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HOW TO

SELECT INSURANCE

Insurance agents and brokers can streamline your insurance purchases and become your ally if you run into insurance problems down the road.

The terms “agent” and “broker” are often used interchangeably, but is there a difference? Technically, an agent sell insurance from one insurance company, while brokers represent many carriers. An “independent agent” is unaffiliated with any particular insurer and represents a range of compames.

GETTING STARTED

- Do your homework before you set foot inside an insurance agency. First, identify what you want in auto, health, home, life, business and other insurance products. Write it down. This list of features becomes the summary plan that you will give to agents and brokers in exchange for price quotes.
- When you are in the shopping-around stage, you can go online to get price quotes and ballpark figures for useful comparative rates. It helps to know what costs you are facmg.

THE RIGHT AGENCY

Look for strong service reputations and seek out testimonials from other satisfied customers. Use any contact you have in the insurance business to find out what agents are considered the most helpful.

Ask how long the agency has been in business and what insurers it works with. Longstanding agencies have clout with insurers and they can be your advocate if you face a claims problem. Don't be shy about asking for references - and following up on them.

Work with insurers that are financially stable. Rating services, such as Standard & Poors and A.M. Best, rank insurance companies based on financial stability and performance, and good brokers will discuss with you the financial status of the insurers they work with.

Often, one agency can handle all of your insurance business.

According to the Better Business Bureau, one way to save money is to insure all your vehicles with the same company or agent and to buy your homeowner's policy or other insurance policies from

the same source. Multi-policy discounts are common. Ask about long-term holder discounts.

Also, ask what other services the broker offers and at what costs.

Alternately, you can shop around based purely on price comparisons. If you treat insurance just as a commodity, brokers might not appreciate it, but you have the right to shop until you are satisfied. However, watch out for lowball quotes.

Here are some words to know while shopping for insurance:

- Conditions: Explanations in the policy of your and your agent's responsibilities. For example, how claims are to be filed and what proofs you must submit with your claim.
- Coverage: Description in the policy on specific circumstances in which you can receive benefits.
- Deductible: The amount of a loss or claim you must pay before you can collect.
- Premium: The cost of the insurance policy.

RATINGS ARE IMPORTANT

It's also important to understand the ratings, especially in car insurance. The rating is the process by which the price of your insurance coverage is determined. States are divided into rating territories. Your insurance agent, in the case of care insurance, bases part of the price of your policy on the claims history of all the drivers it insures in your territory.

Often, there are discounts related to age and household or marital status.

GET SMART

According to a recent survey commissioned by the National Association of Insurance Commissioners, 67 percent of Americans feel they have about the right amount of insurance coverage, although only 28 percent say they understand the details of the coverage “very well.”

Your state's department of insurance can provide rate guides for both auto and homeowner's insurance, which can help consumers

HOW TO

CHOOSE A PHARMACIST

Your pharmacist is a very important part of your health care team and should be chosen carefully.

In between doctor visits, your pharmacist can be an important resource, especially if you are using multiple medications or need help with products such as blood glucose meters, asthma inhalers, or other special care items.

KEY QUESTIONS

Some key questions to ask when choosing a pharmacist include:

- Does the pharmacist take time to answer your questions in a manner that you understand?
- Does the pharmacist tell you about each new medication and explain such things as how and when to take the medication and what you can and cannot take with it?
- Does the pharmacist offer flavoring for liquid meds for children?
- Does the pharmacist show concern for you and your family?
- Does the pharmacist recommend vitamins or supplements to take or tell you which ones you should NOT take with your prescriptions?

If your current pharmacist doesn't meet your needs or doesn't take the time to help you understand your medications, visit other pharmacies. Ask if the pharmacist has special certifications or training. Find a pharmacist with whom you can easily converse and shows concern.

WHAT TO LOOK FOR IN A PHARMACY

Where your family pharmacist works should also be an important consideration when deciding where your medication needs are going to take place.

Convenience is important; can you navigate the parking lot and the store?

Is the waiting area accessible and comfortable?

Does the pharmacist deliver? This is an especially important feature -- you may find yourself homebound due to illness or injury, and it is an advantage to have a pharmacist who knows you before you need that service.

A private counseling area may be desirable.

What is the service like? What insurances and discounts are accepted?

KEEP IT SIMPLE

It's a good idea to get all of your prescriptions filled at a single pharmacy. The pharmacy keeps a complete medication profile on you which includes all medications you are taking, particular health problems, and drug allergies that you have told your pharmacist about. By going to one pharmacy, your pharmacist will be able to continuously update your patient profile - making sure all the information is accurate. This will help avoid problems that occur when some prescriptions change.

With a little effort, you should be able to find a pharmacy that will be your partner in your goal living a healthful life.

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HOW TO

What Is Mohs Surgery?

► Mohs Surgeons serve as ...

- the pathologist
- the surgeon
- and reconstructive surgeon

More than 1.2 million people in the United States are diagnosed with skin cancer each year. It is the most common form of cancer, but with early detection and treatment, it is highly curable.

One of the most effective treatments for common types of skin cancer is Mohs Surgery; discovered and developed by Dr. Frederic E. Mohs, in 1967, at the University of Wisconsin, Madison.

It has a 99 percent cure rate for basal and squamous cell carcinomas. Mohs surgery removes the least amount of tissue, and includes a "reconstruction" to repair the skin and underlying tissue after the cancer removal.

Basal cell carcinoma may appear in many shapes and sizes, including a dome with visible blood vessels, or a pinkish patch, or a sore which heals but returns.

Squamous cell carcinoma may be a crusted or rough bump, a red rough, flat patch, a dome that grows and bleeds, or a non-healing sore.

Risk factors for skin cancer include having:

- light-colored skin
- skin that burn or freckles rather than tans
- blond or red hair
- blue or green eyes
- more than 50 moles
- irregularly-shaped or darker moles called atypical or dysplastic

Use of tanning bed increases risk of skin cancer.

Medical history contributes to risk as well. If you have:

- a history of sunburns, especially blistering
- had an organ transplant
- a weakened immune system
- long-term x-ray therapy
- been exposed to arsenic or coal
- experienced a bad burn

Your dermatologist will advise you as to how

frequently you should examine your skin for signs of change, and this means examining all of the skin, including scalp, ears, and buttocks.

A dermatologist will examine any suspicious area, and if necessary, take a biopsy in the office. The biopsy will usually reveal the type of cancer and even the stage of cancer in some cases.

Mohs surgery is warranted especially in cancer that is:

- located in cosmetically sensitive or functionally critical areas around the eyes, nose, scalp, fingers, toes or genitals.
- are large, aggressive, or growing rapidly
- are recurrent
- have ill-defined edges

Traditional treatments of scraping, burning, radiation, freezing, and excision may leave cancer behind, as well as scarring.

Mohs surgeons rely on a map of the diseased area and the precision of a microscope to trace out and ensure complete removal of the cancer, down to its roots.

The procedure usually takes place on an outpatient basis, in one day, under local anesthesia. Surgeons who are Members of the American College of Mohs Surgery (ACMS) are fellowship-trained, which means that after completing their medical residency, they have a one- to two-year specialized course of training under the tutelage of one or more ACMS surgeons. To be a member of ACMS, a surgeon must have completed 500 cases of Mohs micrographic surgery and reconstruction.

Mohs trained dermatologists are your best partner when it comes to diagnosing your skin health.

Make an appointment today if you have any concerns – consult with a dermatologist trained in Mohs micrographic surgery to ensure you get the experience and expertise to produce optimal outcomes.

Looking for a Dermatologist?

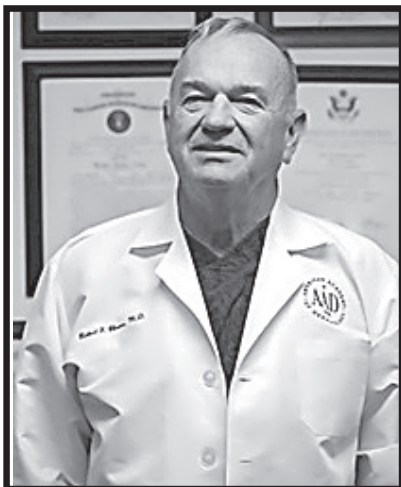
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HOW TO

CHOOSE FURNITURE

► The Top Four Things You Should Know...

1. Get physical. Sit in it. Better furniture will be heavier and more substantial than a lower quality piece.
2. Check the cushions. Well-defined curves, secure buttons and unobtrusive seams are the marks of a quality cushion.
3. Look beneath the surface. See how the piece is constructed, looking for loose screws or padding not sewn correctly.
4. Consider the conditions. Choose the piece based on where it will be placed and how it will be used.

Have you been furniture shopping lately? The experience may leave your mind swirling with the many choices you can make: solid Wood, upholstered, leather, Style and lifestyle ... all of these need to be considered when making your furniture choices, as well as furniture construction.

GETTING STARTED

Start with a list of your needs, room by room. Perhaps you already have some pieces to coordinate with, or maybe you are starting from scratch. Or, are you replacing long-outdated worn out furniture? What are your basic needs? Basic seating? A place to sleep? A large table for the family to gather? Or do you have stacks of books and nowhere to place them?

Take an honest look at what your needs are and make a list. It is much easier to prioritize from that written list than to wonder aimlessly into a furniture store.

After you've itemized your needs, browse through decorating magazines, catalogs and Web sites. Hone in on the styles you like in order to narrow your choices.

FURNITURE STYLE AND FABRIC CHOICES

Most furniture falls into one of two style categories: formal and informal, or casual.

Formal furniture includes such styles as Louis XIV, Chippendale and Queen Anne, originally created for royalty and the wealthy.

Informal styles originated in the rural countryside, and were designed by local cabinetmakers. These would include French Country, Provincial, and Early American. Each of these styles can be further refined to traditional or contemporary.

Traditional styles are most identifiable by the Cabriole legs, clay and ball feet, lure shaped backs and carved details. Woods tend to be walnut, cherry or teak and fabrics usually include brocades, damask and silk,. Oversized sofas and chairs with deep fluffy cushions, and durable easy to maintain fabrics exemplify casual.

Contemporary styles include Scandinavian, Modern and Oriental, with wood or laminate. They are identifiable by their sleek overall design elements.

Style is also defined by shape, color and texture and is reflected in accessories and floor and window coverings.

Home furnishings should make a statement about your attitude and lifestyle. Buy furniture you like, whatever your style. Recliners are the "ugly duckling that became a swan!" Recliners are better than ever; don't let a designer talk you out of them! True, there was a time when they were ugly, but not anymore!

Today more than ever, upholstered furniture is available in a wide range of styles and fabrics. Upholstery should be: Priced right. Colored right. Sit right. Right for the room and right for your family. There is also leather to be considered. Leather is a natural product. Good leather will rarely wear out; but it will change in appearance from week to week. New methods of tanning and manufacturing have brought leather into an affordable price range for many pocketbooks.

After deciding what piece or pieces you want, it is time to target a budget and begin to shop. Prices vary widely, and are often tied to the quality of the piece. Finding good furniture that works for you involves understanding how pieces are made and then deciding if the quality of the piece will bear up in day-to-day use.

FURNITURE SOURCES

The most obvious place to look is in your local furniture stores. However, don't forget estate sales, auctions and consignment stores. Some furniture stores in your area offer complimentary in-home design services to aid you in your decorating choices. When you are ready to start out on your furniture hunt, remember to assess your needs, set your priorities, narrow down the styles you are looking for, target a budget and then enjoy your search for the "perfect" pieces. Remember, when acquiring furniture buy only what you love!

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HOW TO

CHOOSE AN INTERNIST

Choosing the Right Internist for you!

Internist: A physician who specializes in the diagnosis and medical treatment of adults.

This specialty, called internal medicine, is dedicated to adult medicine. A minimum of seven years of medical school and postgraduate training are focused on learning the prevention, diagnosis, and treatment of diseases of adults.

Subspecialties of internal medicine include:

- allergy and immunology
- cardiology (heart)
- endocrinology (hormone disorders),
- hematology (blood disorders)
- infectious diseases,
- gastroenterology (diseases of the gut)
- nephrology (kidney diseases)
- oncology (cancer),
- pulmonology (lung disorders),
- rheumatology (arthritis and musculoskeletal disorders)

Go beyond selecting a name on a plan

Choosing the right doctor is a critical decision that requires some in-depth research. Very often individuals make this decision purely by which names turn up

on a health insurance plan, while others choose the doctor who is closest to their homes.

Although managed care has changed the way many look for and use doctors, this doesn't mean a person should remain hands-off in the selection process.

Narrow down potential doctors by their specialty, academic history, proximity to home, and whether the doctor is board-certified. A doctor who is board-certified has taken several extra years of training and passed a difficult board examination. To remain board-certified, he or she sometimes must complete continuing education and periodic recertification.

After the list is made, you can select two or three eligible doctors and make appointments for non-care-related interviews. This way there is the chance to gauge the doctors' personality, how well the interaction goes, and how comfortable you would feel in his or her care. The doctor who best meets this criteria is likely going to make the best fit.

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HOW TO

CHOOSE A REALTOR

► The Top Four Things You Should Know...

1. Look for an agent who is a member of the local board or association of realtors
2. An agent should explain and disclose their role and who they represent.
3. The agent should advise you on how to prepare your home for the market.
4. Be sure the professional shows enthusiasm, listens well, instills confidence and has a personality that is complementary to your own.

The sale or purchase of your home should involve a professional.

WHO IS A REALTOR?

The terms agent, broker, and realtor are often used interchangeably, but have very different meanings. For example, not all agents (also called salespersons) or brokers are realtors.

Learn who is a realtor and the reasons why you should use one. As a prerequisite to selling real estate, a person must be licensed by the state in which they work, either as an agent/salesperson, or as a broker. Before a license is used, minimum standards for education, examinations and experience, which are determined on a state by state basis, must be met. After receiving a real estate license, most agents go on to join their local board or association of realtors and the National Association of Realtors, the world's largest professional trade association. They can then call themselves realtors.

The term realtor is a registered collective members mark that identifies a real estate agent professional who is a member of the National Association of Realtors and subscribes to its strict Code of Ethics (which in many cases goes beyond state law).

It is the realtor who shares information on the homes they are marketing, through a multiple listing service (MLS).

Working with a realtor who belongs to a MLA will give you access to the greatest number of homes.

HOW TO EVALUATE AN AGENT

Without any obligation, you can invite local realtors to visit your home and give you a "listing presentation" about why they're the best ones to market if for you. Two to three presentations will probably give you a good opportunity for choice.

A listing presentation includes having the realtors review with you the reasons why you should list with that particular individual, and providing you with information that will assist you in making initial decisions about selling your home. 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 such as a disclosure.

Look for an agent who:

- Is a member of the local board or association of realtors.
- Explains and discloses agency relationships (the role of the agent, i.e. who they are representing-the buyer or the seller) early on in the process at "serious first contact."
- Advises you on how to prepare your home for the market.
- Shows some enthusiasm for your property, listens

attentively, instills confidence, operates in a professional manner, and has a complementary personality style to yours.

- Has researched your property in the public records and the MLS.

- Brings date on nearby homes that have sold (or failed to sell) recently.

The following are important questions to ask a potential agent:

- Are you a realtor?
- Do you have an active real estate license in good standing?

To find this information, you can check with your state's governing agency.

Do you belong to the MLS and/or a reliable online home buyer's search service? Multiple listing services are cooperative information networks of realtors that provide descriptions of most of the houses for sale in a particular region. If there's on MLS, how often do you cooperate with other local brokers on a sale?

- What have you listed or sold in this neighborhood lately?
- Do you cooperate with buyer's brokers?

- What share of the commission will you offer a cooperating broker who finds the buyer? And in addition to the criteria mentioned above, there are a number of very important reasons you will typically prefer to work with a realtor. Among them is the fact that they adhere to the NAR's highest standards of ethical conduct and professional training.

WHAT A REALTOR WILL DO FOR YOU

Some of the duties your realtors 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 and regulations you may want to consider.
- Share information about your home through the Multiple Listing Service and on the internet.
- 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.
- Comply with the disclosures required by law.
- Provide you with an estimate of the closing costs you will incur.



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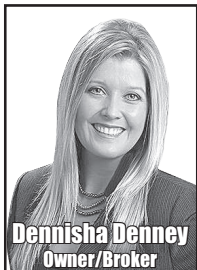
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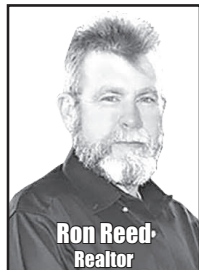
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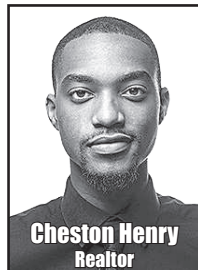
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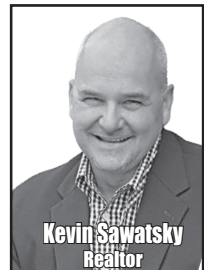
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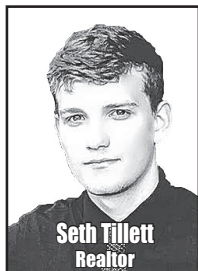
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HOW TO

How to Choose a Healthcare Rehab Center

► Therapy should be individualized and delivered by full time staff

► The heart of a quality rehab center is the patients' well-being.

Most people hope to go straight home from the hospital after surgery or being ill. But sometimes a little extra care is needed, and this is where a healthcare rehabilitation or skilled nursing facility comes in.

Quality providers deliver professional care in all areas, and these include: personalized care plans and implementation, hospitable and safe environment, and meet a high level standard for the patient's daily needs.

Planned or Unexpected Rehab

Whether the patient is needing rehab because of a planned surgery/treatment that was already including rehab, or the surgery is unexpected, family members should discharge arrangements with the provider as soon as possible with the hospital staff.

Patients have a choice

Patients have a choice, and should let the staff know of their preference.

To make the best choice, visiting the center is recommended.

Also, consider what is the physician advising as to the center?

Personal referrals are helpful.

Location is important as well; family support is stronger when the center is located close to home.

Being familiar with the center's location, appearance, policies and staff ahead of time enhances the patient's ultimate transition to the center and the stay.

Medical Care Considerations

Are the therapists full time employees of the facility? Full time employees get to know the patients and collaborate on care, which increases successful rehab and faster return home.

Also, being full time creates continuous relationships; and a sense of team work amongst patients and staff.

Skilled nursing services

Registered nurses, licensed vocational nurses, and certified nursing assistants, in coordination with primary care physicians provide 24/7 care.

This should be done with professional attention to the skills and procedures involved which includes kind and caring service.

Nursing services often include: IV therapy, specialized wound care, enteral feeding, pain management, and, care of cardiac, orthopedic and CPAP, and CVA/stroke patients.

Considering the amenities

Such things as entertainment, religious programs, and social activities enhance the daily life of the patient and their families too! Such things as arts and crafts, ice cream socials, cooking classes, and music may be a part of the center's life.

Specific regular care outside of the medical needs is important as well. Good centers provide laundry service, a beauty and barber shop, vision care, podiatry care, dental care.

Taken together, amenities, nursing and medical care, and the ability of family to visit often are the biggest considerations in choosing a rehab center.

This lets you know that the well-being of the patient is the heart of the high quality rehab center.



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HOW TO

How to Choose a Refrigerator and Range

► Innovations in refrigerators and ranges meet a variety of food storage and preparation needs.

► Size always matters: the space available for the appliance needs to be measured.

Kitchen & Lifestyle

Today's refrigerators and ranges offer creative features which really enhance the daily meal preparation and food storage needs of families.

Before getting into features of the appliance, purchasers must know the size of the space to accommodate the appliance. From there, one can explore the innovative features available on modern appliances.

Refrigerator

Size matters: Most standard size French-door and side-by-sides require 36" width; generally too big for older kitchen layouts. It is important to measure the existing space for the refrigerator.

What space is needed in freezer and refrigerator? This decision involves size of space, and also preferred access to the space: Top or bottom? Entry through single, side-by-side or French doors? Buyers should visualize their daily meal and food preparation, storage, and access needs to fine tune a decision.

For example a "grab and go" busy family might opt for the "**door in door.**" Found typically on French door models or side-by-side, the exterior panel hides a compartment which pops open with the press of a button, allowing for easy access to such things as beverages and snacks, without having to let cold air escape the refrigerator, and thus saving energy.

Similarly, some models offer a **split freezer compartment** with adjustable temperatures, each with its own door. Those with minimal freezer space need may opt to use one side at refrigerator temperatures to keep a packed lunch.

Specific features suit the differing food storage needs of a family.

Dual evaporators: They help maintain higher humidity levels in the refrigerated areas and prevent freezer odors from migrating there. Air purifiers eliminate bacteria and mold spores, while vacuum-sealed crisper drawers may keep food fresher longer.

Temperature Controls: Control how cold certain areas are. For example, a drawer can be set cooler than the rest of the refrigerator to better store meat, fish, and cold cuts.

Better Shelves and Drawers: **Split shelves** can independently be at different heights. **Shelf snuggers** attach to racks to secure bottles and jars. **Pullout shelves or bins** enhance access.

Note: If keeping the eggs, milk and butter within the internal shelves, for freshness sake, allow space for that within the shelves.

Range/Wall Oven/Cooktops

The range is the workhorse of the kitchen. As such, it needs to suit the needs of the cook! **Size matters:** The standard kitchen range measures 30" wide, 26" - 28" deep, with four burners and a 4.5 - 5.2 cu. ft. oven cavity that is perfect for a family of four. However, ranges range from 20" wide up to 60" wide.

Whether to go with gas or electric, or wall oven and cooktop, a or range, is a decision based on the kitchen layout and factors prompting the purchase.

Control Lockout allows the controls for ovens and cooktops to be disabled to prevent turn-on.

Cooktops

Burners: How many burners are needed? What types? Simmer burners and power burners may be useful. Griddle choices include either an integrated griddle, or a bridge feature, to span two burners and accommodate a griddle.

Induction Stovetop: An **electromagnetic field** below the glass cooktop surface transfers current directly to magnetic cookware. When the pot is removed, the heating stops. So, if an induction burner is turned on, it won't get hot if no induction cookware is on it!

Ovens - Range and Wall Ovens

Infrared Grill System: Uses the same technology as an outdoor grill.

Self-Cleaning: A high temperature setting burns messes away without the need for scrubbing.

Flexible Racks: Racks can roll out and slide out. Some ovens feature removable half racks.

Delayed Time and Start: Controls the start and end times of the cooking. It can be set to pre-heating while the cook is driving home from work!

Convection: Many midpriced and higher-priced ranges use one or more fans to circulate hot air in the oven. Electric models may have an additional convection heating element. Convection typically reduces cooking time, especially for large roasts.

With food such an important part of memory making in the home, it helps to have the two major kitchen appliance suit the unique needs of the family.

Appliances today feature creative solutions, quality service, and beautiful looks to streamline meal handling and keep the kitchen inviting.



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HOW TO

PREPLAN A FUNERAL

► Important Points

- The funeral ritual helps us focus our emotions and brings a sense of meaning to death.
- A pre-planned funeral can prevent your family members from having to make a number of significant decisions when they are confused and upset.

► Questions to think about

- Have you selected a cemetery or memorial location?
- Are certain religious customs to be followed?
- Are there any special readings, biblical passages or musical selections you prefer to use in the memorial service.
- Do you want to name pallbearers?

IT MAY BE A GIFT TO THOSE YOU LOVE

It was Ben Franklin who said nothing is certain but death and taxes. This article does not deal with taxes, but rather the other certainty in life. Everyone dies, so a discussion of funeral planning is never irrelevant.

When someone we love dies, there are varying stages of anger, confusion and numbness. The funeral is one of the most significant means we have of dealing with grief. The funeral ritual helps us focus our emotions and brings a sense of meaning to death. It confirms the reality of death and provides a catalyst for mourners to begin talking about the deceased. Experts tell us being able to talk about the life of a deceased loved one is one of the first steps toward accepting death.

PRE-ARRANGING YOUR FUNERAL

Pre-arranging your funeral is not much different than any other planning you have carried out during your lifetime. You buy insurance in case of fire, flood, theft or death. These coverages are purchased as an act of love and responsibility for those you love in case an unfortunate incident occurs. A pre-planned funeral accomplishes the same goals.

A pre-planned funeral can prevent your family members from having to make a number of significant decisions at a time when they are confused and upset. They will have enough on their minds dealing with grief without having to make several important decisions in a very short period of time. Experts tell us that there are an average of 50 decisions to be made when arranging a funeral.

Adding to the need for pre-planning is the fact that our lifestyle is more complex in today's world. Family members often live in different states, complicating rapid decision making. Further complications stem from frustration that occurs when dealing with government agencies in different states. A solid pre-planning session can prevent these complications that can loom very large during a time of pain and sorrow.

HOW TO PLAN

A call to a funeral director is a good beginning in making sure you have covered all your bases in your planning. He or she can lead you through a process to ensure you don't forget vital information in your plan. Some funeral directors offer free booklets that provide a "punch list" of topics to think through and record your wishes.

Topics in these guides include funeral details ranging from visitation to the memorial service and alternatives from burial, cremation or entombment. These are obvious decisions, but other important topics include categories that will provide a helping hand to your family.

Additional topics include organizations to be notified with phone numbers, persons to be notified, medical history, estate information, banking information, real estate holdings and insurance policies. Many include obituary information outlines, personal property inventories and special instructions and information pages. There may also be information regarding the importance of your will and how to go about ensuring it is accurate and updated.

PRE-FUNDING YOUR FUNERAL.

Pre-funding your funeral also is an important consideration. Your funeral director can show you options that will waive your family from possible financial burden later. You may take out a life insurance policy that would cover funeral expenses, or invest in a funeral trust account or final expense insurance policy. In most cases, funds invested today would be enough to cover the total cost of the funeral since interest earned by the funds will offset the effect of inflation. Government regulations safeguard your investment so funds will always be available for use.

Another important part in your plan is to make sure your loved ones know where your recorded wishes can be found. Millions of dollars in government and insurance death benefits go unclaimed because family members do not know where to find information they need at the time of death.

Some considerations that also need to remain in the forefront of the pre-planning agenda:

- **Social Security:** When a loved one dies, dependents and survivors may be eligible for certain benefits such as death payments, survivor's benefits and Medicare. Qualifications depend on several factors such as age, marital status, number of dependents and whether employment was under Social Security. Your Social Security account should be verified periodically to ensure contributions are posted. All benefits must be applied for since payments are not automatic.
- **Veterans Benefits:** Honorably-discharged veterans are entitled to benefits that may affect decisions about funeral arrangements. For example, veterans may qualify for a cemetery plot and burial allowances, a headstone and burial flag, as well as a pension for survivors.
- **Medicaid:** There are provisions under Federal Title 19 that allow individuals to shelter funds to serve the family later by providing for funeral arrangements.

Since qualifications vary for each of these options, it is best to discuss your situation with your funeral director.

Final Arrangements

Handled With Care

Funerals | Burials | Cremation | Preplanning

In times of grief, making difficult decisions about how best to honor the memory of someone so important can be overwhelming. We are here to help with complete, professional and compassionate funeral planning services to meet your needs and respectfully celebrate the life and legacy of your loved one.



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HOW TO

How to Book a Cruise

▶ Travel agents have a depth of knowledge of the cruise industry – allowing the consumer the best experience possible ...

▶ Travel agents provide specific services not available through direct booking ...

How to Book A Cruise

Consider these facts before deciding how to book your next cruise ...

- Prices quoted directly to the consumer public by cruise lines are the same price given to all travel agencies.
 - Travel agencies do not typically charge a service fee to book a cruise and can save you time and money.
 - Travel agencies are highly trained and compensated by the cruise lines and have first-hand knowledge of the best deals available.
 - Local agencies can offer expertise and personalized service not always available with large internet agencies and individual cruise lines.
 - Cruise lines will not notify passengers who booked direct with them should the price of the cruise go down . . . a service often available from a travel agency.
 - Travel agencies sometimes offer incentives like a complimentary cabin amenity . . . never offered by the cruise lines when booking direct.
 - Travel agencies can offer objective comparisons between several cruise lines . . . information not obtainable when calling each individual cruise line direct.
 - Travel agencies often have special group rates available not offered by the cruise lines when booking direct.
- Any cruise booked directly with a cruise line can be transferred to a travel agency before final payment/within 60 days of booking at no charge.
 - Local travel agencies tend to develop long term relationships with their clients making it easier for them to recommend the right cruise to match their client!



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LET'S CRUISE

HOW TO

What is Home Health Care?

What is Home Health Care?

Home health care services are initiated when someone is no longer able to care for him or herself due to failing health or recent health changes.

Home care and home health care services may include:

Skilled Nursing

Skilled Nurses provide a variety of services including disease management, post-surgical care, and wound care. Experienced case managers will coordinate and guide each patient's overall plan of care.

Home Health Aide

Certified Home Health Aides provide assistance with bathing, dressing, light meal preparation, and minimal household tasks.

Physical Therapy

Physical Therapists help patients recover from fall injuries, joint replacement surgeries, general rehabilitation, and stroke related disabilities.

Occupational Therapy

Occupational Therapists assist patients in learning how to perform activities of daily living skills such as bathing, grooming, dressing, and toileting.

Speech Therapy

Speech Language Pathologists assist patients who are having difficulty with cognition, swallowing, and other speech and language deficits.

Medical Social Work

Medical Social Workers assist patients in connecting with resources in the community to include: housing, transportation, caregiver assistance, and medications.

Primary Home Care

Primary Home Care services allow patients to continue to live in the comfort of their home while having a caregiver help assist with activities of daily living and household chores.

How is Home Health Care Paid For?

Home care and home health care services can be paid for by:

- Patient and family (out of pocket),
- Public third-party payers such as Medicare, Medicaid, and the Veterans Administration, or
- Private third-party payers such as health insurance companies and managed care plans.

Often, these services are paid by some third party. Third party payors have specific eligibility and coverage requirements, and it is important that caregivers be aware of these requirements so that payment to care providers can be efficiently made without any interruptions in needed services.



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HOW TO

CHOOSE A MEDICARE PLAN

► The Top Three Things You Should Know...

1. You may enroll in Medicare at age 65
2. Choosing among the Medicare plans requires thought and evaluation.
3. Choosing supplemental private plans also requires a needs analysis

Turning 65 is a milestone age -- and with it comes the responsibility to select a Medicare Plan.

Those approaching age 65 are bombarded with a heavy dose of print, television, radio, and internet ads, as well as advice from friends. Seniors should step back from the impulse to call the number on the screen or select the same plan as their friend -- tailoring a plan to one's own needs insures more value for the money spent, and an advisor can help.

Select a Medicare Plan at Age 65

It is crucial to enroll in Medicare when eligible, because not enrolling incurs a penalty -- a life-long penalty.

"But I am not sick and not taking any medicine right now," is something that many insurance agents hear. It does not matter.

Medicare is in the same category as home or car insurance. It is purchased so that the unexpected is covered, regardless of the condition of the home or car or person at time of purchase.

One should enroll in their very first available enrollment period as one nears their 65th birthday. This is called the initial enrollment period (IEP). The IEP for each individual consists of the first three months prior to their birth month, the birth month, and the three months just after their birth month. The one exception to the rule is creditable coverage.

Those who postpone enrollment to a later age find that when they do enroll, they are penalized for each year they delayed enrollment. That charge is assessed each month for the rest of their life, at a rate of 10 percent of the monthly premium.

Medicare Coverage

Medicare covers costs for hospital, doctors, and prescription drugs, through Part A for hospital, Part B for doctors, and Part D for prescriptions.

But these three plans leave one vulnerable to other expenses.

For example, the deductible on the Part A hospital plan sounds great -- \$1,340. But it is not annual, it is renewed every 60 days. So, a patient may pay a the out-of-pocket deductible for a hospitalization within a particular 60-day period. Later that year, another hospital visit is required. That means another out-of-pocket expense to pay that deductible.

It should be noted that the Part B deductible for the doctor is annual. However, Part B covers 80 percent of the doctor bills, and the patient is responsible for 20 percent. There is no maximum out-of-pocket for Part B.

Medicare is in the same category as home or car insurance. It is purchased regardless of the condition of the home or car or person at time of purchase.

Co-pays on the Part D prescription plan vary as does the monthly premium for the Part D.

To alleviate some of the gaps or out-of-pocket expense, Medicare offers a Part C, which may help remove some of the deductibles for the hospital and the doctors.

Medicare Supplement / Medigap Plans

Many insurance companies offer plans to cover Medicare gaps. They charge monthly premiums that would be in addition to the monthly premium one pays for Medicare Part B medical plan.

There are many different supplement plans available, offering coverage ranging from paying everything Medicare A and B does not cover, down to just covering portions of your out-of-pocket expenses.

Most important is finding the plan that is right for you.

New Medicare products come out every year and choosing from among them requires guidance, best provided by someone licensed and experienced in Medicare products.

Let us help you through the
Medicare Maze!



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HOW TO

HOW TO CHOOSE A NEWSPAPER

HOW TO CHOOSE A NEWSPAPER

Targeting customers in a media-fragmented marketplace is a continual challenge for many advertisers.

The abundance of advertising sources has overwhelmed and divided consumer attention.

Media planners and buyers need the right tools to help them decide on the best allocation of advertising dollars. As advertisers strive for an effective media mix, they should know there is one medium that can deliver strength to advertising and marketing strategies: the newspaper.

Bringing the traditional strengths of news reporting and advertising to the digital world is a sound and powerful way to get the message out.

In print, the newspaper is portable and convenient. Digitally, it is available 24/7.

It is a great source of advertising information -- helping consumers decide where to shop and what to buy.

Universal coverage, utility and power are the driving forces behind newspapers. And that is why they add value for advertisers!

Newspapers offer advertisers alternatives to reach customers -- new and potential -- with effective messages for long-term awareness or immediate call-to-action responses. Whether it's a preprint insert or run-of-paper advertising adjacent to select editorial content, newspapers deliver the right message to the right people at the right time.

If we combine frequency measures for ROP and newspaper preprints, we have 90 percent of adults who use one or the other or in combination -- a powerful pairing.

Opportunities in newspapers

ROP: Run of press advertising means an ad placed on the pages of a newspaper. This best-known newspaper advertising option offers short deadlines and proximity of editorial that enhances visibility.

Preprints: Preprinted inserts offer advertisers the flexibility and control of creating and printing advertising that the newspaper distributes.

Commercial Printing: Newspapers offer customers who need major printing the opportunity and cost efficiency of using their presses to print catalogs, inserts and other commercial print needs.

Niche products/special sections: Newspapers offer a myriad of opportunities where a special marketplace is created to help in targeting an advertiser's best prospects.

These products may be inserted into the newspaper or may be distributed in other ways needed to best attract the niche audience.

Digital: Newspapers are digital! They offer a variety of ways to market a business through specially designed ad spots for the website for desktop, mobile or other devices.

These same ads reach far far beyond the newspaper site thanks to geo-fencing and geo-targeting.

ADVERTISERS BY CATEGORY

Appliances

Armstrong Appliance..... 16 & 17

Cruise

Travel Dreams 20 & 21

Dermatologist

Mohs Surgery for Skin Cancer..... 6 & 7

Funeral Service

Lynch Funeral Home 18 & 19

Furniture

Ivan Smith Furniture..... 8 & 9

Home Health

Family First Home Health 22 & 23

Insurance

Sinclair-Ramsey..... 2 & 3

Internist

Rushing Family Practice 10 & 11

Medicare

Cornerstone..... 24 & 25

Newspaper

Herald-Banner 26 & 28

Pharmacy

The Medicine Shoppe..... 4 & 5

Real Estate

3D Real Estate 12 & 13

Rehabilitation Center

Legend Healthcare & Rehabilitaion..... 14 & 15



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