Energy efficiency, capacity, warranties, and needs of the family should be considered

By Sharon Stone
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When was the last time you checked your water heater to see if it’s working properly and efficiently?

Homeowners should be aware that water heating amounts to nearly 20 percent of a home’s energy costs, according to Consumers Reports.

Water heater experts at Consumers Reports say that if your water heater has a 12-year warranty and it’s been in service for 15, it might be time to get a new one. In homes with hard water, which can be tougher on water heaters, a heater may fail within the warranty period.

For those who have not purchased a water heater in many years, they will want to do their research since there are many choices on the market and more energy-efficient regulations.

As the result of new efficiency standards, water heaters under 55 gallons will see about a 4-percent boost in efficiency, while water heaters 55 gallons or more may cut your utility bills by 25 to 50 percent depending on the technology used. Consumers Reports suggests shoppers consult a professional or a manufacturer to fully understand the new regulations.

**CAPACITY**

Most water heaters are sold on the basis of how many gallons they hold. A family of four, for instance, might take several showers, run the dishwasher, and wash a load or two of laundry in an average day. This could total 100 gallons of hot water or more. But that doesn’t mean they need a 100-gallon storage tank.

Consider the first-hour rating (FHR) for storage-tank water heaters and the gallons-per-minute rating (GPM) for tankless water heaters because that’s what tells you how much hot water the heater can deliver over a set period of time. A pro can help you calculate how much capacity you’ll need.

While an on-demand water heater doesn’t “hold” any water (unless it has an auxiliary tank), it has a rating of how much hot water it can produce in a given period, known as the GPM (for Gallons Per Minute). You get continuous hot water unless you draw from multiple sources at once, e.g., a shower and the dishwasher. If you frequently do this, you might consider two units.

Don’t assume a new water heater will fit where your old one was. Because of increased insulation and other efficiency improvements, some newer models may be wider and/or taller than your old water heater.

**TYPE**

Depending on how much hot water a family uses and how they are heating the water (gas, oil, electricity), there are several choices. Some types claim to cut energy costs by up to half that of regular storage models. But their added up-front costs mean the payoff might take a while.

Storage tanks are the most common type of water heater. As the name suggests, these consist of an insulated tank in which water is heated and stored until needed, then emerges from a pipe on top of the water heater.

Rather than storing water, tankless water heaters use heating coils to heat the water as you need it. They’re more energy-efficient than a storage tank, but provide only a limited flow of hot water per minute — about 3.5 gallons.

Heat pump (Hybrid) water heaters capture heat from the air and transfer it to the water. They use about 60 percent less energy than standard electric water heaters. And while they cost more than electric-only models, installation is similar and payback time is short. But they don’t work well in very cold spaces and need to be placed in an area that stays 40 to 90 degrees, according to Consumers Reports.

**OPTIONS**

While discussing your purchase with a professional, be sure to ask about the warranty, anti-scale devices, brass vs. plastic drain valves, glass-lined tanks and digital displays.

Source: ConsumerReports.com
Do your research, ask the right questions to get your family’s best source of clean water

By Sally Rummel
news@tctimes.com; 810-629-8282

Clean drinking water is the clear choice for your family’s good health. That’s why you need to take special care when selecting a well driller for the construction of your new home or to repair a water issue in your current home.

Before hiring a well driller, you’ll need to do a little homework to compare quality and value. Remember that good communication between you and the well-drilling contractor is the key to a successful job completion.

Here are some guidelines on questions to ask, from Michigan.gov:

#1 – Is the well driller registered with the state? Your well contractor should be certified, licensed or registered with your state health or environmental agency. State registration can be verified online by visiting the DEQ website at: www.michigan.gov/deqwaterwellconstruction and clicking on “Directory of Registered Contractors.”

#2 – Get referrals from past customers. Was the work completed “well” and in a timely manner?

#3 – How long has the company worked in your area, how many wells have they drilled and how satisfied are their customers?

Questions to ask the contractor:

• What will be the depth of my new well?
• Are there water quality or quantity problems in my area?
• Will the water be tested? Can I be given a copy of the water test results? State law requires a well record to be provided within 60 days of completion.
• Do I still pay if no water is found, if not enough water is found, or if poor quality water is obtained? If so, how much is charged?
• How much will it cost to plug my abandoned well? (A well no longer in use can be a channel for contamination and can adversely impact your new well and others.)
• Do you use written estimates and contracts for our mutual protection?
• Do you carry insurance to protect both of us?
• Will I be given a detailed billing invoice?
• Will the contractor obtain the well permit from the local health department or is that the homeowner’s responsibility?
• How much site restoration will be done after the well drilling is completed? Sometimes the rigs and support vehicles make large ruts in the lawn.
• Review records of other wells completed in your area, as an indicator of what you can expect.

Here are two websites where well records can be viewed:

• Wellogic (2000 and newer)- https://secure1.state.mi.us/wellogic/Login.aspx
• Scanned Well Records (1999 and older) - https://secure1.state.mi.us/wellogic/Login.aspx
HOW TO CHOOSE the proper HVAC system for your home

Not too big, not too small, your system needs to be ‘just right’

By Sally Rummel news@tctimes.com; 810-629-8282

If you’re considering a new HVAC (heating, ventilation, air conditioning) system for your home, you want to talk with an HVAC contractor about your needs for climate control inside your house.

DO YOU NEED CENTRAL AIR?

According to home improvement TV host Bob Vila, if local temperatures rarely rise above 85 degrees, you probably don’t need central air. However, this is such a valuable home feature that it’s considered by most people to be “standard equipment.”

Central air is also very helpful for people with asthma and other allergy problems, as it has the ability to filter and condition household air, providing many health benefits.

BIGGER IS NOT ALWAYS BETTER

Believe it or not, too much heating capacity will make a heating system less efficient, because it will cause the system to cycle on and off frequently, producing excess wear and tear on the components. The system then may never reach peak operating temperatures.

HOW DO YOU KNOW IF IT’S THE RIGHT SIZE?

To be sure your system is suited to your home, ask your HVAC contractor, heating engineer or system designer to walk you through the calculation to determine the proper “load.”

The heating load is based on a mathematical formula that factors in the size of your home, its insulation and the local climate. The capacity of your system should be no more than 25 percent greater than the calculated heating load, according to Vila.

SIMPLE IS USUALLY MORE AFFORDABLE

If you’re on a budget, staying with your existing system is the cheapest route to go. If your system has enough capacity that it can be extended to heat or cool new spaces, this approach will likely be less expensive than installing an all-new system.

BUY QUALITY

Bargain prices often end up costing homeowners more in the long run. The initial cost of a more durable product with a longer warranty might be more costly upfront, but over the years, it will pay a homeowner back with good service and fewer service calls. Quality furnaces are often guaranteed for 20 years, boilers for 30, etc.

BUY LOCAL

Don’t buy equipment that can’t be serviced in your area. Sophisticated HVAC systems often require checkups by professionals who are familiar with their design and installation. Experts say that half of all service calls are the result of improper or insufficient maintenance.
How to choose a rehabilitation facility

Here’s a list of questions to ask when visiting prospective therapy sites

By Sally Rummel
news@tctimes.com; 810-629-8282

If you or someone in your family has experienced a serious injury, stroke or other medical condition, it’s important to choose a rehabilitation facility that will best meet your needs and give you the most positive outcome.

As you research different options, you’ll need to find out:

• **Do you need physical or occupational therapy?** Since your recovery will likely depend on therapy several times a week, it’s important to choose a facility that is conveniently located and that has hours that will work with your schedule.

• **How are treatment plans developed?** Physicians and nurses may work together with physical, occupational, speech/language and recreational therapists, psychologists and social workers.

• **Will you be working with the same one or two therapists, or seeing someone different each time?** Most experts agree that consistency is important for healing and recovery.

• **It’s also important to see a professionally licensed therapist.** The higher the level of training and education the providers have, the better the achievable outcomes, according to American Physical Therapy Association.

• **Is specialty care available?** If you have an injury that requires a specialty, such as hand surgery, you’ll want to see someone who is experienced in hand therapy.

• **Other specialties might include rehabilitation after stroke, brain injury, Parkinson’s disease, amputation, orthopedic surgery, cardiac rehabilitation and organ transplantation.**

• **Is it’s 24-hour care provided by a qualified staff?** Check if around-the-clock physician coverage is provided. Does the nursing staff include registered nurses certified in rehabilitation nursing in acute care?

• **Are there other services available in the facility?** Is there any programming in art, music, physical therapy, and other activities that may promote well-being and healing? Are there any support groups available?

• **If you have questions between therapy sessions, is there someone to call or email to get an answer?**

• **Can you access your medical records online for your own knowledge? Can each member of the rehabilitation team access your medical history, medication lists, radiology, lab results and treatment status electronically?**

• **Is a patient’s family encouraged to participate?** A partnership involving the patient, family and medical team is essential to maximizing opportunities for recovery. Are family members encouraged to observe therapy, participate in key discussions and learn how to assist in patient care?

This checklist is just a start of the research you need to do when choosing a rehabilitation facility. Don’t be afraid to make a change if your needs and the facility aren’t a perfect fit.

Source: health.clevelandclinic.org

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HOW TO CHOOSE A REAL ESTATE AGENT

Here are a few questions you need to ask before signing on the dotted line

By Sally Rummel
news@tctimes.com; 810-629-8282

The most important decision you’ll make regarding selling your old home or buying a new home is your choice of a real estate agent.

You’ll want to make sure you choose an agent that fits your needs and personality, as it’s not a one-size-fits-all proposition.

Here are some suggestions and questions to ask a potential real estate agent, before you sign on the dotted line:

▪ **How long have you been in the business?** This is one area where experience really counts, not just in years but also the number of transactions they’ve closed. You’ll want a full-time Realtor, not a part-time agent who “dabbles” in real estate.

▪ **What geographic areas and types of properties do you handle?** For buyers’ and sellers’ agents, neighborhood expertise is key, because different neighborhood markets have their own personalities. If your home is historic, you may want an agent who has this special expertise. A waterfront property will also require a unique set of skills. Do online research and see how a particular agent “brands” himself or herself on their website, social media, etc.

▪ **If you’re a veteran or active duty military member, you may want to work with someone who understands Veterans Affairs and frequent relocation.**

▪ **How will you communicate with me?** With today’s fast-paced market and technology, a lapse of a few hours can mean the difference between an accepted offer and a missed opportunity. You’ll need to find an agent that deals with a communication mode that you’re comfortable with, whether it’s email, text, phone or fax. How quickly you can expect a returned call or response also is important.

▪ **Can you share references?** Talk to buyers or sellers who have used a prospective agent in a past transaction. What portion of business comes from referrals or repeat business?

▪ **Look up licensing to be sure that there haven’t been any disciplinary actions or complaints against this agent.**

▪ **Check the agent’s credentials,** for example: CRS, certified residential specialist; ABR, accredited buyer’s representative; SRES, seniors real estate specialist; if he or she uses the title Realtor, then he or she is a member of the National Association of Realtors.

▪ **Look at current listings.** Check the real estate listings in the Tri-County Times, both in print and on tctimes.com. Also look on line at the agent’s own website and also realtor.com. You want to use an agent that markets property effectively. Make sure that listings are similar to the property you are selling, either in geographical area or price.

▪ **Pick a winner.** Peer-given awards, like “Realtor of the year,” meaning that an agent has been recognized by his or her peers. That is a huge endorsement.

▪ **Ask how the property will be listed and marketed.** How many websites does the agent participate in? Is he or she familiar “off the top of his head” with nearby properties for sale. This will give you a sense of the process an agent plans to use in selling your property.

Sources: bankrate.com, usnews.com

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HOW TO CHOOSE A HOUSE PAINTER

Don’t necessarily hire the painter with the cheapest bid

By Sally Rummel news@tctimes.com; 810-629-8282

Just watch HGTV for an evening. Painting your home is one of the most popular do-it-yourself projects, but it is sometimes a challenge best left to a professional. Follow these tips to pick out the right painter for the job, according to Angie’s List, a paid subscriber website with online reviews.

CONSIDER:

#1 - Experience
How long has the contractor been in business? In a trade with high turnover, it’s recommended you hire someone who has been operating for two years or more.

#2 - References
Call references before hiring.

#3 - Licensing
The contractor should have a state-issued license, general liability insurance and workers’ compensation insurance, to protect himself and any workers they will have on site, as well as you and your home.

#4 - Prep work
A good painter will take the time to do everything that should be done, what they have stated they will do and what you both agreed would be done.

A cheaper job might skimp on the prep work to cut corners.

#5 - Knowledge about materials
A professional keeps up with the latest products and techniques and will make recommendations on materials that will work best for your project.

#6 - Always get three bids
Ask and state the same questions and expectations. Compare that all proposals have the same amount of prep, materials and scope of work, along with all the proper documentation.

#7 - Formal estimate
Make sure the contractor puts the scope of the project, materials they will use and amount of prep work in a written contract.

#8 - Cost
Price is important, but should not be your first or only consideration. You’ll want a painter with skill, experience, who is properly licensed and insured, aware of safety issues and is a good worker. Look at the whole picture, not solely on price. If the price seems too good to be true, it probably is.

#9 - Guarantee
Does your contractor offer a warranty on the application/preparation process? If so, it should be in writing.

#10 - Employees vs. subcontractors
If your contractor has other people working on your job, they need to be covered by general liability insurance policies, as an employee or subcontractor. Either way, the contractor should give you a copy of proof of insurance both for their business and any subcontractors, if necessary.

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HOW TO CHOOSE AN ATTORNEY

Here’s how to find a competent lawyer to handle your legal issues

By Sally Rummel news@tctimes.com; 810-629-8282

Whether you’re buying a house, preparing a will or need a courtroom defense, sometimes you need to have some legal muscle behind you.

Here are six steps to find the right attorney for your needs, according to consumerreports.org:

STEP #1 — Ask a lawyer
If you already have an attorney but need one with expertise in a specialty area, you can ask him or her for a referral.

STEP #2 — Get a recommendation from someone you know and trust
If a friend has recently purchased a home, gone through a divorce or prepared a will, he or she may be able to recommend an attorney who handled those issues for them. Don’t just ask for a recommendation; ask questions about what it was like dealing with that attorney, i.e., was he or she on time for appointments, able to answer questions, etc.

STEP #3 — Consult a bar association
Click on Michigan on the map at the American Bar Association website. This will provide information for a lawyer finder service, license verification, access to free legal resources and a guide to court systems.

STEP #4 — Check legal specialty groups
Some specialists have their own professional associations. You can find a list at HG.org. Here are a few you can easily access:
• American College of Real Estate Lawyers
• American College of Trust and Estate Counsel
• National Academy of Elder Law Attorneys
• National Association of Consumer Advocates
• National Association of Consumer Bankruptcy Attorneys

Step #5 — Go to independent legal referral websites
These can help you find a lawyer based on your location and legal issue. Unlike professional association websites, these do often post client reviews. Check more than one site to get a more balanced view of reviews.

Some sites provide attorney background information, disciplinary actions, fee information. You might also find forums where visitors can post questions and get answers from legal experts.
• Avvo.com
• Findlaw.com
• LawHelp.org
• Lawyers.com

Step #6 — Do a cross examination
Set up a face-to-face meeting so you have an opportunity to ask questions and observe his or her organization and communication skills. Many lawyers don’t charge a fee for an initial consultation, but you’ll want to double-check first.

Ask how your case will be handled and how you’ll be charged. Will you be billed for phone calls and email correspondence? How are fees calculated — hourly, flat fee, contingent?

Once you decide to hire an attorney, insist on a written agreement, so you’ll have no surprises.

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HOW TO CHOOSE A DENTIST

You and your dentist will have a long-term health partnership, so you’ll want to pick wisely

By Sally Rummel
news@tctimes.com; 810-629-8282

Your teeth are meant to last a lifetime, and a partnership with a dentist you trust will help you accomplish that goal. Regular exams and cleanings will also maximize your overall health as your dentist and doctor work with you as health partners.

To find a reputable dentist, you can use your friends and family as a starting point for referrals and recommendations. “Find a dentist with a good reputation,” suggests Angie’s List, a website containing crowd-sourced reviews of local businesses.

The state dental board is another place to start for information about a dentist’s practice history.

By stopping into a dental practice or asking questions on the phone, you can also get a feel for that practice by asking questions and/or making your own observations.

Everyone has his or her own criteria when it comes to choosing a dentist. Some may seek a family oriented practice while others might look for a hi-tech office with all the latest equipment. Still others might look for a particular specialty, from gentle dentistry to a niche in the cosmetic dentistry field.

If you’re moving to a new area, the American Dental Association can be a resource, as well as your current dentist who may be able to make a recommendation.

Here are several questions to ask as a starting point on the search for a new dentist:

QUESTION #1 – Does the dentist participate in your dental health plan?

QUESTION #2 – What is the dentist’s approach to preventive dentistry?

QUESTION #3 – Where was the dentist educated and trained?

QUESTION #4 – What type of anesthesia does the dentist use for pain management and relaxation during dental treatments?

QUESTION #5 – How are after-hour emergencies handled? Is there another dentist on call?

QUESTION #6 – What are the fees for common procedures like X-rays, oral exams and cleanings, filling a cavity, etc.? What payment plans are available?

QUESTION #7 – What is the office policy on missed appointments?

QUESTION #8 – How often does the dentist attend conferences and continuing education workshops?

QUESTION #9 – Are office hours and location convenient for your schedule?

When visiting a dental office for the first time, check on these important points:

• Is the office clean, neat and orderly? Do all surfaces and equipment appear clean?
• Is the dental staff helpful and willing to answer your questions?

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Community banks, credit unions, mega banks, online banks each provide options

By Sally Rummel
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When it comes to banking, consumers have many different options today, from small town independent banks to huge megabanks, credit unions, online only banks, etc. There are attributes of each that might best fit your financial needs.

Small town community banks
Small independent banks tend to be community based and focused on relationships. That means someone is there to answer a phone call or take a question in person for more engaged interaction. They are also more keenly involved in the local economy with local businesses and families. They tend to be leading providers of credit to entrepreneurs and small businesses.

Mega banks
Banks with a significant nationwide presence offer convenience, technology and security with a huge network of branches and ATMs from coast to coast. These large banking institutions tend to have the most sophisticated security systems, because they are under constant attack from cyber criminals. However, these large banks often lack the personal one-on-one interaction between customers and tellers and may have more expensive fees and stricter regulations.

Credit unions
Because credit unions are owned and managed by their members, they tend to provide good customer service and customer-friendly fees, interest rates and lower rates for credit card and auto loans. Their non-profit status and mission to serve members often provide an alternative to those who are in “underserved” communities. While credit unions have historically attached themselves to a particular employer or group, today’s community-based credit unions are able to reach out to many potential customers.

Online banks
Virtual banks tend to offer the highest level of technology, connecting with customers only electronically.

HOW TO CHOOSE A BANK

How to Pick Which Bank to Use:
- **LEGITIMACY** — Make sure the bank is a member of the FDIC.
- **CONVENIENCE** — Choose a bank that is close enough to your work or home for easy deposits/withdrawals.
- **SIZE** — If you travel a lot, make sure you choose a bank that will provide you with access to your money (without extra fees) when you’re out of town.
- **FEES** — Check the bank’s fee schedule carefully so you understand what you need to do to avoid fees.
- **USE** — Decide what bank features will make it easier for you to use the services at a particular bank. Do you prefer to talk to someone in person or interact with a machine? Do you want the ability to write many checks or prefer online bill paying?

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HOW TO CHOOSE AN ASSISTED LIVING FACILITY

■ You or your loved one have many options in keeping an independent lifestyle

By Sally Rummel
news@tctimes.com; 810-629-8282

Assisted living facilities can be as small as a cozy home with just a few residents, to a high-rise apartment-style building with hundreds of residents. These facilities aren’t defined or regulated by the federal government and each state decides how they are licensed. In Michigan, assisted living is more of a marketing term that defines a number of different lifestyle options.

Assisted living can be a great choice for people who can’t live on their own, but don’t need nursing care. A combination of housing, meals, personal care and support, social activities, 24-hour supervision and some health-related services are provided — for a price, usually paid for by the person living there or his or her family. Methods to pay for assisted living could come from long term care insurance, life insurance, veterans benefits, selling or from long term care insurance, life insurance, veterans benefits, selling or

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HOW TO CHOOSE A PHYSICAL THERAPIST

■ Ask for referrals, ask important questions to get best treatment for your injury or illness

By Sharon Stone
sstone@tctimes.com; 810-433-6786

At any given time, you can be injured — falling off a bicycle, twisting an ankle while running, or straining a shoulder playing golf. After a trip to the emergency room or your primary care physician, some patients will require additional care. When this happens or an illness causes you pain you could find yourself looking for a physical therapist.

According to an article by verywell.com, the author, Physical Therapist Brett Sears, offers suggestions to find the best physical therapist to fit your specific needs.

Ask your doctor for recommendations to begin your search. Also ask friends and family members in your area who may have used a physical therapist in the past.

Following is a list of questions to ask potential physical therapists to ensure you choose the right one for you, according to verywell.com.

■ Do you accept my insurance? Some patients attend physical therapy without knowing about their insurance coverage. Before attending physical therapy, make sure that your therapist accepts your insurance. Doing so can save you from big out-of-pocket expenses. Contact your insurance company and check your physical therapy benefits. Understanding how much you may have to pay out-of-pocket can help you make a better decision.

■ What is your cancellation or no-show policy? Some clinics charge their patients a fee if an appointment is cancelled without appropriate notice, usually 24 hours ahead of time. By understanding your physical therapist’s cancellation policy, you may be able to avoid extra fees during your rehabilitation.

■ Do you specialize in treating my condition? Many physical therapists are board certified clinical specialists. This means they have passed rigorous tests and have spent many documented hours treating a specific condition or population. For example, if your child needs physical therapy, you may wish to see a certified pediatric specialist. Knee or hip pain may be best treated by an orthopedic clinical specialist. Other individuals may prefer a geriatric clinical specialist.

■ How many patients do you see at one time? Some physical therapists choose to spend time with only one patient each appointment, while others may treat two or three patients at one time. If you feel you may need more individualized attention, be sure to choose a physical therapist that only treats one patient at a time.

■ Will I see the same physical therapist for each appointment, or will I be assigned a different therapist each time? Some physical therapy clinics schedule patients with the same physical therapist for each appointment. This can help you develop a therapeutic relationship that may be best for your situation. Other clinics may schedule your appointments with the first available therapist, and you may see many different therapists during the course of your treatment program. This may allow you to experience different treatment strategies for your condition.

If you feel that you would do better by seeing the same physical therapist for each visit, be sure to request that you do so.

■ Will my care be provided by a physical therapist assistant or a therapy aide? Physical therapist assistants are licensed professionals who are able to assist physical therapists in providing your care. They are qualified to carry out the treatment plan that you and your physical therapist developed during your initial appointment in physical therapy.

Physical therapy aides help physical therapists by preparing treatment areas and prepping therapeutic modalities that may be used during your treatment. They may also help patients move from the waiting area to the treatment areas in a clinic. Physical therapy aides are not licensed professionals and should not be providing direct treatment in a physical therapy clinic. By asking about who is providing your treatment, you can be sure that you are receiving care from an appropriate professional.

Source: verywell.com

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Homeowners should clean their air ducts once a year, even if you do not have pets. Smoking, recent home renovations, and overall home cleanliness can affect indoor air quality. Your air ducts are the pathways for heated or cooled air to travel throughout your home. Air duct cleaning is the process of removing dust and other contaminants that accumulate over time from your air ductwork.

Cleaning your home’s air ducts will improve indoor air quality and the energy efficiency of your HVAC system. A thorough cleaning can yield long-term energy savings.

The need for cleaning air ducts depends on a variety of factors, including whether your home has pets, smoking, recent renovations and overall home cleanliness. Experts in the field recommend homeowners clean their air ducts once every three to five years, or annually if family members have allergies or asthma.

The Environmental Protection Agency suggests that air ducts be cleaned as needed, when mold, pests or excessive debris clutter the system. Look at your filter and see if it’s dirty. Take a look inside the return grills and see if debris buildup could cause a decline in energy efficiency.

Cleaning someone to clean your home’s air ducts takes a special selection process to make sure you steer clear of disreputable companies and/or scams.

To find a reputable air duct cleaner:
- Make sure the air duct cleaners are an established business, to avoid being taken by a scam offering special deals, then adding on extra fees.
- Ask for exact prices over the phone when first calling the company. This could prevent a higher price after work begins.
- Ask about their insurance coverage for air duct work being performed in your home.
- Check to be sure they are registered to do business in your state and local area. The company should be licensed by the state of Michigan.

For years, Power Vac, Inc. has been improving the community’s health one household at a time. "Did you know that half of all illnesses come directly from dirty indoor air? In fact, our indoor air is 90 times more polluted than the air outdoors," explained Keith Meadows, Power Vac Owner and Operator. "More than 90% of the phone calls we receive are from distraught people complaining about dust in their homes. They tell me they will dust the house Friday, but by Sunday, it needs to be done again, and they’re not sure where these dust piles are coming from. Let me tell you, you’re not a bad housekeeper. All you need to do is have your ducts cleaned. This simple step will drastically reduce the dust in your household. The reason for the dust is your cold air returns. You see, cold air returns suck in dirty air. Over time it builds up in your ducts until the debris resembles what you would find in your vacuum bag."

"Want to see the difference between our equipment and portable or truck-mounted equipment? Visit our website at www.callpowervac.com. "The Power Vac truck is the most powerful equipment in the industry," Keith explained. "Simply put, the entire truck is the vacuum, and the truck motor powers the equipment. You know it’s a Power Vac truck because it’s the size of an ambulance and when engaged, 12 large air bags come out of the roof. 

"What makes the difference in equipment? Power! To put things into perspective, our furnace moves 2,000 cubic feet of air per minute, which is what you feel coming out of your register. Truck-mounted equipment moves 8,000 CFMs. Well, Power Vac moves over 16,000 cubic feet of air per minute, which is four times the power of most competitors. "You need to beware of companies using cheap equipment and advertising cheap prices. Most of these companies are unlicensed, or they may advertise that they are licensed, but are not. Avoid scams by not falling for cheap, get-you-in-the-door prices. What sets us apart from our competitors is our honest service, and, of course, our equipment. I know the importance of being on time, working engaged, 12 large air bags around, but rest assured you’ll receive the same high quality of service I expect in my home."

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**HOW TO CHOOSE A CHIROPRACTOR**

**Start your search with referrals from your doctor, family and friends**

By Sally Rummel
news@tctimes.com; 810-629-8282

The chiropractic hands-on approach to health care that promotes healing without medications or surgery has become a mainstream health option. How do you find the best chiropractor? Here are eight steps to start your search:

**Step 1**
Start by asking your primary care physician for a referral list of chiropractors. Also, ask family and friends for recommendations. Research the chiropractors’ credentials and experience on healthgrades.com and state websites. Call prospective offices to see if he or she is accepting new patients. Ask for an appointment to meet and interview the chiropractor.

**Step 2**
Research credentials
Licensure is one of the most important factors to consider when choosing a chiropractor. You’ll find the chiropractor’s medical school, training hospital, certifications, malpractice and disciplinary history on healthgrades.com and state websites.

**Step 3**
Consider experience
The more experience a chiropractor has with a condition or procedure, the better a person’s results are likely to be. Ask how many patients with a specific condition or procedure has he or she treated. What are the complications?

**Step 4**
Consider gender
It’s important for a patient to feel comfortable discussing personal information with a chiropractor. Chiropractors are also becoming more skilled in caring for women and men uniquely because of their gender.

**Step 5**
Research hospital quality
Some chiropractors are affiliated with certain hospitals, so patients need to consider the quality of care at that particular hospital, when making a decision.

**Step 6**
Evaluate communication styles
Choose a chiropractor with whom you feel comfortable talking and who supports your need for information. Does he or she welcome your questions and answer them in a way you can understand? Your chiropractor should be interested in getting to know you, consider your treatment preferences and respect your decision-making process.

**Step 7**
Review patient satisfaction surveys
Reading about what other people have to say about a chiropractor can provide insight as to how he or she provides care and how the practice is operated. You’ll learn about scheduling appointments, wait times, office environment and office staff friendliness.

**Step 8**
Insurance matters
To receive the most insurance benefits and pay the least out-of-pocket, you may need to choose a chiropractor who participates in your plan.

**SUMMARY**
Chiropractic health care has become a mainstream method of healing that doesn’t involve medications or surgery.

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- Have you been diagnosed with sciatica or a herniated disc? Have you tried pills and muscle relaxants without success? Has your back or neck caused you to miss work? Did extended bed rest fail to improve your back? Is your back stiff from arthritis or spinal imbalance? Does your back feel like it is out of alignment? Do you have difficulty sleeping through the night? Have you been told surgery is the only answer?

**Call today for an appointment to find out if NSSD is right for you!**

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**Source:** healthgrades.com
HOW TO CHOOSE THE BEST AIR CONDITIONING INSTALLER

Referrals, references and required licenses combine for successful installation

By Sharon Stone
sstone@tctimes.com, 810-433-6786

This summer has been a scorcher in many parts of the country, including right here in the tri-county area. When you realize that your ceiling fans or window air conditioning units are not enough to keep your family cool or your existing whole house system is failing, it’s time to start looking for an air conditioning installer.

Most homeowners choose an HVAC (heating, venting and conditioning) expert to handle those needs. But, where do you start? According to energystar.gov, the first thing to do is check on license and insurance requirements for contractors in your state. What might be acceptable in one state might not be acceptable in other states.

If you need to replace your whole house air-conditioning system, have the make and model number of your existing one written down and note which rooms are always uncomfortable. These clues can help your new expert better understand your heating and cooling needs.

Ask friends, neighbors and co-workers for referrals. Obtaining names of members from local trade organizations is also helpful.

Once you get the names of at least three contractors, ask them for their references and call those past clients. Ask the past clients about the contractor’s installation and service performance. Also, check to see if the contractor completed the job on time and within budget.

Special offers, such as those from Energy Star can help keep your costs down. Begin your search at www.energystar.gov.

Schedule home evaluations with multiple contractors. They should spend a significant amount of time inspecting your current system to assess your needs. A good contractor will inspect your duct system for air leaks and insulation and measure airflow.

Be sure to get a written, itemized estimate. Compare cost, energy efficiency and warranties. A lowest price may not be the best deal if it is not the most efficient because your energy costs will be higher.

Read the estimate and contract thoroughly before signing. Having a written contract will protect homeowners by specifying project costs, model numbers, job schedule and warranty information, according to energystar.gov.

Questions to ask potential HVAC installers, according to Angieslist.com.
• Is the contractor licensed to install air conditioners in Michigan?
• Does the contractor offer any payment plans?
• What brands does the contractor carry?
• Are there any tax credits or rebates on the unit being considered?
• Does the contractor carry liability insurance and worker’s compensation insurance?
• What kind of guarantees do they offer?
• What kind of training do the air conditioning installers go through?
• Does the contractor offer any service contracts for future maintenance?


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HOW TO CHOOSE THE RIGHT VETERINARIAN

Your pets are like family, so you’ll want to find the best care

By Sally Rummel

The best time to find a perfect veterinarian for your family is when you don’t need one.

When your pet becomes ill and really needs veterinary care, that’s the worst time to find one that exactly meets your pet’s needs.

One way to find a qualified veterinarian is to look for American Animal Hospital Association (AAHA) accreditation, which means an animal hospital meets high veterinary care standards and has been accredited by the American Animal Hospital Association. A convenient way to find one is to use the AAHA Hospital locator on their website.

Another way to find a veterinarian is to get recommendations from friends or co-workers who feel the same way about their pets as you do.

If you’re moving away and looking for a veterinarian in your new community, ask your current vet for a recommendation. Area veterinary medicine associations also have lists of active members, often with special interests.

When you find an animal practice you think you’d like, ask for a tour. Leave your pet at home so that you can get an overall feel of the facilities.

ASK YOURSELF:

• Is it clean and uncluttered?
• Do the animals seem comfortable and safe?
• Are dogs and cats separated?
• Does the equipment look up-to-date?

Then, schedule a meeting to get acquainted. You can ask the veterinarian and staff about hospital practices and determine if this hospital is the right fit for you and your pet. Communication is key to any health care relationship, so be sure you have a good rapport with the veterinarian.

HERE ARE QUESTIONS TO ASK:

• Can you request an appointment with a certain veterinarian? The answer should be yes.
• Do you have a large network of specialists, if needed?
• What is your response to emergencies?
• How long is the wait for a routine appointment?
• How are overnight patients monitored?
• How are patients evaluated before anesthesia and surgery
• Does the practice have licensed veterinary technicians on staff?
• What payment options are there?
• Do you offer online scheduling and communication if questions arise?

Source: prevention.com/webmd.com
HOW TO CHOOSE THE BEST FACILITY FOR YOUR COSMETIC PROCEDURE

By Sharon Stone
sstone@tctimes.com; 810-433-6786

Since cosmetic procedures and surgeries are most likely not considered to be an emergency, it’s best to take your time to find the right health care professional and facility to best suit your needs.

Nonsurgical cosmetic procedures may include filler injections, which include soft tissue fillers; Botox injections; laser hair removal, laser resurfacing to improve acne scars; teeth whitening; or sclerotherapy injections for small varicose veins and spider veins.

Once you decide that a procedure is in your future, finding a cosmetic surgeon that you can have confidence in and are comfortable talking with should be at the top of your list of must-haves. Together, you can create a plan.

According to webmd.com, consider scheduling a consultation with a cosmetic surgeon. Many offer free or low-cost consultations. Sometimes the consultation fee is applied to the cost of the surgery.

The doctor’s level of experience is crucial. Do ask about their experience with the particular procedure you are considering and request to see before and after photographs of past clients. In addition, ask to see the worst results as well as the best results.

Doctors with special training in cosmetic surgery should be board certified by the American Board of Plastic Surgery or the American Academy of Facial Plastic and Reconstructive Surgery.

To help with your search, ask your primary care physician for recommendations and contact the American Society of Plastic Surgeons, the American Academy of Facial Plastic and Reconstructive Surgery, or the American Society for Aesthetic Plastic Surgery for a list of qualified surgeons in your area, according to webmd.com.

Ask friends and co-workers for recommendations, too.

Communication is key for a successful procedure. Make sure that your doctor understands what you want, while being realistic at the same time. Skin type, body type, age, and medical history all affect cosmetic surgery options.

According to webmd.com, any licensed medical doctor can legally perform cosmetic surgery, but the levels of training and experience in cosmetic surgery vary widely. For your own safety, avoid doctors who are not board-certified, and look for a cosmetic surgeon with a lot of experience.

The credentials for outpatient surgery centers should also be investigated to ensure they are safe and reliable. The facility should be licensed by the state and accredited by a nationally recognized accrediting organization.

To check a facility’s accreditation status, contact the American Association for Accreditation of Ambulatory Plastic Surgery Facilities (www.aaaaaf.org), the Accreditation Association for Ambulatory Health Care (www.aaahc.org), or the Joint Commission on Accreditation of Healthcare Organizations (www.jointcommission.org).

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Free Consultation with Y-Lift’s Dr Eric Seiger
By Sharon Stone
sstone@tctimes.com; 810-433-6786

Having the right tractor is just like having the best tool to do the job. Research and knowing your own needs will help with deciding what piece of equipment is most suitable.

With Michigan’s four seasons, the ever-changing weather creates different situations for farmers or property owners with large acreage. From plowing snow out of the way in the winter to mowing grass in the summer to digging post holes and hauling varying sized loads, tractors need to be able to do it all.

Tractors are quite an investment, so be sure to know what you need before you make your purchase.

Consider future needs

According to the experts at livingthecountrylife.com, it’s important to consider the number of acres owned and to account for any future land purchases. Buying an appropriate tractor right from the start is often more cost effective than upgrading a short time later.

Consider future needs, such as tilling large gardens, working with horses or livestock, and mowing the lawn. Certain jobs will require specific attachments and horsepower.

New or used?

The benefits of buying a new tractor over a used one are many. Not only are they safer and more fuel efficient, the options available now are numerous and can fit most every need. Features that once only appeared on high-horsepower models are now offered on smaller tractors, including on-the-go shifting, full cabs and higher-flow hydraulics.

The tractor experts at livingthecountrylife.com say that a mechanical transmission is very similar to the selective gear transmission in a car or truck. The operator uses a shift lever to select a specific gear, which tells the tractor to maintain a constant ground speed for a constant engine speed.

A hydrostatic transmission does not have a lever to select specific gear ranges. The advantage is that any tractor ground speed can be chosen between zero and the maximum speed. This feature would be useful in light mowing operations. The major drawback is that it is less efficient than a mechanical transmission.

How much ‘horse’ do you need?

When studying a tractor’s horsepower, consider the type of horsepower measurement stated by the manufacturer or dealer. Two ratings are used to define tractor power: Brake (or engine) horsepower and PTO horsepower (the most common).

Hydraulics are high up on the list of options when buying a tractor, according to livingthecountrylife.com.

With the pull of a lever, hydraulic systems allow the tractor to perform tasks the operator physically can’t do, including operating implements, steering, and breaking. A three-point hitch is also important, as it is used to pull and operate implements behind the tractor.

Most tractor owners are familiar with the common two- and four-wheel-drive configurations where the engine delivers power to either two or four wheels simultaneously. Many tractors on the market today have these capabilities.

Buy a tractor close to home

Another important issue to consider is access and distance to the tractor dealers, as owners will likely be working with them for the life of the tractor. Also, consider training needs for tractor operation, ongoing maintenance, and advanced service.

Buying a tractor is a big investment, so experts advise customers to do their research and choose the model that will best suit their needs. With so many advances in tractor technology, customers should be able to find one to help with all of their daily chores.
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