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2025 CONSUMER

How-To Guide

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**The Daily
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A Veterinarian

How To Choose



Today's Doctor of Veterinary Medicine is a highly trained medical professional. Once completing undergraduate studies and four additional years of veterinary medical school, a veterinarian must successfully sit for a national board examination.

Veterinarians are trained in clinical areas such as anatomy, pathology, microbiology, pharmacology and surgery. Modern veterinary medicine offers comprehensive medical and surgical services comparable to the healthcare provided to people. Most veterinarians are general practitioners offering a wide variety of services, while some continue their training to become specialists in disciplines such as cardiology, ophthalmology, and neurology.

WHERE TO START:

Word of mouth is the best place to begin your search for a veterinarian. Ask neighbors, friends and family members to recommend a veterinarian and ask why they chose him or her. You want to choose a veterinarian whose personality works well with you and your pet. Other sources of recommendations might include the breeder of your pet or the local animal shelter, co-workers who have pets, or the trainer of your pet's obedience class. Ask those that you know who take good care of their pets and you will likely receive a good recommendation. Your local phone book will have listings of area veterinarians, but don't base your choice on advertising alone.

NARROWING THE CHOICE:

There are many facets to consider when choosing a veterinarian. Some obvious ones are location and convenience. You should not make your choice on location alone, but it is a consideration. You may have a rela-

tionship with a veterinarian an hour away, but can you get to him or her soon enough in an emergency? Does the veterinarian have hospital hours that coincide with your schedule? Many veterinarians have early morning dropoff hours to accommodate the working individual.

YOUR PET'S FIRST APPOINTMENT:

Once you have narrowed your choice to one, schedule an appointment. When you arrive, take note of the condition of the office. It should look and smell clean. Are you greeted by name? Is the hospital staff courteous and friendly? Make sure you provide your new veterinarian with any previous medical history for your pet. Sometimes, it is better to send this information ahead of time, before your pet's first visit.

WHAT TO ASK

Does your veterinarian offer a comprehensive preventive healthcare program? Ensuring your pet is current on all immunizations, heartworm testing and intestinal parasite screenings will decrease the likelihood of serious disease over your pet's lifetime. Do they recommend year-round heartworm, flea, and tick prevention and recommend dental care for your pet? Is emergency service available if the need arises? Most areas have an after-hours emergency facility close by. Your veterinarian can provide you with the necessary contact information.

If you have an unusual breed of pet that has an unusual condition be sure to provide this information and ask questions. Are you offered options for pet care and services and do they give you an opportunity to ask questions? Are there ancillary services offered such as boarding, grooming and home visits? They may

be important factors in your decision. Does your veterinarian require that all pets boarding be current on all vaccinations? This is extremely important for protection of your pet as well as other pets that are boarding.

WHAT ELSE TO LOOK FOR:

The examination room should be clean and orderly. Has the examining table been disinfected after the last patient left? Your veterinarian should perform a full examination of your pet. This should include evaluation of your pet's teeth, eyes, ears, skin, heart and lungs, abdomen and musculoskeletal system. A thorough exam and visit should also include a question and answer session in which you share health history of your pet. You should also observe the interaction of your pet with the employees and doctor; watching to see if they handle aggressive animal behavior with anxious or a calm and confident manner.

Once you have chosen your veterinarian, ensure that you and your pet visit him or her regularly. Keep him or her informed of any changes in your pet that concern you. Don't be afraid to ask questions. Take an active part in your pet's health care and you will keep your furry friend with you for many years to come!



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Residential Real Estate

A Realtor

How To Choose...



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Real estate transactions involve many moving parts that must coordinate efforts & get results to make a successful transaction a reality. The leadership of this team is the realtor.

USING A REAL ESTATE AGENT, BROKER, OR REALTOR

A real estate agent has a professional license that is awarded by the state after completing training dictated by that state & having taken a written licensing exam which covers federal real estate laws, general real estate principals & state-specific laws. A real estate broker has additional education covering in-depth coursework focused on ethics, contracts, taxes & insurance. Typically a broker has a minimum of 3 years experience as a licensed real estate agent. There are 3 types of brokers: principal, managing & associate. A realtor is a licensed agent with membership in the National Association of Realtors® & are held to a higher code of conduct.

HOW TO CHOOSE AN AGENT

Consider interviewing at least 3 agents to find the one that fits your specific needs & demonstrates attention to detail, knowledge of your housing market, a network of real estate connections, engaging, honest personality, tenacity, self-motivated & a problem-solver mindset. Be direct & ask about their experience, their client load, how often you will communicate & how, their percentage as a listing or buyers agent & if they are a full time agent as these questions will impact the success of your transaction. A listing presentation carries no obligation to list with that agent. Recent laws in every state have defined the duties of someone specifically retained as a real estate agent. Most states require a real estate agent to explain his or her

role at the outset of any conversation. A professional agent will promptly provide this information.

LOOK FOR AN AGENT WHO:

- Is a licensed member of the local board or association of realtors.
- Listens to your expectations of buying/selling property including future plans on potential purchases.
- Responds promptly to your questions & advises you on how to prepare your home for the market.
- Points out improvements that will enhance the desirability of your home.
- Has researched your property & comparables currently available in the public records and the MLS.
- Has experience working with your type of property.
- Willing to offer you previous clients as references.
- Can recommend support professionals such as roofers, appraisers, inspectors, mortgage brokers, etc.

REALTOR RESPONSIBILITIES

Some of the duties your agent will perform for you include:

- Walk through the process of selling your home from beginning to end.
- Provide comparable information about the prices for which other properties have sold and analyzing data for you to gain a true comparison.
- Supply information regarding local customs & regulations you may want to consider as well as legal requirements.
- Share information about your home through the Multiple Listing Service and on other internet services.
- Place advertisements for your home.
- Field phone calls.
- "Qualify" potential buyers to make sure they would be financially able to buy your property.
- Negotiate the sales contract.

- Alert you to potential risks.
- Offer professional photography
- Provide you with utility options, city & county services.
- Help you prepare for a smooth closing of the transaction.

REAL ESTATE TERMINOLOGY

- Appraisal
- Backup Offer
- Inspection
- Title Search
- Contingencies
- Land Survey
- Seller & Buyer Concessions
- Counter Offer
- Above Market Price
- Termite Report
- Pre-Approval
- Loans: VA, FHA, Conventional
- Closing Costs
- Agent Commission
- Equity
- Proof of Funds
- Active Contingency
- Common Area Assessments (HOA)
- Rent to Own
- Down Payment
- Earnest Money
- Easement
- Exclusive Listing
- Foreclosure

Kim is a licensed Broker with over 17 years of real estate experience. She is a native of McMinn County & is proud to call it home. Kim & her husband, John, have two young daughters. They enjoy the outdoors & have a hobby-farm with several horses.



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How To Choose...

The reasons for preferring cremation are varied. For some, it seems a more natural process than burial. Others have environmental concerns with burial. Still others are not sure why they feel more comfortable with cremation but are interested in learning more.

Most funeral homes provide some type of cremation service, but some specialize in providing cremation services. For many consumers it is important the funeral home they select own and operate their own crematory as opposed to transferring the deceased to an off-site crematory. The peace of mind of knowing one funeral home is prepared and experienced to provide the services you require is well worth the effort required to become educated and make an informed choice.

Because it is important to be informed, many people choose to make their decisions in advance. Making pre-arrangements with your selected funeral home will help assure your wishes will be carried out following death. It also spares your family from the burden of making decisions during the emotional time after a death.

Many people wonder whether cremation is consistent with their religious beliefs. There was a time when some religions disapproved of the cremation process. Today, most permit cremation. It is a good idea to discuss your concerns with your clergy, as individual congregations may differ from nationwide or worldwide church policies.

Another reason for preferring cremation is the many options available for services and final disposition. In fact, cremation offers more options than does traditional burial. For example, choices are available in the type and scheduling of gathering or celebration, the final disposition of cremated remains, and ways to remember or "memorialize" the

deceased.

IMMEDIATE CREMATION

Those preferring to have no services or gathering can arrange for removal of the deceased and immediate cremation. You will want to review cost, administrative requirements, and other details with your funeral director. Many families who choose direct cremation later regret the decision because it ignores their need for closure. Participating in arrangements, viewing the body, and meeting in a formal or informal setting with supportive friends and family are meaningful parts of a ritual, like baptisms and weddings, that help us understand and cope with loss.

CREMATION FOLLOWED BY MEMORIAL SERVICE

Following either private or public viewing, the body is cremated. A service or gathering is held at a place of the family's choosing, to commemorate the life of the deceased. Eulogies, readings, music and the sharing of photos, videos, and personal collections and hobbies are often part of the gathering. The gathering is an opportunity for those who cared about the deceased to remember them in a special way, and to say good-bye.

FUNERAL SERVICE FOLLOWED BY CREMATION

Probably the greatest misconception about cremation is that there can be no funeral. Many people choosing cremation have a traditional funeral service, followed by cremation. The funeral service may be conducted in a funeral home, church, or any other appropriate setting. Clergy may conduct the service, but this is not required. Some will prefer a less formal format of sharing memories and feelings. The funeral service is personalized by including things to help those attending to better know and remember the deceased, such as flowers, photos, videos and music. Choosing a

casket, urn, burial vault, and stationery items that reflect the loved one's life complements these items. Funeral directors who specialize in cremation will have many examples for you to look at and choose from.

Anyone who has ever tried to write a family history knows it can take a little time. Planning to personalize a memorial service or funeral service is much the same. The plan may consist of simple, brief notes or a detailed set of directions.

With so many choices and options, the value of preplanning becomes evident. No one better understands your wishes than you. Meeting with a funeral director who specializes in cremation services allows you to collect information on options and costs, and to record your wishes for your family to refer to later. You may even want to pre-pay your final expenses as a way of relieving your family from this burden and saving money.

There are many good reasons why thoughtful families are beginning to strongly consider cremation. Let an informed funeral professional with experience and special interest in cremation make suggestions as to your options and choices.

The Top Four Things You Should Know...

- Become educated and make an informed choice.
- Find a funeral home that is prepared and experienced to provide the services you require.
- Make decisions and pre-arrangements in advance.
- Pre-pay your final expenses as a way of relieving your family from this burden and saving money.

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A Bank

How To Choose

Choosing a bank to help obtain your financial goals is an important step in a person's financial journey. It is important to choose a bank that can meet your current needs and one that will also have the products and services to help you grow in the future. While finding a new bank may seem like a daunting task, these helpful tips will make the process simple and easy.

Bank Research

When researching a bank explore these categories; location, convenience, and history.

- **Location** - Find a bank that serves the area you live in. Searching the internet for "banks near me" is a good strategy. As you are driving, look for bank branches along your normal route. Make a list of banks that interest you.

- **Convenience** - Banks that have branches where you live, and work is important. However, current technology advancements are making this less important than it once was. Banking technology such as, internet banking, mobile banking, mobile deposit, online account opening, and person to person payments allow us to do most banking tasks without ever stepping into a branch. When looking for a new bank, make sure they have the technology you need to make banking convenient.

- **History** - When researching a bank consider the age of the bank, number of locations, growth history, and the location of bank headquarters. Finding a bank that serves the community you live in is important. Local banks invest in the communities they serve and are focused on the individuals within the community. Many banks today have branches in your community, but are headquartered outside of the county,

region, or even state. Having a bank where decisions are made locally can provide you with flexibility and options not offered by other banks.

Products and Services

Everyone's needs are different, and you must determine which products and services are required to meet your financial goals. The basic account offerings of a bank are checking and savings accounts. There are a variety of different types of checking and savings accounts offered. These accounts come with additional features and balance requirements. Important questions to ask are, how much money do I plan on keeping in the account? What is the minimum balance required on the account? How many checks do I plan to write each month? Do I plan to conduct banking online? These basic questions will help you choose the right account for you. Some banks even offer accounts with extra benefits such as local merchant discounts, cell phone protection, and identity theft assistance.

Once you have narrowed your list of banks, take the time to go in and discuss the products and services you are interested in. Remember, you are choosing this bank to be a partner in your financial journey. By visiting in person, you can gain valuable knowledge not obtainable through online research and this will also give you the opportunity to meet some of their employees. How were you greeted when you entered the financial institution? Was someone offering to help you as you entered? Was the staff friendly and knowledgeable? Did they explain all the products and services to you and answer all your questions? Your initial feeling of a bank is important, and you want to make sure

the bank made you feel like you were a priority. You are choosing a bank to become a long-time partner and you should be assured that the bank is qualified and willing to guide you through your financial decisions.

Fees

Ask for a fee schedule at each bank you visit. Some banks have these available online, others will give you a printed copy. Compare the fees for each account you are interested in and keep an open mind when considering the fees or charges. Most accounts have a way to reduce or waive the fee and often accounts with service charges have additional benefits that come with the account. Some of these options can include local merchant discounts, cell phone protection, identity theft assistance, free ATM transactions, and even rewards or cash back.

Technology

Banks offer a wide variety of technology to make banking easier and more convenient. Technology offerings available are ATMs, internet banking, bill payment, budgeting tools, mobile banking, external transfer (bank to bank transfer), mobile check deposit, and person to person payments. Upon your request, a bank should provide you with a demonstration of these tools and show you how easy they are to use. Be sure to ask about ATM locations and fees associated with foreign ATM transactions (another banks' ATM).

By following these helpful tips, you can find a bank that will enable you to meet and exceed your financial goals. Remember, your bank is there for you whenever you have a question, need advice, or just need financial support.

CHOOSING A COLLEGE

Choices, choices, choices! With hundreds of college options around the nation, this task can seem overwhelming. The most important factor to remember is the decision is yours, and no one else can make it for you. Find the college or university that has the best fit for you. How do you find the right one?

DO RESEARCH ONLINE

Browse institutional websites, the College Board, ACT CollegeNet, Peterson's Collegequest, the Princeton Review, US News and World Report, and more to find information on colleges and universities that might be the right fit for you.

ESTABLISHING WHICH SCHOOLS ARE RIGHT FOR YOU

As you start researching schools, you need to decide what type of college or university you want to attend.

SCHOLASTIC LEVEL

How will you fit in academically? Consider average GPA and test scores of the incoming class, and look over course syllabi if you can find them. Will you be academically challenged, bored or overwhelmed?

TYPE OF EDUCATION

What do you want to study? Are you looking for a pre-professional program or a liberal arts education? Do you want a planned schedule of courses, or do you want to have more freedom with your course options? What do you want to do after you graduate? You can always choose a major later if you're not sure.

LIFESTYLE

If you can, try to attend a class and walk around campus on your own. Get a feel for the institution. Check out campus events that might be open to the public. Talk to students, faculty and staff to see how you'll fit in. What type of extracurricular activities do you want to be involved in? Check out lists of student organizations to

see if you will find a group that fits your interests. Interested in being a college athlete? Look into athletics programs and/or intermural teams to see if there's a team for you.

SETTING

What kind of campus do you want? Will you be more comfortable on a smaller campus where you know everyone, or do you want to attend a larger school? Do you want a more urban or more rural setting? What are your hobbies, and how will they fit into your decision? Do you want to be close to home or move somewhere new?

COST

This is an important factor to consider in your decision process. Can you afford it? What financial aid options are available? Have you and your parents worked out a plan to manage payment? What scholarships will you qualify for, both at the institution and from outside sources?

MAKING YOUR DECISION

Now, it's time to categorize your picks. Separate your options into three categories: reaches, more prestigious schools that might be an admissions challenge; middle ground, schools you feel you have a good chance of getting into; and safety schools, schools you and your guidance counselor feel are a safe choice, both academically and financially.

THE BOTTOM LINE

Consider all of these things when making a decision on which school is right for you. Your choice impacts your preparation for your career, your social skill development, your circle of friends and acquaintances, and more. Think through your options carefully, and choose the school where you think you will succeed.

OTHER THINGS TO CONSIDER

Make sure you take the ACT/SAT early, so you can take it again if necessary. You want to make sure your scores are as high as possible. Sched-

ule your campus visits early as well. Visits will help you decide whether to keep a school on your list of options. Be sure to keep an eye on application deadlines. Many schools have multiple deadlines that can impact your options, including financial aid. If you plan to apply for financial aid, you'll also need to file a FAFSA. Filing opens in October the year before you start classes, so make sure you have all the information you need to apply for financial aid early. The earlier you apply, the better your chances of getting more aid. Once you make a decision, make sure to notify the school that you will be coming. Watch for deposit and registration deadlines to make sure you don't miss out on your first choice school.

Steps To Choosing The Right College

- Know who and what to study during the college experience.
- Take a values assessment.
- Do a self-assessment survey.
- Pick a major or academic focus, and visit the department or the admissions office to learn more.
- Research schools that offer that major or program.
- Look at different reports and recommendations for students, and research teachers' perspectives about the best education for each major.
- Find schools that fit your necessary criteria. As you narrow your selections, you may have to choose between some of your criteria, so figure out which things are most important to you and which ones you can live without.

A Career

How To Choose

Like many people, you may be wondering how to choose the right career. The most important thing you can do when you are trying to pick a career is to choose one that is right for you. Finding out what career is a good fit for you is truly all that matters.

Some people are born knowing what their career passion is in life. For most however, this “passion” won’t become realized until an experience sets them on course for their career. Regardless, lifelong personal success depends on - you.

Yes, qualities such as ambition, dedication, education, and skills all play role in determining your future, but true success will also be determined by well-developed strategies concerning academics and career. But what then, are the rights steps to take in order to achieve these desired results? Everyone has different paths they choose to take, but here are some tips to consider before making a life-changing decision.

FIRST, LEARN MORE ABOUT YOURSELF

Your first order of business is to learn as much as you can about yourself. If you think you know all there is to know, you will definitely be surprised by what you will discover by doing a thorough self assessment.

DEVELOP A CAREER PLAN

Think about what you want to do and find out more about the kind of training, education, and skills needed to achieve career goals.

ASSESS SKILLS AND INTERESTS

Think hard about what you enjoy, what you are good at, what kind of personality you have, and your

values. You don’t want to work hard toward a career you’ll dislike.

RESEARCH OCCUPATIONS

Find out more about the nature of the jobs that interest you such as educationl requirements, salary, working conditions, future outlook, and industry certifications.

COMPARE YOUR SKILLS

Compare your skills and interests with your selected occupations. The career that matches your skills, interests, and personality the closest may be the career for you.

CHOOSE A CAREER GOAL

Once you’ve decided what occupation matches you best, begin developing a plan to reach your career goal.

SELECT A TRAINING CENTER

You’ll need one that offers a college degree or training program to meet your career goal and financial situation.

RESEARCH FUNDING OPTIONS

Find out about financial aid and scholarships that could help support your efforts to attain your goal.

DEVELOP JOB-HUNTING SKILLS

As you prepare to graduate or move into the job market, you should develop a true understanding of how to locate and secure jobs in your industry and know about different hiring processes.

DEVELOP INTERVIEW SKILLS

Develop an impressive resumé and interviewing skills. Research different resume styles along with dos and don’ts. Learn acceptable interviewing

techniques and develop communication skills.

SEEK ASSISTANCE

Visit the Career Center in Athens as your primary resource and www.jobs4TN.gov. Go to a career guidance center at a school or college or a local library for additional information and help on career planning and don’t forget about Internet resources.

HOT CAREERS IN EAST TENNESSEE

1. Financial Managers
2. Industrial Engineers
3. Human Resources
4. Sales Managers
5. Licensed Practical Nurse
6. Pharmacy Technicians
7. Medical Secretaries
8. Customer Service Representatives
9. Bookkeeping/Accounting Clerks
10. Administrative Assistants
11. Machinists
12. Electricians
13. Industrial Machinery Mechanics
14. Carpenters

Important Points

- Compare your skills and interest with your selected occupations.
- Develop an impressive resume and polish your interviewing skills.
- You will need a school or training center that meets your education and financial requirements.

Questions To Think About

- What occupation matches you best?
- Do you have a plan to reach your career goal?

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