

2018 How to Guide





Choosing a Pest Control Company

No one likes to think about it, but little pests can cause big problems.

An invasion of ants, roaches, termites or spiders can be the stuff of nightmares. Left untreated, a pest infestation can even threaten the structural integrity of your home.

Of course, everyone has problems with pests from time to time. Most times, it's an easy problem to fix. Taking out trash or securing screens on windows often removes the source of the problem.

For those times when a pest problem has gotten out of control, you will need the help of a reliable and knowledgeable pest control professional.

Choose the right pest company, and your problems can soon be a distant memory.

Consider these suggestions to help you find the right pest control company near you.

A LIST OF COMPANIES

There are likely several options in your area, so your first step is to make a list of local companies that provide the services you need. Look on the Internet, in a phone book and even the advertising section of your local newspaper.

You may also ask friends, family and businesses in the area who they use to keep pests away.

Next, research each company's background. Look at customer service reviews.

Shorten the list of possible providers and then contact the Better Business Bureau by phone or email. Ask if the companies have any complaints filed against them. You might also note if the Better Business Bureau has granted accreditation to any companies.

TYPES OF TREATMENTS

Narrow your list further by contacting the companies directly. Ask them what kind of chemicals they use when treating a residence. Powders, sprays and other forms vary dramatically in effectiveness as well as toxicity.

If you have children or pets, this issue is an urgent concern. Many treatments are toxic to people and animals. Poisoned rodent bait, for instance, is a method that homeowners with children or pets should avoid. However, the bait for roaches and ants used by Stafford's Pest Control is actually a better treatment option than traditional sprays.

Companies should have solutions for these situations. Some companies offer environmentally friendly, non-toxic alternatives, such as naturally based compounds that will not harm children or pets. These treatments might include citrus-based agents and trap-based rodent control.

RESEARCH

Prior to contacting anyone, educate yourself about common pests in your area. Check to see if these pests are on your property. You might find evidence such as droppings or other indications that they are in your yard or home.

Look on the Internet to discover which solutions are used to control these pests. Some cities or communities have laws regarding pesticide applications. There might be regulations concerning licensing and insurance for pest control companies.

Now, contact the service providers for more detailed information about prices, processes and other information. You should call at least two different businesses so you can compare services.

The company you choose should do a free, full inspection of the property before providing services. Accompany the workers as they check your property -- both inside and outside.

Listen to their sales pitch and ask questions. Reliable, reputable business should always answer your questions honestly.

Finally, trust your instincts. If the workers seem inexperienced or you don't trust their information, look elsewhere.

A quality pest control company will not only help you with your current situation, it will also prevent future flare-ups. You can take comfort knowing that this is one problem someone else has under control.



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How to Choose an Auto Repair Shop

Looking to keep your car running great? Do you want to avoid large repair bills?

There's a simple solution: regular maintenance.

Consider building a good relationship with a high-quality auto repair shop. It will make your life a lot easier when you have a need for unexpected repairs.

Having such a relationship is critical regardless of your car's age. At some point, the car will need tires, oil changes or even a new engine. If you have a relationship with a good auto repair shop, it will make it easier to take care of repairs and other maintenance issues.

If you don't have a regular mechanic, take your car in for a regular tune-up and maintenance. Since your car needs preventive maintenance anyway, take it to get an oil change or to service the air conditioning. This is a great way to try out a shop to see if they meet your needs.

Here are some other things to keep in mind when looking for an auto repair shop:

- Most people choose an auto repair shop based on a referral from friends, family or coworkers. Less than 40 percent of new customers are walk-ins.

- The Better Business Bureau can inform you about the repair shop's performance and reliability.

- People who travel often usually work with shops that offer a national warranty. For instance, a warranty of 12,000 miles or 12 months is handy for issues that keep cropping up, particularly in older cars.

- Ask about the shop's range of services. They will need the latest technology to diagnose problems with newer cars. For example, can your prospective shop handle brake systems, electrical



components and warranty repairs? Does the shop provide a loaner, rental car, or shuttle service while your car is being repaired?

- Inquire about their customer satisfaction policy. Look around the shop. Is the equipment in good condition? Is it clean, well-lit and organized? These factors all contribute to a level of professionalism.

- Look for brand names and proper certification. Does the auto repair shop use brand-name parts? These parts are

engineered to meet the manufacturer's specifications and will likely come with a warranty. Shops may use remade or generic brands which your insurance policy may not cover, so be sure to check.

- Are the auto technicians certified by a specific car manufacturer, the National Institute for Automotive Services or Automotive Science Excellence? Is the shop approved by the American Automobile Association? If so, this indicates a customer approval rating of 90

percent or higher and the ability to adequately perform the services advertised.

- Compare the services and fees of each shop in the area to find out the average price ranges.

Don't pick a shop based on cost; poor repair work will mean higher costs in the long run.

Once you have found a shop you trust, establish a good working relationship with your mechanic. When you have great communication, getting repair work completed will be less painful.

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How to Choose a Community College

Community colleges are among the best value-for-dollar educational investments in America.

You might not know it, but community colleges are places where you can learn valuable job skills — at a fraction of the cost of even one year's education at a four-year university. And you can do it while earning up to 60 college credits and obtaining an associate's degree.

For those who have identified a trade, skill or certification that will help them to enter the workforce, community colleges offer a great way to save money while earning college credit or learning new skills.

And community colleges also provide a foundation for additional, high-level academic studies. Many students begin their four-year academic careers at a community college, then transfer to a four-year school to complete their final two years of college. The community college where you live may even offer a joint program with a university, allowing you to earn your four-year bachelor's degree without ever leaving the community college campus.

Community colleges also live up to the "community" part of their name. They offer a fantastic option for students with demanding and busy lives. Community college students often have to juggle school with family responsibilities, full-time jobs and other obligations.

And, community colleges represent a tremendous value. The tuition at a community college is often far less expensive than the tuition at a large university — even a public university.

When choosing a community college, there are a lot of things to consider. Location, the cost of tuition, the selection of courses, and ease of scheduling all are factors to keep in mind.

Research all the colleges in your area. The ideal community college should be no more than 30 minutes away and accessible by car or public transportation. You'll be more likely to attend classes if it doesn't take hours to get there. Typically, there is no or very limited on-campus living.

Cost is always a major factor. Many community colleges have two levels of tuition: one for in-area residents and one for out-of-area residents. If you live in the same county as the community college, you can expect to pay a third to half of what others pay.



There might also be financial assistance available. Local businesses concentrate their resources on their local community colleges. They might provide scholarships for students. State and federal grants and loans can also help defray the costs of higher education.

Courses are another consideration when choosing a community college. Make sure your community college is accredited or has a cooperative partnership with local or state universities. There is nothing worse than attending college for two years only to find your credits aren't transferrable.

If you find several community colleges offer your choice of major, research their internship program and reputation. Do they have employment statistics? Choosing a college with a higher employment rate could benefit you after graduation.

Most community colleges post their class schedules online or include a flyer with the local newspaper. You can also pick up a course catalogue from the college itself.

Review their offerings. If you need to take classes in the late evening, are there enough available to make it worth attending that college? What about distance learning opportunities? Many colleges let students earn certificates or degrees completely online.

Non-traditional students may need a more flexible schedule. Classes may be offered several days of the week, in the morning or evening. Many colleges have weekend classes.

Students who need to graduate quickly may take accelerated programs.

You might simply need to earn a certification for a current or future job. Community colleges offer these programs as well. Be sure to ask your employer about tuition reimbursement.

Consider your lifestyle and personal requirements when choosing a community college. It is likely that a community college in your area will fit your needs and get you on your way to that promotion, new job or just updated skills.

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How to Choose a Final Resting Place

Choosing a final resting place is a daunting task emotionally and sometimes financially. No one likes to think about it.

But choosing a final resting place is actually one of the most compassionate things you can do for your loved ones.

Whether you're pre-planning for yourself or helping a family member with choices, these end-of-life decisions will have a lasting impact.

Here are some things to consider when choosing a final resting place.

CEMETERY

In some respects, choosing a resting place is like buying real estate. Location will play a large part in choosing a cemetery plot or mausoleum.

Your final resting place should have special meaning for you and your loved ones. Ideally, it should be neat, clean and have long-term arrangements for taking care of the grounds. A convenient location is preferable, so loved ones can pay their respects easily and conveniently.

Much of this decision will be based on personal preference. It might be a small, quiet country location or a plot in the middle of a bustling city. There are plenty of options available, depending on your wishes.

The property manager should have a stellar reputation and a lengthy track record of being professional. It is important that they make you feel comfortable and at peace with your decisions.

Look for a cemetery that will be run in perpetuity. It should have stable management now and detailed plans for ongoing maintenance through decades to come. Do not be afraid to ask questions about the company's history and plans for the future.

HEADSTONES

Deciding on the right headstone is another way to leave a legacy.

The monument or headstone can say a lot about the deceased's life. You can choose a simple, straightforward stone or an elaborate stone with a custom design. You can also leave a message for descendants. This headstone will be around for a very long time, and it can inform people about your life.

So you might want something more unique. Monuments can also reflect the personality and interests of the person they are honoring.

Many companies offer a variety of designs and layouts for people who want a special headstone. They have symbols and messages that can honor religious beliefs, clubs, honors or careers. These elements will add personality to your headstone.

These companies are happy to cater to your request. They might also make recommendations.

A final resting place will honor a legacy for many years to come. The decisions you make will leave a meaningful impression, so take the time to choose wisely.



Your Partner in Advance Planning



Pre-planning your final arrangements is one of the most thoughtful decisions you can make for your loved ones. By making the arrangements of your choosing in advance, you spare your family the burden and stress of making difficult decisions during their time of grief and mourning. In addition, making your final arrangements now will protect you and your loved ones against future price increases.

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How to Choose the Right Landscaper

XERISCAPING. A PERFECT FIT FOR OUR ENVIRONMENT

At its simplest, xeriscaping is about selecting plants that can thrive in the landscape with as little supplemental water as possible. This means choosing a variety of native plants, as well as other well-adapted species.

A number of things can spur an interest in xeriscaping. Many regions restrict the use of water on landscapes, so choosing xeric plants is one way of having a beautiful garden even while watering less. Other people are interested in the environmental benefits of planting natives and using fewer resources. Lastly, xeriscaping is an effective way of saving both time and money in the landscape, a benefit which everybody can appreciate.

Replacing thirsty lawns with either patios or xeric plantings can cut your water use by 80% or more, and even eliminating a little bit of lawn will help.

While you may think the point of a xeriscape is that you don't have to water, in fact even xeric plants will need some water. During the first two summers, thorough watering at regular intervals will allow plants to develop the deep root systems they need to

become strong. Some plants, once mature, may only need to be watered once per week during the hottest times of the year. That's why professional landscapers consider a drip irrigation system a must for nearly all xeriscapes.

SET YOUR BUDGET

Cost is always a concern when hiring a home improvement specialist. Set a budget and stick to it.

Understand what you can afford and are willing to spend annually on your landscaping. It will help you prioritize your list so you can at least get your necessities.

You might need to make sacrifices. If you need a new landscaping wall, you might have to delay getting a sprinkler system. On the other hand, if irrigation is a must, then you might need to cut back on how often your lawn is mowed each month.

Even if your budget is tight, don't get discouraged. Some landscapers may charge less in order to get your business.

PRIORITIZE YOUR NEEDS

Determining what you need will help you decide

If your project costs more than \$500, the contractor must be licensed by the state. To verify a license, contact the California State License Board by phone at (800) 321-2752 or visit them online at www.cslb.ca.gov.

which services you require from a landscaping company. Most professionals offer the following: weekly or monthly lawn and garden maintenance, weed control, tree pruning and shaping, garden installations, inspection and maintenance of irrigation systems and possibly even the construction of retaining walls or other structures.

GET REFERRALS

Neighbors are sometimes the best way to get referrals. If you like what you see in their yard, ask them for their landscaper's name. Discuss the pros and cons of the service as well. You can even watch the company perform work. It will give you an idea about their employees and work habits even before contacting them.

You could also do an online search for landscaping companies. Be sure to read reviews from prior customers. Keep in mind, though, not all bad reviews are necessarily true. Some past clients may harbor a grudge and could inflate the problem. Good reviews also need to be taken into consideration. Some companies have people post good reviews even if the person has never used their service.

Also check the Better Business Bureau (BBB) for more information. If any complaints have been lodged against the company, the BBB will inform you.

CONSIDER AVAILABILITY

Availability is another factor when looking for a landscaper. One of the first questions to ask is how often the company will be available for maintenance. If you want to be home while the landscaper is working, make sure you can coordinate your schedule.

Also consider community regulations. For example, if your town has noise regulations, ask each landscape company what they will do to adhere to them.

Once you find a landscaper that meets your needs, you can sit back and enjoy your bountiful reward.

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How to Choose an HVAC Company

Going with the right HVAC professional can make a world of difference in your long-term happiness. When your heating or air conditioning system breaks down, it can be a nightmare, especially if temperatures are extreme.

Making sure your HVAC installation or repairs are done right the first time can save you frustration, regret and discomfort — not to mention money.

Even in moderate weather, your home's HVAC system is important to your family's safety and comfort.

HVAC professionals prevent equipment failure by routinely servicing and maintaining your system. And the right qualified professional can help prolong the life of your HVAC unit.

A lot of people — many of them vulnerable — cannot tolerate extreme temperatures. The elderly and people with chronic health problems need to be assured of a stable and consistent temperature inside their homes.

The right HVAC contractor is one who's helpful, reliable and responsive. But a poor contractor can drain your bank account and leave you with an unresolved headache.

Talk to the people you know. Ask those in your social network for recommendations. Good word of mouth will go a long way toward helping you find the best professionals in your area.

Come up with a list of possible candidates, then begin investigating. Start by calling the Better Business Bureau, your state's board of contractors or the builders' association to check on their reputations. Your town's building inspection office may also have information for you. Avoid companies who have many complaints on their record.

Upon narrowing the list, call the remaining ones and ask about pricing, guarantees and warranties. Also inquire

about how long it would take to complete a job and the manufacturers' brands they use.

If you are purchasing new equipment, find out if you need a separate service contractor or if routine maintenance and repairs are included in the price of installation. Does the company provide around-the-clock emergency service?

High quality HVAC companies are fully licensed, bonded and insured. If a worker is injured or causes damage to your property, that insurance should cover it. Otherwise, you could be liable for the damages. Your insurance premiums would likely increase as a result.

Reputable HVAC companies will usually belong to recognized professional and trade organizations. Some well-known organizations include the American Society of Mechanical Engineers, the Air-Conditioning and Refrigeration Institute, and the American Society of Heating, Refrigeration and Air-Conditioning Engineers. Membership in one of these organizations is not automatic. Applicants are required to have certain certifications, meet professional standards and meet or exceed other requirements before they are admitted.

Before any work begins, verify that all the required building permits are in place. Most companies will file permits on your behalf at the local building codes office. But don't assume that it has happened. Check with the permitting office first. Work done without proper permits could result in a fine

and time delay.

Have a load calculation done before installing a new system in any building. The best companies perform a thorough calculation rather than estimate. Buildings change over time due to foundations cracking or settling. It will affect the efficiency of any equipment.

The HVAC company shouldn't use the old unit to determine the proper size of a new one. If your old unit was

inadequate, you will want to install a unit that is a different size. Speak with your HVAC installer to determine the right size and model for you.

Ask your HVAC contractor to perform annual checkups to verify that the unit is running at peak efficiency.

With these tips, you can choose a reliable HVAC business that will help you for years to come.



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How to Choose a Flooring Dealer

Giving your home a new floor is a dramatic and practical way to transform its look and feel.

A new floor can boost your home's appeal. It can help give old, familiar rooms a new look, making them feel more cozy and intimate, or more open and formal. New floors can even make the rooms in your home appear larger or smaller.

When it comes to flooring choices, there are many. residential flooring materials include carpet, hardwood, bamboo, laminate, stone, tile and even more exotic materials both synthetic and natural.

Owing to the sheer number of available options, it's wise to work with an

experienced flooring dealer. A dealer can offer advice on the best brands, as well as the most durable flooring types and which are suited to the use you have in mind. So choose a good dealer, and let them help you decide which flooring material best matches with your goals.

Don't cut corners: when looking for the ideal flooring and a dealer to assist you, try not to be overly frugal. Consider the longevity of your purchase. While you may have a tight budget that makes cost an important concern, remember that the money you spend now

will go a long way in helping you achieve long-lasting overall value.

Think about the long term. 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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How to Choose a Bankruptcy Attorney

For many people, the decision to file for bankruptcy doesn't come easily. It can be fraught with emotion after years of building financial stress in your business or personal life.

Fortunately, the right bankruptcy attorney can alleviate that stress by helping you choose the right options to resolve your debts. Not all attorneys are equal, though.

Here are some things to consider when making that important decision.

CREDENTIALS AND ASSOCIATIONS

Most states have certification programs for legal specialties, and you can start by checking with your state bar association to look for attorneys who specialize in bankruptcy law.

The laws on this subject can be extremely complex, so finding an attorney or legal firm that specializes in bankruptcies as a major part of their practice — not just a small percentage of their work — can make a difference, particularly in complex cases. You'll want an attorney who knows all the ins and outs of your specific situation.

You can also check into which associations the attorney holds a membership. The National Association of Consumer Bankruptcy Attorneys, for example, provides training for thousands of bankruptcy lawyers to help keep their knowledge up-to-date. Membership in a well-regaled industry organization can be a sign of commitment to professionalism.

EXPERIENCE

Next, find out about the attorney's background and how much experience they have handling cases similar to yours.

Even within the realm of bankruptcy law, many attorneys specialize in different types of bankruptcies. If you're a consumer looking for relief from

credit card debt, for example, an attorney who spends most of her time restructuring corporate debt may not be the best fit. You'll want an attorney with a strong track record in resolving situations similar to yours.

COMMUNICATING OPTIONS

The best attorneys are both good listeners and good communicators, something you can usually judge in your initial meeting.

It's a smart idea to meet with several attorneys before you make a decision, but not simply to price shop. You want to find an attorney who listens carefully, then asks the right questions to make sure they fully understand your needs.

A good bankruptcy attorney also will be able to clearly explain your options, including the benefits and drawbacks of each one.

Rarely are things simple in the legal world. There are advantages and disadvantages to every option in front of you, whether it's Chapter 7 bankruptcy, Chapter 13 bankruptcy, credit counseling or simply finding a way to pay your bills.

An ethical bankruptcy attorney will give you a menu of options and walk you through what your future would look like under each one. Usually, with a clear understanding of the possibilities, they can help guide you to the best choice for your personal situation.

OTHER STRENGTHS

Many good attorneys don't focus 100 percent of their time on bankruptcies, and that's fine. In fact, depending on your case, their experience handling other aspects of the law could be in-



valuable as you look for the best financial options for your future.

An attorney with experience handling workers' compensation claims, personal injury litigation or class-action lawsuits may have experience and recommendations that tie into your bankruptcy proceedings.

ADDITIONAL CONSIDERATIONS

Check with family and friends to see if the attorney has a good reputation. Also consider how far you will need to

travel to receive good representation. Finally, be prepared to be able to provide pertinent ideas and records and be completely open and honest about all applicable items.

Overall, if you find a bankruptcy attorney with the right combination of credentials, relevant experience and communication skills, you'll be well on your way to putting your financial stress where it belongs: in the rear-view mirror.

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What to Look for in an Assisted Living Center

Assisted living centers help patients continue to live an active lifestyle in comfortable, cost-effective settings that offer many conveniences and amenities.



People often need extra care as they age. Some, particularly those confronting severe health challenges, need regular care that is significantly beyond the scope of what family members or close friends are able to provide. Some just need to be in an environment where someone is on hand to check on them throughout the day.

Bottom line: all assisted care centers are not the same.

Some assisted care centers double as full-time medical facilities and assisted living centers are popular options for people who need medical attention.

In the past, long-term care could only be handled by a nursing home. Living in a hospital setting for an extended time was not a pleasant environment.

When looking for an assisted care center, consider some of these factors.

GARDEN AND LANDSCAPING

It's a little known fact that the landscaping of an assisted living center will give you a good indication about the quality of the facility. Proper maintenance of the lawn and gardens is a good sign.

If the prospective resident enjoys spending time in nature, look for a facility that has park-like areas. Some centers have community-style gardens and walkways for residents.

Just being able to see nature as it grows and changes with the seasons can be uplifting and soothing. An assisted living center with a manicured lawn and garden can make a huge difference in the quality of life for a loved one.

HOME AMENITIES

Accommodations at these centers can range from luxurious, detached cottages to cozy condominiums.

It all depends on what you are looking for, what you can afford, and what is available.

As you visit the facilities, try to personalize each space. Imagine how your loved one's belongings might fit into the area and where decorations will be placed. Does the atmosphere bring about a feeling of peace and tranquility? How are the rooms decorated? Are they tasteful and soothing, or do they remind you of a hospital setting?

Look at the home amenities and consider how you would feel about living there. Would you want your loved one living there? Is the facility within your budget.

RECREATION FACILITIES

Game and meeting areas can help the resident make new friends and keep them from feeling alone and lonely. Leaving the confines of their units is an important part of recovery. Make sure the center offers activities and space to occupy your loved one's time.

Quality facilities will have activities that match his or her hobbies. If your family member enjoys crafts, then look for a center with a designated craft area or classes for your loved one to enjoy.

PERSONAL CARE

Ask your loved one's personal physician how much care is required to function safely. The doctor may even be able to guide you toward an appropriate facility. Be sure to seek advice on what qualifications and certifications you need to look for in the center's staff. The center's employees should be well-qualified to handle medical needs.

If you monitor the medical care, you can avoid paying for extensive services that your loved one may not need. Understanding the care the person requires will help you find a center that is a good fit.

Choosing an assisted living facility is about finding the right combination of medical services and amenities. With research and thought, you will find the perfect place to bring comfort and care to your loved one.



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How to Choose a Solar Energy Company

Lower your home energy bills while increasing the property value of your home or business by adding solar panels to help you meet your electricity needs.

Technological advances in recent years make the environmentally options more affordable and convenient than ever.

Best of all, the type and cost of the solar panel system you install can be tailored to meet your specific needs.

But before you purchase your new solar system, you'll need to do a little research to understand what type of system you want to go with. You'll also need to locate a quality provider. Always make sure the contractor you choose is licensed and insured.

Some points to help you get started:

REPUTATION

The solar industry is changing rapidly — almost by the day. In a fast-growing industry like solar energy, it's especially important to know the reputation of the company you're dealing with. New companies may be showing up in the marketplace, but that doesn't mean they'll necessarily offer the best service or be around long enough to support their product line years from now.

Look for stability in your solar installer. You'll want to find a company that has developed a great reputation over a number of years with a long track record of satisfied customers from projects similar in scope to yours.

THE SYSTEM

There are a wide range of solar panel systems on the market, and the technology itself is going to be a big part of your decision. Your solar system can be tied to the existing electrical grid or completely off the grid, for example, which will require different equipment and setups.

No matter what system you decide

on, the key thing you'll be looking for is efficiency, and that means understanding both the energy generated and the cost of doing so.

Some solar systems generate power more efficiently than others, depending on their design and the type of materials they're made from. And price efficiency can matter, too, because you don't want to find yourself spending a whole lot more money for just a tiny increase in power. Likewise, if a slightly bigger investment can yield a large boost in energy generated, it can make sense to spend the extra money.

Look closely at the math, and pick the system that gives you the best return for your money. Many solar systems will pay for themselves over a number of years, so choosing one to be installed by a well-regarded company can be a wise financial move.

OTHER SERVICES

Homeowners or commercial users will often want more than just solar panels installed. If you think that's a possibility, you can look for a company that offers a range of services, such as radiant heat systems and solar thermal systems, and energy efficient products.

And if you're doing new construction that will have solar components, look for a solar company that can also serve as your general contractor. The bigger the project, the more important it is to have the solar systems integrated into the design and construction from start to finish, not added on as an afterthought by a contractor that doesn't typically incorporate solar elements into their projects.

If the company is familiar with construction methods that will increase the



structure's overall efficiency, too, that's even better.

FINANCING OPTIONS

Finally, a good solar company will present you with a wide range of options to help you pay for the upgrades.

They should be familiar with all types of government incentive programs and willing to help walk you through the process of getting them. Federal programs are available to consumers who install solar panels on their homes, and additional state and local incentives are sometimes available. Make sure you thoroughly understand all these programs, though, because their requirements can be complex and important to follow exactly.

In addition to the help from government programs, there are three ways

buyers typically purchase their systems:

— **Paying cash:** The simplest and most direct way of paying for your system, cash buyers may be eligible for a 30 percent tax credit from the federal government along with other rebates that can reduce the installation cost up to 50 percent in total.

— **Loans:** Both home equity loans and unsecured solar loans may be available to help you purchase a solar system. Some finance companies offer loans for up to 20 years, while home equity loans may have the benefit of letting you deduct the interest from your income taxes.

Cordell Construction can assist you in securing financing through the REEL Program (Residential Energy Efficient Loans), Renew Financial (PACE Program) and Sungage Financial.

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