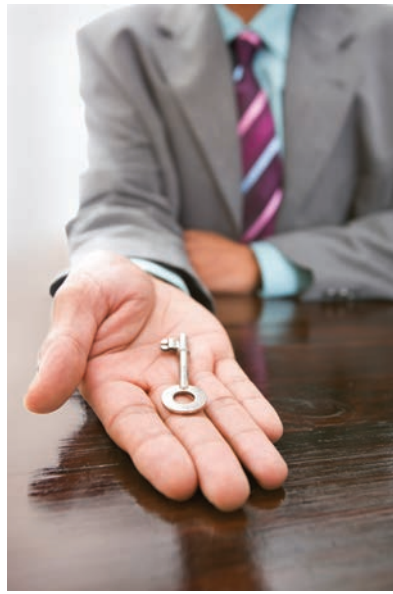




Beacon Communications PRESENTS

# ASK *the* EXPERTS

Advice from the experts on how to choose the right professional.



A Special Supplement in

**THE REMINDER**

AUGUST 2019

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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

Rhode Island does not have a certification program for legal specialties; however, many states do. 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-regulated 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 concentrate 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 their 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 invaluable as you look for the best financial options for your future.

An Attorney like myself, with experience handling divorce, probate and personal injury litigation has experience and recommendations that tie into your bankruptcy proceedings.

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.

# Selecting the PERFECT Venue for your event

Hosting an event can be exciting, but also VERY stressful! It is important to consider locations that are equipped to help you with the many facets that are involved in achieving a successful event, without any additional anxiety.

Full-service venues can be especially helpful when planning an event, since they would have access to a team of reliable and trusted vendors. A knowledgeable in-house Chef can also make the difference between an ordinary event and an extraordinary experience. It is a good idea to arrange ahead of time, for a tasting of the specific menu that you are interested in offering your Guests. Not only can you ensure that your choices are suitable for the type of event that your are planning, but you can also take that opportunity to discuss with the Chef any concerns that you may have, such as special dietary requests, food allergies, etc. You should feel comfortable with the staff, and also feel as though your needs are being met without hesitation. You need people who will work with you to create that perfect event, and address promptly any concerns that you may have. Staff should be friendly, helpful and accommodating at all times, and if they are unable to fulfill a specific request, they should be able to explain why in a respectful manner. Don't hesitate to ask for suggestions from experienced and qualified staff. After all, they are most familiar with the venue, and will know what works and what doesn't. Not only will your event run seamlessly, you will be able to enjoy yourself too.

It is imperative that you receive a final detailed contract or banquet event order that clearly details the itinerary, catering and bar requirements, as well as the layout of the

rooms, line selections, audio/visual rentals, décor specifications and such, at least two weeks in advance of the event. This will give you an opportunity to review your decisions, and make any changes if necessary.

The Imperial Room at One Rhodes Place, founded in 2000, is an elegant banquet facility suitable for all types of occasions. Whether planning a conference, wedding, or other special event, it is imperative that you take into account the needs of your Guests. We pride ourselves on offering exemplary catering, complimentary event planning and excellent service to our Guests! In addition to offering outstanding in-house catering and friendly, professional service, our venue offers elegant décor, plentiful off-street parking, and fully handicapped accessible facilities. The Imperial Room is available year-round, and is centrally located in the historic Edgewood/Pawtuxet area of Cranston.

The Rhode Island Shriners are a well-known philanthropic organization. The fraternal organization operates 22 Shriners Hospital for Children, specializing in burn, orthopaedic, cleft lip and palate, and spinal injury care. All care provided at the Shriners Hospitals for Children is TOTALLY WITHOUT COST to the patient and their family. Please note that proceeds from the use of The Imperial Room are for the benefit of The Rhode Island Shriners, and are not tax-deductible. However, by hosting your event at The Imperial Room, you help to defray the building expenses, where our charity and hospital office are based. Our members are active in the community, and you will often find them volunteering for many organizations, in addition to their own.



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# Preparing All Students for College and Careers Through Career and Technical Education

Do you have a passion or personal interests you want to pursue during and after high school? Do you like using technology and collaborating with others to solve complex problems? Do you want more opportunities to select topics to study in school-based and work-based learning and acquire the skills needed to thrive in an ever-changing world? If you answered yes to any of these questions, then you would like the learning experiences available in Ponaganset High School's College and Career Pathways.

The Governor, legislature, business, industry, and local communities are investing in Career and Technical Education (CTE) to develop a highly-skilled workforce to drive the economic development of our State and local communities. To ensure the economic well-being of our state and drive our economy, Rhode Island needs to graduate students from every high school with well-developed academic, career-technical, and transferable professional skills. Ponaganset High School is committed to being a statewide leader in this work and advancing the development of CTE in our state.

Ponaganset High School (PHS) offers ten (10) State approved CTE pathways that lead to college

credits and/or industry certifications. We have strong academic, career, art, music, personalized learning, and athletic programs. We use capstone projects and portfolios to measure proficiency and we support students' learning with online and dual enrollment courses. Every student has a Windows laptop and we have invested more than two million dollars (\$2,000,000) in equipment, our facility, and other enhancements.

Located in scenic Northwest Rhode Island, our picturesque 100+ acre campus includes newly renovated academic, art, music, and athletic facilities. Ponaganset is fully accredited by NEASC and a member of the League of Innovative Schools. Our high school provides students with a supportive and cutting-edge learning environment. We offer a high-quality academic education, state-of-the-art facilities, and meaningful college and career pathways designed to provide students with a competitive edge. Ponaganset provides a rigorous, collaborative, relevant, and personalized education supported by the latest technology.

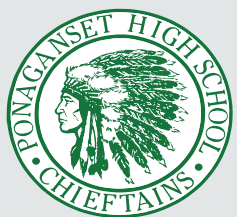
Artificial intelligence and automation are transforming our lives and the world of work and they will continue to do so in ways we can only

imagine. To help prepare students who are ready for careers in high-demand employment sectors, we are building partnerships with business, industry, and higher education to provide authentic learning experiences inside and outside of school. To compete in a global economy, our State's students need to: be original thinkers, develop deep content knowledge, be literate in multiple subjects, solve complex problems, and perform non-routine jobs in an increasingly automated world. Developing these skills is a focus of our school.

We are still accepting applications for the 2019-2020 school year for our recently expanded Material and Manufacturing Pathway with concentrations in manufacturing and/or construction management. There is limited availability in other pathways. Applications for the 2020-2021 school year will be accepted starting on September 1, 2019. For more information, please visit our website at [www.fg.k12.ri.us](http://www.fg.k12.ri.us) and review our video and brochures or call 401-710-7579.

Michael Barnes  
Superintendent of Foster-Glocester Regional School District

## APPLY TO PONAGANSET HIGH SCHOOL'S



## MATERIALS & MANUFACTURING PATHWAY (includes construction trades)

APPLY NOW AT [WWW.FG.K12.RI.US/APPLY](http://WWW.FG.K12.RI.US/APPLY)



### Did you know there are jobs in the construction trades that earn as much as \$50,000, \$100,000, or more annually?

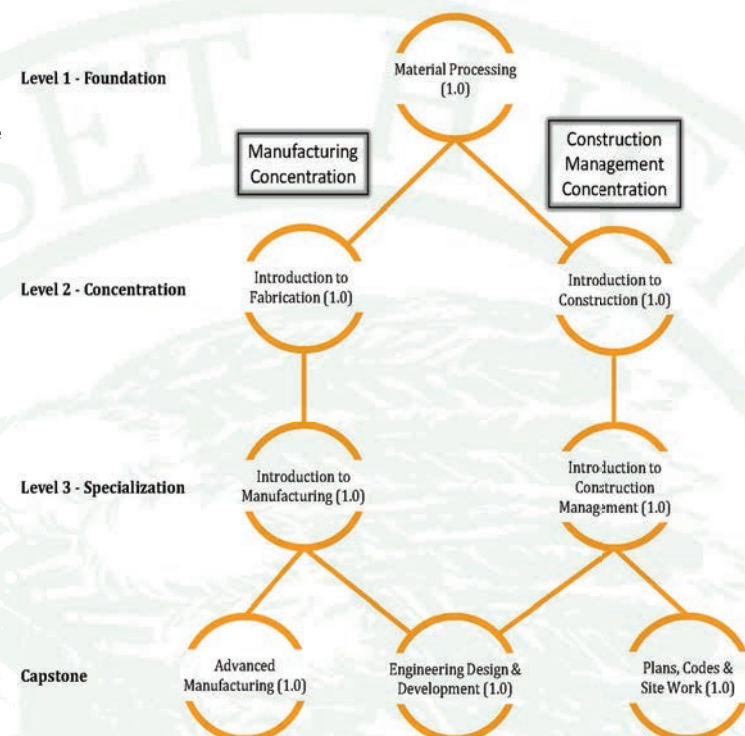
Ponaganset High School is seeking highly motivated students who want to pursue their interests and passions in the Building, Manufacturing and Construction Management fields. We offer many industry certifications and credentials for students in and out of our district that include, but are not limited to:

- International Residential Code (IRC)
- RRP Lead Paint
- OSHA 10
- Safety & Pollution Protection (SP2)
- HBI Credentials
- National College Level Exams

### Why choose Ponaganset High School?

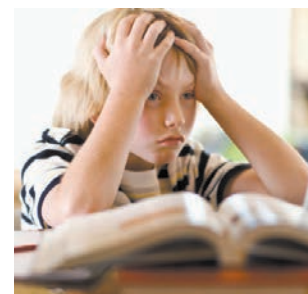
- High-quality academic education is combined with meaningful custom-tailored career pathways
- Educational experiences enhanced by one-to-one laptops for each student
- Newly renovated, state-of-the-art facilities nestled on a 100+ acre campus
- Academic community that fosters personalized opportunities for students

~ Because we are expanding our Materials and Manufacturing Pathway, we will consider incoming applications for Grades 9-11. Please note that there are currently wait lists for other pathways in our school. ~





# How to Conquer ADHD and Anxiety



The goal of Neurofeedback is to transform an unhealthy, dysregulated brainwave pattern into a normal, healthy, organized pattern. Neurofeedback is based upon the principle that there is a normal pattern or brainwave activity and that the brain regulates itself based upon this pattern. Over 60 years of peer reviewed, university based research has demonstrated the efficacy of Neurofeedback in addressing many neurological conditions.

Dr. Frank H. Duffy, a Professor and Pediatric Neurologist at Harvard Medical School, stated that, "Neurofeedback should play a major therapeutic role in many different areas. In my opinion, if any medication had demonstrated such a wide spectrum of efficacy, it would be universally accepted and widely used."

ADD/ADHD and Anxiety are neurological dysregulation

syndromes of the brain. The American Academy of Pediatrics published that Neurofeedback is the level 1 Best Support for attention and hyperactivity behaviors. At our office, we determine if you're a candidate for neurofeedback training by performing a QEEG. There are 7 different types of ADHD and this is why some children/adults don't respond to medication. Neurofeedback is a drugless, non-invasive approach to treating neurological dysregulation syndromes, such as ADD/ADHD, anxiety, insomnia, depression, chronic Lyme disease, and much more.

Neurofeedback trains the brain into normal patterns creating Neuroplasticity. Neuroplasticity refers to the brain's lifelong capacity to change and adapt specific neural pathways and synapses in response to the demands placed upon it. This is why Neurofeedback training is a permanent change for these patterns. Therefore, the behaviors that the ADD/ADHD/Anxiety patient may be displaying, due to the dysregulatory patterns, will disappear and regulate allowing them to make better decisions.

*"Once we learn something, it becomes a permanent part of our behavior."*

BrainCore Neurofeedback is FDA approved and aides with the permanent change in the dysregulation of brainwaves. Call (401) 397-9948, to find out more information regarding our programs, to conquer your behaviors.

**BIO**

Dr. Sherry Morrisette has been freeing people from pain since 2001 in her clinic in West Greenwich, RI as a Chiropractor in practice for 25 years, taking a "whole body approach" when caring for patients. "Eat Right, Be Fit, Think Well." She is committed to promoting the health and well being of her patients on an individual basis. Dr. Morrisette is licensed to practice in Rhode Island. She

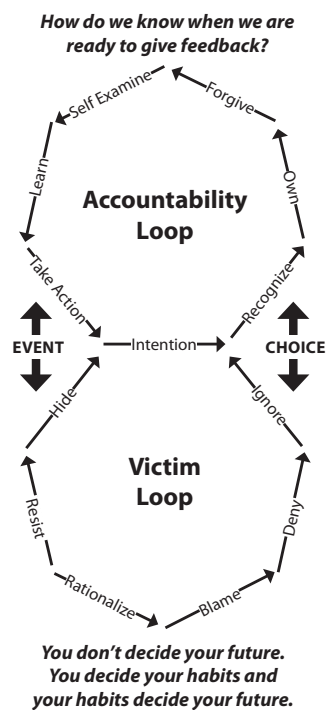
was previously licensed in Connecticut, Massachusetts, and California.

Dr. Morrisette combines the very best hands-on-techniques, state-of-the-art Physiotherapy procedures and provides the newest technology, along with vitamin and mineral supplements to help you accelerate and/or maintain your journey to good health. She has been involved in weight loss and nutritional recommendations.

Dr. Morrisette attended Los Angeles College of Chiropractic and graduated in 1992 with a Doctor of Chiropractic degree. Her Undergraduate studies were completed at California State University of Fullerton and Fullerton College. She received a Bachelors degree in Biological Humanities.

Dr. Morrisette participated in the Palmer Pediatrics Diplomat program and has been working with children, especially those suffering with ADD/ADHD and anxiety, throughout her career. She is presently a member of the American Chiropractic Association and a Diplomat of the American Chiropractic Neurology Board since 1995, where she attends regular seminars, along with advanced certification in qEEG Neurofeedback and is board eligible in Neurobiofeedback. She has worked with patients from newborn to 100 years old with great results.

Dr. Morrisette, a native of Rhode Island, resides with her husband, Dr. Robert Campbell, a Chiropractic Neurologist practicing in Westerly, RI. They have four children.



# How to Choose an Auto Body Shop

Anyone who has experienced a car accident knows that it can be a calamitous event. Once you have dealt with any resulting health issues, you will have to contend with damage to your automobile.

Whether your car has experienced significant damage or simply a scratch, it is vital to find an auto body shop that is trustworthy and dependable.

Even the smallest accident can throw your schedule into disarray. A good auto body shop will ensure that your car, truck, SUV or minivan is repaired quickly, affordably and correctly.

The shop you choose should be able to complete all manner of work, from a minor touch-up to a full-body repair.

Your friends, family and colleagues might have recommendations. After all, auto body shops are a necessary part of life for most people. Once you have a list of names, research each shop on the Internet and read customer reviews.

Testimonials, negative and positive, should be considered. But keep in mind that no business has a 100 percent satisfaction rate. Someone will always be displeased. Also, more people are likely to leave a negative rather than a positive comment.

If your social network doesn't have good recommendations, consult the Yellow Pages, advertising supplements or the Internet.

Once you have created a list of shops, contact them on the phone. Describe the problem and listen for the response.

If the person seems knowledgeable and friendly, keep that shop on the list.

However, if the person seems rushed and uninterested, it can mean the shop is very busy. It might also have poor customer service. Eliminate them from your list.

When you have chosen an auto body shop, visit their store. Check for prices, certifications guarantees. Understand that you will often get what you pay for when it comes to auto body work.

Low prices may be tempting, but they typically mean sub-par work, used parts and paint incorrectly applied.

Feel free to ask the manager or owner for references before they work on your car. They should have previous satisfied customers with whom you can contact.

You can also check their previous work. When you see a car with paint drips, panels that are misaligned or paints that don't match, look elsewhere. You will not save money if you need to have the improper work redone.

The shop should inspect your vehicle for repairs that are not readily visible. Quality auto body shops should be able to complete an entire job onsite.

Our cars, trucks, SUVs and minivans get us to work on time, back and forth to school and transport our families to and from their destinations. Choosing a great auto body shop is important for yourself and your family. The right auto body shop will have superior customer service, great prices and excellent quality of work.



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### Conquer ADHD and Anxiety

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**Get the Right Answers with a Brain Map**

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# Why it matters who you hire for your Criminal Defense

Being charged with a criminal offense, whether it be a misdemeanor or felony, is an extremely intimidating experience, and you won't want to face these charges without an experienced professional fighting for you. Our experienced criminal defense team collectively has over 20 plus years of criminal law and trial experience. We know how to navigate the criminal justice system in Rhode Island and are ready to advocate on your behalf.

Why hire us, rather than the first person to pop up on Google? Because our criminal defense team is made up of former state prosecutors, who know the system, the judges, the prosecutors, and have handled every type of criminal offense. Our criminal attorneys have tried over 45 jury trials, and hundreds of non-jury trials in all levels of the Rhode Island state court system. This is important because you want a defense attorney who will force the State to meet its high burden of proof when they charge you with a criminal offense by going to trial, if necessary.

Our Criminal attorneys have vast knowledge and experience in Driving Under the Influence and Refusal to Submit to a Chemical

Test charges. Attorney Lauren V. Iannelli has actual experience going before a jury in a DUI case and handled dozens of non-jury DUI trials. Additionally, she has taught multiple legal education course to other attorneys regarding Drunk Driving Detection, Prosecution and Defense. Drunk Driving cases are very technical in nature and you will want an attorney with vast knowledge of the law and procedure to get you the best outcome possible and get you back in your car as soon as possible!

Attorney Charles Calenda has years of experience handling felony violent crime cases, with an emphasis on cases involving firearms. As a former State Gun Court Prosecutor, Attorney Charles Calenda is an experienced criminal defense attorney with years of practice in Superior Court and as a legal instructor for several firearm and self-defense courses offered through private organizations. He is thoroughly familiar with Rhode Island's draconian gun laws and the daunting process you will face if charged with a firearm-related criminal offense. With 13 years of criminal law practice under his belt, focusing

mostly on violent crime cases, Attorney Calenda is a go-to attorney for gun-rights groups here in Rhode Island as a result of his knowledge and experience dealing with Rhode Island gun laws and cases involving self-defense.

If you have been charged with anything from a domestic offense to a serious violent felony, a simple traffic ticket or a serious criminal driving offense, you will want an attorney who has handled that type of charge before, knows the law and has trial experience, fighting to get you the best result. We offer a free legal consultation where we will go over the charge with you, the potential penalties, and give you a candid evaluation of your case and recommend the best course of action for you.

Inman and Tourgee has been your trusted law firm for Personal Injury, Family Court, and Worker's Compensation cases throughout Rhode Island for the past 30 years and now we are available to aggressively fight for you if you are charged with any type of criminal offense. Call 24/7 to speak with one of our experienced criminal defense attorneys.

# How to Choose a Real Estate Agency

A reputable realtor and real estate agency can make a big difference when it comes time to buy or sell a home.

There are thousands of dollars at stake.

You could get the asking price or maybe you will have to settle for the best offer on the table.

A real estate agency will act in your best interests. That's why it's essential to find a high-quality real estate agency.

Reputation says a lot about a company. What do people say about their services?

Ask your family, friends and neighbors for recommendations. Their experiences will guide you toward a reputable agency.

Once you have a list of possibilities, do some research. Find out how long the agency has been in business. Ideally, you want people who know your community.

If the real estate agency is merely a side business, it might not give you the best results. Buying and selling homes is a full time job.

Look on the Internet and read customer service reviews. They should also have an impact on your overall impression of an agency.

Once you have narrowed your list, contact some businesses and ask them questions. You should know about their listings, fees and commissions.

Choose an agency that has connections with the community, a sharp understanding of neighborhoods that interest you, and solid contacts with other realty companies.

This assumes major importance when you're selling your current house, because the agency usually handles the sale while the realtor helps you find your new one.

The marketing strategy and advertising is what makes each agency unique. It will greatly influence the sale of your home.

Although most companies might look the same, real estate agencies have a preference for the kind of properties they show or sell. These concentrations might include commercial properties or high-end homes. Try to find a business with a focus that concentrates on selling homes similar to yours.

Be prepared to ask an agency the following questions if you are selling your home:

- How will you advertise my home? Will you use the Internet and newspapers?
- How many pictures of my house will appear online?
- On which sites will my home be featured?
- Do you have other homes that have recently been sold in this price range?
- How long has the agency been selling homes in my neighborhood?
- What makes your agency unique?

The two biggest financial decisions you will make in your lifetime are buying and selling a home. Protect your investment and peace of mind by choosing the best and most trustworthy real estate agency you can find.

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# How to Choose a Veterinarian

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

Taking your pet to the Vet regularly is essential. Most importantly, you can catch an illness in its early stages. Catching a disease early could save you hundreds or thousands of dollars and your pet's life.

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

Unfortunately, pets age faster than human beings. Their bodies and internal systems can change rapidly, sometimes in a matter of a few months. Routine Veterinary care will help your pet to live a longer and happy life.

Choosing a good Veterinarian that suits you and your pet can seem like a difficult task. If you follow these guidelines, you should be able to find

a professional that will give your pet the best care possible.

## ASK FOR REFERRALS

Your family and friends may know a good Veterinarian. Listen to their experiences with a critical ear. You need to find someone who is professional, practical and compassionate. Ask specific questions, such as, if an emergency arises will they be able to see your pet in a timely manner?

Research Veterinary Clinics on the Internet and make a list of prospective candidates, read their reviews, and then ask acquaintances in the area. Word of mouth is a very good way of finding out what you really want to know.

Some pet owners need extra services, such as Daycare, Boarding Facilities and Pet Training. You may also need to have your pet groomed. Find out if the prospective Veterinary Clinic provides these services.

## MAKE A VISIT

After making a list of choices, visit the Veterinary Office or Clinic. Call ahead and request a

tour of the facilities. The staff should have the time to answer your questions.

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

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

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

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

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

# How to Choose The Best Optician

What you need to look for in choosing an optician is one that will fabricate your lenses to assure that your vision is as perfect as it can be and to fit you properly with frames that offer not only comfort, but great fashion as well.

Perfect Vision is not like any other Optical Shop. We are not affiliated with any eye doctors, which means that our only obligation is to you, our customers. We fabricate all lenses on the premises in addition to offering full service, such as repairs and adjustments.

Back in 1991, I had a vision of opening an Optical Shop, based solely on great service, affordable prices and the latest in fashion. I have been

the sole owner and Optician here for the past 25 years. I am also a 3rd generation Optician, having worked in this field for 47 years, from Rhode Island to Florida.

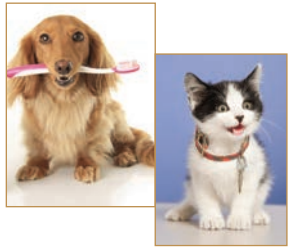
Our frames do not list any prices because the price is included in the cost of your glasses. I invite you to come in and see the great selection of frames that we offer for all ages. We take pride in the fact that we always fit our customers with the right style and size.

If you are looking for the best glasses for the best price, bring your prescription to Perfect Vision today! You'll be amazed at what we have to offer. We guarantee you will be satisfied.

## Caring. Healing. Loving.

You're committed to your pet. We're committed to providing them with the quality care they need to stay happy, healthy and active. We're also committed to offering you the excellent service, understanding and professionalism you deserve from your pet's trusted healthcare provider.

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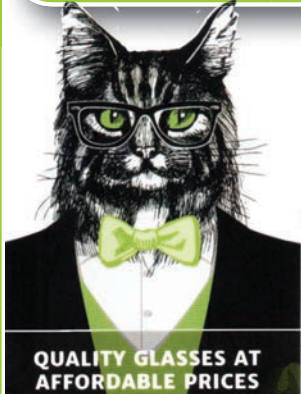
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# Why **Massage Therapy** and **Stretch Services**

The stressful world that we live in can take its toll on our bodies and taking care of your body should be a top priority. Our sedentary culture also creates an opportunity for “movement breaks” in our day. Most of us can agree that stretching is good for us, but many of us do not incorporate it into our day to day experiences.

Are you a “tech athlete”, spending significant time sitting at your computer, a stay at home mom juggling the needs of the kids and the household or a “weekend warrior”? Massage therapy and assisted stretch can help decrease stress and address those every day aches and pains. Massage therapy is more than just pampering; it can make a difference in the quality of your life by reducing muscular tension, alleviating chronic pain and increasing range of motion. Massage Envy’s Total Body Stretch can help increase flexibility and mobility.

At Massage Envy, we customize your session to ensure that you are paired with a practitioner that will best meet your needs. Our well-trained service providers offer a variety of styles and techniques, which include relaxation, deep tissue, prenatal massage, sports massage and reflexology. In addition, many of our Stretch Service Providers are also Personal Trainers and have specialized certifications and educational backgrounds as movement experts.

## How to Choose a **Massage Therapist**

In the state of Rhode Island, a massage therapist must be licensed in order to practice. When looking for a massage therapist, it is important to be informed. Inquire about the therapist’s experience, level of training and specialties that they offer to ensure they will be a good fit for you.

Therapeutic needs vary from person to person and from day to day. At Massage Envy we use a combination of therapies to address your concerns. Depending on the needs of the client, our practitioners can offer aromatherapy, hot stone massage, myofascial techniques and Total Body Stretch to address a variety of concerns and issues. In addition, Massage Envy has been repeatedly recognized by RI Monthly magazine with a “Best of RI” award from their readers as the The Best Locally Owned Day Spa in RI!!!

## Finding the Right **Massage Therapist**

Word of mouth is often the best recommendation! Talk to your friends, co-workers and family members to find out whom they like to see for their massage services. Many therapists and businesses have their own website. Review the posted information or call the massage therapist directly. Most reputable massage therapists will be able to answer yes to these questions: do you have testimonials from clients that endorse your work? Are you affiliated with any national organizations? Will you address my concerns and answer any additional questions during my session?

## Pricing

The cost of a massage session can vary depending on the length of the session, and the experience of the practitioner. Some businesses, like Massage Envy will offer an introductory rate, as well as a membership or series of sessions, that will help to reduce the cost of receiving massage therapy and assisted stretch on a regular basis. Many healthcare offerings, such as a Health Savings Account or Flexible Spending Account, will reimburse for massage services. In addition, some health care plans will cover massage if there has been a prescription or referral from a physician.

## Communication

It is important that your therapist asks pertinent questions regarding your health, as well as your needs and goals for your session. There should be an open line of communication established and your therapist should check in regarding the depth of pressure throughout the session. Excessive conversation or chatter on the therapist’s part is discouraged, as most clients just want to relax!

## Environment

The best environment is a professional setting that is free of distractions such as loud external noises or bright lights. Soft music may be played to help you to relax. Your modesty should be respected at all times; your therapist should use appropriate draping to ensure privacy and comfort so you can relax and enjoy the time that you have set aside just for you.

# How to Choose an **Esthetician**

## Why is Skincare Important?

Our skin is the largest organ in the body, therefore it is vital to have a routine that properly takes care of our skin. Proper skincare can help you combat prolonged sun damage and signs of aging caused by exposure to all environmental pollutants.

At Massage Envy we believe if you look your best, you feel your best! Our licensed Estheticians will perform a thorough consultation and customize each skincare treatment to best fit your needs. All Estheticians are certified to perform customized Jan Marini and Obagi Facials, Advanced Services such as Microderm Infusion and PCA Chemical Peel along with enhancements such as an Anti-Aging Eye or Neck and Décolleté treatments. We also have Estheticians who perform Facial Waxing!

## How to Choose an Esthetician

In the state of Rhode Island, all Estheticians must be licensed in order to provide professional skincare treatments. When seeking an Esthetician it is important to inquire about the type of skincare services that are offered by the establishment and/or Esthetician. Research the types of products and services that are offered and if unsure of what service to pick, begin with booking a facial. Facials lower stress levels, improve blood circulation, prevent skin aging, exfoliate and detoxify. You will be left with thoroughly cleansed and moisturized skin while radiating a healthy glow.

Estheticians at Massage Envy realize that your skin is constantly changing and are prepared to recommend the proper treatments and products to keep your skin looking its best! Our Advanced Skincare Treatments, Microderm Infusion and PCA Chemical Peels, provide even more options for those who are looking for a more direct and faster approach. In addition, Massage Envy has been once again been recognized as the “Best Locally Owned Day Spa” from the Rhode Island Monthly Readers Poll.

## Finding the Right Esthetician

Ask your co-workers, family and friends to see whom they recommend. Often times word of mouth is the best recommendation! Call the establishment and ask about the types of services and products that are

used and discuss the types of results you are looking for. Another best practice is to visit their website to get preliminary information and discover what services are offered. At Massage Envy, we are happy to offer a complimentary skin consultation or mini-facial with an Esthetician so you can decide what type of service would best suit your needs. We will recommend a results-oriented treatment or series of treatments that will leave your skin feeling refreshed. Your Esthetician will also recommend a customized at-home regimen that will keep your skin in top health.

## Pricing

The cost of skincare services can vary greatly depending upon the type of service chosen and the establishment where services are received. Some businesses, like Massage Envy, offer an introductory rate, as well as a membership or series of treatments at a reduced rate so you can receive these treatments on a regular basis. Many healthcare offerings, such as a Health Savings or Flexible Spending Accounts, will reimburse for skincare services. In addition, some healthcare plans will cover skincare treatments if you have a prescription or referral from a physician.

## What to Expect

It is important that your Esthetician conducts a thorough consultation prior to your skincare service and informs you of all products he/she has chosen for your skin along with the recommended treatment. Some treatments have little to no downtime while others can have a recovery period. It is important that you and your Esthetician discuss which treatment best fits your lifestyle and agree upon your customized treatment plan. During your session, your Esthetician may inform you of all products used along with the benefits and provide products that can be used for your at-home skincare regimen.

Estheticians at Massage Envy pride themselves on offering the best skincare treatments and homecare for their clients so they can look and feel their best!

Visit the best! Massage Envy has once again won, in 2019, the RI Monthly Reader Poll and was named “Best Locally Owned Day Spa in the State.”

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# How to choose an Orthopedic Surgeon

The right orthopedic surgeon will help heal injuries to your shoulders, hands, joints or knees. These medical professionals provide help for sports injuries or joint replacements.

When you are having a major surgical procedure on your musculoskeletal system, it is essential to find the best medical professional for the job.

Time, persistence and research can put you on the right path to recovery. Here are some tips to help you find the best surgeon for your needs.

## Recommendations

Ask your primary care physician for the names of orthopedic surgeons. Your doctor is the best resource for finding a medical professional who can handle your case effectively. Other medical professionals in his practice might also be able to refer you. It is vital that you find a surgeon who specializes in what you need. For example, a man with a sports injury and an elderly person who needs a knee replacement will require two very different doctors.

Request information about the surgeon's background, where he attended medical school and where he did his residency.

Many orthopedic specialists become experts at performing one or two types of procedures. Keep in mind that the more experience they have with cases like yours, the more likely you will have a good outcome after the procedure.

## Philosophy

Qualified doctors don't often share the same philosophy when it comes to medical treatment.

Some surgeons prefer having patients try other options -- such as physical therapy, di-

etary or lifestyle changes -- before performing surgery. Others think it is wiser to do surgery before a problem gets worse.

At your initial consultation with an orthopedic surgeon, try to understand their medical philosophy. Think about whether it matches your expectations.

The surgeon should make you feel comfortable and confident. A good bedside manner, with excellent knowledge, experience and communication, will make you feel more relaxed about your health care decisions.

## Full Spectrum

The best surgeons help you with preparation and recovery from your medical treatment. They do more than just perform an actual procedure.

They will take the time to answer all your questions patiently and offer practical suggestions to help you hasten your recovery. As well, the doctor will look at your lifestyle to help you become healthier. He will not simply fix your broken or painful body part. Changing your lifestyle and taking better care of yourself may lessen the need for surgery in the future.

## Hospital Privileges

Surgeons must be allowed to operate in facilities. Different hospitals have different levels of technology and equipment. You will want to have the procedure done at a hospital that is equipped to fit your needs.

If you prefer to have the surgery performed at a particular hospital, check to make sure the surgeon is approved to operate at the facility.

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# How to Choose In-Home Care

While many nursing homes provide compassionate care, the move can prove to be expensive and traumatic, forcing patients to leave their familiar environment and belongings. That's why in-home care options have become popular for people requiring ongoing medical care in recent years. Depending on the severity of their conditions, seniors and young people with incapacitating ailments can live at home with assistance. This kind of care is often the perfect compromise.

Professionals visit the home of the patient to provide services. Not only is it convenient and comfortable, it is typically less expensive than the care offered at a full-time facility. Many in-home care companies also offer services ranging from housekeeping and errand running to food prep.

Talk to your loved one's primary care physician to help you understand your choices. The doctor can help you select a provider and help you determine the level of care required. This professional may even have referrals to give you. After speaking to several in-home care providers, you can compare the range of services they offer. Typically, they will fall into three categories:

## Medical Care

Providers vary greatly in terms of the types of medical care they provide. Some may be able to offer 24-hour care while others are better with simple tasks, such as monitoring blood sugar or reminding patients to take medication. Always inquire about the medical qualifications of any in-home care providers you are considering. All workers should have the proper training, degrees and

certifications. If you are unclear about the exact level of medical care your loved one will require, ask your physician. The doctor will also be able to tell you what qualifications in-home care providers should have in your situation.

## Personal Care

Caregivers can help with daily grooming, mobility and any special diet requirements. They can help prepare meals or run simple errands.

## Companionship

Homebound people often need companionship. An in-home care professional will provide a friendly face and good conversation as well as general care. It might be a matter of reading aloud to your loved one, discussing the daily news or playing a game of cards. Quality in-home care providers understand that patients also need mental stimulation and human contact in order to stay well. Before entering a contract, understand the services that will be provided. You want to make sure you are getting what you need without paying for services that are not required. If personal care is all that is needed, you should not have to pay for medical care as well. Everyone, including you, should be comfortable with the people who work for the company. In-home caregivers will quickly become part of your life, especially as they enter and exit the house. Get referrals from people who have been in a similar situation.

The best in-home care provider is about finding the right combination of services. Once you have the right company, the patient will receive companionship, comfort and cost savings that make in-home care such a fantastic choice.

## Affordable Care For Your Loved One



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*-Joanne from Swansea*

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## How to Choose an Assisted Living Facility

Sometimes, illness or age can take a toll on someone. They find that living independently at home is no longer a viable option.

Located in Johnston, Rhode Island, a short drive from Providence, is The Bridge at Cherry Hill. Here, you will discover more than our beautiful facilities and extensive range of services. You will find a warm, dedicated staff with over 225 years of combined experience, committed to creating a community you will be delighted to call home. With no buy-in fees and a convenient month to month lease, our residents have flexibility and freedom should their needs change. Our unrivaled amenities and activities are available to assist in every aspect of every day life. These amenities include a billiards room, a library, private dining room, beauty salon and barber shop, a chapel, a wellness center, a beautifully landscaped patio area, as well as resident storage lockers. We welcome the opportunity to introduce our services and show how living at the Bridge at Cherry Hill can enhance every day life.

Before making a final decision on an assisted living facility, do an online check of assisted living homes in your area. Many sites will feature reviews from family members, friends and

residents. Make a list of facilities that might be a good fit.

Go out of your way to meet residents and family members. Touring facilities during the early evenings or weekend afternoons are the best times. Ask for honest opinions about the staff, amenities and accommodations.

The folks at The Bridge at Cherry Hill go above and beyond in making this campus as family friendly, accommodating, and home-like as possible, while combining all of the advantages of full nursing services. There is a 24 hour emergency response system monitored by on-site staff. Assistance is provided for activities of daily living including bathing, dressing and grooming, as well as nutritional status checks and medication management. A facility is a good match when it resembles the lifestyle to which the resident is accustomed. The Bridge offers multiple activities and events which cater to any lifestyle.

Moving into an assisted living facility doesn't have to be stressful or unpleasant. As emphasized in its mission statement, The Bridge at Cherry Hill meets the physical, social, and emotional needs of older adults and their families by providing excellent care by compassionate professionals.



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## Choosing the Best Eye Doctor

Are things looking a bit fuzzy lately? It's probably time to see an eye doctor. If you've never seen an eye doctor before, choosing one may be tricky. You'll want to do plenty of research to make sure you find an eye doctor who specializes in the care you need.

The right eye doctor will specialize in certain diseases that you may currently be suffering from or could possibly develop in the future. They will also provide treatments and follow ups to ensure proper eye health.

Here are a few eye conditions that require a skilled eye doctor.

### Blepharitis

An Inflammation of the eyelids, this is a common cause of sore, red and crusty eyelids. This is a chronic condition, which can be treated but not cured.

Blepharitis often occurs at the same time as dry eyes and is usually associated with an over-growth of bacteria that live along the margins of eyelids and at the base of the eyelashes. Bacteria at the eyelids, is what produces inflammation.

Blepharitis is also frequently associated with inflammatory conditions, such as rosacea, eczema, asthma and allergies. Blepharitis increases the risk of getting styes, conjunctivitis and reduces cortical lens comfort.

The right eye doctor will treat you with eyelid scrubs & compresses, prescribed eye drops or ointments and if needed, an oral antibiotic.

### Dry Eye

A condition in which the tear film designed to protect your eyes is inadequate for health, comfort and good vision. It is a very common condition and affects approximately 15% of the population in the United States.

Dry Eye is not life threatening, but it is chronic and uncomfortable, often significantly impacting one's quality of life by reducing vision and causing discomfort. Since it is a chronic condition and never completely goes away, treatment requires daily intervention to maintain the health and comfort of your eyes.

Your treatment could include artificial tears and ointments, lachrymal plugs, medications, nutritional supplements and home remedies such as a decrease in caffeine and alcohol intake, drinking plenty of water, taking fish oil, cleaning your eyelids and removing all makeup or using a humidifier.

### Glaucoma

There are two different types of Glaucoma; Narrow-Angle & Open-Angle.

Narrow-Angle Glaucoma occurs suddenly, when the iris of your eye is pushed or pulled forward. This causes a blockage of the drainage angle of the eye, blocking the outflow of fluids and creating high pressure within the eye. Narrow-Angle is a medical emergency. Anyone who experiences this should contact their eye doctor immediately or go to a Hospital Emergency Room.

Treatment includes Laser Peripheral Iridotomy and Cataract Extraction.

Open-Angle Glaucoma is an imbalance in the production and drainage of the clear fluid that fills the space between the cornea and the iris. Your risk for developing this type of glaucoma increases significantly after age 40 and continues to increase with each additional decade.

Glaucoma progression can be treated but cannot be cured. It is usually treated with medications or laser treatments.



Dr. Boisvert is a Board Certified Optometrist and owner of Rhode Eyeland. Her goal is to improve the quality of your life by providing exceptional eye care that exceeds your expectations in a professional yet comfortable setting. Rhode Eyeland is a family oriented optometry practice. They accept most insurance, have extended hours for your convenience and provide a beautiful selection of eyewear for a wide range of budgets.

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# Ask the Local Produce Expert — Dave's Marketplace

Summer is here, and if you're looking for the freshest fruits, vegetables, and locally grown produce, now is the time to find them at Dave's Marketplace.

In Rhode Island and throughout New England, many local farms raise fruits, vegetables, flowers and herbs for neighborhood markets. These growers are dedicated to the quality and value of fresh food for their living.

"We are in the perishable business — we want you to feel and smell how fresh everything is," said Susan Budlong of Dave's Marketplace. "We set this stage by having customers walk through our Produce departments first and foremost."

Picked at their peak, locally grown foods taste and look better, and with shorter times between the farm and table, it's less likely that nutrients will be lost. Nearby farms often grow different varieties of crops to provide a longer harvest season and the best flavors.

"Locally grown produce is generally only available about 12 to 14 weeks of the year," said Budlong, who wants customers to know what they are eating. "We work hard to provide accurate signage for all our products — especially produce, seafood and meats."

Not only is local food safe and convenient, farmers and grocers who sell their products aren't anonymous and take their responsibility to the consumer seriously. Locally produced food also supports communities, preserves open spaces and benefits the environment.

"Our prepared foods are made either in our central commissary in East Greenwich or on site in our In Store Kitchens. All the meals are made with fresh ingredients — local ingredients whenever possible — and by hand," said Budlong. "It really is better than

restaurant quality. We follow strict recipes for consistent quality measures — so what you purchase in Warwick, you can purchase in Wickford and have the same great taste!"

Larger supermarket chains often do not cook or prepare meals on site using locally grown foods; most products are prepackaged in another facility and trucked in. Same with many other perishable products — chains have moved away from providing custom cut roasts, or hand-cut swordfish — many do not staff butchers, fishmongers, or chefs with the experience of handling locally grown or harvested products.

"We like food, we enjoy buying it, selling it, preparing, and experimenting with it. We learned early on that food brings people together; it brings families together and it brings our communities together. Our families over the past 20 years have been hurried — sitting down to dinner isn't the norm anymore," said Budlong. "We strive to be part of every meal. To do that, we produce as many high quality foods — many of them comfort foods — that will allow you to enjoy dinner. And know that the food has been prepared fresh, with high quality ingredients. The quality and ingredients you would use if you made it yourself."

Shopping is a personal experience for most people, and while times are changing and the speed in which we live has increased, the availability of locally grown foods provides a connection consumers look for.

"Our goal is to have all the items a family needs and wants — from the sale items to the staple items," said Budlong. "We like the sense of community that Grocery Stores have — a meeting place to shop, have a cup of coffee and catch up with neighbors."

# Navigating Your Financial Journey: Refinancing a Home

There are plenty of good reasons to refinance. Navigant Credit Union can help.

Unless you're planning to pay in cash, buying a house is a long-term investment. Average homebuyers typically take out loans that will be paid off over 15 or 30 years, and some loans are spread out over as many as 40 years.

It goes without saying: A lot can change over the course of three or four decades. Even if a particular mortgage agreement was perfect for you and your family at the time of signing, it's possible that it may not remain ideal throughout the duration of the loan. That's where refinancing options can come into play.

Refinancing is a common practice by which homeowners replace their existing mortgage with a new agreement under different terms. As a homeowner, you may decide to go down this route for a myriad of reasons.

### A few common motivating factors for refinancing include:

- Lowering your monthly payments by locking yourself into a lower fixed interest rate.

- Building equity in your home faster by shortening the term of your loan.

- Freeing up cash by opting for what's known as cash-out refinancing.

- Adjusting to unexpected life events such as a divorce or a death in the family.

Indeed, for many homeowners, refinancing can be a responsible, long-term fiscal benefit. But the process also comes with associated costs and risks that homeowners need to think about.

**The costs of refinancing:** Homeowners looking to refinance should expect to pay, among other costs, for application, title and loan origination fees and the costs associated with their home's appraisal and inspection. All together, closing costs on a refinanced mortgage will typically come to 3-6 percent of the total loan.

### The risks of refinancing:

If you're not careful, or if you rush through the process without thinking about the long-term consequences of your new agreement, you could find yourself stuck in less favorable agreement than

your original mortgage. Refinancing may not be a good idea for you if:

You have a poor credit score: Even though borrowing rates are lower today than they were 10 years ago, those low rates may not be offered to you if your credit score isn't in good enough shape. If possible, consider holding off on the refinancing process and focusing on paying down your existing debt.

Your current mortgage has early-termination penalties: Many lenders will build hefty opt-out penalties into their long-term loan agreement. In some cases, incurring those penalties may wash out the long-term benefits you're hoping to secure through your refinancing strategy. Work with your advisors to ensure that your refinancing plan will be worthwhile.

If you're ready to start thinking about refinancing, Navigant Credit Union can help. Learn more by visiting our online Mortgage Center, or set up an appointment by visiting [www.navigantcu.org](http://www.navigantcu.org).



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# What to look for in a Used Car Dealership

People often wonder why Used Car Dealers get a bad rap or why they are labeled as “wise guys” or “sleazy”, but not all Used Car Dealers fall under this stereotype. International Motor Group, IMG for short, began as a family business in 1981 and is still owned and operated by the same family, which currently consists of three generations. Brothers Lenny & Tony Petrone have been in the automotive industry since their father, Tony, Sr., placed a wrench in their hands. Tony’s son Joseph has followed in their footsteps. When the business first began, it was called International Sports Car and they specialized in foreign automobile repairs. A few years later, they started to also sell vehicles. IMG has helped thousands of customers, for almost four decades, find the perfect used vehicles. They are the only Dealership in Rhode Island that has received DealerRater.com’s Dealer of the Year Award, three years in a row, from 2016 to 2018. This year they received the Providence Journal’s 2019 Readers Choice Award.

Times have changed and over the years so did the needs of their customers; this meant that they needed to change as well. So, when International Sports Car changed their name to International Motor Group

(IMG) they also added services to include all foreign and domestic vehicles. They sell and service vehicles from Sedans to SUVs, Coupes to Pickup Trucks.

Here are a few reviews from satisfied customers.

**Marcus B.**  
*“I’ve dealt with a few Dealers with less than spectacular results in the past, but as I titled this review Painless and Professional, that’s exactly how my experience can be summed up. From start to finish, Joe treated me like family and I felt he was up front and honest about every detail concerning my purchase. I didn’t feel rushed or pressured at any point and I would strongly recommend this Dealership to anyone out there that’s in the market for a used car. My family and I love our new Infiniti truck, big thank you to the whole team!”*

**Steve D.**  
*“Service is top notch and the people are awesome. They helped us out with a fairly major repair and saved us a considerable amount over a major dealership, thanks again guys!”*

**Madison M.**  
*“I found International Motors online and saw the great selection of cars they had. I recently needed to get a new vehicle, and with limited funds, I decided to look at*

*used cars. I cannot express how everyone was so kind and helpful with getting me into the best vehicle possible that was also affordable and just what I needed. Tony and Joseph, I can’t thank them enough for finding me the best car and for working with me every step of the way. From financing, etc. they truly have your best interest in mind when working with you. I would recommend them to anyone. The team is awesome!”*

Both Lenny and Tony have families and they understand how important family life is. They were taught at a young age to treat others, as they would like to be treated. So, in order to earn a customer’s respect, they had to respect their customer’s needs. This is the main reason why they treat all of their customers like family. There is never any pressure when looking and purchasing a vehicle and their employees are always honest with their customers. As a result, their business has grown due to repeat customers and referrals. When customers have a great experience, they will come back. If you visit their Facebook page, you will see many happy customers.

International Motor Group says, “Welcome to the Family!”

# Selecting a Septic Service

When your septic system is working correctly, you won’t even know it’s there. But a malfunction in managing your home’s sewage can create a quick and unpleasant reminder. When a problem arises with your septic system, you’re going to want to get it handled as quickly as possible.

Follow these tips in order to select the right septic professional for the job.

**Qualifications**  
 Working on a septic system is not something that a general handyman can do. Friendly Septic is a qualified professional company that will ensure that the maintenance or repair is being done properly.

As a reputable company, we only employ highly trained people who understand how to work around the dangerous chemicals in the septic system.

Following proper procedures will prevent damage to your tank as well as your yard. The professionals at Friendly Septic avoid digging up your yard while doing their work. They can accomplish normal maintenance with minimal damage.

**Budget**  
 Budget is always a concern, especially these days. Keep in mind that your septic system is an essential part of your house. There should be no

delay in maintaining it. If a price for service seems too good to be true, it probably is. Selecting the cheapest service is not usually the best decision. The work might prove to be unacceptable. They might also use unqualified workers to perform professional services.

Using low-quality services could cost you twice as much. After all, you will need a professional to clean up the mess of the low-quality predecessor.

**Knowledge of Septic System Requirements**  
 Understand the maintenance that needs to be completed on your system. Cut down the cost of a standard pumping by locating the pump-out covers prior to the company’s arrival. Otherwise, you are paying the workers an hourly rate to perform manual labor tasks such as digging for the covers themselves.

Before the company arrives on your property, you should have an understanding about the services they are performing. Are they simply pumping the tank and removing sewage or do you need maintenance services as well?

Sometimes, septic companies will perform additional services along with routine pumping. It might cost more than standard services, but these services will help you maintain your system and give

you peace of mind.

**Selecting A Single Provider**  
 A one-stop shop is always better than hiring multiple companies. Avoid confusion by hiring a single company to perform multiple services. They will often give you a price break for the work.

Using a professional company, such as Friendly Septic, can save you thousands of dollars and endless hours of frustration.


Here are a few key questions to ask prior to hiring a service. How long will it take to complete the job? What are the possible solutions to your problems? Have they done similar work in the past? How long does the repair usually last?

Most importantly, get quotes in writing. Friendly Septic will spell out exactly how much the services will cost. Of course, request a copy of all receipts related to the repair when it is completed.

Many companies might tell you that they can’t guarantee a price until they begin the repair. That’s fine, as long as you understand the added costs you might incur if additional issues are found with your septic system.

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## Finding the **Right Bank**

Banks are more than just secure places to put your money. You will likely partner with a bank during your biggest life moments, so you want to be sure you choose one you can trust to take care of you, your family, and your business. There are lots of criteria you could use to compare institutions, leading you to more questions than answers. Below are a few things you will want to prioritize as you research to help choose the right partner for your needs.

**Dependability**  
You worked long and hard to earn that money, so you need to find a bank who knows how to take care of it. You should also look for an institution that has a longstanding history. A track record of success through hundreds of years of change means they've seen it all – and helped you bank through it, too. Finding an organization that's well-capitalized allows you to be sure they aren't strapped for cash themselves. It means the institution can be more

flexible with their money without incurring added risk, which is always a good thing.

**Local Decision-Making**  
Your neighbors see you day in and day out. They shop at the same stores and eat at the same restaurants. They know what the weather is like, and how the game went last night. You know them, you trust them, and you care about them – so why wouldn't you want that same relationship with your bank? A community bank can better understand your daily needs and help you find financial solutions that work best for your life. Plus, local decision-making can shorten wait times and get you the answers you need faster.

**Convenience**  
This one's a no-brainer - of course you'll want a bank that's more convenient! Multiple locations are important, and you should definitely consider your branch locations when deciding what bank to partner with. It's also important, however,

to consider some less traditional conveniences that may differ from bank to bank:

- **Online and mobile banking applications** help you get things done when you need to – no matter when that is.
- Having technology in place like ITMs (Interactive Teller Machines) can allow for extended bank hours.
- **Mobile check deposits, online bill pay, and digital wallet integration** means you can manage your money from your couch. Technological investment also implies a willingness to change in order to keep making banking easier for customers – that's an investment in you that doesn't require a deposit slip.

Centreville Bank has been a trusted financial institution in Rhode Island communities for over 190 years. Visit one of our branches or call our Customer Contact Center at 401.821.9100 to speak with one of our local bankers about how we can partner with you today.

## When It Just Has to be **Authentic Mexican**

Brothers Roberto and Ernesto Leon have recently opened Condesa Restaurante Mexicano and Tequila Bar at 721 Quaker Lane in the Quaker Valley Mall located in West Warwick, RI. Their first location, which opened 2 years ago, is located at 970 Douglas Pike, in Smithfield, RI. Both restaurants offer the best authentic Mexican cuisine, which includes tableside guacamole, tacos, burritos, salads, enchiladas, special entrée dishes and appetizers. Hand crafted drinks, including margaritas, are on the menu as well as vegetarian and gluten-free options.

**Origin:** The name “Condesa” refers to a neighborhood or borough in Mexico City that is known for it’s trendy and hipster cafes, bistros and nightlife. Our interior decor is very much Condesa-inspired. Mexico, in general, is a very diverse country in many ways, including culture, and as a result the food varies region to region. Mexico city, given its huge population and draw of people from all over the country, has the culture and food of all of Mexico to offer. So in

a way, we feel that in the name/ geographical area we find all of it put together; the culture, the up and coming hip renewed borough, the food and ambiance.

**What sets us apart:** Our home-style, family recipes are made fresh from scratch, in our kitchen. We offer new menu items, periodically. The word “Authentic” is used so often that it has kind of lost its credibility, however we take pride in our food, our ingredients and our recipes in both our kitchen and bar. We very much believe that we provide the most authentic Mexican food. My brother and I have been in the business for over 20 years, having started working in family, Mexican restaurants since our early teens and more recently owning and operating our own restaurants. Our parents have taught us well. They have instilled the value of hard work and work ethics. We learn from experience and are not afraid to experiment with new things. At Condesa, we bring all that together. Visit either of our locations today, and experience all that we have to offer!



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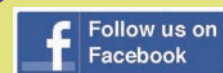


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# How to Choose a Dance Studio



TTP dancers celebrate their first week of dance class. September 2018.

To The Pointe of Performing Arts celebrates their 21st season! Offering quality dance classes from ages 18 months thru adult. Beginner through advanced students can enjoy dance classes of all styles; Ballet, Pointe, Tap, Jazz, Lyrical, Contemporary, Hip Hop,



Props and professional lighting make for amazing TTP performances.

and Creative Movement. To The Pointe focuses on a well-rounded curriculum within a professional atmosphere that is family-friendly and second to none. Their dance program allows for all of its students to grow and shine. Dancers are pushed to be their best in a nurturing, non-competitive atmosphere. Director & Owner, Sheri Masiello, who once participated in competitions, herself, has chosen to focus her studio more on the performance, educational aspects and week to week goals through confidence building, which allows her

students to mature into polished and professional dancers, who do not need to meet the approval of others to feel good about their dancing. TTP dancers grow into confident and happy dancers who are dedicated and work hard not only in the studio but also in life.



To The Pointe dancers perform a number from the Broadway Musical "Cats" for this year's Recital opening!

Recently, TTP performed in their 20th annual Recital and on Royal Caribbean's Anthem of the Seas Cruise ship. TTP performances are professional, entertaining, and organized. When you walk through the doors at any TTP location, you are greeted with a smile and treated with respect. Dancers of all ages and abilities are welcome to learn in a fun and educational atmosphere. From toddlers, to all boys Hip Hop classes, to Beginner Adult dance & fitness classes, TTP has wonderful things to offer the community. With locations in Cranston, Smithfield, and Coventry, Rhode Island, you are bound to find a class near you to enjoy. TTP also offers great birthday party options for children of all ages. Besides classes, TTP also houses a dancewear boutique at each location. Whether you need dance shoes, dance clothing, bags, legwarmers, or more, TTP has it all! And their boutiques are open to the public! All dancers are welcome!

If you would like more information or want to sign up for a class at To The Pointe, please visit their website at [tothepointeofperformingarts.com](http://tothepointeofperformingarts.com), check out their Facebook pages, or give them a call at 942-5554. Mrs. Sheri answers all of the calls and would love to hear from you!

# Top Ten Questions for Your Dentist

## 1. How Can I Improve the Whiteness of My Teeth?

A beautiful smile showing clean, white teeth gives a tremendous boost to your confidence. Most people experience some discoloration of teeth over the years, either from surface or extrinsic stains, or internal ones. Treat stains caused by coffee, wine, tobacco, and pigmented foods with at-home whitening or have a professional, in-office whitening done regularly.

## 2. How Often Should I Get a Dental Checkup?

Dental health varies from person to person, but the American Dental Association recommends adult patients visit a dentist twice a year, even if their mouth is in excellent condition.

## 3. What Are the Best Ways to Practice Good Oral Hygiene at Home?

It is vital that all adults engage in daily brushing and flossing, but to take your oral hygiene to the next level, follow a handful of particular steps to good dental health. These include:

- Using products that contain fluoride.
- Limiting snacks that are high in sugar.
- Eating a balanced diet of fruits and vegetables.
- Avoiding tobacco in any form.

## 4. Why Should I Have Dental X-Rays Taken?

Your dentist takes a full set of dental X-rays early into your doctor-patient relationship. These x-rays help to examine and record your mouth's hidden areas for issues that need comparing against changes that occur between appointments. Most adult patients have bitewing X-rays every year, and full mouth series, every four to five years.

## 5. How Do I Prevent Tooth Decay, Gingivitis, and



## Other Dental Problems?

The best way to ensure a healthy mouth is to follow a balanced diet and visit your dentist regularly, while also maintaining your oral care routine twice a day. Conditions such as diabetes or HIV/AIDS can also affect your dental health, as well as medications and certain types of chemotherapy.

## 6. What is Tooth Sensitivity and Why Do I Have It?

Patients with tooth sensitivity feel pain when they consume items that are hot or cold, sweet or acidic. Sensitivity comes from thinned tooth enamel, which does not protect the tooth from exposure to extreme temperatures. In some patients, this may be a result of:

- Receding gums
- Tooth grinding during sleep
- Chipped or fractured teeth
- Tooth whitening
- Orthodontics and fillings

## 7. Why Should I Consider Dental Implants?

Dental implants are the ideal way to replace missing or weakened teeth. Most adult patients are great candidates for implants because they can help to prevent the remaining teeth from moving or loosening. Dental implants are permanent and serve as a good alternative to dentures for anyone with an otherwise healthy mouth and jaw.

## 8. Should I Use Mouthwash Regularly?

Therapeutic rinses can

treat conditions such as gingivitis, tooth sensitivity, and inflammation caused by chemotherapy, while cosmetic mouthwashes are aimed at freshening breath and helping to fight cavities. For more advanced conditions, prescription mouthwashes often contain chlorhexidine gluconate to kill bacteria that cause bleeding, inflammation, and the formation of plaque.

## 9. At What Age Should My Child First See a Dentist?

Studies show children can develop their first cavities by two-years-old, so the American Academy of Pediatric Dentistry recommends booking the first visit once their first tooth erupts; or, at the latest, their first birthday.

## 10. When Do Children's Baby Teeth Typically Fall Out?

Most children begin losing their baby teeth between the ages of six and eight, and their teeth typically fall out in roughly the same order in which they erupted. Children's and adult's oral condition depends on how long they have gone without a dental appointment, how long their baby teeth last.

Richard A. Barkin, DDS, and his staff welcome your additional questions, and look forward to helping you and your family achieve optimal dental health!

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# Choosing a Credit Union

Over the past several years people have become more conscious of their spending habits due to the current economic climate. More and more people have found that credit unions are a sound financial solution to not only paying lower interest rates on their loans, but also that they can earn higher interest on their savings and retirement instruments.

Credit unions are not for profit, financial cooperatives that are owned by their members rather than through the purchase of stock in a corporation. Profits realized are wholly turned back into the credit union to be able to offer lower fees, lower lending rates and typically higher savings rates. As most credit unions are formed by community leaders as alternatives to banks, they are recognized as avid community advocates.

Credit unions offer all of the typical loans, accounts and services that allow individuals and businesses alike to conduct their daily financial matters. Products such as money market savings, auto loans, credit cards, personal and business checking accounts are only a few of the products and services offered. You will also find

many of today's conveniences such as online and mobile banking, and remote check deposit. Again this is only a few of them.

Credit unions are backed by the federal government's National Credit Union Administration just as banks are backed by the Federal Deposit Insurance Corporation. So you can feel confident in choosing a credit union for your day to day financial needs.

Ocean State Credit Union is but one of the many credit unions throughout the state of Rhode Island offering an array of products and services that is complimented by exceptional service. We have been successfully serving the day to day financial needs of New England and beyond for nearly 70 years. At Ocean State Credit Union you are not just another account number, you are a valued member, treated with the respect, discretion and the professionalism you deserve from your financial partner.

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# The on-going question... Is this a good time to sell or buy real estate???

While there will always be market trends to track and report, in all reality for many folks, the time to buy or sell depends on your unique and specific situation.

If you're in the phase of life, ready to leave the family home, to be on your own, but renting just doesn't make sense, and your finances allow you to be a homeowner, then the time may be right for you.

Perhaps your family size has increased, and you need more space, well, you make that move to upsize.

Maybe you're living in that spacious family home, finding yourself empty nesters, or can no longer manage the tasks of maintaining property, you may be ready to make that move to downsize.

Others make real estate investments to improve their portfolio.

Having the luxury of taking advantage of a healthy market situation, can allow a profitable transaction, and enjoy positive business opportunities.

Our current environment allows buyers to purchase property at low interest rates, affording more for their budget. There are a variety of loan products for buyers to utilize, based on their credit standing, financial situation, and affordability.

Sellers are enjoying increased home values due to an overall lack of inventory, and buyers excited to take advantage of those lower interest rates, and affordable loan products.

When sellers are in a position to either move up or downsize, the increased inventory will level out the balance to a more "normal" market

There are many tools available for buyers to be tuned in to available purchase opportunities, as well as



statistics, and market values. Buyers and their agents representing them, are aware when properties are listed, and priced well, or overpriced for the market area.

We, as Realtors, are experiencing many instances where multiple buyers are making offers on the same property, allowing sellers to sell their home at full asking price, and often times more.

Although this may be the situation, in many cases, depending on contract language, or financing type, when a sale is being financed, the sale price will be required to meet the appraisal results at fair market value.

There's something for everyone in the current residential real estate market. Buyers can take advantage of interest rates that have remained near historic lows, and many sellers who have waited for gains in their property equity to be able to sell, are now in the position to do so.

In short... Statistics released by the Rhode Island Association of Realtors indicate Existing-home sales weakened in June, as total sales saw a small decline after a previous month of gains, yet prices have increased.

If you would like more information either as a buyer, or seller, I would be happy to assist. Please feel free to call, or email me.

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# How to Choose a Tree Service Company

When choosing a Tree Service company, there are several important things for a homeowner to consider.

1) Make sure that you hire a properly Licensed Arborist. The State of Rhode Island only permits arborist licenses to those that have passed a rigorous test. By passing the Rhode Island Arborist Test one has proven that they possess the knowledge necessary to work with trees. A Licensed Arborist's knowledge is much more vast than how to properly and safely remove trees. A Licensed Arborist will have the knowledge to be able to explain tree biology and tree identification to the homeowner. They will also be able to understand and explain the tree and soil relationship and how that ties into proper water management and fertilization techniques. A Licensed Arborist will also have been educated on installation and establishment of new trees. By hiring a Licensed Arborist a homeowner can rest assured that they have hired someone that has been trained on how to identify hazardous trees



that pose a threat to you, your home, and your family.

2) Find out if the company you are about to hire has the proper Liability Insurance. They should have at least a million dollar Liability Policy and you should ask to see a copy of their policy before any work is started. Do not hire a company if they are improperly insured!

3) Ask if every employee is on the payroll and covered by Workers Compensation Insurance. This is extremely important. Workers Compensation Insurance protects everyone involved. It protects the homeowner, the business and the employee. The homeowner can have total peace of mind knowing that all of the

company's employees are on the payroll and covered by Workers Compensation.

4) Check them out online. Look at their website to see if it's professional looking and also read their reviews and see what past customers have to say about their work.

5) Make sure you have a copy of the written estimate before any work is started.

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# How To Choose A Personal Injury Attorney

If you are injured in an accident or other mishap, a personal injury attorney can be a major asset in helping you recover damages for your injuries associated with your ordeal. In the case of an automobile accident, slip and fall or other personal injury, it is imperative that you seek medical treatment at the earliest possible time. In the case of an automobile accident, the day of the accident would be the day to seek medical treatment, if in fact you are injured. Additionally, if you have the ability to photograph the scene of the incident, such as in a slip and fall or the vehicles in an automobile accident, it is also important. In the case of an automobile accident, it is important to call the police to the scene of the accident so it can be properly documented. Do not take the advice of the at fault driver, who may suggest to not call the police and to just exchange insurance information. The police need to be there to properly document the incident. Likewise, in the

case of a slip and fall, it is imperative to fill out an incident report with the place where you fell and if you are injured, it is important to call for a rescue because they will also document that you were injured and what occurred at the point of the injury.

When you are injured, it is important that you listen to your body and when you go to the emergency room or your family doctor, that you tell them everything that you think is wrong with you from the incident. Minor aches and pains need to be documented in the event that they turn into a major issue in the future.

Lastly, the time right after the accident can be vital to your claim. Evidence is gathered, witnesses are interviewed and other case elements are developed. Also, there are time limits for making claims. Therefore, you need to call an attorney as soon as possible. Furthermore, do not talk to the other side's insurance company. You are not legally obligated

to speak to the other insurance company and it is best that you seek an attorney's advice if you are getting calls from the other party's insurance company. Do not sign anything without first consulting an attorney. If you are involved in an automobile accident, you have the right to use whatever licensed body shop, within the State of Rhode Island, that you chose to go to. The insurance company cannot dictate what body shop you use. Since opening its doors in 1990, The Law Offices of Inman & Tourgee have successfully handled, to conclusion, over 8,000 personal injury cases! Whether it is through trial, arbitration, mediation or settlement, we choose the best avenue to get you the optimum money value for your case. Therefore, if you are involved in one of these cases, feel free to contact our law firm for a free consultation, and as always, you do not pay us anything unless we are successful on your behalf.

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## How to Choose a Skilled Nursing Facility

Selecting a Skilled Nursing Facility for a loved one can be a very stressful and often very overwhelming experience, as well as relieving one once the right facility is found. Most importantly, when doing so make a list of what needs your loved one has that will provide them happiness and longevity.

Skilled Nursing Facilities can provide Short-Term Rehabilitation as well as Long Term, Dementia, Hospice, and Respite Care. Depending on the needs of your loved one would help to determine what facility can best provide the most accurate and appropriate care. Take a tour of the potential facility. You should intuitively feel warmth and safety in this environment. This visit will provide you the opportunity to view the atmosphere and the morale of residents and staff. Is the facility clean and without odor? Are the residents socially engaged and appropriately dressed? Is the ratio between staff and residents suitable for needs to be met? Ask for a consultation with the admission staff member to have questions answered on the facility. Some significant questions would involve the financial aspect on what insurance would cover and for how long, private pay rates, and if the facility is Medicaid certified. Inquire who the medical director

is and what the nearest hospital is affiliated with the facility. Ask about outside services available within the facility such as hair care, banking, phone/television, laundry, and ancillary services of dental, podiatry, and optometry. Request information on visiting hours, availability to go to outside appointments and outings, as well as social activities and dining services. Remember this facility will become your loved ones home and all the comforts need to be accessible.

Do your research! The Department of Health provides national quality information on nursing homes and allows you to compare the ranking of all nursing homes. Ask your physicians, senior centers, neighbors, family and friends for recommendations. Solicit outside input and impressions on whether a facility would be a good fit for your loved one. Most importantly, trust your intuition once you have gathered all your facts and made all your visits. Choosing a nursing home is never easy when you love someone. It is often harder for the caregiver than the person in need of placement. Let that nursing home help to take care of your love one and in the end that nursing home will also be taking of you.

## Tips for Selecting the Right Mortgage Lender

Once you have found the home of your dreams, most buyers want to close the deal as soon as possible.

But finding the right mortgage lender can be time-consuming. The key is to take as much time as necessary to do things properly. You must also make sure you are dealing with quality lenders.

Lenders with excellent customer service can make things go smoothly. But if your lender is only concerned with his or her bottom line or making extra money on selling loan products, use caution.

The best mortgage professionals are knowledgeable about their loan products. They are willing to spend as much time as possible to explain them to you. They take pride in guiding you through what could be a confusing process. They keep your best interests and financial priorities in mind.

Do some advance research on your loan options prior to meeting a mortgage professional. It will help you determine whether he or she is truly concerned about your needs.

Basic knowledge about the financing process will help you make a sound assessment about a mortgage lender's skills and abilities.

### PURCHASER'S RIGHTS

The mountain of forms, declarations and even financial terminology can be daunting to inexperienced homebuyers. It is always smart to exercise care during the home-buying process. Understand what you are signing and any obligations you are assuming.

A signature is a permanent commitment. Some buyers may have a very short time to back out. Otherwise, they are liable for what is in the document.

Even if you back out during that short period, you will likely forfeit deposits because you broke the deal. You might

also owe an additional amount based on the total of the initial mortgage payment. Extra costs can be avoided if you take time when signing all agreements. If a lender is rushing you through paperwork and pressuring you to sign the form, he is not doing his job properly. Your best interests are likely to be neglected.

### COMMUNICATE WITH YOUR LENDER

The best mortgage lenders will focus on understanding your long-range financial goals.

They will ask you how long you intend to remain in this new home. Your answers will help him find the best mortgage products to suit your needs. It is a red flag if a lender fails to ask you this type of question.

### SEEK LOCAL LENDERS

Seeking out a mortgage lender in your community is the best option. Interest rates vary on a daily basis. A local lender will know the rapid changes happening in the community's housing market. They will understand how these changes may affect you.

Local lenders can monitor your loan application closely, as he will be more accessible to answer any questions you may have.

### TAKE ADVANTAGE OF PERSONAL REFERRALS

Ask your friends and family about their experience with mortgage lenders. They may be comfortable recommending the same professionals they used for their home loans.

Word-of-mouth is often the best way to identify quality professionals in your area. Once you have a list of possibilities, verify their backgrounds so you can will confident in their ability to help you.



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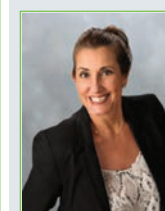
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# How to Put Your Advertising in the Right Hands



Starting with a hand cranked mimeograph machine and a second hand typewriter, The Reminder began weekly production from the Stevens' family's rural farmhouse in Coventry Center. From the very beginning they worked to publish the best "total market coverage" advertising paper - distributed FREE to nearly every home, every week, by the U. S. Mail.

Today, The Reminder is still a family-owned and operated enterprise, though after 60 plus years, it's a new family. In February, 2018, Peter and Amey Stevens sold their publication to John Howell, the owner and publisher of Beacon Communications in nearby Warwick, RI. The Reminder has grown to cover all of Coventry, Hope, West Greenwich and most of West Warwick, as well as neighboring towns

with a weekly circulation of 31,000. And now, with our sister publications we can offer regional and state-wide advertising with print, inserts and digital. Collectively, we have the largest print distribution in the state.

Our entire publication is online in an interactive format where you can scroll through the pages on your computer screen! Be sure to e-Subscribe so you'll be the first to know when the latest edition is available online! And it's all FREE!

Business owners trust The Reminder to deliver print and digital advertising, marketing services and more to boost their businesses. And our readers know they will find money-saving discounts, coupons, specials and more whenever they shop The Reminder.

# Who to Choose for Promotional Products ~ And So Much More

**RhodyPrints Promotional Products ~ and so much more**

It doesn't matter if you are a small, family-run business or part of a large national chain ~ every business needs exposure and visibility. This kind of visibility is exactly what businesses need to have to grow, to generate new customers and to rise above their competitors. While some of these businesses have large marketing engines behind them, most need to take advantage of every opportunity they have to "get their name out." This is when RhodyPrints Promotional Products comes in.

RhodyPrints Promotional Products is a division of Beacon Communications & Providence Media and is the premier destination for everything you need to promote your company, organization, school, charity or team. RhodyPrints offers products and items for every business, large or small. In addition to offering a long list of promotional products, RhodyPrints handles all your printing needs (think of business cards, brochures, banners, posters, envelopes, etc.).

RhodyPrints also supplies team athletic apparel for any major sport as well as a wide range of sporting goods. Team uniforms, bags, spikes, warmup apparel, gloves, helmets, cheerleading apparel and gear for umpires and referees ~ you



Check out this large assortment of promotional products available through RhodyPrints Promotional Products. Make your next event, business function or advertising opportunity more memorable by contacting Bob Giberti at 732-3100, ext. 235 to get started.

name it, they will have it or find it for you. Experienced players and coaches will recognize these popular brand names: Richardson, Pacific, Pro9, Badger, Augusta, 3N2 and Hi Five.

If you can think of it, RhodyPrints will help find the perfect product to spread the word, elevate your charity event or motivate your team.

Beyond the many promotional items available through RhodyPrints, there is also a long list of products which will make your next event personal and unique ~ perfect for showers, weddings, anniversaries, and any other milestone event that you are planning. Send your guests or participants home with an unforgettable memento of your function ~ from customized napkins to souvenirs to glassware to blankets (and so much more). If you need some inspiration, just ask Bob Giberti, a longtime expert in the field of marketing and promotions and the "go-to" guy at RhodyPrints.

Bob Giberti will take your business, event

or organization to a whole new level with his vast knowledge of his product lines and with the creativity, proficiency and enthusiasm with which he works. Bob assures his customers that similar products purchased online can never deliver the superior quality of the product lines and manufacturers that he has known and worked with for years.

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# How to Choose a Liquor Store



Whether you are planning a celebration or a quiet night among friends, finding a good liquor store can make a big difference.

There is no better way to kick back and relax than to surround yourself with good friends and fine beverages. The best shops will provide advice, knowledge and opportunities to buy quality products.

### WIDE VARIETY

Look for a store that matches your personal preferences. Some shops carry local beer selections from nearby microbreweries. Others stock wines and high-end imported rum or scotch. The best stores will have a mixture of popular products, along with some new, rare or exotic offerings.

The liquor shop should have a variety of price points. From the most expensive to the lower-price selections, all could have an important place in a well-stocked liquor cabinet.

Mixed drinks or baked recipes, for example, don't always have to include the very best brands because the flavor will be diluted with other ingredients. If you are planning to drink the liquor by itself, however, it is much better to look for a quality brand -- even if it is more expensive.

### EXPERT ADVICE

If you entertain frequently, your liquor purchases may be significant. The bigger investment you make, the more important it is to get expert advice.

The best liquor stores will guide you into finding the right product for a specific use or occasion. You should be able to describe the event, along with the flavors or tastes you prefer. Listen to their advice.

Good, personalized service may be worth traveling a longer distance. In addition, if you use the same store frequently, they will get to know your preferences and needs. Your experiences will keep improving with each visit.

### OVERALL EXPERIENCE

Convenience is always a factor, but it isn't the only thing to consider. Ideally, the shop should be clean, organized and in a safe neighborhood. The best liquor stores take pride in having a tidy appearance, vast selection and sophisticated staff.

When you find those things in a liquor store, you can enjoy the taste of sweet success.

Finally, consider the overall shopping experience. You'll want to find a store that's convenient -- typically either close to your home or near your route home from work -- but that's just the start.

A properly managed store will take pride in its appearance, selection and employees. Look for a business that stands out from the crowd.

If you can find all those things in one store, your enjoyment and relaxation will be even sweeter.

# The Top Five Things to consider when selecting a new Garage Door



### Price:

When choosing the perfect garage door, there are many factors to consider. The first thing that comes to mind is typically budget. While it is important not to pay too much, it is just as important not to pay too little. A low price guarantee usually means that you will be sacrificing something, such as the quality of the product, the level of service that you will receive, or the professionalism of the installation itself.

### Cost vs. ROI:

Another factor to consider is the return on your investment or ROI. According to the 2018 annual cost vs value report for home improvement projects, a garage door replacement will yield up to 95% ROI. So whether you are planning to sell your home or stay, you will be increasing your home's value.

### Design:

An experienced garage door dealer can help guide you through the design process, because ultimately you want a door that is pleasing to look at and one that complements the style of your home. A Colonial style home will best be served by a more traditional style door, whereas a contemporary home will require a modern sleek design. Most garage door dealers offer an online door designer to help you

envision what your new door will look like on your home by allowing you to upload a photo of your home.

### Color:

Consider the sun and shade conditions on the face of the garage door. A dark colored door, in full sun, will fade faster than a white door. Avoid trends.

### Materials:

Garage doors are constructed from a variety of materials. Steel, wood and vinyl are the most popular choices and there are pros and cons to each. Steel is the most affordable and provides the best overall value of all the materials. Most major manufacturers offer a limited lifetime warranty on steel doors for rust-through and delamination but not for surface rust. Coastal environments could cause surface rust on a steel door if the door is not properly maintained and kept free from salt build up.

Vinyl doors are the best choice for coastal locations, since they cannot rot like wood and will not rust like steel. Vinyl doors are more expensive than steel, but a vinyl door allows you to custom design your door to avoid that cookie cutter look and to have a door that is different than your neighbor's.

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# How to Choose a Remodeling Company

Too often, people take on a remodeling project they intend to handle themselves only to learn midway through that they lack the skills and expertise to get the job done right. Don't put yourself in that unfortunate position. After all, you'll feel mighty silly if an effort to save money, going the DIY route, ends up costing you more in the end. Before you tear into that remodeling project, talk to a handful of professional Remodelers about the services and prices they offer. You may be surprised at the affordability.

Your first step is to determine what your project will fix, build or replace. You will need to find the right professionals. After all, it doesn't make much sense to hire a Mason and a Plumber to fix a brick wall, but there may be times when you need a Plumber for part of the job. A Remodeling Company will understand exactly what and who you need for the work. Only, work with Contractors who make you feel comfortable. They should listen to your guidelines and provide feedback throughout the project.

You may need to listen to the company's advice as well. Their broad expertise will help you avoid pitfalls. To find a high-quality company, check with your friends and family. Good word of mouth is usually more reliable than advertisements on the Internet or newspaper. Check with the state's Builders' Association, your town's Building Code Enforcement Office and the Better Business Bureau. Once you have hired a company, verify that they have filed the correct permits for your renovation project. If they did not, you have to do it yourself to avoid paying large fines and restarting the project from scratch.

When communicating with each prospective company, be specific about your vision and expectations. They can provide an accurate assessment if you are specific in your details. You should receive a written cost estimate. Check the figures to make sure nothing has been left out or misunderstood. The best Remodelers will give you free advice about materials and construction

techniques. Solicit their input about finishes, maintenance and ease of repairs, durability and other factors. It may save you time and money. Only deal with companies that stand behind their warranties. That way, if something goes wrong, they will fix it quickly and without cost. Many times, Remodelers demonstrate superior workmanship, but the materials used are subpar. When this happens, quality Remodeling Companies will not expect you to correct the problem. They show up quickly and repair the damage. Sometimes, details get overlooked. Good remodelers bring the oversight to your attention, remove any work that interferes with fixing the job and then continue with the project. A quality Remodeler is part of your decision-making team even before the first nail is sunk. Finding a good Remodeling Company will help make your home a valuable investment for years to come.

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# How to Choose a Physical and Hand Therapist

Arthritis can be disabling especially when it occurs in the hands. There are different types of arthritis but one type, osteoarthritis (OA), is frequently seen by hand therapists. OA causes an inflammation of a joint and eventually breaks or wears down the cartilage at the end of the bones. The cartilage cushions the joint and without it there is a loss of space at the joint and the unprotected bones rub together causing pain. According to the Arthritis Foundation over 31 million Americans suffer from OA.

A common joint in the hand to develop OA is the thumb. A family history, fracture or trauma to the thumb and activities that require repetitive pinching and twisting may all contribute to the development of OA.

The symptoms of thumb arthritis can include pain, stiffness

and swelling at the base of the thumb. The thumb pain can cause difficulties with pinching and gripping such as when opening a jar, turning a key or closing a zip lock bag.

Certified Hand Therapists (CHTs) are experienced occupational or physical therapists who have passed a comprehensive examination and specialize in the treatment of the arm and hand. Frequently CHTs encounter clients with arthritis especially of the thumb. A hand therapist will perform an evaluation of the joints. They can prescribe exercises to reduce the pain and improve the stability of the thumb joints. Additionally, the CHT can create a custom orthosis (brace) that will support the thumb joint during daily activities and provide educational on how to modify your activity.

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# How to Choose a Comedy Club



John Perrotta of the Comedy Factory knows how to make people laugh, and he is dedicated to helping others do the same. “I’ve always helped out new comics,” he said. “To me, that’s an important part of the comedy scene.”

Perrotta’s career began with lessons from some of the area’s funniest comedians, including a course led by Brian Deery in the 1980s. After a few performances, he took a break for several years before taking another course led by Frank O’Donnell in 1991.

Now, Perrotta has been performing for 28 years. In 2008, he was voted Providence’s Best Comedian in the Providence Phoenix Readers’ Poll, and in 2012, he was inducted into the Rhode Island Comedy Hall of Fame. Along the way, he has opened for nationally known stand-up Bill Burr and closed a performance at the legendary Friars Club in New York City.

Perrotta created the Comedy Factory – known as New England’s traveling comedy club – with Rockin’ Joe Hebert in 1992. Today, the Comedy Factory continues to make local audiences laugh while providing a valuable resource for comics who are just starting out.

As part of that mission, the Comedy Factory will offer a six-week comedy course starting Monday, Sept. 16 in Warwick. The course – taught by Perrotta, Hebert and Coleen Galvin – runs from 7-8:30 p.m. and costs \$200.

“It’s a great way to get introduced to stand-up comedy,” Perrotta said. “At the completion of the course, we have a comedy graduation show where each student will take the stage. The great thing about the course is that once it’s finished, I continue to help the students get bookings in local open mics and shows.”

The Comedy Factory books “All You Can Eat, All You Can Laugh” dinner and comedy shows at a range of local establishments, including Lemongrass in Warwick and Spirito’s in Cranston. Lincoln’s Asia Grille has been host to shows put on by the Comedy Factory for more than 10 years, and performances also take place at Cranston’s Pub on Park and other venues.

Perrotta also books one or two Sunday Showcase events each month at the Comedy Connection in East Providence, bringing a mix of new and veteran comics to the stage.

“In addition to helping new comics get started, the Comedy Factory books many of New England’s funniest comedians in our pro shows,” Perrotta said. “We book comedians for clubs, restaurants, parties, and fundraisers as well.”

For more information and a full schedule of upcoming shows, visit [comedyfactoryri.com](http://comedyfactoryri.com). For questions about the comedy course, booking a comedian or learning more about the Comedy Factory’s shows, Perrotta can be reached at 401-639-7726.



## Venus De Milo Banquets & Catering

Venus De Milo Restaurant & Banquet Facility, located at 75 Grand Army Highway in Swansea Mass., was founded in 1959 with the mission to serve the best quality food for the best value anywhere in Rhode Island and Southeastern Massachusetts.

The restaurant is expanding its catering initiative as well as planning its first take-out location coming soon to the West Bay serving our famous Venus de Milo Minestrone Soup, Award-Winning Chowder and more! Venus De Milo strives to stay ahead of trends by constantly introducing new items and presentations to complement their most popular menu selections.

Known for their baked stuffed lobsters, steaks and award-winning soups and chowder, Venus De Milo was founded by the late Monsour Ferris with the mission to serve great food for a great price, and to be a positive contributor to its community.

Through its incorporated restaurant, The Empire Grille, on premise banquet hall (which was originally a bowling alley) and full-service/drop-off catering capabilities, Venus De Milo accomplishes the first part of that

mission with splendor.

To accomplish the second part of the mission, they have donated to many nonprofits throughout Rhode Island and Massachusetts, including contributing to help open St. Jude’s Hospital and their current, ongoing support of the United Way, Boys & Girls Clubs, Little Sisters of the Poor and Save the Bay. Venus de Milo also contributes to scholarship funds including the Latina Scholarship and the Latino Progressive Fund.

“He loved people, he came from good family, never forgot where he came from, and he made sure his children understood the same,” said Monte Ferris, Sr., current owner of Venus De Milo and the son of the late Monsour Ferris. “He taught us how fortunate we were, and that our people made us who we were. He also taught us to not only take care of our people but to care for those who had less.”

Ferris Sr. started as a dishwasher before becoming a busboy for five years, then moving on to be a waiter, bartender, prep cook and then the restaurant’s maître d before finally becoming the manager and owner.

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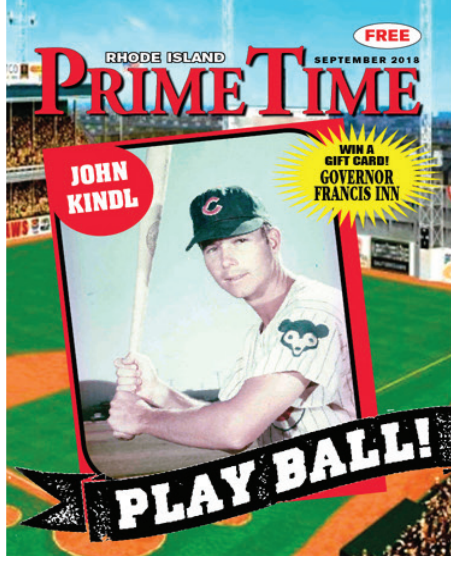
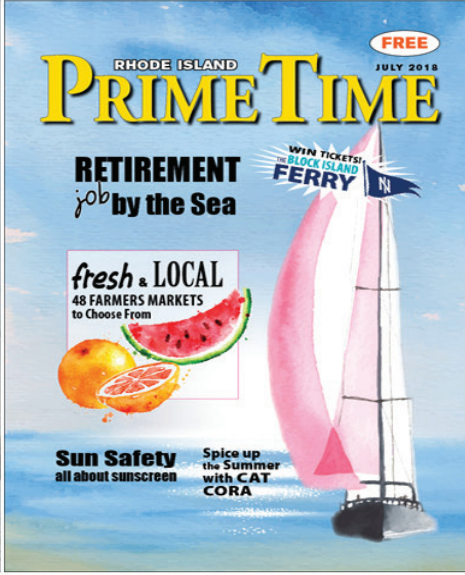
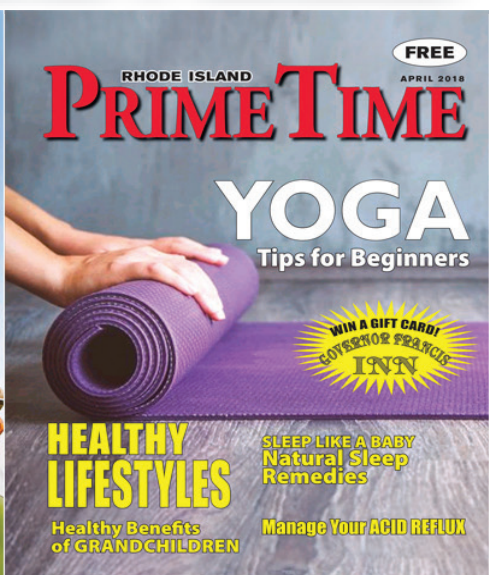
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that deal with aging issues and shares information to keep our readers informed and on top of the ever-changing landscape regarding Rhode Island's aging population. ...is distributed free of charge, making it accessible to its readers by way of authorized drops in both private and public locations, and we also offer annual subscriptions. ...is backed by extensive statewide radio advertising, is a proud sponsor of WSBE 36 — Southern Rhode Island's public television station, as well as Capitol Region Retired Senior Volunteer Program, the University of Rhode Island Senior Nutrition Awareness Project and The Alliance for Better Long Term Care to name but a few, and it is read over the air on In-Sight Radio. *PrimeTime*, published the first week of every month, is a joint publication of Beacon Communications and Providence Media, Inc. Now in its 13th year, *PrimeTime* is devoted to issues of life and living in the prime of your life. Our regular

editorial contributors are experts in their fields — many with regional and national reputations. *PrimeTime* is available free of charge at over 400 locations throughout the state of Rhode Island. With a circulation base of nearly 18,000, *PrimeTime* is truly your most efficient way to reach the over-50 market, and equally important, those who care for our older citizens. Annual subscriptions are available for \$24.00 Throughout the year, *PrimeTime* sponsors senior living and lifestyle expositions at various locations. These exciting events are great opportunities to showcase your product or service to this ever-growing segment of our population. For more information on how your group, business or organization can get involved, please call 401-732-3100.

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# RHODE ISLAND PRIME TIME





# Cremation...

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**How does being a funeral home and crematory benefit you and your family?**

Today you will find that most all funeral homes can offer you “cremation services,” but we are one of the select few who can offer your family the peace of mind found with on-site cremation.

Other funeral homes will outsource your loved one to another location for cremation. Having our own crematory on-site is our way to guarantee that your loved one will never leave our care.

Because nearly half of all funerals now involve cremation, it may be helpful for you to know that just because your loved one chooses cremation, it doesn't mean that your options to honor their life are limited. Many times, however, families don't truly understand what options are available to them. There are two types of questions to be asked regarding cremation. The first are questions that the funeral director should ask your family relating to the services to be planned and may include:

- Will there be a viewing and ceremony prior to cremation or will the ceremony take place afterwards with the urn present?
- Will these events take place in a place of worship, in a funeral home or in another place of significance to your family or your loved one?
- What disposition will there be for the cremated remains? Will they

be interred in a cemetery, placed in a niche in an indoor or outdoor columbarium, retained by your family or scattered in a meaningful place? (The chosen location being permitted by all laws)

The second are questions your family should ask the funeral director relating to the cremation process itself and may include:

- Do you have your own, on-site crematory?
- If no, what crematory will provide the cremation of my loved one, where is it located and is it fully licensed to operate as a crematory?
- Who owns the crematory and is the supervisor certified to perform cremation?
- Have you ever inspected this crematory and may I see it?
- When and how will the cremated remains be returned to our family?

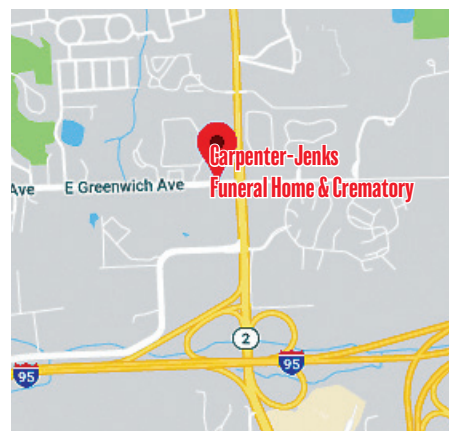
As cremation becomes the preferred manner of disposition for many, it is important to understand Rhode Island laws governing cremation. At Carpenter-Jenks, we are happy to answer any of your questions. We have our own crematory and we welcome your inquires and inspections.

We are here for you and your family from your first phone call and throughout your grief journey.



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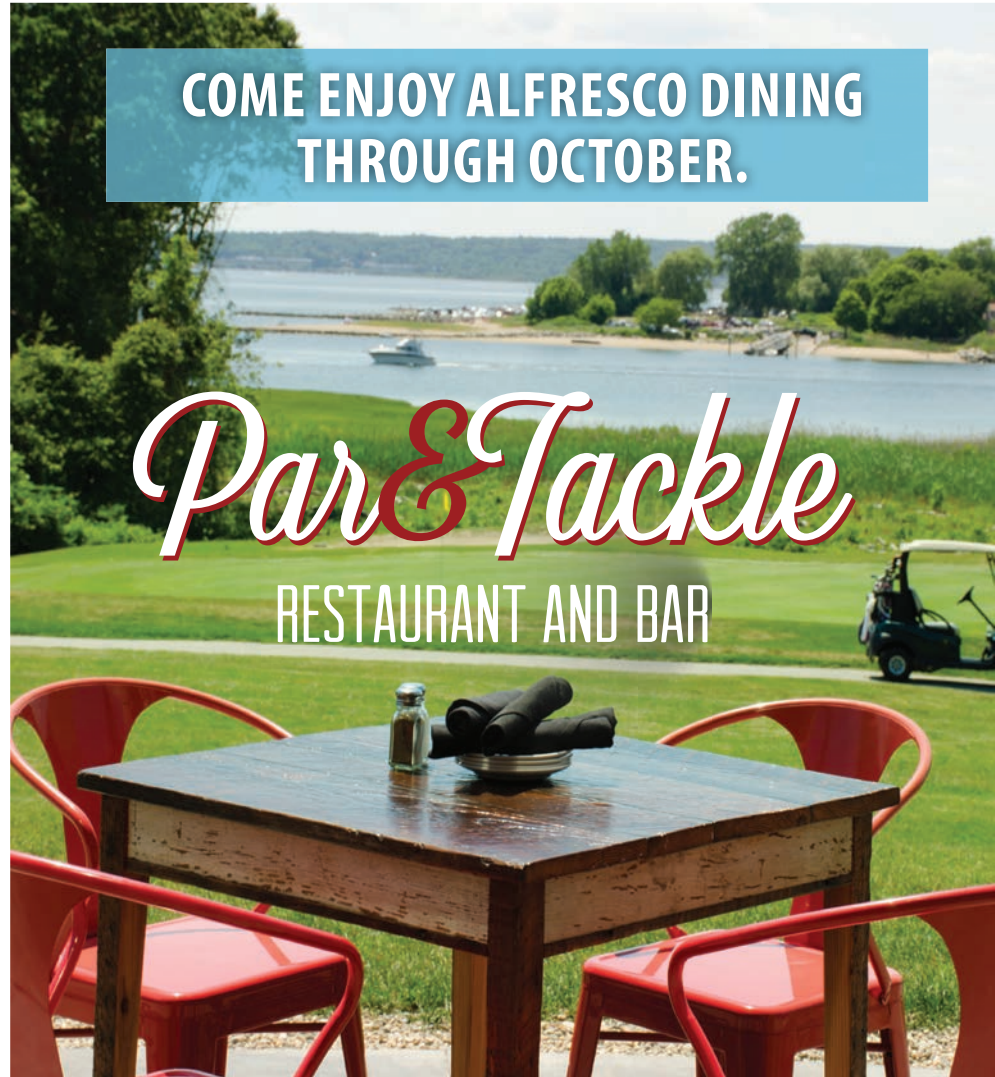
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