



**RhodyBeat** presents

# Ask *the* Experts

Advice from the experts on how to choose the right professional



A SPECIAL SUPPLEMENT FROM  
**Beacon Communications**

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# Should I consider buying or selling a home during COVID-19???

2020 has been an unusual year of surprise, change, uncertainty, and in some cases opportunity.

Many folks are wondering if it is a good time to buy or sell property during a pandemic.

Is it safe? Is it financially beneficial? Would it be better to wait?

When a seller and buyer have decided to enter the real estate market in the current situation, they need to do so with caution and care, and must abide by guidelines provided by Governor Raimondo throughout the various phases of Reopening RI.

Showings and open house events are allowed, subject to capacity limits, physical distancing, and screening protocols, as well as increased sanitation measures.

Realtors are utilizing innovative technology for their listings such as 3d virtual tours, in an effort to minimize health risks for all.

Financially qualified Buyers, who have not experienced interruptions in their employment, are benefiting from purchasing at low interest rates and utilizing a nice variety of mortgage products available to fit their specific situation. Unfortunately, inventory of available properties on the market is low, sometimes forcing them into multiple

offer situations with other buyers.

Statistics show some buyers, coming from higher populated urban areas, having greater risk of COVID 19 spread, are gravitating to more suburban locations.

Sellers have enjoyed multiple buyers making offers on their home, in the early stages of their listing, and often selling at full price or over.

Many homeowners have not found the timing to be in their favor, due to limitations of future housing availability. Instead, they are refinancing their current home to make upgrades, adding on to create more space, while reaping the benefits of low interest rates and higher values.

Mature homeowners, who may be looking at transitioning to senior housing, assisted living or nursing facilities, may not be allowed to move in due to COVID 19 restrictions.

An initial consultation with your Realtor, whether buying or selling, is beneficial to successfully creating a plan to reach your unique goals, while keeping everyone safe.

**Donna DeLauro Realtor with RE/MAX Central Also proud founder of Mature Matters Senior Real Estate Specialist**

# 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 price 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 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.

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.

# How to choose an Orthopedic Surgeon

The right orthopedic surgeon will help heal injuries to your shoulders, hands, joints ever, 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 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 pay for 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.

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## 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.

## 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.

# 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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# What to Look for When Choosing a Laundromat

The first thing to look for when choosing a Laundromat is convenience. For most people, doing laundry is a necessary chore. It can take up precious hours of your valuable time. Nobody really likes doing the laundry but everyone certainly wants clean clothes. So what is a person to do?

Take advantage of the Wash, Dry & Fold service at Thorpe's Laundromat and Dry Cleaning! Time is so precious. Just think of all the things you could do while your laundry is being processed. You could hang out with the kids, read a good book, get a haircut, go for a mani/pedi, go to the beach, go fishing or take the dog for a walk. The possibilities are endless. Free yourself from this chore simply by using our curbside service. Drop off your dirty laundry in the morning and return later in the day to pick up your clean, fresh, folded clothes. Thorpe's will hang all collared shirts and slacks and will protect all of your hung and folded clothes in plastic bags. For the ultimate, time saving convenience, consider our pick up and delivery service. Call by 9am for the same day pick

up and next day return. Talk about convenience! You won't even need to leave the house.

Another important quality to look for would be a clean environment. This is especially important during the current Covid-19 crisis. Thorpe's prides itself on maintaining a clean and healthy space. Our friendly staff is following all of the protocols to ensure your safety.

Is the Laundromat well maintained with modern machines, plenty of folding tables and carts, soap, bleach and softener products for all of your laundry needs, clean rest rooms, cold drinks, vended snacks, ample parking and convenient hours? Thorpe's has all of this and more. Most laundromats will charge extra for specific soaps, softener, bleach and dryer sheets but not Thorpe's! We offer brand name products such as Tide detergent, Clorox bleach and Bounce dryer sheets. No quarters? No problem! You can simply load money onto one of our laundry cards and swipe it every time you visit.

Bring your Dirty Laundry to Thorpe's Laundromat and Dry Cleaning today! We look forward to impressing you with our service.

# How to choose Local Fine Dining

Eating local is an excellent way to support your community. Eating closer to home will also provide you with a unique and flavorful experience you just can't find at chain restaurants. Hometown fare will also often be created using local ingredients, meaning you'll be supporting more than one local business when you pay your check.

Here are a few more reasons why you should join this movement.

### FRESHNESS

When produce travels over great distances, it loses its character. The color drains from its skin and the flavor diminishes over time.

Local restaurants often use meats, dairy and produce from nearby farms. When food hasn't been frozen or refrigerated for a long period of time, it crackles with flavor and aroma. That's because the food still retains its essence.

Your neighborhood eateries offer the quickest way to get food from the farm to your table.

They are also constantly changing the menu to match what's in season. Great chefs are inspired by nature and flavor combinations that are available throughout the year. Food aficionados appreciate new dishes and attention to detail.

Local chefs know exactly where their foods originate -- and might even know the farmers personally. They know the highest quality, freshest ingredients will be served at their restaurants.

### EATING FRESH

Many local restaurants like Pats Italian Restaurants and Pats Italian Bistro feature home made products enabling them to change menu items easily using local ingredients. For instance this summer we are featuring fresh lobster, snails

and cod from local markets like Metro Lobster. The ability to offer fresh and made from scratch items benefits everyone. We offer house made pasta, lasagna, agnelottis and meatballs. Chicken from local farms like Baffoni Poultry, veal from Fed-Rick on the Hill. Cheese from Narragansett creamery. Produce from Belmont Market. Shopping local helps everyone. Believe me when you have a dinner prepared from scratch you will appreciate the wait time and effort that goes into every meal.

### HELPING YOUR LOCAL ECONOMY

Americans like to complain about our economy and how jobs are going overseas. Have you ever wondered why that is happening? It is because we are buying more things that are produced overseas -- including our food.

The local dining movement asks people to eat at their neighborhood restaurants. Every meal you eat at a neighborhood restaurant helps your community. Not only are you supporting the restaurant, you are also helping the farmers, dairy operators and workers in your area.

Many restaurants are part of corporate chains but it's the team inside working in your loved one's new home that means the most. Keeping these few things in mind will help you in your search for excellence.

The more locally focused a business is, the better it will be for your community.

The local dining movement is about more than eating delicious food. It helps restore the connections between farmers, restaurants and their residents with exceptional taste and variety that makes their dining experience the pinnacle of their day. The Executive Chef Takes pride in serving up delectable neighbors. It creates a mutually beneficial relationship that makes your community stronger and healthier. That is something that everyone can support.

# What to look for when choosing a Senior Living Community

More and more families today are faced with making life changing decisions for their loved ones. Families have noticed that their loved ones are isolating themselves and have lost interest in the activities that they enjoyed most. Some have lost their lifelong friends. In addition, diet is in question for nutritional benefit, and skipping meals is a new norm. How does one turn such an unhealthy situation into a thriving meaningful life that has purpose?

The team over at Anchor Bay at Pocasset located in Johnston offers **Life 2.0™** which is their meaningful life enrichment program featuring a Mind, Body, Spirit formula that guides a holistic philosophy. Using a multi-faceted approach when gathering resident information, they are able to capture an abundance of personal history from various aspects of a person's past, forging a deeper connection for those in their care. Anchor Bay at Pocasset believes caregiving is best when there is a familiar feeling of friendship. Each member of the team has a vital role in reaching championship-level outcomes. Their vision of success, the scheduled programs and ample impromptu moments of engagement throughout the day weave seamlessly.

Offering Independent and Assisted Living and coming soon is their new Memory Care Unit, Anchor Bay at Pocasset is nestled amongst over sixteen acres of nature with beautiful gardens, walking paths and outdoor sitting areas giving residents the chance to age in place in a serene park-like setting. Anchor Bay at Pocasset is minutes away from Providence and the area's finest dining, shopping and entertainment opportunities.

It is understood that you want your loved one to feel safe and secure in their new home. However, before you make your decision on a Senior Living Community, be sure to schedule a tour, ask lots of questions and request to meet their team - especially the Executive Chef. Remember that all communities can be beautiful, but it's the team inside working in your loved one's new home that means the most. Keeping these few things in mind will help you in your search for excellence.

**Anchor Bay at Pocasset** offers 24/7 Concierge service in their Independent setting as well as 24-hour clinical staff in their Assisted and soon-to-be Memory Care suites. Rest assured that help will be there when your loved one needs it most. Other amenities include, transportation services, on-site hair salon and a brand-new theatre that is opening soon. Anchor Bay at Pocasset offers restaurant-style dining and a brand-new bistro and pub with the culinary expertise that has dazzled their residents with exceptional taste and variety that makes their dining experience the pinnacle of their day. The Executive Chef Takes pride in serving up delectable neighbors. It creates a mutually beneficial relationship that makes your community stronger and healthier. That is something that everyone can support.

The Team at Anchor Bay at Pocasset would love to introduce you to their family. Give them a call today for a new and bright tomorrow for your loved one. **Anchor Bay at Pocasset....be distinctive - live fully.**

# Women's Health

## Suzanne Lowe CNM, BSN

Being a Certified Nurse Midwife for 23 years I truly believe a women's pregnancy and birth are milestones in her life. A unique experience shared with family and friends for many years. Whether the pregnancy is her first or not, part of making this milestone a healthy and wonderful experience, is having options that includes choosing a prenatal provider and where she will decide to give birth.

A woman hears many suggestions, recommendations and birth stories from others. Here are a few things to consider to make an informed decision.

A good provider is one who takes the time to listen to women. Midwives have been around forever listening to women and encouraging them to listen to their bodies. Many people still believe midwives only deliver at home. Although homebirth is a legal and safe option for some pregnancies, midwives are thoroughly trained and educated to work in the office doing prenatal, routine primary and gynecological care as well as births in the hospital setting. We always work collaboratively with doctors that do not necessarily need to be physically present. Even if your pregnancy has some complications a midwife can most of the time continue to see you collaboratively with a physician.

Listen to other birth stories. Ask lots of questions regarding the benefits and of certain types of providers, including doulas, and different birth settings. Visit the provider's office and observe. How does the staff and environment

make you feel? Visit with a homebirth midwife and area hospitals. Speak with a doula, who is a trained and invaluable pregnancy attendant. They provide emotional and physical support to you and your significant others during your pregnancy, childbirth and postpartum. Check with your insurance carrier and see what costs are covered.

Need pain management in labor? No problem. Although midwives and doulas are known for providing a "natural" birth process, in the hospital setting options are available with a midwife. Ask about walking around in labor, using birthing balls, music, massage, nitrous oxide gas or "laughing gas", medications to ease labor contractions or an epidural. Remember! This is your birth and your prize is rewarded at the end no matter how you get there.

Get involved in classes for childbirth, breastfeeding, parenting, yoga. Join blogs on-line that are meaningful and provide knowledgeable conversations that support, guide and educate.

Most importantly develop a trusting lasting relationship with your midwife. I have been blessed with attending thousands of labors and births and my experiences could fill pages. But the one thing I always treasure is the personal connections I make being a midwife. I see families grow. I now attend to some of the teenagers I birthed and take care of their Mom's gynecologically. My work has come full circle and I'm not that old!

Yet!

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# How to Choose a Generator

In today's hyper-connected world, power outages are a disaster. This can be especially true if you run a business, work from home or have medical devices which require electricity.

If your home or business is hit by frequent power outages, you might want to consider getting a generator.

Whether you've lost electricity due to the weather, a downed power line or some other occurrence, a generator will help you get back to business quickly by allowing you to produce enough electricity for your own needs on site.

In areas prone to storms, hurricanes and tornadoes, generators can be a smart investment.

## Automatic Standby Generators

Automatic standby generators are on continuous standby, meaning that the generator can power itself on and off, regardless of whether you are home. Once a stop in the flow of electricity is detected, these machines respond instantly. They turn themselves on and begin supplying power.

Installed outside of your home, these generators are similar to central heating and air units. They are powered by liquid propane or natural gas. The generator supplies electricity directly to your home's circuit breaker.

Because they operate quietly and smoothly, they are not an annoyance or distraction to you or your neighbors.

## Portable Generators

Portable generators are built to remain outside of your home. These mobile units are fueled by gasoline and manually operated. Extension cords will make it easier to plug objects directly into the generator. These kinds of generators are usually cheaper than automatic standby generators.

## Standby vs. Portable

Despite the price difference, there are plenty of advantages to buying an automatic standby generator.

Since automatic standby generators use natural gas and liquid propane, the cost of running this machine will be cheaper.

The Red Cross endorses automatic standby generators because they are a cleaner method of powering your home. Portable generators produce harmful byproducts that can damage the environment.

These units keep your house neat and clear of clutter. Portable generators require numerous wires and extension cords running through your home. It is much easier to have power connected directly into your home's infrastructure.

Once power is restored, automatic standby units turn themselves off. There is no need to worry about shutting it off yourself.

## Getting the Most From Your Generator

It is important to pick a generator that can supply power to all the items you need in your house.

Understand running and surge wattage. These two values inform you how much power your appliances need and the maximum amount of electricity they can handle. Prior to purchasing a generator, check the safety tags on your appliances for the correct wattage. The running and surge wattage on the generator needs to be high enough to satisfy the ratings of your most demanding appliances.

Don't be caught wishing you had bought a generator the next time there's a power outage.

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# How to Choose a Storage Center

Face it, we like our things. Most of us have too much and at some point, we will need a safe place to store our belongings. In fact, the average national self-storage occupancy rate in 2018 was 91.7%.

## Who needs a storage unit and why?

Generally, the largest groups of self-storage renters are businesses and military personnel, but they are not the only ones who need more space. Virtually 60% of all moves in the US take place between May to August when home demand is at its highest and people need to store their belongings either short-term or long-term.

Moving can be stressful and many times it's never easy but storing your memories and belongings can be one less stressor you have to contend with as long as you know what you need when it comes to self-storage.

**Location and Distance** – If you are storing items for a short period of time, location may not be an important factor but for long-term storage, location will be a factor if you need to access your storage unit multiple times a year. The location of the storage facility can also be a big factor in determining the price, as facilities in large urban areas may be more expensive due to high demand.

**Storage Access** – Regardless if you are storing your belongings short or long-term be sure to choose a storage facility whose storage access times are convenient not only to you but also offer decent security measures. It is best to choose a facility that offers digital surveillance, a well-lit environment and restricted access to renters after normal business hours.

**Cost** – Most self-storage facilities offer month-to-month rentals allowing you to store your items without a long-term commitment and while it's important to choose a facility whose prices work for your budget, cost shouldn't always be the deciding factor. The adage is true: Sometimes you get what you pay for.

The cost of the storage unit you choose is determined on several factors. For example, a lot of belongings translate to a bigger unit and a higher price tag. If you can eliminate unnecessary items it will help bring down the cost, but what type of storage unit is best for you?

Another consideration is climate-controlled storage units, which are designed to prevent damage to your possessions by maintaining a set temperature and controlling humidity levels. While climate-controlled storage is slightly more it does offer a renter peace of mind when storing certain items that are more susceptible to damage from moisture build up, extreme temperatures, and pests. Depending on what you are storing, a

climate-controlled storage unit may not be necessary. However, items such as household appliances, furniture (wood, metal or upholstery), sports equipment, clothing, media, electronics, musical equipment, artwork, photographs, antiques, collectibles and important personal documents are all vulnerable to damage caused by heat and humidity as well as cold temperature extremes. For items such as those, a climate-controlled unit is your best option.

Also, do not forget about insurance. Be sure that your stored items are insured against damage from water, smoke and other unfortunate occurrences. Most self-storage facilities require the items in your unit to be insured and offer coverage for relatively little money with no deductible.

The need for a place to store your stuff does not wane as we head into the dog days of summer. July through September is typically the time when homeowners take on home remodeling projects and must make room in order to create more space in your home. Self-storage is the best bet, to not only create more room until the project's completion, but it also protects your belongings from any unforeseen construction mishaps.

Come September, college students make their way to their respective institutes of higher learning and will of course take their belongings with them, sometimes more items than they have room for. Not only are storage units convenient for those attending college but also extremely useful when summer rolls around and it is time to head back home. College students often store their belongings at the end of the spring semester and retrieve them when school starts back up again in the fall. Traveling across the country with your most cherished possessions loaded into the back of a vehicle only to bring them back months later is not practical for any college student or their parents.

As the temperature dips and the cold begins to set in, some choose to store their boat, car or motorcycle away for the season and many storage facilities offer such storage options when storing such large items at home isn't feasible. The options for vehicle storage are just as diverse as storage for your other household items so, be sure to research which option is best for you.

Lil' Rhody Storage, located at 100 Pulaski Street in West Warwick, RI offers all of these options for your unique storage needs. Climate and non-climate-controlled storage, heated indoor vehicle storage and no long-term contracts. Give us a call today at 401-615-5100 to help you with your individual storage needs. And don't forget that we give you 3 months FREE!

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# All is Not Lost - Medicaid Crisis Planning

By Connelly Law Offices, Ltd.

The only constant in life is change, and as recent events show, these changes can strike without warning. If you or a loved one has experienced a sudden illness or serious accident, you fully appreciate how life can change abruptly. As a result, you may be in need of a nursing home and finding affordable quality care on short notice will become stressful, tiring, and confusing. Then, finding yourself in the complicated situation of having to qualify for Medicaid with the prospect of losing a lifetime of savings only adds to the already emotionally distressing situation. But all is not lost.

Contrary to popular belief, it is almost never too late to preserve and protect assets while qualifying for Medicaid. While advance planning often makes life easier and offers more opportunities that benefit you and your loved ones, our crisis planning still gives you a number of sophisticated techniques that are known by elder law attorneys beyond just spending down your assets. Crisis planning can be used to protect a married person's spouse from becoming impoverished due to medical bills, affording protection to disabled children and for children who have provided services to the individual that kept them in the home and out of long term care.

The time to reach out to Connelly Law Offices to begin Medicaid crisis planning is as soon as you sense that there may be a need. Whether it be a sudden illness like a stroke or a diagnosis of Alzheimer's or Parkinson's disease, these circumstances can be considered a crisis situation and planning needs to begin as soon as possible. In such cases, we can use tools like annuity

agreements, promissory notes and other options designed to keep your savings protected.

In Medicaid crisis planning however, timing is critical. In most cases, the sooner you act, the more money can be saved. Even if you have been "spending down" but still have assets to protect, there are still options available.

Attorney RJ Connelly III is a certified elder law attorney, a certification that is considered the "gold standard" for elder law and special needs practitioners. Attorney Connelly is also the only certified elder law attorney licensed and practicing in Rhode Island, Connecticut and Massachusetts giving him a unique understanding and working knowledge of the subtle nuances and ever-changing laws surrounding Medicaid eligibility in all three states.

Applying for assistance from Medicaid successfully involves accurately filling out piles of paperwork and answering many confusing questions. Only an experienced elder law attorney can give you the best chance of receiving the assistance you may be entitled to. Please call us before you submit a Medicaid application. We can quickly determine if it is possible to save you money. But if you have already filed and were denied benefits, we may also be able to help you win your appeal.

With Connelly Law on your side, you don't need to face Medicaid crisis planning by yourself. If you or someone you love is facing a Medicaid crisis, contact us as soon as possible. We have helped thousands of families obtain the assistance they need while preserving their life savings and we welcome the opportunity to do the same for you. Call us at 401-724-9400.



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The Certified Elder Law Attorney (CELA) certification has been referred to as "the gold standard" for elder law and special needs practitioners. Not only is Attorney RJ Connelly III a CELA, he is the only CELA licensed and practicing in all three states of Southern New England --- Rhode Island, Connecticut and Massachusetts. Because of this, he has a thorough understanding of each state's estate planning and tax laws, probate laws and Medicaid eligibility requirements. When looking for an elder law attorney, you deserve the finest legal representation available today, you deserve Attorney RJ Connelly III.

<b>Main Office</b> 372 Broadway Pawtucket, RI 02860 401-724-9400	<b>CT Office</b> 47 Water St., Ste. 101 Mystic, CT 860-440-7600	<b>MA Office</b> Oak Bluffs Martha's Vineyard, MA 508-316-2396
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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."



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# 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 high-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.

Call Friendly Septic today at 732-3234 to schedule your septic pumping service & maintenance.

# Everything you need to reopen and Reintroduce your business



Mike Seltzer, the owner of CopyCats in West Warwick, pauses from this usual workload in front of his desk, a place that reflects a lifetime of work, hobbies and passions. Come to CopyCats or visit them at www.copycatsri.com to get your business jump-started this summer.

By Jennifer Coates

If there is one thing that Mike Seltzer exudes, it is energy. And he needs plenty of it as the founder and longtime owner of CopyCats, a familiar landmark in West Warwick and home to a full-service copy/print, office equipment and sign-making shop.

Mike has been in this business since he was a young graduate of the RI School of Electronics in 1984. He has always been entrepreneurial, forward thinking, dedicated, mechanically-inclined and again, full of energy. What began as a way to put his education to work has evolved into what is now Seltzer's flourishing business, CopyCats which has been serving Rhode Islanders for over thirty years.

CopyCats was officially incorporated in 1987 and has grown and expanded with time. Today, it provides customers with every possible service needed, from making simple copies and selling, installing and repairing office machinery to creating billboard-size banners (and everything in

between).

As the economy begins to reopen and businesses are stretching their marketing dollars, it is time to contact Mike and his talented team at CopyCats. If you need a bunch of yard signs to announce a milestone event or a couple of hundred flyers to spread the word, call CopyCats. If you need a huge banner to welcome back customers or if that copy machine in your office is on the fritz, call CopyCats. If you need to give your business cards an updated look or you need branded T-shirts to give your employees that unified look, call CopyCats. Just because the world has a been in a standstill doesn't mean that life stands still. Let CopyCats help you get your feet back on the ground.

One of the many things that sets CopyCats apart from its competitors is its reputation for prompt, professional and affordable service, whether it is timely and expedient repair work or creating that polished and attractive presentation you need to launch your new business or revive an old one. Mike has hand-

selected a staff of highly-qualified, routinely-trained and reliable professionals who are a large part of why CopyCats has grown and thrived when others have failed. From Gloria at the front desk to Ken, the Lead Technician, to Christopher, the graphic designer for signs, apparel, and printing, you will find the customer service here to be first-rate.

Mike Seltzer is a small business owner, just like many of you. He knows what it is like to survive tough times, but through ingenuity, hard work, loyalty to his staff and "thinking outside the box," he is as busy today as ever. You can depend on his expertise and that of his team.

CopyCats is located at 440 Providence Street in West Warwick. You can visit or call the showroom at 401-828-2830; their email is info@copycatsri.com. For more information or to learn how you can get started, visit their website at www.copycatsri.com. Hours are Mon. - Friday, 9am - 6pm, Saturdays, 11am - 6pm, Sundays by appointment only.

# 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 police 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 has 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.

# When It Just Has to be Authentic Mexican

Brothers Roberto and Ernesto Leon have recently opened Condesa Restaurant Mexican and Tequila Bar at 721 Quaker Lane in the Quaker Valley Mall located in West Warwick, RI. Their first location, which opened 3 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.

name/geographical area we find all of it put together; the culture, the up and coming 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!

**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

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# How to Choose a Physical Therapist and What to Expect.

If you are suffering pain in your back, knees, neck, shoulder or other joints in your body, then you could benefit from the services of a physical therapist. A good physical therapist will help you better understand your body, offer advice and guidance on routine exercises and suggest lifestyle changes that could help relieve your pain. Most importantly a physical therapist is able to determine the root cause of the problem, tell you why you are having pain and help fix it, without prescribing drugs or scheduling surgery. Not only do physical therapists help relieve your pain, but they will help get you back to what you love. A good therapist is one that will listen to your story and understand what your goals are. Whether it is keeping up with your grandchildren, being able to work without pain, continue to play golf or participate in road races. They will tailor the treatment for your specific needs.



What you should expect during your first consultation. The physical therapist will collect a thorough subjective history including surgeries, current medications or previous injuries. Then they will ask about your symptoms and your pain. The more details that are provided to us the easier it is to treat you. The physical examination will include a postural analysis, muscle strength tests, assessment of range of motion, special tests to rule in or out tears and more importantly a functional movement exam- like assessing your gait or how you get up and down from a chair.

diagnosis. If we feel you need imaging or a MD visit we will refer you! Majority of injuries are mechanical in nature and related to overuse.

One of the best things about today is that physical therapists are part of your primary care team and have direct access. This means you do not need a referral to see a PT! Almost all PT's are doctors in physical therapy and have 7 years of education. They are the experts when it comes to injury prevention and recovery! You should call them first so you start getting your injury/pain addressed immediately. You also do not need an X-ray or MRI before starting PT. Most of the tests we do will help us rule in or out a specific

Chose a PT who will spend one hour one on one with you, who listens to you, and educates you about the process of healing. A great outcome is when there is a good relationship with the patient and therapist. We will guide you, provide encouragement but also reassure you what your pain is. Sometimes just understanding your pain keeps you at ease.

A physical therapist who uses a combination of manual therapy, functional exercises and education to help with your recovery is ideal. We can treat a variety of musculoskeletal conditions from your head to your toes, and more importantly we get you past the point of pain into performance and then injury prevention so you continue to do what you love! Take control of your health, call a physical therapist for a phone consult to see if it is appropriate for you! We are here to help.



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- Post-Operative Care

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# How to choose a Dermatologist

Don't pick a dermatologist at random using the internet or phone book. Spend plenty of time doing research about skincare professionals in your area to get a good understanding of their specialties and track record dealing with patients. You may be surprised to learn that dermatologists are not all alike.

have different plans of action, particularly for cosmetic issues, so it's a good idea to let them know your concerns and see what path they recommend for you going forward.

Here are a few things to consider:

**SPECIALTY DERMATOLOGY**  
A dermatologist is a doctor who specializes in treating skin conditions, but their work can fall into many sub-specialties that may or may not match your health needs.

All certified dermatologists earn their medical degrees, spend 1 full year doing general medicine, and then undergo an intensive 3 years of residency in dermatology learning medical, cosmetic, and surgical dermatology. Many dermatologists have general practices and are open to seeing patients with a wide variety of skin concerns, from acne and skin diseases to facial wrinkles.

Many other dermatologists, though, focus their attention and training on narrower aspects of dermatology such as cosmetics, surgery or conditions that affect children.

**CONSULTATIONS**

Most dermatologists will be willing to consult with you on your first visit for a flat fee, and they may be willing to apply this fee toward a procedure if you decide to move forward with it. It doesn't hurt to ask.

At your consultation, you'll want to learn more about the dermatologist, including personality, experience level and aggressiveness about procedures and treatments. Some doctors will

**CERTIFICATIONS**

Make sure your dermatologist has completed a residency in dermatology, and is board certified by the American Academy of Dermatology (AAD). You can often find that information on the doctor's web site, and you can also double-check it with the American Academy of Dermatology (AAD) online at aad.org. The AAD keeps a database of dermatologists who are certified to practice in the United States. You can check that your doctor is board certified and see a listing of their specialties by searching online.

**PROCEDURES**

If you're going to the dermatologist for a specific procedure, you should look for a doctor who has plenty of experience in it. Some of the best dermatologists will do the same procedure several times per day, keeping their skills sharp and making them experts at performing it.

You should also ask who is going to perform the procedure. In some cases, a nurse or assistant will perform it under the doctor's supervision. In other cases, the doctor will personally perform it with their own hands.

You should know up front who will be doing the procedure so that you're comfortable with your decision.



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# The Top 5 Things to Consider when selecting a New Garage Door



**PRICE:** While it is important not to pay too much, it is equally important that you don't pay too little for your door. When you cut the cost, it often means that you will be sacrificing a crucial element of the door. This can be anything from the insulation value to the level of service you receive.

**COLOR:** You will want to consider the level of sun exposure your garage door gets on a daily basis. A dark colored door with lots of sun exposure will fade faster over time than a white door. Trends come and go, so we advise you to avoid them.

**MATERIALS:** Garage doors are now built in a wide variety of materials ranging from wood, to steel, and vinyl composite, to name a few. Surprisingly (or unsurprisingly) wooden doors are not as popular as they once were due to their inability to withstand the natural environment over long periods of time. While vinyl and steel doors are the most popular choices, there are pros and cons to each. Steel is the most affordable option, 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.

**COST VS. ROI:** Another factor to consider is the return on investment, or ROI. According to the 2020 annual cost vs value report for home improvement projects, a garage door replacement will yield up to 94.5% ROI. So whether you are planning to sell your home or stay, you will be increasing your home's value.

**DESIGN:** The ultimate goal of a new garage door is to enhance the exterior of the house on which it is installed. To achieve this, your new door will want to match the look and feel of your home. A traditional garage door would look best on a colonial style home, whereas a contemporary home would be best served by a modern and sleek design. An experienced garage door dealer can help guide you through the design process.

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 Alzheimer's/Dementia Care

A diagnosis of Alzheimer's or dementia can be devastating but supporting a loved one who has been diagnosed with compassion and informed decision-making is the greatest service a family or life partner can provide.

both the limited health services license as well as a continuum of care to Skilled Nursing if needed.

Alzheimer's is a progressive disease for which there is of yet, no cure. At some point in a person's Alzheimer's journey, specialized care will be required for a variety of reasons, but often times the primary concern is because your family member is no longer safe at home. This can happen no matter what precautions one has taken to provide an Alzheimer's friendly home.

**The Caregivers Disease - don't wait until there's a crisis**

Alzheimer's is often called the "caregivers disease" because of the tremendous burden experienced by the primary caregiver who often experiences chronic sleep deprivation and other stress related health concerns. Many people put off doing their research until there is some type of crisis either with the caregiver or the person with Alzheimer's requiring greater care than what can be provided at home. In choosing Alzheimer's care, it is imperative that one begin the research process before help is needed. By researching ahead of need, you can make a better decision when the time comes.

**What can I do now?**  
What tools do you need to make an informed decision and how should you go about it?

First, understand that the very best facilities are solely dedicated to providing "Memory Care". In RI, Memory Care Assisted Living Residences have a special license issued by the Department of Health for "Special Care. There are many requirements to achieve this level of licensure but to name a few: the Residence has been designed to provide a secure environment appropriate for the resident population, as well as staffing, training and therapeutic activities appropriate for it's residents. A select few have an additional level of licensure called the Limited Health Services License which allows them to provide an extra layer of medical care.

**Continuum of Care**  
Different people require different levels of care. Most people with Alzheimer's or Dementia will be appropriate for Memory Care Assisted Living, but there are those who are considered medically complex who may require a higher level of care. Try and find a Memory Care Assisted Living Residence that offers

**Research**

Word of mouth can be a source of credible information. The Internet can be helpful but also contains an overwhelming cacophony of information. Take your search past the first page and dig deep. Review websites, consumer feedback and other available information. Stay away from websites that promise to refer you to properties. Many of them charge a fee to the facility in exchange for the referral and you are likely to find just as much information on your own. Once you see a few that you like and have examined their websites, look for a Facebook page and examine the content to get a feel for the place. Make a list of your top five places that you want to look at. Be willing to travel a further distance in certain instances for the best care. Call each place and arrange a visit. Some advisors will recommend that you show up unannounced however; you are taking a chance of not being able to meet with the person best equipped to help you making it more difficult to obtain information you need resulting in a second trip.

**Visit**

While visiting the Residence, look around-not just at the existing Residents and the physical environment, but also at the staff. Ask what features of the residence have been designed specific to a person with Alzheimer's. Ask about the Activity Program. Request a dining menu. Talk with your tour guide about challenges they have faced in the past and how they work with families to resolve them. Do you feel comfortable with the residence and the people you've met? Are they the kind of people you know you'll be able to speak with if there's ever a problem? During your visit, be sure to ask about the facility's compliance with sanitation and infection control in the age of COVID.

**Relax**

Once you've made a decision about the right place for your family member or beloved partner, speak with the admission team and create a transition plan. You'll imagine the worst, and you will most likely be pleasantly surprised how well your loved one responds when they move to a specialized Alzheimer's residence. The beauty is that they will be in a secure environment and well cared for. Your stress level will subside because once you find the right place, you can take a deep breath, leave the role of caregiver behind and again resume the role of husband, wife, partner, brother, sister, daughter, son, friend.

## MEMORY CARE ASSISTED LIVING RESIDENCE



Our uplifting environment and special approach to Alzheimer's and dementia care have created a quality of life you simply can't get anywhere else

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# How to Choose 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 mean 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.

Headquartered in West Warwick, Centreville Bank has been a trusted local financial institution for over 190 years. Visit one of our branches, including our newest location at 578 Greenwich Ave in Warwick, 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.

# How to Choose the Right Landscaper

Are you and your family spending more time at home and in your yard, especially, this summer? A well-maintained landscape can add to your outside enjoyment and also add plenty of curb appeal. It may be easier than you think to get the manicured yard you want, especially if you enlist the help of a professional landscaper. Fresh Perspective Landscaping will maintain your yard, which will in turn, increase the value of your home and property.

Consider the following tips if you're looking to hire a landscaper.

## SET YOUR BUDGET

Cost is always a concern when hiring a home improvement specialist. Fresh Perspective Landscaping offers a variety of professional landscape services to fit every budget. Determining your needs will help you decide which services you require from a landscaping company.

Fresh Perspective offers weekly or monthly lawn and garden maintenance, aeration and over-seeding, weed control,

mulching, tree pruning and shaping, shrub trimming and garden installations.

## GET REFERRALS

Neighbors are sometimes the best way to get referrals. If you like what you see in their yard, ask them for their landscaper's name. Discuss the pros and cons of the service as well. Fresh Perspective Landscaping takes pride in their work and it shows. They are prompt, professional and they have the experience and skills necessary to tackle just about every job that comes their way. They take pride in making your yard look it's best.

In addition to Landscaping, Fresh Perspective also provides junk removal services. If you have recently cleaned out your attic, garage or basement and you need to dispose of your junk, give them a call.

Great service begins and ends with experienced and friendly professionals. For full service at an affordable price, give Fresh Perspective Landscape and Junk Removal a call today.

# 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 state-wide leader in this work and advancing the development of CTE in our state.

Ponaganset High School (PHS) offers twelve (12) 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 five hundred thousand dollars (\$2,500,000) 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.

This past Spring Ponaganset High School was one of two schools in Rhode Island to be awarded a \$500,000 XQ+RI Implementation Grant to further personalize our school. These funds will be used to advance our school in five broad categories to empower future-ready graduates with passion, purpose, and proficiency to Start Here and Go Big!

We will be accepting applications for the 2021-2022 school year on September 1, 2020. We are pleased to be expanding the facilities for our Material and Manufacturing Pathway with concentrations in manufacturing and/or construction management. We are also adding a state-of-the-art greenhouse to our Plant Science Pathway. 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.



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### COLLEGE & CAREER PATHWAYS PROGRAM

APPLY ONLINE THIS SEPTEMBER AT [WWW.FG.K12.RI.US/APPLY](http://WWW.FG.K12.RI.US/APPLY) FOR THE 2021-2022 SCHOOL YEAR

Ponaganset High School is seeking motivated students who want to pursue their goals and ambitions. Out-of-district students can apply to attend Ponaganset's high-quality college and career pathways that lead to college credit and/or industry certification. These include:

■ Animal Science	■ Computer Science and Information Technology	■ Music Performance/Education
■ Plant Science	■ Criminal Justice	■ Music Technology
■ Biomedical Science	■ Health & Fitness/EMT	■ Pre-Engineering
■ Business	■ Materials & Manufacturing: Construction Management	■ Visual Arts

### Why choose Ponaganset High School?

■ Custom-tailored career pathways supported by high-quality instruction	■ Newly renovated, state-of-the-art facilities nestled on a 100+ acre campus
■ Educational experiences enhanced by one-to-one laptops for each student	■ Academic community that fosters personalized opportunities for students

## Start here. Go big!®

For more information call 401-710-7579, email [admissions@fgschools.com](mailto:admissions@fgschools.com), or visit us at [www.fg.k12.ri.us](http://www.fg.k12.ri.us)

Scan here to learn more.



# First-Time Homebuying with Navigant Credit Union

At Navigant Credit Union, we've been helping our friends and neighbors across Rhode Island through the first-time homebuying process for more than 105 years. Just like any large purchase or life milestone, we know the homebuying process can be daunting and a bit stressful, and we understand that the uncertain times we're all currently navigating can add to those feelings of anxiety.

Our job, as we see it, is to be a good partner and make your life easier. We work alongside our members to develop comprehensive plans that help eliminate the stress from the homebuying process so that you can focus on what matters: the excitement and well-earned pride that comes with achieving your financial dreams.

Here's where that plan starts.

**Assess your financial situation.**

Before attending neighborhood Open Houses or shopping around for various mortgage loans, first-time homebuyers need to take a hard, objective look at their financial situations and general lifestyles to make sure they're ready to take this next step.

If you're thinking about buying a house, you should start developing a plan and creating a budget. Start by:

- **Tracking your spending:** In order to create a strict budget that allows you to reach your savings goals while maintaining your lifestyle, you need to know exactly where you're spending your money. Spend two or three months meticulously recording where your cash is going, and see if there are any realistic opportunities to cut back on spending.

• **Understanding your debt:** Protective homebuyers should not try to enter the housing market if they have excessive debt. From a financial responsibility standpoint, adding a home loan on top of existing loans will make it more difficult

for the buyer to pay off their debt and achieve financial independence. Plus, most lenders require applicants to have a debt-to-income ratio of 43% or less.

**Find a loan (and a lender) that works for YOU.**

From loan products designed specifically for first-time homebuyers to construction and rehabilitation loans to help you build your dream house from the ground up, Navigant Credit Union offers a wide range of lending products to meet our members' individual needs.

We'll help you compare rates, and choose the option that works for your plans.

**Gather your paperwork and financial documents.**

Once you're comfortable with the personal budget you set for yourself, and you've worked to bring your debt-to-income ratio to a level that allows you to apply for a loan, you're ready to sit down with a financial institution to discuss available loan options.

Most, if not all, lenders will require applicants to provide a packet of financial information once they officially intend to proceed with the application. At Navigant Credit Union, we ask for:

- Two most recent pay stubs
- W-2 forms for the past two years
- Two most recent monthly bank statements
- Tax returns for the most recent past two years

**Give us a call.**

If you're ready right now, great! Let's get started! If you think you're still a few months (or even a few years) away, that's perfectly fine: Let's get a head start on that plan!

No matter where you are on your journey, our expert team of lenders is ready to help you take the next steps toward your financial dreams. Learn more about Navigant Credit Union's lending options by calling us at 401.233.4700 or visiting [www.navigantcu.org](http://www.navigantcu.org).

# 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.

# Excessive alcohol use raises concerns during COVID-19 pandemic

Decompressing in the evening with a glass of wine or a cocktail - or two or three - might seem like a good way to cope with the stress of the COVID-19 pandemic. But for many, increased alcohol use is worsening the ongoing health crisis.

"The data from Nielsen clearly shows that people are drinking more than ever," said Dennis Romano, MD, a medical practitioner at Drink-Less, an outpatient clinic in Cranston, RI providing medication-assisted treatment to those who struggle with excessive drinking or binge drinking. "And there's no question that drinking too much leads to an increase in health risks," he said.

But how drinking much is too much? That depends on a variety of factors, including your gender and weight, says Dr. Romano. "According to the NIAAA, 'high-risk' drinking for women is the consumption of four or more drinks on any day or eight or more drinks per week. For men, it is five or more drinks on any day or more than seven drinks per week." "When speaking to new clients, we frequently hear people say 'I can't believe it. That's considered high risk or binge drinking? That's what I drink every day,'" said Samantha Scheer, MBA, Program Director at Drink-Less. "People have long turned to alcohol as a way to relieve everyday stress. With stress and anxiety levels at an all-time high, it's not uncommon for people to begin drinking earlier in the day and more frequently on weekday

nights. In many respects, this pattern has become the new 'normal' way of life. But this cultural belief that alcohol is a healthy way to cope with problems is disheartening. If it's one or two drinks to relax after work or at dinner with family or friends, it's completely fine. But it is concerning when we see excessive drinking become the routine, go-to solution," she said. "At Drink-Less, we take a comprehensive approach to treating excessive drinking in a way that supports the lifestyle goals of each of our clients. Whether the goal is to achieve and maintain a low risk level of drinking or quit entirely, we can help". For more information, contact Drink-Less at 401-346-1599 or visit [www.drink-less.org](http://www.drink-less.org).

By Samantha Scheer, MBA - Program Director at Drink-Less

## Did You Know?



One of the most common reasons for drinking too much, is doing so without really thinking about it. -Rosamund Dean (Author of 'Mindful Drinking')

Changing your relationship with alcohol CAN be done. All it takes is preparation, commitment and a change of mindset. Mindful drinking or abstinence is not about deprivation, it's about freedom.

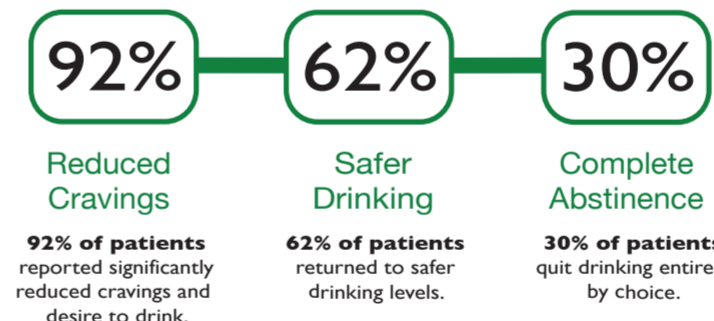
## Is Your Drinking Under Control?

### Take This Questionnaire!

1. Do you sometimes drink more than you intend to?
2. Have you ever tried to cut back or quit drinking and were unsuccessful?
3. Are you unable to stop drinking without a struggle after one or two drinks?
4. Do you ever get an urge to drink or a craving for alcohol?
5. Has your drinking negatively affected your personal, social or family relationships?
6. Has drinking caused you any health problems?
7. Have you ever felt guilt or remorse after drinking?
8. Do you have trouble sleeping after a day or evening of drinking?
9. Have you pushed aside hobbies or activities that you used to enjoy?
10. Has a partner, relative, friend, doctor, or other health care worker been concerned about your drinking or suggested you cut down?

If you answered YES any of these questions, you may be drinking at a high risk level. There are simple, effective, medical solutions available to help you regain control.

## Medication Effectiveness on Alcohol Use



Source: <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC3540966/>

## How Much is Alcohol Costing You?

	A Day	A Week	A Month	A Year
<b>Beer</b> (12 pack of beer)	\$10	\$70	\$300	\$3,650
<b>Wine</b> (Bottle of wine)	\$12	\$84	\$360	\$4,380
<b>Liquor</b> (Bottle of liquor)	\$15	\$105	\$450	\$5,475

### Additional Costs



Investing in an outpatient program will save you money and improve quality of life. So, if you're ready to get help...spare no expense! It pays off in the long run.

## Ask the Expert: Dennis Romano, MD



**Question:** I'm 40 years old with a stressful career and I find myself coming home after work and turning to alcohol to help me decompress after a long day. I'm doing this about 5 days a week and find that a couple of beers is turning into 5-6 or a couple glasses of hard liquor. I've tried to break the habit many times, but feel that I'm stuck in this cycle where I'm not in control. Is there anything you can recommend to help me regain control?

**Answer:** This is a great question because this scenario applies to millions of Americans every day. With high levels of stress, anxiety, and long work hours, many people turn to alcohol to help them relax at the end of the day. The problem is there is a very fine line between having a couple of drinks to decompress and drinking at a level that begins to change the chemistry of the brain and form habits that are incredibly difficult if not impossible to break without help from a medical professional. I would recommend trying an outpatient, medication-assisted treatment program (MAT) such as Drink-Less in Cranston, RI to help you cut back your drinking to a low-risk level where you can enjoy a drink or two and feel in complete control. MAT programs use medication in combination with one-on-one coaching to provide a comprehensive approach to treating excessive alcohol use and binge drinking. Research shows that this combination is incredibly effective at suppressing alcohol urges and helping people regain control of their drinking and their lives.

# DRINK-LESS

## A Medication-Assisted Alcohol Moderation Program

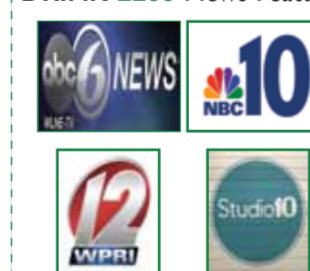
Physician Approved. Effective. Flexible. Private. Affordable.

The Drink-Less program combines clinically-proven prescription medication and one-on-one coaching to eliminate alcohol cravings and break the dangerous habit loop, empowering people to rebuild their health, careers and lives in an outpatient and private setting. Continue to drink as normal; our experts will help you gradually reduce your total number of drinking days and drinks per day. Once you reach safe levels, you can continue to enjoy drinking in moderation or quit entirely. The choice is yours. No more alcohol cravings, anxiety or shame.

## HOW CAN WE HELP?

- **Prescription Medication:** Clinically-proven prescription medication removes urges to over-drink in 92% of people without affecting enjoyment or taste.
- **Experienced Care Team:** Consultations with board-certified physicians and psychiatrists specialized in addiction medicine for clinical guidance and coaching.
- **Customized Care:** The program is customized to your individual needs to help you achieve your goals. We provide the tools to help you break the habit loop.
- **No Stigma or Shame:** We are committed to maintaining an environment free of judgement, stigma, or shame. Say goodbye to the days of being labeled an "alcoholic".
- **Flexible Access:** No appointments. Evening hours. Flexibility to choose a day that works for you.
- **Ongoing Support:** Unlimited access to an in-person support community for clinical guidance, motivation, and coaching.

## DRINK-LESS News Features



## Anxiety and Alcohol Use

Anxiety and excessive alcohol use influence and sustain each other in a positive feedback loop. Anxiety often pushes people to drink, and excessive drinking is known to significantly increase anxiety, worsening both issues in a vicious cycle. At Drink-Less, we prescribe medication that is widely used for its powerful anti-craving and anxiolytic effects (to reduce anxiety). It works directly on the brain's reward pathways to reduce cravings and urges to drink alongside general anxiety, helping to reverse the cycle of excessive or uncontrolled drinking.

## A Team That Truly Cares for YOU



At Drink-Less, we pride ourselves on being highly experienced and compassionate professionals, dedicated to providing personal and exceptional care. Our team includes medical and business professionals with over 40 years of experience in treating addiction and teaching the life-changing habits to help our clients break free from excessive alcohol use and live their best lives. To accomplish this, our team works with each patient to develop a customized treatment plan with prescription medication to remove cravings and tools to break the drinking habit loop.



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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.

# Put your Advertising in the Right Hands with BEACON COMMUNICATIONS



Beacon Communications is a publishing and sales management company. Its principal newspaper is the Warwick Beacon, serving Rhode Island's second largest city. In addition to the Beacon, the company owns and publishes two weekly newspapers, the Cranston Herald and the Johnston SunRise, serving Cranston and Johnston respectively, as well as a weekly shopping/buying guide, The Reminder.

Beacon Communications owns and manages RhodyBeat.com - a community website including content from all of our publications, news, contests, local blogs, advertising - plus many links of interest.

Beacon Communications is also the home of RhodyPrints, a full-service advertising specialty products company.

Beacon Communications also functions as the sales management company for RING, the Rhode Island Newspaper Group. Established in 1977, RING is an association of publishing companies representing 20 weekly newspapers. With one call, one order and one bill, advertisers reach more than 160,000 homes in Rhode Island and Southeastern Massachusetts. Every paper is audited and is locally edited to its community. Nine of the publications are sold by subscription and distributed by mail, carrier or at a newsstand. RING is the best marketing tool for advertisers who want to reach Rhode Island's extensive network of community newspapers with one phone call.

Beacon Communications is a local company that has been serving the area for over 50 years.

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Monday-Friday 8:30am-5pm  
Closed Saturday & Sunday

# Feeling CONFIDENT ABOUT DANCE LESSONS DURING uncertain times

During this time of uncertainty, To The Pointe of Performing Arts has spent the summer planning and implementing safe COVID-19 guidelines that have allowed for it's dancers to resume doing what they love to do in a safe and healthy environment. The summer has been a great dress rehearsal for what is to come in the fall. Camps, classes, and intensives have been a great outlet for TTP's dancers to thrive in. The check-in process and COVID protocol that is in place have both run very smoothly and dancers have adjusted very well to wearing masks and being spread out within the dance rooms. After months of virtual learning, dancers are spending their summer days dancing and being with their friends. Even while wearing their masks, dancers move around the studio with smiles across their faces.

In preparation for the Fall, To The Pointe is offering a wide range of carefully planned dance classes for ages 18 months through advanced adult. Beginner through Advanced Levels are being offered in the performing arts styles such as: Ballet, Pointe, Lyrical Contemporary, Hip Hop, and Tap. Young dancers may enjoy dancing with Mommy or Daddy in their Creative Movement classes.

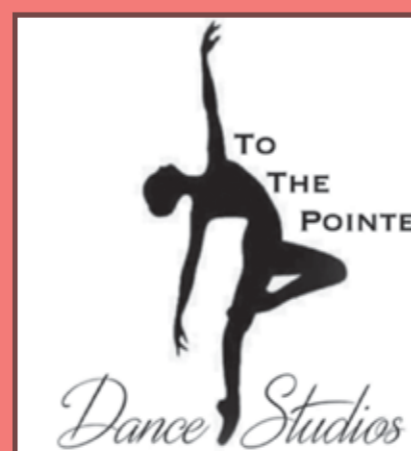
With upcoming Fall classes being offered in the studio, as well as virtually, dancers will find a method of learning that suits their comfort level. Parents experience their child's classes remotely via Zoom which allows for them to really see their child's class and enjoy watching their dancer at their best! TTP's director Sheri Masiello is mindful of her student's needs during this difficult time. She explains, "Being back in the studio, doing what they love is an important part of our dancers' lives, we need to be there for them, providing that outlet that they not only need but also enjoy." Sheri, along with her staff of dedicated teachers, are thankful to be able to be back in the studio but at the same time offer a virtual option for those families who are not ready to dive back into a public setting. To The Pointe is committed to making sure that their dancers find their way back to dance and do so in a safe environment in which they can continue to progress and grow as dancers and individuals.



To The Pointe of Performing Arts is now accepting registration for their Summer camps and Fall Season which begins on September 14, 2020. For more information or to register, please go to their website at [www.tothepointeofperformingarts.com](http://www.tothepointeofperformingarts.com) or call one of their 3 Rhode Island locations:

Cranston (999 Oaklawn Ave.) 942-5554  
Smithfield (9 Cedar Swamp Rd.) 354-0054  
Coventry (2435 Nooseneck Hill Rd) 385-9500.

You may also contact via email at: [info@tothepointeofperformingarts.com](mailto:info@tothepointeofperformingarts.com)



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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.

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 Right Credit Union

More than ever it is important to know your finances and there is no better way than at your local Credit Union. Being a part of a Credit Union means that you are also a part owner of your financial institution. As a Member your benefits earn lower interest rates on loans and higher percentages on products such as savings accounts. Credit unions are controlled by Members with an elected board of directors who serve their duties in the best interest of the Members.

Run by community leaders, Credit Unions are a nonprofit. With no stocks or corporation, assets and decisions the credit unions to focus on the wellbeing of Members first. With Members in mind, Credit Unions can return any profits with maximized savings rates, lower loan cost and reduced service fees. Since Credit Unions are also a part of the community, using one helps the local economy and helps the local charities and fundraisers prosper. Community involvement is a way Credit Unions can provide financial education, scholarships and help support local associations in need.

What type of services do Credit Unions

offer? High interest banking, such as Savings and Checking accounts. Borrowing options; through mortgage, personal/vehicle loans and equities. Credit Unions even have investment options with Money market, Certificates of Deposits and IRA accounts. You may also find conveniences such as fraud monitoring through your Credit Unions credit and debit card services. Most importantly, your funds will be federally insured through National Credit Union Association!

With membership in mind, Ocean State Credit Union is a great place to start asking any of the questions you may have regarding becoming a part of our community. With exceptional member satisfaction, we have 70 years of serving Rhode Island's financial needs. We treat every Member with the respect, discretion and professionalism you expect from your financial institution. Please stop by one of our locations, or visit us online at OceanStateCreditUnion.org. Our staff will be happy to answer any questions you may have as well as help you discover the value of Membership.

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## How to Choose the Right Concrete Company



Rhode Island Ready Mix has been providing quality ready mix concrete to Rhode Island, Connecticut and southeastern Massachusetts for over ten years. We are excited to announce a totally revamped Plant, fleet and management for the 2020 season.

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As mentioned we can create ready mix to meet any specification including RI DOT bridge mix. Rhode Island Ready mix is a NRMCA member and ASTM spec approved.

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\*SOURCE: 2019 CVC READERSHIP SURVEY

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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.

## WHO WE ARE

**RHODE ISLAND NEWSPAPER GROUP**  
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Warwick Beacon (Thursday)  
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Valley Breeze, Cumberland/Lincoln (Thursday)  
Valley Breeze, N. Providence (Wednesday)  
Valley Breeze, N. Smithfield/Woonsocket (Thursday)  
Valley Breeze, Pawtucket (Wednesday)  
Valley Breeze & Observer (Thursday)

### EAST BAY NEWSPAPERS

Bristol Phoenix (Thursday)  
Barrington Times (Wednesday)  
Portsmouth Times (Thursday)  
Sakonnet Times (Thursday)  
Warren Times-Gazette (Wednesday)  
Westport Shorelines (Thursday)  
East Providence Post (Thursday)

### SOUTHERN RI NEWSPAPERS

The Independent (Thursday)

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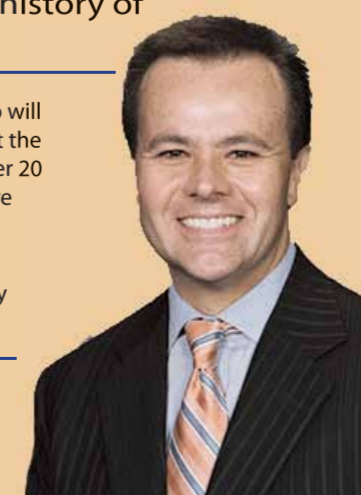
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## Choosing the Best Eye Doctor

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 your 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 or 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.

The right eye doctor will treat you with eye drops & compresses. Anyone who experiences this should contact their eye doctor immediately or go to a Hospital Emergency Room.

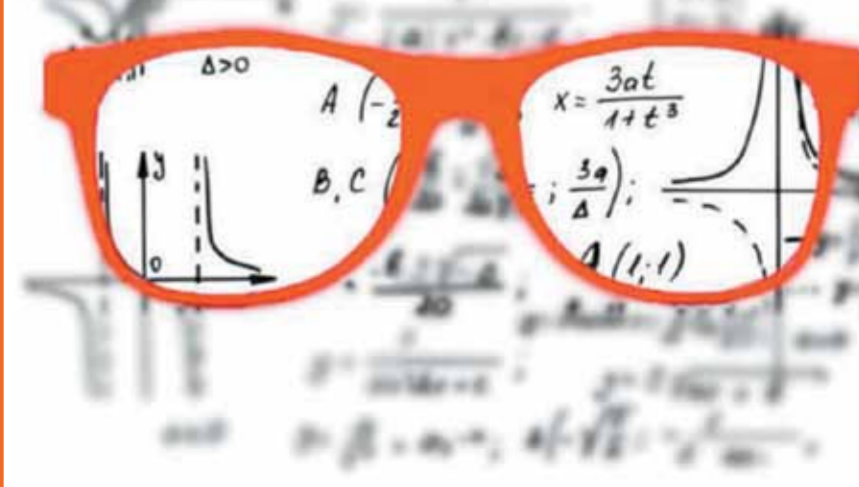
Treatment includes Laser Peripheral Iridotomy and Cataract Extraction.

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. Contact Rhode Eyeland today to schedule your appointment.

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## Why is there a dog in the funeral home?

Henry B. (“HB”) is being trained as a therapy dog to help our families through the grieving process. This means that he will be available to sit in during arrangements with families and be present during calling hours and funerals.



### But What Does a Funeral Pup Do?

He is here to comfort all the people that walk through our doors. We know what a difficult and emotional place the funeral home can be for many people. Henry is here to provide some temporary relief for any anxieties you may have.

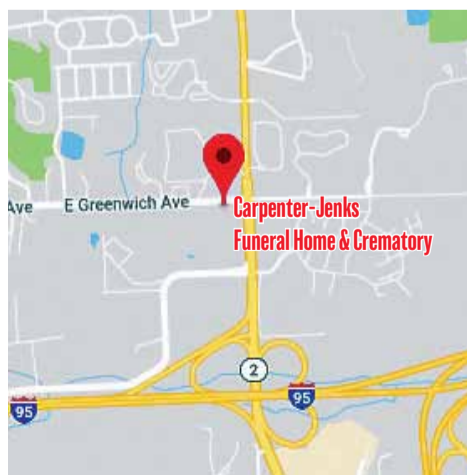
### But Does He Shed?

No! He is a Soft-Coated Wheaten Terrier, and has hair as opposed to fur. This makes him hypoallergenic, as we know this could cause issues for some people.



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