

How-To

Reduce Energy

Choose a Mechanic

Choose a Veterinarian

Choose a Used Car

Choose a Bank

Choose a Lawnmower

Choose a Mattress

Landscape

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A publication of

The Daily Iberian

How-To Reduce Energy Costs

Where does all your money go? Chances are you've asked that question hundreds of times. And chances are that you haven't always been happy with the answer.

If the "amount due" line on your utility bills ever has prompted this question, you'll want to continue reading. You may be surprised to learn that the average American household spends a significant amount of money -- about \$1,300 per year -- for energy. To help you minimize your energy bill, follow the tips included in this article.

Heating and cooling -- 44 percent

The accompanying chart shows how energy is used in the typical American home. You're probably not surprised that heating and cooling account for the largest share of home energy costs. That's a good argument for maintaining the heating system, adding insulation if necessary, and sealing leaks around windows, doors, and electrical outlets. For additional energy savings, install a programmable thermostat to regulate your home's temperature automatically.

To reduce your heating and cooling costs, set your thermostat as low as is comfortable in the winter and as high as is comfortable in the summer. You can cut your energy costs 3 percent by setting your thermostat back one degree (higher for cooling, lower for heating) for that 24-hour period. Maintain those settings all season and you can save year round!

Water heating -- 14 percent

The second-largest contributor is water heating, which accounts for 14 percent of the typical family's energy use. It's easy to see why. Dishes, clothes, you, the kids, and even the puppy need lots of hot water to stay clean. If you have a hot tub with dedicated heaters that increases your water heating costs as well.

Lowering the temperature setting on your water heater to 120 degrees is not only efficient, but also protects your family from scalding. Be careful about running hot water needlessly and repair leaky faucets to save even more.

New electric water heaters can be 93 percent efficient, and some now include programmable thermostats so they heat water only when your family needs it. One example is the Maytag 12 PC Intelligent electric water heater.

Refrigeration -- 9 percent

It might be hard to believe that a single appliance contributes so much to your home energy costs, but it's true. You can control that cost by keeping your refrigerator full, but not packed, and by organizing it to minimize the amount of time the door must be open when hunting for an item. The good news is that today's models use less than half the energy of those built between 1965 and 1985.

And though a second fridge in the garage or basement is undoubtedly handy, it could be costing you hundreds of dollars a year if it's an old, inefficient



They will help you make intelligent choices that can help you minimize your long-term energy costs.

Today's large homes offer four times the square footage per person that our grandparents had and have higher ceilings. Because it takes many more fixtures to light that space, costs for lighting alone have multiplied. So consider using compact fluorescent bulbs. Even though they cost more than incandescent bulbs, they're four times more energy efficient and last ten times longer, making them money savers in the long run.

Phantom energy drain

Many of the appliances and gadgets in our homes consume energy even when they're turned off. That's true of VCRs, televisions, cable boxes, personal computers, telephone answering machines, satellite dishes, and some kitchen appliances. They use devices called power supplies to convert high-voltage alternating current to low-voltage direct current. But the devices, whether internal or external to the appliances and gadgets, are inefficient, wasting one-third to two-thirds of the energy they use.

Energy cost formula

Where your home energy money went is not surprising any more, is it? To determine the actual operating cost of our electric appliances, use the following formula:

$$\text{Wattage} \div 1000 \times \text{hours operated} \times \text{price per kilowatt-hour} = \text{cost of operation.}$$

Lighting, cooking, and other appliances -- 33 percent

Lighting, cooking, and other appliances make up one-third of your home energy costs. Just look around your home and count the number of electrical appliances -- dishwasher, coffee maker, mixer, toaster, blender, televisions (three to five are not uncommon in American households), VCRs/DVDs, computer equipment, washing machines, clothes dryers, etc. When shopping for new appliances, check the yellow Energy Guide labels.

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How-to Choose a Mechanic

Whether your car is brand new or a long-time companion, at some point repair and servicing is required. Unfortunately, selecting a mechanic can be a stressful experience for many motorists. Will he do quality work? Will I be over-

charged? How will I know if I'm getting what I've paid for? There are several things you can do to ease your anxiety and ensure that your car is serviced by honest, competent technicians. First of all, ask your friends and family members for recommendations. If they've had a good experience with a repair facility, chances are you will too. If an insurance claim is involved, ask your agent for recommendations. Some

Body Shops are preferred by major insurance companies, which means you will not need to run around getting estimates. Second, establish a relationship with a repair facility before you need one. In an emergency, you want to be able to turn to someone you can trust. And finally, once you find a good mechanic, stick with him. Although other shops' low price specials may tempt you, you'll save money in the long run by patronizing a shop that fixes your car right the first time and doesn't push you to buy unnecessary services.

Types of Repair Shops

There are several types of repair shops: dealerships, independents, chains, and quick service shops.

The type you choose depends on what kind of service you need. For new vehicles, a dealership might be the best bet, during the warranty period. A service writer at a dealership has the ability to choose from several techni-

Service Excellence certification, or ASE, is a good earmark of a mechanic's skill. The ASE review board is a national, industry-wide group which certifies technicians' competence in eight categories of automotive repair.



cians who specialize in specific repair areas. Dealerships also often provide courtesy transportation while your vehicle is being serviced. At the other end of the spectrum lie quick service shops. These shops are the McDonalds of auto maintenance: convenient, fast, and cheap. Unfortunately they might not have the staff or equipment to repair your car correctly. These shops are probably fine for routine maintenance or small repairs, but entrusting them with a complex job may be risky.

The only real proof of a technician's ability is in his repair work, but certain credentials can clue you in to his level of experience. Check for certification and/or approval ratings from industry associations such as the National Institute for Automotive Service Excellence (ASE). Automotive

Look for the blue and white ASE Seal of Excellence displayed in the shop.

Ask Questions

Don't be afraid to ask questions. Whether speaking to a service writer or mechanic, open communication is the key to reliable repairs. Ask about the training and qualifications of the technician that will be working on your vehicle. When you go to the repair shop, bring a list with you that specifies your car's problem. Don't just say you're having brake trouble—is the pedal difficult to depress or does it go to the floor? Does the car shimmy when it comes to a stop? What kind of noises does it make? With these kinds of details, the mechanic can make a more accurate diagnosis of

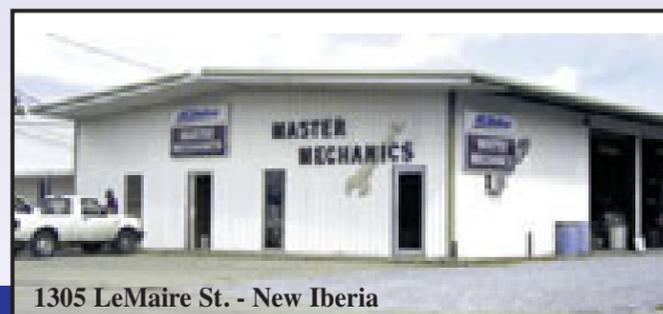
the problem, saving his time and your money. A good mechanic or service writer will take the time to fully explain any procedures, using layman's terms that you can understand. If he doesn't, it's time to drive elsewhere.

Confirm that any service and repair estimates will be presented in writing and that repairs will not be made without your approval. Ask about a warranty on labor and parts. If the repairs seem gratuitous or the price obscene, get a second opinion from another repair shop. When work is completed, you should be given a detailed printout of the procedures, parts, and labor costs. Final costs should come within close range of the estimate. You may want to ask a mechanic if he will guarantee that charges will not exceed the estimate by a specified percentage. After the repairs are completed, read the bill. Make sure the repair warranty is included and ask questions about items you don't understand. Drive the car around the block to see if the problem persists. If it does, it will be easier to communicate your concern at this point, and it might save you another tip to the mechanic. Try to pay with a credit card—if a problem with the workmanship surfaces, you can alert your creditors, and you won't have to pay until the dispute is resolved.

Be an informed consumer. Read your owner's manual and be familiar with the type of servicing your vehicle requires and when it is recommended. Your car is a major investment, and the quality of its service should not be left to chance. By following the suggestions above, you can find a repair facility that is worth bringing your business to again and again. A little extra legwork done before your car has problems will pay off in dependable service when you need it the most.

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Master Mechanics: Left to right: Owner Bob Travasas, Mike, Carlos, Curtis and Reggie

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How-to Choose a Veterinarian

A veterinarian is your pet's second best friend. When selecting a veterinarian, you're doing more than searching for a medical expert.

You're looking for someone to meet your needs and those of your pet, a doctor who has people as well as animal skills. The worst time to look for a veterinarian is when you really need one, so plan ahead and choose wisely.

Because veterinarians often work with a team of professionals, including technicians and qualified support staff, you will likely want to evaluate the entire veterinary team's competence and caring. If you think the veterinarian is terrific but don't care for one of her staff, you may not be happy. On the other hand, while location may be convenient and the fees may suit your budget, you may not feel comfortable about some other aspects of the veterinary facility. Weigh the factors that are important to you, but remember you will probably be happier if you drive a few extra miles or pay a few extra dollars to get the care you desire for your pet.

How do I find the right veterinarian?

The best way to find a good veterinarian is to ask people who have the same approach to pet care as you. Start with a recommendation from a friend, neighbor, animal shelter worker,

dog trainer, groomer, boarding kennel employee, or pet sitter. Check the Yellow Pages under "Veterinarians" and "Animal Hospitals," where important information may also be provided about hours, services, and staff. Some veterinary hospitals are members of the American Animal Hospital Association (AAHA). AAHA membership signifies that a veterinary hospital has voluntarily pursued and met AAHA's standards in the areas of facility, equipment, and quality care. Other veterinarians are board certified in a particular area of veterinary medicine such as ophthalmology, surgery, or cardiology, which means they studied an additional two to four years in the specialty area and pass a rigorous examination.

Once you've narrowed your search, schedule a visit to meet the staff, tour the facility, and learn about the hospital's philosophy and politics. This is a reasonable request that any veterinarian should be glad to oblige. Write down your questions ahead of time.

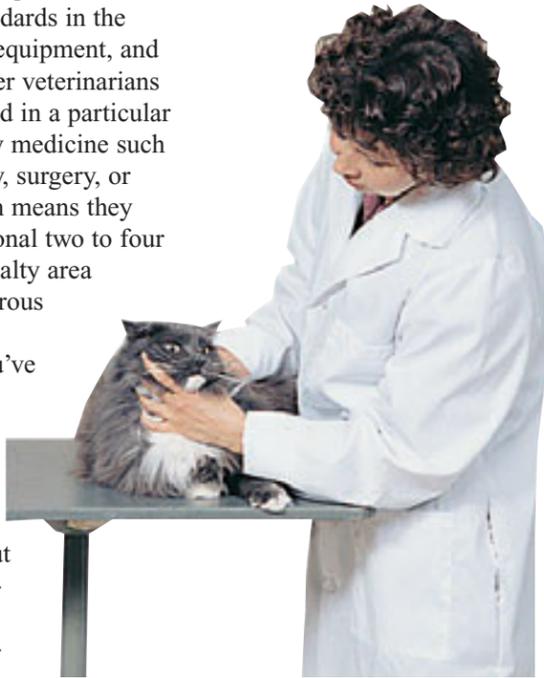
What do I look for?

- Is location and parking convenient?

- Are appointments required?
- Are there technicians or other professional staff members?

- Is the facility clean, comfortable, and well organized?
- Are the dog and cat cages in separate areas?

- Is the staff caring, calm, competent, and courteous, and do they communicate effectively?



- Do the veterinarians have special interest such as geriatrics or behavior?

- Do fees fit your budget, and are discounts for senior citizens or multi-pet households available?

- Are x-rays, ultrasounds, bloodwork, EKG, endoscopy and

other diagnostics done in-house or referred to a specialist?
- Which emergency services are available?

How can I be a good veterinary client?

Learn what is normal of your pet so you recognize the first signs of illness, and see our veterinarian regularly for preventive visits, not only when your pet becomes ill. If a pet is not well, don't wait until she is really sick before calling your veterinarian. It is frustrating for a veterinarian, and heartbreaking to owners, to see an animal die of an illness that could have been treated successfully if professional care had begun sooner.

Schedule appointments, be on time, and -- for your pet's safety as well as that of other clients' pets -- bring your pet to the veterinary office on a leash or in a carrier. Even if you have an emergency, call ahead to ensure that the veterinarian is available. An emergency may occur when your veterinarian is not available, so ask for a referral to an emergency veterinary facility.

Before it becomes necessary, take a practice drive to the veterinary office, since trying to find it when you really need it can cost precious minutes. Post the office's number near your telephone for quick access or on your refrigerator. Call your veterinarian with any questions.

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How-to Select a Used Car

Whether your car is brand new or a long-time companion, at some point repair and servicing is required.

Unfortunately, selecting a mechanic can be a stressful experience for many motorists. Will he do quality work? Will I be overcharged? How will I know if I'm getting what I've paid for? The following tips can ease the anxiety of selecting a good mechanic:

- Ask your friends and family members for recommendations. If they've had a good experience with a mechanic, chances are you will too.

- Start out with simple servicing. It's best to have an established relationship with a mechanic before you need a major repair job.

- Check for certification and/or approval ratings from industry associations such as the National Institute for Automotive Service Excellence and AAA.

- Don't be afraid to ask questions. A good mechanic will take the time to fully explain any procedures, using layman's terms that you can understand. If he doesn't, it's time to drive elsewhere.

- Confirm that any servicing and repair estimates will be presented in writing and that repairs will not be made without your approval.

- When working is completed, you should be given a detailed printout of the procedures parts, and labor

costs.

- Final costs should come within close range of the estimate. You may want to ask a mechanic if he will guarantee that charges will not exceed the estimate by a specified percentage.

- Be an informed consumer. Read your owner's manual and be familiar with the type of servicing your vehicle requires and when it is recommended.

If you think buying a brand new car is tough, then it is 'one season' for those hunting in the second-hand car market. Here are a set of guidelines to keep in mind when taking your pick.

Theoretically, the day a car rolls out of a showroom, it becomes a second-hand or used car. This is a perfectly safe definition. But in reality what really distinguishes one from the other is the fact that while a brand new model would have the look, feel and smell of the assembly line, the same will not hold true for a used car.

Telltale signs of it having been used linger like spots, grease marks, oil spillage and of course odor, which could be a mixture of perfume, air freshener, cigarette smoke and liquor--not necessarily together and not necessarily in that order.

But akin to telltale signs in the used car, the automobile could also reveal a few more traits of its previous



owner(s). An unhealthy driving habit of the previous owner could prove disastrous to the future life expectancy of the car in question. Be that as it may, when you are bargain hunting for used cars, lemons could suddenly rise with alarming regularity as compared to roses. But, since wallet is a restraint, you might as well grin and bear with it.

What do you look for?

Remember, "A good car is never too old." Cars around five-seven years old could represent good value of money, as they would still have a lot of juice left in them. This would depend upon mileage, ownership and terrain traversed by the vehicle. Although anything older will be cheaper, the repair bills will soon adequately compensate for the discrepancy.

An important factor to look out for is the pedigree of previous owners. But lay more emphasis on the number of previous owners rather than their professional status. The legacy of professional status stems from a belief that professionals, being rich, would take care of their automobiles better. Anyone looking for an explanation to those ads in newspapers about cars owned by doctors, lawyers and engineers need to look no further.

Selecting your car

One way of selecting your

"dream" car could be by first identifying the car you intend to purchase. Then, be on the lookout for anyone wanting to graduate to a different car, while owning (and wanting to dispose of) the car of your choice. Your network of friends and relatives will come in handy here. This network would also ensure (at most times) that you are not cheated on the history of the car and more importantly, the price.

But if the above method fails, don't fret. A used car dealer should be your next logical stop. The first in this breed is one who trades-in used cars to sell new ones. Even if slightly expensive then the prevailing market price of the same model, a car re-conditioned by the dealer could prove a good buy.

Deceptive appearances

A fresh coat of paint might mean trouble as it could be hiding rusting panels or covering up a serious dent job. Avoid taxis and those owned by government organizations. While the sticker price on these cars could make you drool, they could be lemons.

The usage would have been so rough that the future of the car would itself be bleak. Body work, carpeting, wheel covers, the area around the glass covers, etc. should be checked thoroughly for corrosion. If the area around the glass shows corrosion, then you are looking at a rust bucket.



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HOW-TO PICK A COMMUNITY BANK

Key points to consider:

1. Location
2. Technology
3. Customer Service
4. Checking
5. Loans
6. Community
7. Involvement

Selecting a bank seems like an easy assignment. Many times the bank we select is chosen because it's closer to where we live or work. Convenience of location has always been the number one reason customers select a bank. Convenience is important and should be considered when making a banking decision on where to bank. Some banks today offer seven-day a week banking with expanded hours and are open most holidays. This gives you flexibility to do your banking when it is convenient to you. Buy, you should expect more from a bank than a good location and hours.

Banks today are technologically superior and offer products that are key elements in selecting a financial institution. What do you need from your bank and what do you expect your bank to provide should be questions asked when making decisions to select a bank. Suddenly the "free" checking account with no services or options is not as important as being able to access an account and whether you feel comfortable and welcome when you enter or telephone your bank. Are you greeted with a familiar, smiling face? Do they call you by name, do you genuinely feel that the staff cares about you?

Checking products and how they are marketed to customers is another important difference to compare when selecting a bank. Most banks offer checking products that range from "free" checking to club accounts. These two types of accounts are the extreme examples of relatively no service or features from a bank with a "free" account and an account with many features that are paid for on a monthly basis.

Overdraft fees and protection vary from bank to bank as well. No customer wants to be overdrawn, but it happens from time to time and a bank may charge from \$15 to \$30 dollars per item for an overdraft fee. Know what you're getting into before you open the account. You may also want to know how to visit with a customer service or bookkeeping person to answer a question or solve a problem. Most community banks have local people handling your problems such as a lost or missing check or even help balance your checking account. If the customer service is available only through a 1-800 number, you might think twice before selecting this bank.

Lending is another product that customers expect and need from banks. Most people need a loan for a car, business or home and rely on their bank to provide this service. All banks make loans, but their

process of approving an application may differ. How they handle a customer may differ, if they keep the loan or sell it to another financial institution. These questions may not seem important when you open an account at a bank but when you need a loan it will matter.

Most local banks make decisions locally and have continuity in their lending staff as officers move up through the ranks in the same bank. This allows you to keep the same loan officer as you grow with the bank.

In a regional bank the decisions many times are made in the lending centers where applications are sent. They use formulas and credit scores to approve loans. The loan officers for a regional bank may work in the community for a few years and move to another community as they are promoted within the bank's system.

Comparing interest rates and fees are also important in deciding on a bank as banks may differ. This would include document preparation fees, late fees, extension fees, and other fees that might relate to the type of loan you are requesting. Rates and fees are disclosed and can be compared before designing a loan application. It's good policy to always ask what the fees and rates on a loan are before applying. Bankers do like customers who are concerned about lower rates and fees as they feel the customer will pay the loan back.

The location(s) of your bank is important. But also be sure to consider the technology the bank has installed and the products you might use such as banking with your personal computer, checking services, researching a problem, or just working with a loan officer to get a fair loan at a competitive interest rate with reasonable fees. These factors will help you to know your money is secure, and have access to it when it counts.

Last, but not least, is community involvement. In today's hectic and sometimes seemingly uncaring world, it is refreshing to see and know that a bank and its staff are involved in your community and care. Also it is good to know that your money is being invested in your community. Community reinvestment and support are crucial to most areas. Is the bank involved in your community; are they not only giving financial support, but seen actively working for and in the community?

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How-To Buy A Lawnmower

Lawn mowers have evolved significantly since Edwin Budding invented the reel lawn mower in 1830. This engine-less device depended solely on manpower to propel the blades that cut the grass. Today there are a host of different models of mowers. Choosing which one to buy depends mostly on what features are important to you.

Convenience is a factor

Some homeowners love spending time mowing their grass and working in their yards. Others see lawn mowing as an unpleasant, but necessary, chore to be finished as quickly as possible. Some people have large yards that make mowing time consuming, while others have hills or rough terrain to consider.

Rely on a professional lawn equipment dealer to answer your questions and assist you in choosing the best mower for your needs.

Self-propelled

These models use the power generated by the engine to move the mower forward, independent of a push. If you have a larger lawn, a hilly lawn, or need assistance in mowing, the self-propelled model could be a good choice.

Self-propelled rotary lawn

mowers require the operator to squeeze a bar to engage the mower, which causes the machine to take off while you guide its direction. If you release your grip on the bar, the mower blade stops spinning.

Riding Lawn Mower

If you're mowing a 1/2 acre or more, you'll probably want to consider purchasing a lawn tractor or riding mower.

1. Look for 38 to 42-inch deck. The deck size refers to the size of the lawnmower blade - the larger the deck, the wider the cutting swath and the quicker the job gets done.

2. Choose the deck size according to the obstacles you have in your yard. A wider deck is good, but not if you have to go back and get between all of the trees with a regular mower.

3. Be sure you have enough room to store the mower.

4. Think about whether you want the engine in the front or the back. Rear engines usually give you better front visibility; front engines typically are found on more powerful mowers.

5. Ask the sales representative about the different speed controls. You will find a gear lever and clutch-brake combination, foot-pedal controls or a hydrostatic-drive system without a clutch. Expect to add \$200 to \$500 for the smoother, easier-to-operate hydrostatic drive.

Zero-Turns

The zero-turn mower is so user-friendly, virtually anyone can operate it and get beautiful results. Its operator-friendly features include an easy access instrument panel that puts everything within reach; look for a hydraulic



mower lift that raises the mower unit effortlessly; a cutting height adjustment dial that can be adjusted without leaving the driver's seat; and an ultranimbler zero-turn steering that allows you to easily navigate around flowerbeds, trees, and hedges.

With zero-turn mowers, keeping your own property well manicured can easily turn into a pleasant habit. For starters, the zero-turns are built with many

highly reliable, commercial-grade features such as a deep, flat mower deck; hydraulic deck lift; shaft-drive mower and transmission. All of this and more, equipped on a stylish and compact body offering incredible rider comfort. It's a combination that lets zero-turn mowers and you achieve professional results, faster and easier than ever before.

You get satisfaction from a well-done job on your lawn, not from repairing a transmission. That's why some zero-turns have an integral-type, twin HST transmission. To ensure efficient disc wear, it's comprised of a wet, multi-disc PTO clutch which smoothly transfers power. Moreover, a shaft-drive mower means no belts to change. Both features add up to an ultra-smooth transmission that offers superior durability. In fact, except for an occasional fluid change, its sealed structure requires no maintenance.

Want to make your weekend chores more enjoyable? Then climb aboard a zero-turn mower and go for a cruise. To ensure you're riding in the lap of comfort, it offers incredible ease of operation, plus features such as deluxe seat with sturdy, padded armrests; spacious, uncluttered floorboard; user-friendly instrument panel; and the essential, built-in beverage holder.

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How-to Pick Out a Comfortable Mattress

Since you will spend about one-third of your life in bed, buying a mattress is a decision that should be carefully thought out. It's important to remember when buying a mattress that there is no "wrong" - but there is what's "right" for you. While subjective, comfort is the single most important factor to bed buyers. Support and durability rank close behind.

Use these shopping guidelines to make sure you choose a mattress that works for you.

Concerning comfort: the old thinking was that beds had to be hard to be good for your back. The truth is that the modern foams and fibers used in today's premium mattresses actually enhance the support of the mattress, and are more comfortable as well. But the best way to find out if a mattress is comfortable to you is to try it out in the store.

The best mattress for your back is one that supports your spine at all points while allowing it to maintain its natural curve. The thickness of coil wire in the inner-spring and number of coils determine the surface coverage and support the mattress will offer you.

Today's sleep sets are more durable than ever before. But it's important to remember that mattresses today are designed as a set. Since it's the foundation that provides durability, you should look for a foundation with shock-absorbing support elements. Together, a new mattress and foundation will provide the best sleep set performance.

The proper size for you: considering that most people sleep better when a partner doesn't crowd them, you should buy the largest size mattress that fits in your bedroom, and your budget. Mattresses come in four standard sizes: twin, full, queen, and



king. View the actual measurements of each mattress.

Your investment deserves warranty protection. Make sure that your new sleep set comes with a warranty that protects you against manufacturer defects.

For an enjoyable, comfortable mattress shopping experience, consider the following tips:

Mattresses by well-known manufacturers can be found in a wide variety of reputable retail outlets. By working with your retailer you can feel confident about the quality of the mattresses and the service.

Questions are common, so, if mattress specifics seem confusing, ask

a sales associate or contact the manufacturer for an answer.

Sleep Debt

Depriving yourself of sleep night after night can cause you to accumulate a sleep deficit. Look for everyday lifestyle clues to determine whether you need to catch up on sleep. For example, is there a chance you might doze off while sitting in a car stopped in traffic, watching television or sitting and reading? The only way to reduce this debt is to get the amount of sleep that your body needs. If you feel you are chronically sleep deprived or may have a serious sleep

problem, consult your doctor or a sleep specialist.

Because you can't always get all the sleep you need, you should strive to get the most out of the sleep you do get. An uncomfortable mattress can rob you of sleep, causing you to toss and turn and preventing you from deriving the full benefit of your time in bed. Sleeping on a mattress that best meets your main comfort needs - support and space - can help you sleep better.

BEST BUYS

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<p><i>Perfect Sleeper</i> Kelan • Firm \$699 Twin set \$499 Full set \$699 King set \$799</p>	<p>VERAWANG Serene Signature • Memory Mattress \$1399 Twin set \$1199 Full set \$1399 King set \$1999</p>	<p><i>Perfect Sleeper</i> \$849 Twin set \$699 King set \$1199</p>

Mattress Sizes

Twin 38x74 38x80 38x84	Dual King (2) 38x74 (2) 38x80 (2) 38x84
Queen 60x80 60x84	Dual Queen (2) 30x80
Full 53x74 53x80 53x84	King 76x80 76x84

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How-To Landscape Your Yard



You're useless, admit it. You're not tech savvy, artsy, dynamic - - and what's worse, you feel incompetent. Well if this truly defines you, then landscaping your property could be a disaster.

First of all, a house and its landscaping should be harmonious with each other. Achieving such harmony is sometimes possible intuitively; but if you're more serious about complementing your house with your landscaping, you really need to take matters to the next level -- landscape design.

Landscape design is an art form. Do-it-yourselfers must first learn the basic designing elements that underlie the discipline of landscape

design. These fundamental elements will then serve as building blocks for learning and implementing the more advanced principles for designing a garden in the backyard. These tried and true principles are the cornerstones of the world's picture-perfect gardens.

The basic elements of landscape design are:

- *Color
- *Form
- *Line
- *Scale
- *Texture

These five elements must be considered in designing both the hardscape and softscape of your property, the latter consisting mainly of gardens, lawns, shrubs, and trees. While color

is self-explanatory (for the purposes of the amateur), and scale is simply the size of one component relative to adjacent components, the other three elements require some explanation.

The element of form is defined as the shape of a plant and the structure of its branching pattern. Trees come in many shapes (especially if pruned), including columnar and globular shapes. Likewise, tree forms range structurally from having the stiffly upright branches of a European poplar to the droopy quality of a weeping willow. Texture is primarily a visual matter in landscape design, we often rely on the form of a plant to draw conclusions about its perceived texture. Plant texture is also highly

relative; it refers to how the surface of the object is perceived, relative to the objects around it.

The element of line refers to the fact that the viewer's eye movement or flow can be governed by the arrangement of plants and their borders. Eye movement is unconsciously influenced by the way plant groupings fit or flow together, both on the horizontal and vertical planes.

Three principles of garden design apply to the overall "feel" of the landscape: namely proportion, transition, and unity.

Landscape plants should be arranged so as to conform to these principles. Proportion is the sense that the size of the individual components (the landscape plants) or groups of components in a landscape is consistent with the landscape as a whole. In other words, the idea behind proportion is very similar to that behind the basic element, scale. But the difference is that, while "scale" is a neutral term, "proportion" is based on the premise that something is either "in proportion" or "out of proportion." A garden design that is out of proportion is one that is marred by abrupt transitions or by the lack of transition.

Remember, landscaping is an art, so be creative but also be realistic in your goals.



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How To Plan a Funeral

When a loved one dies, grieving family members and friends are often confronted with dozens of decisions about the funeral-all of which must be made quickly and often under great emotional duress. What kind of funeral should it be?

What funeral provider should you use? Should you bury or cremate the body, or donate it to science? What are you legally required to buy? What other arrangements should you plan?

And, as callous as it may

Planning a Funeral Ceremony

1. Determine the type of service. Large or small ceremony, traditional ceremony or creative expression -- today, many families plan funerals that reflect the contributions and accomplishments of the deceased.

2. Determine the final resting place. Do you want a cemetery plot? Mausoleum? Do you want to be cremated? If you choose cremation, what



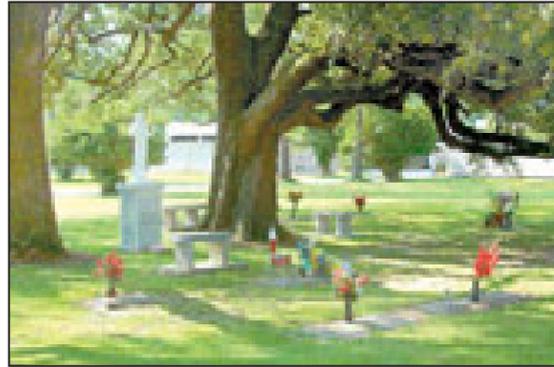
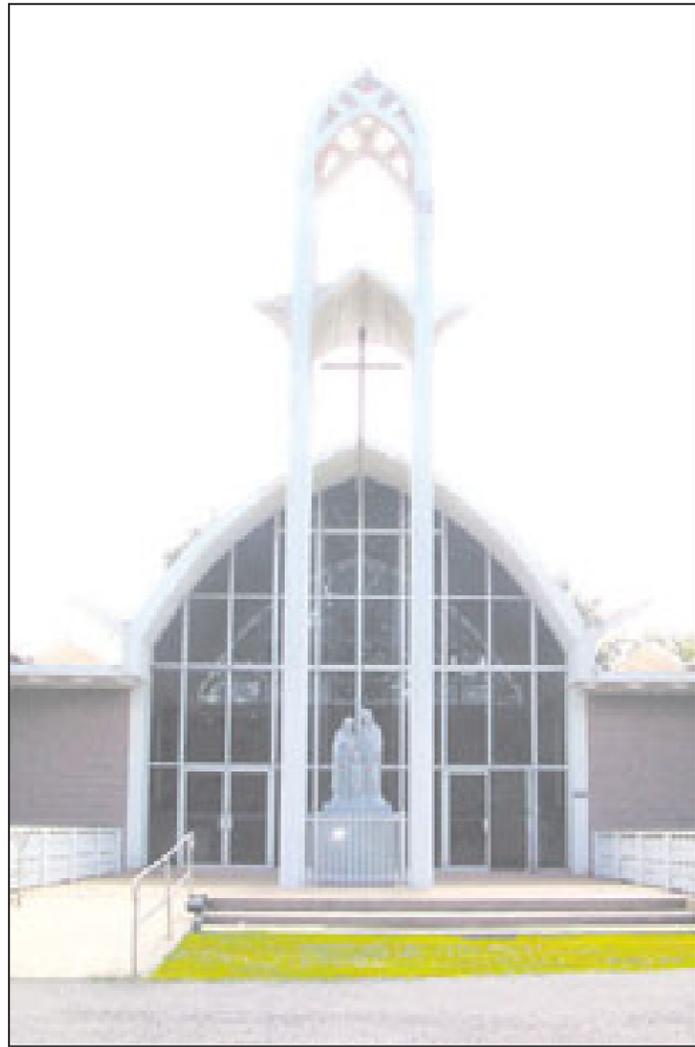
do you want done with your ashes? sound, how much is it all going to cost? Each year, Americans grapple with these and many other questions as they spend billions of dollars arranging more than two million funerals for family members and friends. The increasing trend toward pre-need planning when people make funeral arrangements in advance suggest that many customers want to compare prices and services so that ultimately, the funeral reflects a wise and well-informed purchasing decision, as well as a meaningful one.

There are two stages to arranging a funeral. In the first stage, work with your local funeral director to explore the options. Once you've made your choices and arranged the ceremony, the second step is to arrange the financing.

do you want done with your ashes?

Weighing the options in advance is better than making a rushed decision on this personal topic. What best fits your lifestyle and feelings?

With the help of your family owned funeral homes funeral director and cemetery counselor, you can create a funeral that will be a personal and dignified tribute.



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Six Reasons why Pre Planning is Important

1. Informed decisions are easier to make under less stressful conditions.
2. It assures that your wishes will be carried out.
3. Difficult financial burdens are eased through thoughtful pre-need planning
4. There are countless other difficult duties that demand immediate attention on the day of the bereavement.
5. It eliminates desperate haste & unchangeable decisions.
6. It eliminates wrong decisions by well-meaning "friends & relatives."

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For More Information With No Obligation Contact Deacon Wade Broussard, Deacon Ken Waguespack or John Manes

2807 Curtis Lane, New Iberia, LA
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Bank Financing Available

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5 Key Steps To Selling Your Home

1. MARKET RESEARCH AND DOCUMENTATION:

You have to know the selling price of houses comparable to yours. Caffery will prepare a Competitive Market Analysis, using a database containing both past and current residential sales. Then we will work with you to determine the maximum selling price for your home.

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2. THE MARKETING PLAN TO SELL YOUR HOME:

Every house is different, every neighborhood is different. Caffery will craft a sales strategy designed to showcase your home to the house hunters most likely to become home buyers.

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real estate agents, participation in the Multiple Listing Service, advertising, a printed data sheet on your home as well as personal calls to select home buyers and agents. The single most important sales tool is on-line.

3. SHOWING YOUR HOME TO BUYERS:

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