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How To Choose an Attorney

The right attorney can make a big difference between winning and losing your case. No matter what legal issue you are facing, you can find an attorney who matches your needs and advocates strongly for side of the case. Don’t settle for a second rate lawyer. The outcome of your legal issue is just too important. Here are some factors to keep in mind when choosing a lawyer.

AFFORDABILITY
Do not settle for inexpensive legal representation. In this instance, you will need to hire the best lawyer you can afford. Quality should always come first when it comes to attorneys. Attorneys also work on a contingent fee basis (they do not get paid unless the case is settled or won in Court) on some cases.

REFERENCES
Sometimes, finding a great attorney can be as simple as asking your family or friends for referrals. People are usually happy to share their experiences and opinions. A satisfied client is a law firm’s best advertising.

CONSULTATION
Take advantage of any free consultations. Most attorneys offer them. Many attorneys will also offer you night or weekend appointments to accommodate your schedule.
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How To Choose an ATV

There is no greater way to enjoy the environment than riding an all-terrain vehicle (ATV). It is a fantastic way to escape the busy week or spend time with your friends. Whether you are riding near your home or going to a national park, you can have fun basking in the beauty of nature. Unlike other hobbies, ATVs are a relative bargain. With some basic equipment and gas, you are on your way.

SHOPPING ADVICE
First, conduct some research. Think about how you will use the equipment. Are you using the ATV for competition or strictly recreationally. If your goal is to compete, then you will need a higher level of equipment. On the other hand, long excursions demand strong fuel capacity and range.

No matter what your goal, you should learn to ride safely and comfortably. Take a training course and always follow local traffic laws. Finding more experienced ATV riders will help you learn more about your vehicle. Joining a local club is an excellent way to make new friends and find riding partners. You can also discover local trails and listen to riding tips from experts.

TYPES OF ATVs
There are several kinds of ATVs to consider. The youth model is smaller and less powerful. With an automatic transmission, it is designed to introduce children to the hobby. The basic four-wheeler is an affordable choice. It is perfect for the first time ATV owner. These easy-to-ride vehicles are affordable selections, but they are not ideal for deep mud or large rocks.

Utility quads will help you with towing, snowplowing or hauling cargo on front- or rear-mounted racks. These ATVs have many other accessories as well. Sport-utility quads have features that will enhance performance and practicality. These ATVs are popular because they are fun to ride. Finally, some ATVs have long-travel suspensions, powerful engines and lightweight construction. These machines are for sports and fun. They can jump, slide and run over rough terrain.

COMPETITIONS
If you are thinking about becoming more involved with ATVs, consider taking part in competitions. From races to endurance rides, you can test your skills. There are even safety competitions. Look for more information at your local ATV club or on the Internet.

SAFETY TIPS
— Purchase an ATV that fits your strength, size and experience. Never let a child ride an ATV designed for an adult.
— Wear a helmet designed for ATV riders. Always insist that all members of your crew wear their helmets.
— Follow safe towing practices when moving your ATV.
— Ask for permission before riding on private land.

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How To Choose the Right Bank

Choose the right bank and give your finances a much needed boost. Most people don’t realize it. They often select banks based on advertisements or because a branch is near a shopping center. While convenience is important, it shouldn’t be your only factor. Consider these aspects when selecting a bank.

**Interest Rates and Fees Charged**

Like many other businesses, banks want to be competitive. Interest rates are one way they entice new customers. It is not uncommon for the savings account interest rates to vary widely, but the majority of institutions make adjustments according to changes in the federal funds rate.

You might think interest rates are inconsequential. But when substantial deposit amounts are involved the difference can be significant.

Banks are also famous for charging fees for particular transactions. For example, a checking account may only allow a certain number of checks to be written each month before a fee is assessed. Sometimes, a minimum balance is required to keep the account active. Look at a fee schedule to determine if it is acceptable to you.

**Personal Convenience**

Banks with multiple locations in convenient areas are important. When you must walk into a branch, it is vital that you find one quickly and easily.

If you travel frequently, check if your local or regional institution is a member of a national network.

Also, ask about their online banking policies. Is their website easy to navigate and secure? Online banking can be a great way to pay bills and transfer money between accounts.

**Overdraft Safeguards**

Everyone makes mistakes. Accidental overdrafts happen occasionally. Each financial institution has a different policy about these matters.

Some banks might offer overdraft coverage in the form of a high-interest credit line. Other banks charge fees each time an overdraft occurs.

Sometimes, banks provide no coverage. It is essential to research overdraft policies before making a final decision.

**Institutional Stability**

These days, it is important to consider a bank’s stability. Before you entrust your money to an institution, check its history and financial condition.

Typically, banks invest deposited funds under a fractional reserve banking system. Any bank with a strong balance sheet should be able to weather any turbulence caused by market corrections.

The majority of banks are insured by the Federal Deposit Insurance Corporation for up to $250,000 per depositor. This value can vary depending on the type and number of accounts held by a customer.

Provided you understand and act within these safeguards, your money will likely be safe in a bank. That is not to say that failures are impossible. A solid bank will limit exposure to toxic assets that put its balance sheet at risk.

**Services You Need**

Most banks offer a variety of services. Whether you need get a loan or open a checking account, choose a bank that fulfills your needs with the fewest fees. Additionally, it should offer the maximum conveniences possible.

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How To Choose a Credit Union

In these economic times, many people are finding out that credit unions have a lot to offer. It is a great place to find a financial solution while helping your community. Credit unions are typically nonprofit operations owned by their members. They are not owned by individuals or conglomerates. The banks charge less in fees than for-profit banks. Any dividends go to the members instead of shareholders. These days, credit unions are a good deal. They usually offer better interest rates on savings accounts and competitive rates on various loans. You might get a fantastic rate on a student loan, mortgage, auto loan or credit card. Also, the federal government stands behind credit unions. Most deposits are insured up to $250,000.

Selecting a credit union is not difficult. The first step is to research those in your community and their membership requirements. Some credit unions are available to employees of specific companies, groups of public service or school employees. But offers extend eligibility to anyone willing to follow their membership requirements. You may be asked to join a food co-op or other organization in order to qualify for membership.

A simple Internet search is an excellent starting point. Develop a list of credit unions in your area. Then narrow your possibilities by researching eligibility, services offered and fees charged by each credit union.

Verify the current interest rates on their accounts. If you can’t find the rates online, call and ask them for the percentages.

Find out if there are any fees associated with the accounts you want to open. As with traditional savings and loan banks, you might be required to pay a fee if you fall below a minimum balance.

Check about other requirements. You might need to use your debit card a certain amount of times each month.

“If you are in the market for a specific loan, research to see if the loan is issued by the credit union. Do they charge an origination fee and who make the lending decision, the loan officer you are talking to or a processing department in some far away town?”

Once you have found several credit unions offer that type of loan, compare interest rates and specials to see who has the best deal.

Of course, convenience is something to keep in mind. Check for availability of online services, weekday and weekend hours, where branches and ATMs are located. You should also understand any fees associated with ATM or debit card usage. If you use ATMs frequently, those charges can add up fast.

Some credit unions belong to a nation network of credit unions for shared services. It might mean more access to ATMs and other services in case you move or go on vacation. If you have children attending college in other cities, this can be useful.

Once you have completed your research, make a list of the advantages and disadvantages of each credit union. You can easily compare them.

Upon choosing your credit union, visit the branch so you can understand all of the services. Learn more about the benefits of membership. With a little research, you will find that a credit union is a fantastic way to avoid the hassles often experienced from conventional banks.
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How To Check Your Skin

Symptoms of underlying health problems can usually be spotted somewhere on your skin. It is the largest organ system in your body.

Your skin exposes your health secrets. That’s why a regular self-examination is essential. You can detect a problem early and have it treated before it becomes a major concern. Skin cancer is among the most common and dangerous types of cancer. If you spent your youth sunning yourself on the beach or performing yard work under the sun, you should regularly check your skin. Also, people who have a family history of skin cancer should check themselves regularly. If you spot anything unusual, or something that makes you curious, consult a dermatologist for further evaluation.

WHAT TO DO

Conducting regular skin self-examinations is the best way to check for development of skin cancer.

The best time for a self-exam is when you get out of a shower or bath. Make sure you have plenty of good lighting. You will need a full-length mirror and a hand-held mirror.

Become acquainted with your birthmarks, moles, and other marks. Familiarize yourself with their look and feel.

Check for anything new:

— A new mole that is unlike your other moles
— A new red or darker color flaky patch that seems a little raised
— A new flesh-colored firm bump
— A change in the size, shape, color, or feel of a mole
— A sore that doesn’t heal

Check yourself from head to toe:

— Look at the front and back of your body in the mirror. Then, raise your arms and look at your left and right sides.
— Bend your elbows. Look carefully at your fingernails, palms, forearms (including the undersides) and upper arms.
— Examine all sides of your legs. Also check your genital area and between your buttocks.
— Sit and closely examine your feet, including your toenails, your soles, and between your toes.

A regular examination will help you understand what is normal for you. It might be helpful to record the dates of your skin exams and note how your skin looks. If a physician has taken photos of your skin, compare your present condition to the photos to help check for changes. If you find anything unusual, contact your doctor. Preventative measures are the best way to detect any possible signs of skin cancer or other conditions. The sooner skin cancer is detected; the better the chances are of doing something for it.
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Selecting the Best Eye Doctor

Eye exams are one of the most crucial things you can do to ensure your health and happiness. Even if you don’t have any noticeable trouble with your eyesight, it is still important to have routine examinations. Getting your eyes checked makes it possible to discover vision issues sooner, when they are easier to treat. Catching and treating eye problems early will likely lead to better outcomes.

Choosing the right ophthalmologist or optometrist can be a challenge. Consider these aspects when doing your research.

**TYPES OF EYE DOCTORS**

**Optometrists** do not have a medical degree however, they do have specialized training in diagnosing and treating vision and eye health-related problems. These professionals usually receive a bachelor’s degree before their four-year optometric training programs. Optometrists are able to treat a variety of medical eye disorders. They have the ability to write prescriptions in order to treat these conditions.

**Ophthalmologists** are MDs who treat eye diseases. They have a full medical degree along with their specialized training for eye treatment. Their extensive background typically includes four years of pre-med school, four years of medical school, at least one year of an internship and three years of ophthalmology residency before completing their training. Along with routine eye examinations, they provide medical and surgical eye care.

Both ophthalmologists and optometrists should be certified by their respective boards. This is very important as **board certification** is given after completion of all training and certification indicates superior knowledge to the board examiners.

**TRAINING**

Eye doctors often specialize in certain diseases or treatments. If you have been diagnosed with **glaucoma, cataracts or diabetes** for instance, you can find a doctor who has experience specifically treating these diseases. Be sure to ask eye doctors about their experience treating specific diseases and conditions.

**REFERENCES**

Your family doctor or general practitioner may know the best eye doctors in your area. Doctors often refer patients to the eye care specialist that has the most experience treating specific needs.

Friends and family can also provide helpful advice. They can tell you who they used for their previous eye exams. These people can also provide insight about their experiences and outcomes with these doctors, as well as the physician’s bedside manner.

Look for a doctor who will spend enough time with you to fully discuss your condition. Some doctors are better at this than others and spend adequate time to give you good informed consent about any procedure they are recommending to you.

**OPTICAL SHOPS**

If you prefer one stop shopping, check to see if your doctor has an optical shop. Also check the type of warranty provided if you are going to buy glasses from any optical shop.
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How To Choose a Financial Institution

There are many factors to consider when choosing a financial institution. It is important that you find an establishment that will fit your specific needs. In order to do this you may want to ask yourself a few questions.

1. Would you prefer to be a member or a customer?
Members of credit unions are allowed to run for election or choose their board members, whereas bank customers are depositors that are part of an institution that is run by stockholders.

2. Is the chosen institution NCUA or FDIC insured?
Credit unions that are insured by the National Credit Union Administration, usually called NCUA, will protect your money up to $250,000 if the institution were to fail. Banks are backed by the Federal Deposit Insurance Corporation, also known as FDIC, which have equal coverage. If you have more than $250,000 to deposit make sure that you look for a credit union or other financial institution with additional deposit insurance.

3. What type of relationship are you trying to establish? A checking, savings, or loan account?
Credit unions are not-for-profit which means that they may be able to offer lower rates on loans and higher savings opportunities than a bank. Depending on the type of account you are interested in opening it is pertinent that you do your research on the best rate that is available to you. As a side note, remember to request a fee schedule so that you are not blindsided by any deductions that may be made from your account.

4. Consider your service needs. Do you live far from town? Would Online services best suit you?
Knowing this should help you decide which services are most important to you and make your decision for financial guidance less complicated. Many credit unions and banks have a variety of online services to provide their members and customers access that live far from any of their branch locations. There are also credit unions that offer shared branching or co-op ATMs that allow you to do business at other credit unions.

5. Do you value customer service?
A bit of research can tell you quite a bit about a financial institution and their customer service. Either look to google for reviews or, best of all, turn to your trusted friends and family for advice.

What better day than today to start your financial journey? By following these tips we hope to help lead you to the financial institution of your dreams.
Things to Consider:

**Location** - How far am I willing to drive to see a medical provider?
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**Specialty** - At Barrett Hospital & HealthCare, our Medical Staff is made up of Internal Medicine, Family Medicine, Family Medicine with OB, Emergency Medicine, Gynecology, General Surgery, Orthopedic Surgery, and Behavioral Health Providers. In addition, we are pleased to be able to offer access to Visiting Specialists for: Urology, Podiatry, Oncology, Orthopedics/Spine

**Access** - In addition to our Emergency Department, which offers 24/7 emergency medical care, Barrett Hospital & HealthCare Clinic operates from 8:00 AM - 5:00 PM Monday through Friday. The Walk-In Clinic is also available Monday through Friday from 7:30 AM - 4:00 PM.

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How to Select the Best Hospital

Before you suffer an injury or become ill, it is important to select a hospital in your area that will suit your needs. By checking their services in advance, you can make an informed decision in the event of an emergency. Most hospitals follow similar practices and procedures, but not all facilities are the same. The presence of innovative equipment and a friendly staff can make some facilities better than their counterparts.

Here are some factors that can help you choose the best hospital in your city.

Location will play a large role in your choice. The hospital should be close to your home or workplace. Some people will only have one hospital in their area. Choosing a different facility will not only add to travel time, it is simply not practical. After all, when an emergency happens, you will need to get to qualified personnel as soon as possible. But if you have a medical condition and an alternative facility farther away specializes in it, that hospital might be a good choice. You will have to balance convenience with your personal circumstances.

Your preferred doctor should have privileges at the facility you choose. Physicians send patients to specific hospitals because it is convenient for them. They are familiar with the site and can use the equipment there. Check with your doctor about where he can work. Insurance carriers will pay the cost of services from a preferred provider, including hospitals. Verify which hospitals are in your carrier’s network. If you choose a facility that is not covered by your policy, you run the risk of incurring significant charges.

Another consideration is what other features a hospital may offer. For example, a hospital may be accredited with the Joint Commission, an organization that verifies specific standards of care within medical facilities. Accreditation means that they are passing frequent performance reviews. You can be confident you are receiving quality care. Awards and other certifications indicate that a hospital offers consistent care. The Magnet program recognizes excellence in nursing care and other aspects of hospital work. Not all hospitals are Magnet certified. In fact, this award is only given to a select few facilities in the country. If you opt for a facility that has received Magnet recognition, you will receive excellent care.

Hospitals often have several areas in which they specialize. For example, two hospitals in the same city may offer care, but one specializes in gastroenterology, while another has an advanced cardiac unit. Choosing the right hospital for your procedure will ensure you receive the highest level of care. In fact, some hospitals will transfer patients to another facility if it has better equipment and specialists.

Determining the highest quality hospital for your condition will help you achieve the best outcome during instances of illness or injury. Since hospitals have offer a variety of care and service types, it is vital to analyze all the options before you decide. By knowing the facts and keeping your own priorities in mind, you will make a wise choice when selecting the hospital that is best for you.
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How To Choose 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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How To Choose a Nursing Home Facility

Cherished family members deserve the best care, especially as they grow older. A quality nursing home facility can help parents, grandparents, siblings or other loved ones live a happy, healthy life. You will have peace of mind knowing that they are receiving kind attention and care. There are several aspects to consider when picking a care center. Making the right choice means your loved ones will enjoy happiness and longevity. It will also mean less stress for family members.

VISIT THE FACILITY
Take a tour of the potential facility. You should intuitively feel warmth and safety in this environment. Your visit will also provide clues about the general atmosphere and morale of the residents. There should be lots of natural light, cheerful colors, bright wall art and hints of laughter from the staff and patients. Focus on the cleanliness, staffing levels and the appearance of other residents. Is the air fresh and free from unpleasant odors such as urine, feces and stale food? Are there enough nurses and attendants on duty? Are residents appropriately dressed? Do they seem clean and freshly bathed? Bring the prospective resident along for the tour. This facility may become home. Your loved one deserves to have a voice in selecting the facility. Feeling welcomed are cues that this could be a positive living experience. Socializing is important. Are there opportunities for residents to meet each other? Regular activities such as music and crafts or an outdoor area for enjoying the sunshine will enhance quality of life. Most nursing home facilities are happy to provide a tour of the building. Once you seen the environment, ask for a consultation with a staff member. This is an opportunity for you to ask questions and address special needs of the prospective patient. Possible questions might include availability of physical and occupational therapy, accommodation of patients’ doctors’ appointments outside the facility and access to barbers and beauticians for the residents.

TALK WITH OTHERS
You might have a chance to talk with a relative of a patient who is currently living in the nursing home. Don’t be afraid of asking them for honest opinions about the facility. Query them about the staff and quality of care received by the residents. Solicit their input on whether you should place your own loved one in this facility. These relatives are usually eager to share their experiences with you. Hearing their impressions will help ease your own anxieties about this important decision.

ASK THE DOCTOR
If you are still unsure about your decision, or if you have reservations about the facility, discuss the matter with your loved one’s primary care physician. This professional should also be able to recommend good nursing facilities in your area. The doctor may suggest additional facilities not on your original list. When your loved one has special needs, the doctor will know which facility or center can best meet these requirements. Deciding to put a family member or loved one in a nursing facility is never easy. Carefully weigh the expectations of your family member with your impressions and the recommendations of others. This is one of life’s most difficult decisions. Taking the time and doing the research will result in a better quality of life for your loved one and peace of mind for yourself.
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How To Choose an Orthodontist

Many men and women feel ashamed of their teeth, but few people are born with a perfect smile. An orthodontist can help you gain confidence, health and happiness. By using modern technology, these trained professionals can make any mouth look amazing. A good orthodontist will provide a customized treatment delivered with compassion and care. Orthodontists receive similar education and training, but not all are gifted practitioners. Recommendations from people in your social network will give you good leads.

**SERVICE**

Because treatment takes time, you should develop a good rapport with your orthodontist. You will also experience some physical discomfort while receiving treatment. That is expected. It is how this professional treats you, and the environment around you that will make a difference. The waiting area should be comforting and soothing. Focus on how the staff treats you and others. Children are the most common type of patient for orthodontists. Watch their reactions closely. If they seem relaxed and comfortable, then you might be in the right place. Look for an orthodontist who knows the value of time. You should not have to wait a long time in the waiting room. Quality orthodontists perform most of the work on your braces themselves. They don’t offload it on staff members.

You also need someone who can communicate clearly. Listening to questions and answering them clearly is part of their job. You are not just any patient. High quality orthodontists see you as a valued client and treat you as such. Dental assistants are part of the treatment team, so it is wise to form good relationships with them. They will contribute during the phases of treatment and have undergone rigorous training. These professionals will help you during the process.

**TECHNOLOGY**

Ask each prospective orthodontist about the technologies he uses. There are several systems, each quite different from the other. Some methods require more adjustments, and some take longer to do the job. Each professional should explain the trade-offs between one system and another. Each has advantages and disadvantages. Have him explain why he prefers one over the other.

**CLEAR BRACES**

Clear braces are a very common choice for people who care about their appearance. Adults, professionals and others can receive treatment without having it hinder their appearance. Invisible braces aren’t right for everybody. Clear braces are the next best thing. They work better for people than do clear aligners, a slower straightening technique. If you are interested in clear braces, ask your orthodontist why he or he uses a particular type. It will guide your choice in which system you choose. Orthodontists will also have suggestions on which braces will work best for your situation.

This treatment is a significant investment, but you don’t have to feel miserable while receiving it. The right mix of education, certification, experience and personality should make all the work worthwhile in the end.
Butte Central Catholic School

The primary purpose of Butte Central Catholic Schools is to develop intellectual excellence within a safe community environment that seeks to further holistic development and a sense of responsibility for lives in the spirit of Jesus. Butte Central Catholic Schools welcome all students to be part of their traditions and teachings that are based on the belief that each student is a unique, growing individual who, as a member of the human, global community, shares in the responsibility for that community. As a Roman Catholic community, Butte Central Catholic Schools proclaim their mission in a spirit of faith, peace and justice.

FACILITIES

Butte Central Grade School (Pre K - 5th Grade) offers young students the cutting edge and nurturing atmosphere for learning that parents expect. Our teachers have a multitude of backgrounds from which they draw from to enhance the entire learning experience. Visit the school site to learn more...

Butte Central High School offers young adults the atmosphere to grow and find one’s self while being prepared to enter the next stage of their educational experience. Our teachers know right combination of discipline and encouragement to bring out a student’s true potential. Visit the school site to learn more...

Butte Central Middle School (6th - 8th Grade) offers youths the encouraging atmosphere that prepares students for entrance into High School. Our teachers have a multitude of backgrounds from which they draw from and continually strive to create more challenging and cutting edge lessons to enhance the educational experience. Visit the school site to learn more...

Butte Central Maroons Activities Center (MAC) is a newly built athletic facility, built through hard work and dedication to benefit the students of Butte Central. See what the facility has to offer by visiting the MAC site...

Butte Central Foundation is committed to supporting the next generation of Butte Central Students through actively campaigning for the students needs. Take a look at the Foundation and see how you can help by visiting the Foundation site...
Parents send their children to private schools for many reasons. Ultimately, it is because they want what is best for their children. They believe a private school will help their children succeed.

Choosing the right private school seems like a daunting decision. After all, an educational institution can help or hinder your child. The task becomes less daunting when you take the appropriate measures, do research and ask the right questions. The following tips will help you determine the right school for your child.

Your first step is evaluating your child’s educational goals and needs. Does he have natural gifts you are seeking to nurture? Are there physical or learning disabilities or behavioral issues that should be addressed? Has your child voiced an interest in science, math, sports or music?

Ask for referrals from your child’s current school, teachers, guidance counselors, family and friends. This should give you a solid beginning.

Now, consider what an ideal school would offer. Make a list of these features. Will your child attend a local day school or boarding school? Are there travel or budgetary restrictions? Are extracurricular activities, such as sports, band, art or debate club important?

Conduct some research on the Internet for schools that have these features. Most sites will have plenty of information as well as policy summaries. Look at photo galleries and videos. Some sites may even give virtual tours of the facilities.

Think about your child’s daily commute to school. Are there suitable transportation options?

After looking at these considerations, you can now make a “short list” of schools. It will consist of institutions that fit your criteria. Ask your child for his or her opinion about these schools. Talk it over to decide which ones are best.

When the list is complete, it is time to narrow it down even further. Determine entrance requirements and ensure your child meets them before contacting a particular school.

Make a list of general questions along with a subset of specific questions for each school. Then start contacting the institutions. If their answers are satisfactory, make an appointment to visit them. While there, inquire about the enrollment paperwork and any testing your child will have to complete.

Check out the atmosphere of the school. Is it relaxed or competitive? Is there structure and discipline, or is it more free-flowing? Most importantly, will your child feel comfortable there?

Be aware of how you are treated by the staff members. They will be dealing with your child throughout the day. Are they friendly, helpful and respectful? Try to meet as many of the staff and teachers as you can.

Imagine your family engaging in school activities. Is it easy to picture your child spending them there? If your child accompanies you to these appointments, ask him or her about the school. Children often have special insights and reactions to environments.

After all tours are complete, review your findings. You should be able to start eliminating schools.

Now that you have seen the school, asked questions and met the staff, you can also develop a better understanding of the financial cost of each school. Ask about financial aid, if needed.

With diligence and forethought, you should be able to apply to the school of your choice and have your child happily accepted.
Lisac's Tire
2109 Yale
• Butte
782-4294

American Car Care
441 S Montana St. • Butte
782-9108
494-4450

Lisac's Tire Of Anaconda
1100 W Park Ave.
• Anaconda
563-6110

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• Truckload Buy Price
• Free Mounting and Balancing
• Nationwide Tire and Service Warranty
• Free Tire Inspection
• Free Rotations
• Free Flat Repairs
• Fast Service
• Best Prices
• Financing options available

Choose your locally owned Tire Store

Lisac's Tire 60 Years of Serving Montana
BUTTE, MONTANA

Lisac's Tire
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• Truckload Buy Price
• Free Mounting and Balancing
• Nationwide Tire and Service Warranty
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• Free Rotations
• Free Flat Repairs
• Fast Service
• Best Prices
• Financing options available

American Car Care
3600 Harrison
• Butte
494-4450

Lisac's Tire Of Anaconda
1100 W Park Ave.
• Anaconda
563-6110

TIRE SUPPLY
SERVICE CENTERS
HONORED AT OVER 30,000 LOCATIONS
How To Choose a Tire Shop

Tires are an essential component of your automobile. They can make a big difference in your riding experience and affect a car’s steering and balance. Tires can ensure a smooth, safe drive.

So finding a great tire shop is important to any automobile owner.

**CHOOSE YOUR BUDGET**
Cost should play a role in your decision-making process. Figure out what you can afford to pay for tires. It will stop you from wasting time at expensive shops. Hopefully, you will only need to buy tires once a year, depending on how much you drive your car.

**CHOOSE TYPE OF TIRES**
When selecting tires, consider the climate you live in. If it is dry and warm, then a standard tire will be fine. But if you live in a place that gets a lot of snow, then you will want a better grade of tires. Snow tires are good for snow or dry land. High performances tires are good for driving at high speeds. If you commute a long distance, be sure to choose high-mileage tires.

**CHOOSE AN OUTLET**
There are a variety of ways you can purchase tires. They are available through national chains or a local auto shop. You may even buy them online.

Buying tires in person allows you to inspect the tires. You can see exactly what you are getting. When you purchase tires online, it is difficult to judge what you are getting.

Local shops will likely be more inexpensive, and you might get more personalized service.

Ultimately, your choice should fit your priorities and budget.

**NEW OR USED**
Some people don’t mind purchasing used tires. Pulloffs are tires that came with a new car, but the new car buyer wanted custom tires. As a result, pulloffs are almost new. Does your tire shop guarantee pulloff tires? If a dealer sells new and pulloff tires, the tire installer may not realize that each tire must replicate the way it was installed on the previous car. Failure to do so will result in the steel belt breaking through.

When tires have had the worn treads replaced, they are called retreads. A factory buffs the old tread and attaches a new one. In inspections ensure the casing is strong enough to hold a new tread. If you are on a budget, pulloffs and retreads are great choices. Anyone who purchases used tires should inspect each tire thoroughly. Bubbles, holes, cuts and metal showing are a sign that you should not purchase the product. It may not be safe.

**CHECK OUT THE SHOPS**
When you visit a shop, look at their products and meet their employees.

You should feel as though the salespeople are trustworthy and knowledgable. Once you find a good tire shop, you will likely return again for other products. It is important that you develop a good working relationship.
• **REPUTATION:** Summit Valley Title Company has a solid reputation. They have been in business in Silver Bow County since 1970. The company was established by Maurice A. “Bud” Maffei. Mr. Maffei was contacted by Chicago Title Insurance, a national underwriter and encouraged to start a title company in Butte-Silver Bow.

• Work began by building a title plant, that was done by copying and filming the recorded and filed documents in Silver Bow County.

• Our title plant today boasts records dating back to territorial days our records are at our finger tips and allow us to produce the title products in a timely manner.

• **LOCAL KNOWLEDGE:** Summit Valley Title’s experienced staff has a superb knowledge of the real estate industry including the local practices, laws and complete continuing education to stay abreast of changes in the industry.

• **LOCATION:** Summit Valley Title is conveniently located in uptown Butte, directly across from the historic Mother Lode Theatre, with private parking and a short distance from the courthouse for easy access to record documents after closings.

• **FEES:** The title insurance industry in the State of Montana is regulated by the State Insurance Commissioner. The rates are filed by underwriters after approval from the Commissioner. The rates are not subject to change from transaction to transaction. There are re-issue rates which apply to sellers and borrowers regardless of which title company handled the last transaction.

• Please call Summit Valley Title Company for your next real estate transaction. Michele and Dan Miles and the professional staff is ready to answer your questions and guide you through the process with confidence and knowledge.
How To Choose a Title Company

One of the most stressful things you can do in life is buy or sell a home. It is an enormous transaction. Even the smallest mistake will cause major headaches. Last minute issues could add unwanted drama and completely stop the deal. It might even lead to legal problems.

For these reasons, finding a qualified and experienced title company is essential. They will help you complete your transaction successfully.

**REPUTATION**
The best title companies have a solid reputation with real estate agents and attorneys. A great way to choose a title company is to ask for referrals. Find out which title companies Realtors and real estate experts prefer in your community. Be sure to get several recommendations. Remember, title companies have a key role in real estate sales -- everything from researching the title’s history to setting up escrow accounts and verifying what taxes are owed. You don’t want to trust such an important job to a company without happy clients and a long track record.

**LOCAL KNOWLEDGE**
It is vital that you find a title company that knows your local area well. Real estate laws vary from state to state. Municipalities will also have their own common practices and policies that real estate agents must navigate. Skilled title companies will excel in three areas: quality, speed and service. Having a company that knows your local area, including everyone involved from the Realtors to the courthouse employees, will go a long way toward helping you at the closing table. When problems or questions arise, a title company should already have long-standing relationships with people who can get the issue resolved quickly and correctly.

**LOCATION**
Title companies are typically where participants sign documents at the closing table, so the title company’s location and hours are important to consider. Even if you are closing at another site -- such as an attorney’s office -- having an accessible title company can be an asset. All other things being equal, you should pick a company with a convenient office location where you feel comfortable.

**FEES**
Have a clear understanding of all the applicable costs and fees upfront. Some charges may be negotiable, while others may be set in stone. A Realtor can explain all the title-related costs to make sure you’re being charged a reasonable rate for the services provided. Basing a title company on their fee schedule, however, is not a good idea. Don’t try to pinch pennies. It is very important they do the job right. You may find that it wasn’t worth the savings if problems arise or if the cheaper title company doesn’t offer fast, friendly and experienced service. It is important to trust the judgment of professionals. Discuss different title companies with real estate experts in your area. After all, they work with title companies every day.
Take your website from ho-hum to WOWZA!

The Montana Standard can help your business get the attention it needs online with an attractive new website. Whether you don’t have one currently or need an upgrade, we can help!

- Web hosting & design
- Search engine registration
- Search engine optimization
- Matching mobile site
- Website analytics
- Branded forwarding emails
- Customer sign up forms
- e-Commerce
- Custom development
- Ongoing knowledge & support

Contact us today for a free consultation at 406-496-5546
How To Choose a Web Developer

First impressions matter. An attractive website is your doorway to new customers. Like a brick and mortar storefront, your online presence needs to leave a positive impression with potential customers. That’s why finding the right web developer is so valuable. When you work with The Montana Standard, we can help you coordinate your branding, so the whole world will know what to expect from you.

Are you out-of-date, clunky and unhelpful, or inviting, modern and stylish? More than ever, people spend their free time online these days. They are continuously making snap decisions about how they will spend their money. It is always smart to invest with experts who know the digital media landscape.

DESKTOP & MOBILE
Years ago, websites only needed to look good on desktop computer monitors.
Times have changed.
One of the most important trends in web development is making sure your website is optimized for mobile devices. Creating easy-to-read navigation that matches your desktop site and adding content that looks good on a mobile device is important, especially since mobile traffic is growing exponentially. It seems everyone uses a smart phone and are relying on them more and more to find the products and services they need and want.
The Standard can make your site look gorgeous on mobile devices and desktop computers alike.

CUSTOM CODING
While there are plenty of services offering inexpensive websites based on templates, your site will likely need customization. It will need to function specifically for your business.
The Standard can help you set up a simple, template-based site if that’s what you need. But we can also be able to help you with much more complex projects that will make your site efficient and proactive.

Whether you need a basic website to start getting your business the traffic it needs and optimization in the search engines, or if you need something more advanced like an e-commerce site, trusting a digital media expert instead of doing it yourself is the way to go.

MARKETING SERVICES
The Montana Standard understand that a vibrant website is only the beginning of the marketing process.
There are an infinite amount of ways you can increase visibility for your business or organization online. Popular ways include having a presence on Twitter and Facebook and utilizing email marketing. Other companies buy ads on mtstandard.com, the area’s most visited website, or set up blogs and buy keywords on search engines.
Not all of these methods work for every business. Online marketing can be a trial and error process. It will require some time to discover what works best for your situation.
But The Standard can help you navigate these choppy waters and help you decide how to promote your site. We will keep you from making expensive mistakes on your own.
It’s About YOU!

Our readers are the reason we are the number one source for news, sports, classifieds information and advertising in the area.

All the products and services we provide are to enhance your life and make our community a better place. So, thank you!

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