurants often use meats, dairy and produce from nearby farms. When food hasn't been frozen or refrigerated for a long period of time, it crackles with flavor and aroma. That's because the food still retains its essence.

Your neighborhood eateries offer the quickest way to get food from the farm to your table.

They are also constantly changing the menu to match what's in season. Great chefs are inspired by nature and flavor combinations that are available throughout the year. Food aficionados appreciate new dishes and attention to detail.

Local chefs know exactly where their foods originate -- and might even know the farmers personally. They know the highest quality, freshest ingredients will be served at their restaurants.



## HELPING YOUR LOCAL ECONOMY

Americans like to complain about our economy and how jobs are going overseas. Have you ever wondered why that is happening? It is because we are buying more things that are produced overseas -- including our food.

The local dining movement asks people to eat at their neighborhood restaurants. Every meal you eat at a neighborhood restaurant helps your community. Not only are you supporting the restaurant, you are also helping the farmers, dairy operators and workers in your area.

Many restaurants are part of cor-

porate chains where the profits are shipped to their faraway headquarters and not spent within your community.

The more locally focused a business is, the better it will be for your community.

## GOOD FOR THE ENVIRONMENT

When food has to travel long distances, it hurts the environment.

Shipping ingredients uses a lot of fuel. It puts more carbon emissions into the atmosphere and burns more oil.

Consuming food grown close to home is a better option because it takes less

energy to transport the food to your plate.

Restaurants that choose to buy from local suppliers are also typically focused on helping the environment in other ways, too. They will look for creative ideas to recycle more and consume less.

The local dining movement is about more than eating delicious food. It helps restore the connections between farmers, restaurants and neighbors. It creates a mutually beneficial relationship that makes your community stronger and healthier. That is something that everyone can support.



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Family friendly environment.  
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Dairy-free Dole whip soft serve coming soon.

**There's something for everyone!**



# How to...

## Go Green in Your Community

**M**ost people care about the environment—but many worry that going green can be expensive and time consuming.

Making better environmental choices doesn't have to be a costly headache though.

Here are some tips for going green without breaking the bank.

### RECYCLING

Communities throughout the country have programs to recycle glass, plastic and paper products. In many communities, you only have to leave your recyclables in the proper bins to begin recycling. During trash pickup days, sanitation companies will collect everything for you. It doesn't take much work, and the benefits are huge.

If you are already recycling, be sure that you are using the program to its fullest. While you may be recycling bottles and cans, check to see if you can recycling paper products as well.

Other people start compost piles in the backyard to recycle raw materials. It costs nothing and can also provide nutrients for the soil.

Consider purchasing products made from recycled materials. You can find stationary, furniture and even clothing made from previously-used materials.

### COMPACT FLUORESCENT BULBS

Compact fluorescent light bulbs, or CFLs, last longer than traditional light bulbs. They use less heat and energy. That means you will save money on your electric bills.

Although the bulbs look odd, they will pay for themselves quickly.

Of course, turning off lights is also a fantastic way to use less energy. Encourage your family and friends to do the same at their house. It will help them save money on their energy bills.

### EFFICIENCY AUDIT

Getting an expert to look at the efficiency in your home is a great way to go green. It will reduce your carbon footprint and help you save money. An efficiency audit will tell you how your home loses heat and energy. These specialists, sometimes employed



by electric companies, can also recommend options to boost the efficiency in your home. They might suggest sealing ducts, doors and window. You might be advised to replace old appliances and furnaces. Be sure to use a professionally trained auditor knowledgeable about all aspects of energy usage.

### LIMIT SPEED

How you drive your car can have an impact on the environment. Driving within the speed limit will limit your gas usage. It is also safer.

Decreasing the amount of gas you burn results in fewer pollutants being released from your tailpipe. Many experts advise driving 55 miles per hour for maximum benefit.

How you accelerate is also important. Flooring the gas pedal burns more fuel and creates substantially more fumes.

Also taking public transportation is a great way to go green. Riding a bike will help the Earth and your waistline.

### VOLUNTEER

Volunteering with like-minded groups will also help the environment. Groups such as the Sierra Club are dedicated to environmental preservation. They need volunteers. Becoming involved with a group will help keep you abreast of new information and trends. It is a fun way to make friends. When people join together, they can have a greater impact.

# How to...

## Choose Healthy Foods

**Y**ou only have one body, so it's important to treat it right. Doing so means loading it with the right fuel to keep it running smoothly.

Unfortunately, many Americans enjoy the convenience of fast food and instant meals and forget that these processed foods have little or no nutritional value. Worse, these foods often leave them craving unhealthy snacks.

Home-cooked meals are good for your body and pocketbook. They are cheaper, more satisfying to your taste buds and better for your health.

Whether you are preparing vegetables, roasts or an appetizing main course, find a local grocer who stocks only the best products.

### FRESHNESS

Depending on where the food has been grown, produce may be refrigerated and stored for long period before it arrives at a store. This delay can impact the texture and taste. That's why it is always best to purchase fruits and vegetables that are harvested before they ripen.

Look for foods that are naturally in season, such as apples in the fall or tomatoes in the summer.

When buying other items, such as meat, find a store that offers the quickest path from the farm to your dinner table. Beef, poultry and seafood are best when they are fresh.

### LOCAL

It is best to purchase food grown near your home.

Buying locally sourced food will help your city's economy; it is also better

for the environment. Food shipped across the country generates carbon emissions. You will pay more for the food because fuel and other costs must be included in the price. It also means that produce must be picked before it has properly ripened.

Grocery stores that stock locally-grown food are proud of this fact. They are actively supporting their communities.

### NATURAL

Organic foods are a popular commodity. People want foods that are grown without harsh chemicals and pesticides. Studies have found that organic foods are a good choice for health-conscious consumers.

Chemical fertilizers and pesticides dull the flavor of produce. Organic foods simply taste better.

Some people think that organic foods are more expensive, but smart shoppers know that you can find organic foods that are affordable and convenient.

People who want to find healthier options for meat should find grocers who sell beef and other fare without unnatural hormones.

### EXPERT ADVICE

Look for trustworthy information. There is no shortage of advice, but information is only as reliable as its source.

The finest grocery stores have registered nutritionists and other experts on staff. These professionals will help you make wise eating choices. You can also find reliable diet advice and



the most up-to-date tips.

You may also ask produce managers for their personal recommendations.

Quality stores will gladly extend a

hand to help you find the best deals.

For many shoppers, service with a smile is more important than anything they can find on the shelves.

# How to...

## Choose the Right Bank

**Y**ou work hard for your money, but do you work as hard at selecting the individual or financial institution that watches your money? How your money is handled can make the difference in whether your life is easy or hard as choosing the right bank can give your finances a much-needed boost.

Not all banks are the same, and not all of them offer the same kind of returns and programs for your financial needs. Choosing a bank just because of its location could mean that you are missing out on some important benefits. So while convenience is important, it shouldn't be your only criteria. Consider these aspects when selecting a bank.

### INTEREST RATES AND FEES CHARGED

Like many other businesses, banks want to be competitive and interest rates are one way that banks entice new customers. You might think interest rates are inconsequential, but when substantial deposit amounts are involved, the difference can be significant. Therefore, it is not uncommon for savings account interest rates to vary widely. The majority of institutions also make adjustments according to changes in the federal funds rate.

Banks are also famous for charging fees for particular transactions. For example, a checking account may only allow a certain number of checks to be written each month before a fee is assessed. Sometimes, a minimum balance is required to keep the account active. There are also banks that offer free checking and

other options. Make sure, however, that the free checking is really free. There may be stipulations such as being required to keep a minimum balance in the account at all times. Look at a fee schedule to determine if it is acceptable to you.

### PERSONAL CONVENIENCE

Banks with multiple locations in convenient areas are important. If you travel frequently, make sure your local or regional financial institution is a member of a national network. Also, ask about their online banking policies. Is their website easy to navigate? Is it secure? Online banking can be a great way to pay bills and transfer money between accounts.

### OVERDRAFT SAFEGUARDS

Everyone makes mistakes. Accidental overdrafts happen occasionally, and each financial institution has a different policy about these matters. Some banks might offer overdraft coverage in the form of a high-interest credit line. Other banks charge fees each time an overdraft occurs. Sometimes, banks provide no coverage. Be sure to research overdraft policies before making a final decision.

### INSTITUTIONAL STABILITY

These days, it is important to consider a bank's stability. Before you entrust your money to an institution, check its history and financial condition. Typically, banks invest deposited funds under a fractional reserve banking system. Any bank with a strong balance sheet should be able

to weather any turbulence caused by market corrections. The majority of banks are insured by the Federal Deposit Insurance Corporation for up to \$250,000 per depositor. This value can vary depending on the type and number of accounts held by a customer.

Provided you understand and act within these safeguards, your money will likely be safe in a bank. That is not to say that failures are impossible. A solid bank will limit exposure to toxic assets that put its balance sheet at risk.

### SERVICES YOU NEED

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

By taking the time to choose a trustworthy commercial bank, clients can feel secure and confident about the prosperity of their financial future.

### COMMUNITY SUPPORT

Another factor you don't want to overlook is the impact your banking business has on your community. Local non-profits, schools and athletic leagues depend on local community banks to fund their organizations through donations of money and skilled volunteers. Those banks can only support those non-profits if local customers support them. Find out what your bank does at the grassroots level to support your community, rather than ship profits off to the big city or another country.



## Franklin County Savings Bank

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**Times change but some things stay the same. At Franklin Savings Bank, we've avoided the buyouts and gimmicks and instead focus on providing top-quality financial products and excellent customer service to the people of our communities. We've kept pace with technological demands but still believe in keeping the human touch that means so much. We are the only locally-owned bank in Franklin County and are proud to celebrate our 150th anniversary in 2018 by giving back to our communities. Stay tuned. There's much more to come!**



Employees plant trees with students in Jay, Wilton and Rumford and knit hats for cancer patients.



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# How to...

## Choose a Pharmacy

Pharmacies have changed a great deal from the days when they came equipped with soda counters in almost every small town. While there are still small pharmacies in nearly every town, there are also an increasing number of large retail pharmacies in most places. Some of these businesses offer far more than a place to simply fill prescriptions. They may sell a variety of convenience products and even groceries, making your routine medicine pickup a one stop shopping experience. Chain pharmacies also often offer extended hours — some even stay open round the clock for your convenience. And multiple locations mean you'll always be able to pick up your medicine in a pinch while traveling for business or pleasure.

All that convenience can come with trade-offs, though. A big chain pharmacy may lack the personal touch of your local independent shop.

Whether you're looking to try a chain pharmacy or trying to locate a good independent pharmacy, here are some things you may want to think about.

### AVAILABILITY

A pharmacy's hours of operation are a top factor for most people. Limited business hours are not helpful when you are dealing with an illness.

Look for a business with convenient hours. Some cities even have all-night pharmacies that will fill your prescriptions in a hurry.

Usually, pharmacies that are tied to a corporate chain will stay open late. Smaller, locally owned pharmacies may be open during limited hours, but they tend to provide personalized service.



No matter what pharmacy becomes your favorite, always know where you can find a 24-hour location in case of an emergency.

### LOCATION

A convenient location will make filling prescriptions and purchasing medical products much easier.

If you can find a store near your home, work or school, it will save you plenty of time.

It is very useful to find a pharmacy that is minutes away, in case you need help quickly.

### DRUG COVERAGE

Does the pharmacy accept your prescription drug plan? Not every pharma-

cy will accept every insurance policy.

Call ahead to inquire about the types of insurance they accept. Paying out of pocket will likely be a huge, unnecessary burden.

If you have little to no coverage for your prescriptions, contact pharmacies to ask about prescription discounts.

Most pharmacies have generic versions of medications, some of which may be available to you. Between discounts and generic drugs, you could save lots of money.

Seniors on Medicare should pay close attention when choosing a pharmacy. Ask locations in your area if they accept your Medicare Part D plan. There are many options available on these plans. It is important that the

pharmacy you select is willing to work with your plan to cover the medications you need.

### SERVICE

Customer service is another factor when choosing a pharmacy.

Do the pharmacist and staff remember your name? Are they happy to answer questions? Do you trust them? Finding a pharmacy staff that is informative and friendly will make it easier for you to take your medication.

It may take some work to find a pharmacy that fulfills these criteria. With a little time and effort, you can certainly find one that fits your needs.

# How to...

## Train for a New Career

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 its too late to train into a new career.

Here are a few points to alleviate that concern.

### IDENTIFYING TRAINING NEEDS

Your 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 promotion, 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 (<https://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 Wood or Pellet Stove

If you don't already have a fireplace in your home, you may want to consider installing a wood or pellet stove. These standalone heat sources can be installed by a professional at a relatively low cost. And they'll save you big money on heating bills.

Here are some hot tips on wood and pellet stoves.

### WOOD STOVES

Wood stoves consist 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.

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



**WOOD STOVE**



**PELLET STOVE**

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 a replacement 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 similar to wood stoves, except they can also burn sawdust, waste paper, wood chips, bark and other organic materials

ground into a pellet. Some stoves may also burn corn and walnut shells.

The Environmental Protection Agency has found these stoves to be the cleanest solid-fuel burning appliances. They are often suitable for apartments and condominiums. These stoves are also exempt from EPA emissions standards.

Free-standing 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. Manufactur-

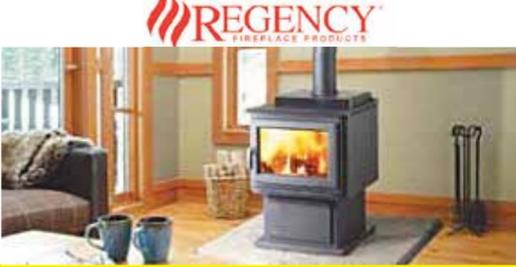
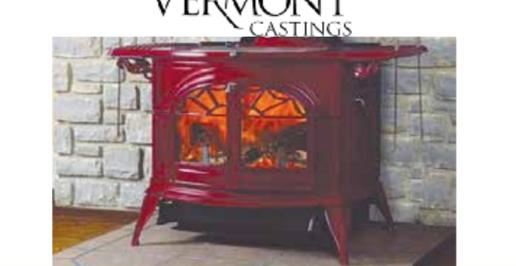
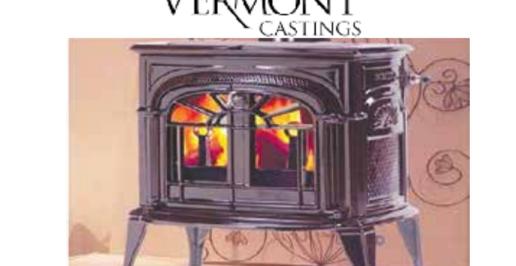
ers provide schedules for product maintenance, which will make your stove more efficient.

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 recommend 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 woodstove in the home.

 <p><b>Classic S2400 Wood Stove</b></p>	<p><b>SOMERSET STONE &amp; STOVE</b></p> <p>1078 Kennedy Memorial Drive Oakland, Maine</p> <p><b>SALES 207-465-9800 SERVICE</b></p> <p>www.somersetstoneandstove.com SHOWROOM HOURS: Mon.-Fri. 8 a.m.-5 p.m. Sat. 8 a.m.-4 p.m.</p>	 <p><b>F3500 Wood Stove</b></p>
 <p><b>GF55 Pellet Stove</b></p>	 <p><b>F5100 Wood Stove</b></p>	 <p><b>GC60 Pellet Stove</b></p>
 <p><b>Defiant FlexBurn Wood Stove</b></p>	 <p><b>Encore Wood Stove</b></p>	 <p><b>Intrepid II Wood Stove</b></p>
<p><b>\$500 Efficiency Maine rebates available for qualifying wood and pellet stoves</b></p> 		
 <p><b>Francesca Pellet Stove</b></p>	 <p><b>RV80 Pellet Stove</b></p>	 <p><b>RV100C Pellet Stove</b></p>

# How to... Choose a Veterinarian

**M**ost people think of their pets as members of their family. In fact, some people even refer to them as fur children. That's why finding a veterinarian or veterinary clinic is so important. You need to find qualified care to ensure the long-term health of your pet.

Taking your pet to the vet regularly can save its life. For one thing, you can catch an illness in its early stages. And catching a disease early could save you hundreds or thousands of dollars.

But in a difficult economy, pet care might get overlooked. Routine care might even seem unnecessary. After all, do humans skip medical and dental check-ups if they seem like they're in good shape?

Unfortunately, pets age faster than human beings. Their bodies and internal systems can change rapidly, sometimes in a matter of a few months.

Routine veterinary care will help your pet to live a longer and happy life.

Choosing a good veterinarian that suits you and your pet can seem like a difficult task. If you follow these guidelines, you should be able to find a professional that will give your pet the best care possible.

#### ASK FOR REFERRALS

Your family and friends may know a good veterinarian. Listen to their experiences with a critical ear. You need to find someone who is professional, compassionate and timely. Ask specific questions, such as whether the clinic staff likes animals. Do they respond to concerns in a timely manner?

Research veterinary and veterinarian clinics on the Internet. Make a list of prospective candidates, then check with the Better

Business Bureau in your state to see if there have been any complaints against these professionals. How were the complaints resolved?

Some people need extra services, such as daycare, boarding facilities and pet training. You may also need to have your pet groomed. Find out if the prospective veterinary clinic provides these services.

#### MAKE A VISIT

After making a list of choices, visit the veterinary office or clinic. Call ahead and request a tour of facilities. The staff should have the time to answer your questions.

You should see a clean and well-maintained office. Observe how the staff interacts with clients and pets. Are they warm toward the animals and owners? The employees should have an affinity for animals.

Sit in the waiting area and introduce yourself to other clients. Find out if they are happy with the services and staff. Also, inquire about prices to verify it is within your budget.

If you feel uncomfortable during your visit, consider taking your services elsewhere.

Finding the best vet for you and your pet will take time and research. You should put the same effort into finding a doctor for your animal as you would in finding one for yourself.

The bottom line is that your pet's health is a cooperative undertaking between you and your veterinarian. Finding the perfect vet for you and your furry, scaly or feathered friend will ensure your pet is with you for years to come.



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Veterinary medicine offering 24-hour emergency coverage for established clients.

We offer digital x-rays, in-house lab, ultrasounds, house calls and farm visits.



## PART OF YOUR FAMILY.

Most people think of their pets as members of their family. In fact, some people even refer to them as fur children. That's why finding a veterinarian or veterinary clinic is so important. You need to find quality care to ensure the long-term health of your pet. We have the people and skills to ensure your pets will be with you for years to come.

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