

# 2017 How to Guide





# 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 war-



ranty. 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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# 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 com-

pany, 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 bait, for instance, is a method that homeowners with children or pets should avoid.

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 Insurance Company

**With so many insurance companies out there, choosing one can seem like a daunting task. Which one can you really trust? Which one deserves your business?**

Many companies resort to gimmicks and funny commercials to attract new customers. But when it comes to filing a claim, the laughter suddenly stops. How do you know if an insurance company will come through for you?

Choosing a good insurance company requires you to take a long-term approach. It is similar to a mathematical equation. Weighing a price quote with the quality of service and risks you'll be taking will provide the right answer.

## Know Your Policy

First off, consider the type of insurance you're buying. You will have to take a look at the fine details and figures for each policy.

If you are in the beginning of this process, insurance representatives should act more like teachers instead of salespeople. Your choices may be complicated, with a range of pricing options, deductibles and exclusions. A good company will give you choices, explain them clearly and let you make up your own mind.

While reviewing your options, make sure you are comparing similar policies. If a premium seems unusually low, it might have a higher deductible or more limitations.

It is important that you get as much information as possible about each policy before making a decision.

## Customer Service

Of course, customer service always plays a key role in determining which company is best. If you've had friends or family who have filed insurance claims previously, ask them about their experiences.

Some insurance companies have better reputations than others. Gathering all of these experiences will give you a good idea of how you might be treated by them.

Each company has a different customer service philosophy. Some of them prefer to use a local representative to communicate with clients. Others will discuss policies through their website or a 24-hour phone number.

Many insurance companies; however, use a combination of these methods. They might give you 24-hour access to national representatives along with a local advisor.

## Financial Strength

An insurance company is only as strong as its balance sheet. Fi-



nancial strength is especially important these days.

Every insurer is independently rated based on their finances. An insurance agent should inform you of the company's rating and tell you what it means. A good rating means the company can make a payout in the event of a catastrophic event. A reputable, stable, well-capitalized insurance company is also likely to have more coverage options.

While your insurance premiums are an important factor, it is just

one piece of a complicated puzzle. Choose a company that will not only give you a fair price, but who will also be prompt and courteous in the event you have to file a claim.

The right insurance company will treat you well at every level of interaction, provide quality coverage, and pay out in a timely manner should there be an accident.



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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 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.

**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](http://www.cslb.ca.gov).**

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 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 tu-

ition, 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 em-



ployment 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 a Mattress

**Sleeping on an old mattress isn't just uncomfortable. It can actually hurt you.**

Putting up with an old and sagging mattress can do more harm than merely leave you with a few aches in the morning.

If you can't sleep, you'll be irritable. Sleep deprivation affects your mood, your health and even your performance at work.

But a new, quality mattress — one that can consistently deliver a restful night's sleep — is well worth the upfront cost.

There are plenty of choices available in mattresses, so don't be overwhelmed. Take it one step at a time by studying information and options on the Internet. And always ask for recommendations to consider.

Often, expensive mattresses may be on sale or part of a closeout event. Quality mattresses last longer, so you will not have to go through the trouble of buying another mattress in a year or two, or worry as much about the mattress sagging and breaking down.

Consider your bed size. Is it time to buy a bigger bed? Perhaps you would like to sprawl out and relax.

Here are a few other things to keep in mind:

— Do you need a firm or soft mattress? People with a bad back, neck or leg pain, or other circulatory problems might require firm support to keep their spines aligned. Other people prefer flexible support that fits the contours of their bodies.

— Do you sleep with another person? Mattresses made of memory foam might be beneficial, as it will give you a personalized experi-

ence without disturbing the other person's sleep.

— Standard mattresses can exacerbate allergies if you are sensitive to lint, cotton, dust or dust mites. If you or your partner have allergies, consider getting a latex, foam or water mattress. You might also think about getting a hypoallergenic mattress cover.

When you are looking at actual mattress options, the following are popular choices:

— Pillowtop mattresses are famous for their softness; however, they do have levels of firmness. They also require a larger bottom sheet because the pillow top adds to their extra thickness.

— Coil spring construction are great choices for people who want a firm mattress. This option has the ability to keep your spine aligned. Most mattress stores can show you samples of their product lines. Choose the best construction you can afford.

— "Memory" or high-density foam or latex mattress are helpful if you have physical issues, such as skeletal pain or circulatory prob-

lems. This mattress conforms to the shape of the body. It also minimizes pressure points from the head, shoulders and hips.

— Adjustable air mattresses allow each person to change the firmness through electronic and mechanical devices that control air chambers. It is an ideal choice for partners who need to have different mattress preferences. You can also alter firmness for yourself, depending on your physical condition.

When shopping for a mattress,

don't be afraid of lying down and trying it out. Roll over and pay attention to how your body feels. Are you comfortable?

Inquire about the mattress guarantee or warranty. A standard warranty is 10 years. If the warranty is shorter or non-existent, look elsewhere.

Remember, your mattress is a long-term investment. Choose wisely and you will be rewarded with years of restful nights and energetic days.



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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 Select a Cleaning Service



**In an increasingly fast-paced world, finding time to clean the house while keeping up with your family's busy schedule can be tough.**

## **Customizable Service**

The first step is to choose a cleaning company that fits your home and lifestyle. Every family's cleaning needs differ.

Common to nearly all cleaning services are the basics: most offer a basic maid service that includes vacuuming, sweeping, mopping, dusting, making beds and thoroughly cleaning your kitchen and bathrooms. For many, that's a great start.

But many services also offer to do additional home chores such as carpet cleaning, laundry and window washing for an extra fee. If you need additional cleaning work beyond the basics, the additional work usually can be negotiated as part

of your service package.

Finding the right time for your house cleaning will also be important. In order to minimize disruption to your household schedule, you'll want your cleaning company to do its work at a convenient and routine time, and you'll need them to visit on a recurring schedule that meets your budget — while also meeting your cleaning needs.

## **Give It a Try**

Once you've settled on a cleaning service that appears to offer what you need, it's smart to hire them on

a trial basis before signing any long-term agreements. You'll want to see if their actual work lives up to their promises.

If you're pleased once the trial period ends, find out whether the cleaning service requires a contract or offers any discounts for signing one. Some companies will require you to sign a long-term service agreement, while others will be OK with doing one-time jobs or occasional cleaning as needed.

## **Product Selection**

Ask the cleaning service about the products they'll be using to clean your home. Some companies have options for products that are natural, chemical-free, pet-friendly, or designed to help people with allergies.

"Green" cleaning is a popular trend right now, and for a good reason. There are many products derived from Mother Nature that work as well, if not better than, the traditional chemicals used by cleaning companies years ago. If this is important to you, ask whether the company's products are good for your health and for the environment.

## **Trustworthy Employees**

When you hire a cleaning service, you're inviting people into your home. Because you'll be giving the company's employees access to your house, you need to make sure the employees can be trusted.

The best cleaning services will do background checks on all their em-

ployees to give customers peace of mind. You don't want a stranger with a criminal background coming into your home, obviously.

Background checks are only a start, though, so you've got to rely on the cleaning company's reputation as well.

Good maid services will have a long track record and lots of happy customers. They don't stay in business unless they're trustworthy and do a good job, so look for a company with a long-term reputation in your community.

## **Consistent Work**

It's important that your house is cleaned consistently, exactly how you expect with each visit.

One of the best ways to do this is by making sure the company will be sending the same person for each cleaning visit. When you have the same person cleaning your house every time, they'll get to know your home and your expectations, which means you'll be more likely to get consistent results from them.

There are times when your regular maid may not be able to show up due to illness or scheduling conflicts, though. Find out what the cleaning service does in that case and whether they'll give you the option to reschedule the cleaning or send a replacement maid.

If you do your homework and shop carefully, you can find a cleaning service that can save time from your busy schedule and make your home look fantastic.

A great cleaning service can take care of that chore for you.

As families' spare time continues to be pushed to the limit, cleaning services continue to rise in popularity. And there's little wonder: there's little leftover time and energy, with school, work, shopping, sports and exercise all vying for a family's attention. Often, when things get hectic, the house goes unattended.

Why not let a cleaning service free your time and let you focus on the things that matter most?

When it's time to hire a house cleaning service, think about these tips.



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# How to Choose Spiritual Counseling

**There are times when you may need the advice of someone outside your immediate circle as you navigate a momentous or difficult experience.**

Spiritual counseling can often be a wonderful option to help you through difficult family and life decisions.

But with such important personal issues at stake, finding the right counselor is extremely important.

Look for some of these things for when searching for the right spiritual guide.

## Professionalism

First and foremost, it's important that the spiritual counselor has good and clear communication skills.

They should also make you feel comfortable when you meet with them and will seem trustworthy and have good connection and listening skills.

## References

Oftentimes it's best to get a firsthand recommendation from someone you trust.

If you know any friends or neighbors who say they've had good results from relationship counseling, life coaching or spiritual guidance, find out who they recommend.



## Reading Material

A good counselor should be able to provide a range of reading support materials depending on the advice you need for your life, so ask what types they provide. Along with counseling, these will help you in your spiritual growth.

## Grief Counseling

When looking for a good grief counselor, a good thing to ask is what type of training that person has had. In many instances many months of training and experience will make the difference in helping through that difficult period.

## A Good Match

Above all else, your spiritual counselor should be a good match for your spiritual needs and has a back up organization with them. A community that can provide support as well on a regular and ongoing basis.

Every person is different, so look for a counselor that offers guidance that makes sense to you when you hear it. The best ones will be able to provide a perspective, considering your past, present and future that you may not be able to get without their help.

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# How to Choose a Plumber

**Selecting the right plumbing company can take the stress and worry out of your repair needs, whether they are large or small.**

Proper plumbing design is a science. Providing adequate water pressure and keeping various toxins out of your water lines are only two of many concerns a plumber must address when designing a system.

## **What To Look For:**

\*Ask to see the state license- All plumbers, including sub-contractors and journeymen, are required to be licensed by the state.

\*Check proof of insurance- For your own protection, check proof of both workman's compensation and general liability.

\*Business stability- Find out how long the company has been in business and how long it has been at its present location.

\*Building codes- In certain municipalities you'll need to see that all building codes are met.

When looking for a reliable plumbing company, you cannot simply rely on hourly rates. Plumbing companies' billing systems vary. While some will charge according to "time and material", other companies will charge a "flat rate". When you get an estimate from a company, be sure to ask what will be provided for the price quoted.

Recognize that there are several variables in developing the price. These include:

\*Time that it takes to complete the installation or perform the repair.

\*Quality of the fixtures.

\*Number of fixtures.

Remember, the company quoting a low rate may not necessarily be the right company for you. Some plumbing companies may offer low hourly rates, but then charge additional

"equipment fees" for certain tools needed on the job. Ask if there are any additional charges for equipment, truck or trip costs. Basically, when evaluating quotes, be sure you are comparing apples to apples.

You may also need to consider that most companies charge a higher rate for over-time, weekends, holidays and emergency calls. These charges vary from company to company.

Also ask about the types of fixtures and pipes that are to be installed. Make sure you are comparing similar quality products when seeking estimates. It is not uncommon for companies to require a deposit for special orders on fixtures.

If you are purchasing products yourself to be installed by a plumber, check with your plumber first. Many will not install customer-purchased products. If the plumber will install customer-purchased products, check the quality of the product. Look for an approval stamp, such as the Uniform



Plumbing Code stamp (UPC). The National Sanitation Foundation (NSF) also places stamps on products. These stamps are similar to the familiar UL approval on electronic products. You should also make sure the product is right for your building and meets all codes. Remember, if the product fails and the problem is not with the installation, then you may have to pay for the removal of the item.

It is common to receive a warranty on the services provided. This may include 30 days on stoppage and as

many as 90 days on installation. Be aware that material may have a longer warranty than labor. For example, a part may be under a warranty for five years and the labor for only one.

Check for membership in trade organizations, such as the local chapter of The National Association of Plumbing-Heating-Cooling Contractors and the Association of Master Plumbers. Companies who participate in these organizations are more likely to keep up-to-date on new regulations and codes.

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