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DINIC CONSCIENTS your guide to everything

Fall 2017





how to choose... your guide to everything















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If you would like to be in the Spring How To Choose Guide sponsored by the Mini Nickel Marketplace, please contact your sales representative.





J'Aime Wisner: 406-548-3353 Mary Martling: 406-548-3350

MINI NICKEL MARKETPLACE

www.mininickel.com

How to Choose a New Car Dealer

Purchasing a new car can seem like a daunting experience, especially if you have never done it before. Finding a dealer you can trust will defuse anxiety.

Inexperienced car shoppers are often intimidated by the cost, the process and even dealers who may try to overcharge them. It doesn't have to be this way.

The whole experience will become a simple, low-pressure transaction if you find the right dealership. Good car dealers will make the entire process of buying a car simple and straightforward.

CHOOSE THE RIGHT CAR

Selecting the right automobile for your needs and lifestyle is essential. Large families may need an SUV or van to fit everyone into the vehicle. But college students buying their first car would probably be happy with a compact car such as coupe. The savings on gas will help ease your finances while you are in school.



Along with the car model, there are numerous options to consider. You might get a car with a navigation system, moonroof, GPS and satellite radio, just to name a few. If you have to commute long distances, think about purchasing a smaller car with a good MPG (miles per gallon) rating. Hybrid cars can help you save money on gas. Anyone in a cold climate might look at various vehicles with either all-wheel or front-wheel drive.

CHOOSE THE DEALER

Once you have settled on a car model, check into area car dealers. Finding several dealers who sell the brand of car you want is usually best. The competition for your business will help you negotiate the total cost of your car.

Make sure to look for current discounts on the car you want. During specific times of the year, you might be able to get a great deal on a new car. It is particularly true during year-end sales.

Of course, you should test-drive a car before purchasing it.

When you begin your negotiations, remember that price isn't everything. Service should play a role as well. You are building a long-term relationship with this dealer and manufacturer. It is not worth getting a less-than-satisfactory experience just to save a few dollars.

Make sure that you feel comfortable with the dealership. Buying a car is an expensive, long-term commitment. It is always better to find a car salesperson who is informative and friendly. It will make your transaction as simple and comfortable as possible.

This might come as a surprise, but...

IT'S A GREAT TIME TO BUY A CAR!

News reports all over North America are reporting that RIGHT NOW is a great time to buy a car.

Consider:

- Incentives have never been better. Discounts, rebates & dealer allowances can reduce the price on a new car.
- Interest rates are near historic lows, with some manufacturers offering interest as low as 0%.
- Loans are readily available locally. Many dealers work directly with up to 20 banks, credit unions and other local lenders.
- There are more models offering great gas mileage than ever before.

It's a buyers market. Check the Mini Nickel Classifieds for some of the great specials and offers going on at area dealers today!



MINI NICKEL Marketplace

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Downsizing? Settling an Estate? Relocating? LET US HELP! Free Consultation!

Logan Auction Service, INC

KEEP YOUR FAMILIES BEST INTEREST AT HEART

IT IS HARD! Thinking about... What do I want to keep? What do I want to pass down to my children? What can't I live without?

BIG or small, We Auction It All...

THEN, THE BIGGIE

What am I going to do with everything else?

Please Let Logan Auction Service help with your decision!







HOW TO GET STARTED!

JimBo and Chris will meet with you to evaluate your estate and answer questions about our services.

- Consignment
- Auction
- Appraisal
- Purchase
- Pick Up and Clean Out Services

JimBo and Chris Logan and the Logan Auction Service staff are Auctioneers and Appraisers who have been serving the local area communities since 2000.

Logan Auction Service, Inc. is based out of Clyde Park, MT. in south central Montana. We are a full service auction business conducting various auctions: Estates, Farm/Ranch, Moving, Liquidations, Personal Property, General Consignments, and Real Estate.

We also offer a personal property appraisal service for: Household, Tools, Farm/Ranch Equipment, Livestock, Antiques, Collectibles, and more.

JimBo and Chris Logan own and operate Logan Auction Service, Inc. We are first generation auctioneers and have been serving the needs of individuals, estates, local governments and businesses in south central Montana since January 2000. JimBo and Chris possess some of the highest educational achievements in the auction industry.

Logan Auction Service, Inc. is one of the few companies that handles all saleable items within a home from the front door to the backdoor, from basements to attics. No estate is too small or too cluttered. Personal property

includes: precious metals (pots and pans), normal household items including like-new working appliances, jewelry, collectibles, high-end antiques, outdoor furniture, as well as tools, automobiles, boats, motors, trailers, motorcycles, and countless other items.

AUCTIONEER Certified Auctioneer Institu

Our professional staff include auctioneers, clerks, bid assistants, bookkeepers, set-up crew, and support staff. Together we make a dedicated team committed to making your auction a success. All your items will be handled with care and JimBo and Chris are always present during the pickup and inventory process. Our goal is to sell your property for the most money in a short time frame to convert your assets to cash.

Please allow us to serve you!!











LOGAN AUCTION SERVICE, INC JimBo Logan Auctioneer

PO Box 168 • Clyde Park, MT 59018 406-686-4728 • loganauction@yahoo.com

Visit our website, www.loganauction.com, to view all our upcoming auctions.

How to Choose an Auctioneer

If you are liquidating a business, selling off an estate or raising money for a good cause, then consider using an auctioneer. Auctions are fun for the participants and host. It is a fantastic way to make a profit. When searching for an auctioneer, there are a few things to consider.

Auctioneers specialize in auction types, so look for the right one to fit your needs.

MANY AUCTIONS ARE PERSONALITY-DRIVEN EVENTS, SO BE SURE YOU SELECT AN AUCTIONEER WHO IS GREGARIOUS AND PERSONABLE.

This person much have the gift of speech, a touch of humor and the ability to develop a rapport with the audience.

The success of your auction will depend on how much the auctioneer can establish a relationship with the audience. After all, he will entice bidder to participate.

A great auctioneer can make a sale or entice people to bid on unattractive items.

LOOK FOR AN AUCTIONEER AT AN AUCTION HOUSE.

The best auctioneers are independent contractors with skills and a long track record of experience.

YOU CAN ALSO UTILIZE THE INTERNET OR YOUR LOCAL NEWSPAPER TO FIND A QUALIFIED AUCTIONEER.

Most newspapers have an auction section in their advertising section. If you use the Internet, be sure to visit the website of a certified institution. Not every site lists credentialed auctioneers.

IF YOU'VE EXHAUSTED THESE SOURCES, CONTACT THE NATIONAL AUCTIONEERS ASSOCIATION OR VISIT THEIR WEBSITE, WWW.AUCTIONEERS.ORG.

Many auctioneers belong to professional organizations such as the Certified Auctioneers Institute, or CAI. By hiring an auctioneer with this certification, you can know he or she has had extensive training. Auctioneers with this certification are also held to a higher standard of integrity. While it is important to use a professional, especially for large events, sometimes it can be difficult to find a person in your area. If you can't find a professional, look for someone in your community with charisma. Sometimes a well-known person can also draw people to your event. Your potential auctioneer should undergo some training in the overall auction process. There are often logistics that must be explained beforehand.

WHEN SPEAKING TO CANDIDATES, BE SURE TO ASK FOR REFERENCES AND WORK HISTORY.

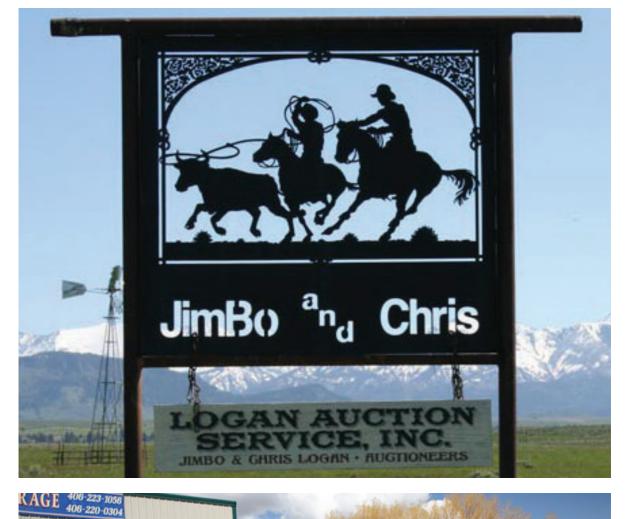
Verify licensing and check that they are actively working auction events.

ONCE YOU HAVE A LIST OF FINALISTS, ATTEND AN AUCTION AND WATCH THEM PERFORM.

Pay attention to how they handle attendees and the pacing of the event. Take notes on each auctioneer. Once you have narrowed your list to one or two candidates, perform a background check and obtain reliable references.

AFTER YOU HAVE COMPLETED THIS PROCESS, YOU CAN RELAX AND HAVE FUN ALONGSIDE THE PARTICIPANTS OF YOUR EVENT.

The right auctioneer will not only be entertaining, he or she will get the job done with ease.







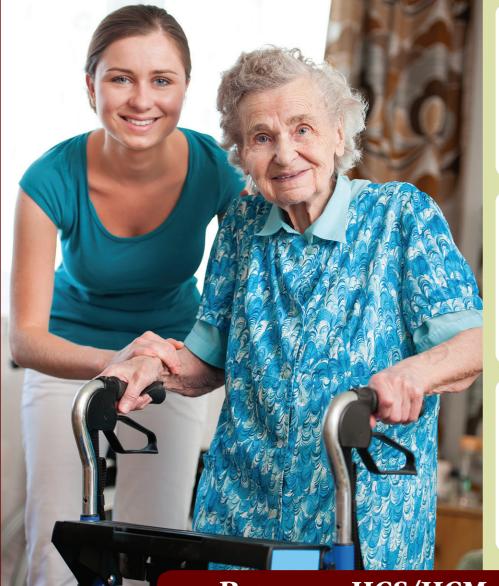
Home Care Services, LLC

...there is no place like home



who we are

Home Care Services is a Montana, nonprofit corporation which has a charitable purpose "To Advance the Quality of Home Care in the State of Montana." To that end we employ and provide Personal Care Attendants, Nurse Supervisors and Private Duty Nurses in many Montana communities. These Home Care professionals work to assist Montana's elderly and disabled individuals to live independently in their own homes as long as it is safe and possible to do so.



why choose us

- Professional Nurses supervising all of our Personal Care Attendants
- Over 30 years experience providing in-home health care
- We also provide self-directed services (for consumers who qualify) as HomeCare Montana.

communities we serve

- *Home Care Services* provides Nurse Supervised Personal Care Attendant services in the Communities listed on our Web Site.
- *HomeCare Montana* provides Self-Direct Sevices state wide.

hcsmontana.com

why work for HCS

- We work with you to develop the schedule that works best for you.
- Our Agency offers 100 hours of Advanced In Home Training & our PCAs are paid while attending!
- We are an equal opportunity employer and work hard at developing the knowledge to maintain a safe work environment.

Bozeman HCS/HCM & Corporate Office

321 E. Main, Ste. 215, Bozeman, MT 59715P.O. Box 877, Bozeman, MT 59771Phone: (406) 582-1680 • Toll Free: 800-555-3111 • Fax: (406) 582-1569 • hcsmontana.com

How to Choose In-Home Care

Many people are not aware that there is an alternative to Nursing Homes. In-home care can provide just what you or your loved one needs for a more satisfying and productive life. Sometimes, people need help in order to live independently. Seniors and even young people with debilitating disease could live at home with assistance.

Nursing homes are no longer the only option. While many of them provide compassionate care, the move can prove to be expensive and traumatic. It forces the Client to leave their familiar environment and belongings.

In-home care is becoming more common. The Elderly and Disabled who need help can still live at home safely, surrounded by family and friends in an environment that they love and thrive in. It is the perfect compromise.

There are many benefits of in-home care - Services are delivered in the home where the Client wants to be. In-home care helps Client's maintain independence and involved with their own care. Services are tailor made to fit the Client's schedule. Being at home promotes healing and is less stressful.

Professionals visit the home of the Client to provide services. Not only is it convenient and comfortable, it is typically less expensive than the care offered at a full-time facility. Because it is growing in popularity, many in-home care companies often specialize in services ranging from housekeeping and errand running to daily medical assistance such as help bathing, grooming, toileting, and more.

Research your community for in-home care providers in your loved one's area. Contact the Department of Public Health. Talk to a primary care physician or hospital discharge planner to help you understand your choices. The doctor can help you select a provider and help you determine the level of care required. This professional may even have referrals to give you.

After speaking to several in-home care providers, you can compare the range of services they offer. Typically, they will fall into three categories:

MEDICAL

Medical services may require skilled nursing services such as setting up medicine, taking blood pressure and other vitals. Providers vary greatly in terms of the types of medical care they provide. Some may be able to offer 24-hour care while others are better with simple tasks, such as monitoring blood sugar or reminding Clients to take medication.

Always inquire about the medical qualifications of any Home Health providers you are considering. All Personal Care caregivers may also assist on social outings.

COMPANIONSHIP

Homebound people often need companionship. An in-home care professional will provide a friendly face and good conversation as well as general care. It might be a matter of reading aloud to your loved one, discussing the daily news or playing a game of cards. Quality in-home care providers understand that Clients also need mental stimulation and human contact in order to stay well.

In-Home Care Services allow you freedom to schedule your services around your lifestyle. As the Client, you choose a personal care attendant that suits your needs and preferences. The benefits of staying home and getting your needs met make in-home care such a fantastic choice.





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

PERSONAL CARE

Personal Care is considered activities of daily living and trained in-home caregivers can help with daily grooming, mobility, bathing, dressing, meal preparation, exercise, and medicine reminders. These professionals can also assist Clients to medical appointments, shopping, and help with laundry.



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alid on select 2014-2018 new and unregistered models purchased between 7/26/17- 9/30/17. nth term at a 2.99% APR rate: \$29.08 per \$1,000 financed; and at an 6.99% APR rate: \$30.87 per 4; total cost of borrowing of \$467.60 with a total obligation of \$10,466.60. Down payment may

be required. Other financing offers may be available. See your local dealer for details. Minimum Amount Financed \$1,500; Maximum Amount Financed \$50,000. Other qualifications and restrictions may apply. Financing promotions void where prohibited. Tax, title, license, and registration are separate and may not be financed. Promotion may be modified or discontinued without notice at any time in Polaris' sole discretion.

Warning: Polaris" off-road vehicles can be hazardous to operate and are not intended for on-road use. Driver must be at least 16 years old with a valid driver's license to operate. Passengers, if permitted, must be at least 12 years old. All riders should always wear helmets, eye protection, and protective clothing. Always use seat belts and cab nets or doors (as equipped). Never engage in stunt driving, and avoid excessive speeds and sharp turns. Riding and alcohol/drugs don't mix. All riders should take a safety training course. Call 800-342-3764 for additional information. Check local laws before riding on trails. ©2017 Polaris Industries Inc.

How to Choose an ATV

All-terrain vehicles, or ATVs, are a popular vehicle for fun and work. It is a fantastic way to escape the busy week or spend time with your friends. Or, it is a great way to cover ground quickly while you check on crops or animals.

Perhaps you're looking for a bit of competition? There are plenty of races and competitions around if that is your desire. Unlike many other hobbies, ATVs are a relative bargain. With some basic equipment and gas, you are on your way.

GETTING STARTED

First, conduct some research. Think about how you will use the equipment.

Are you using the ATV for competition or strictly recreation?

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

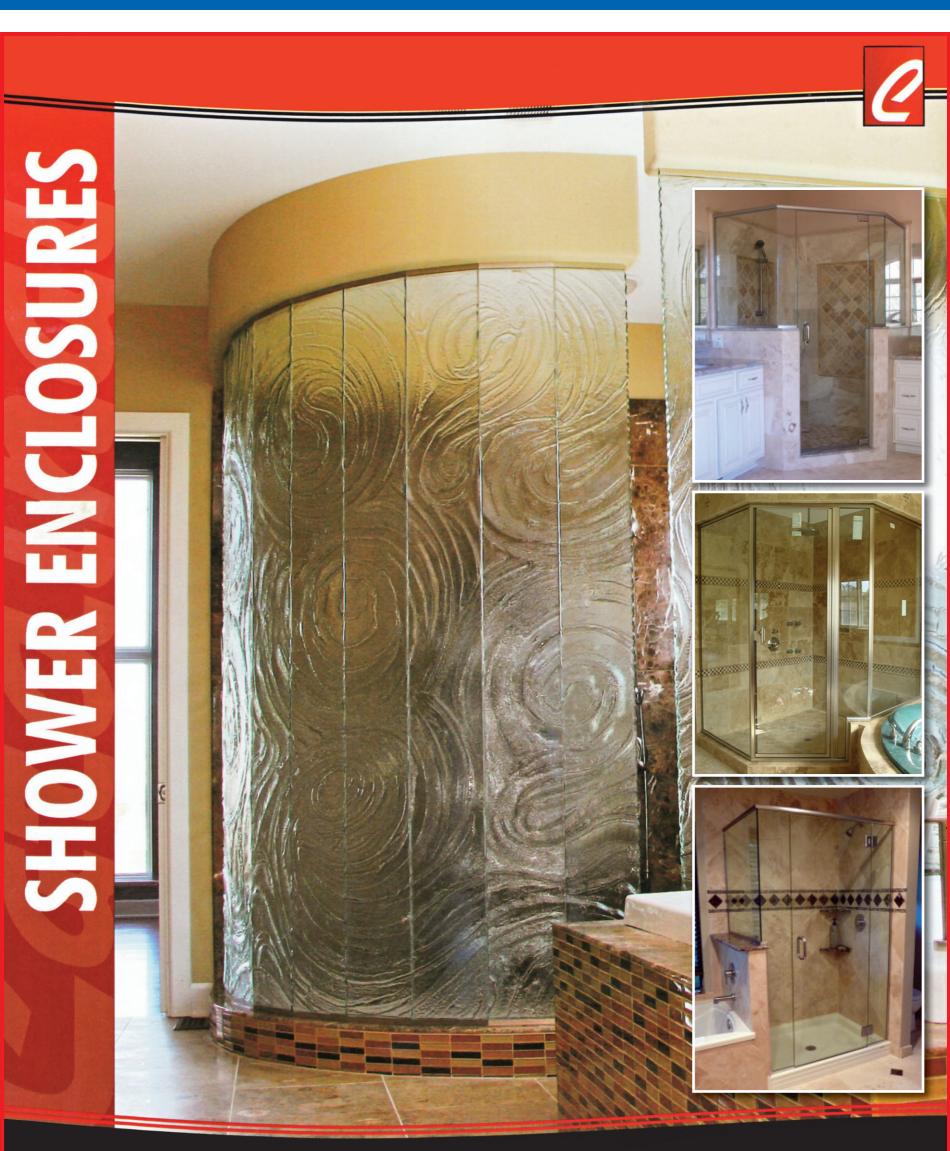
Purchase an ATV that fits your strength, size and experience.
Never let a child ride an ATV designed for an adult.

— Wear a helmet designed for ATV riders. Always insist that all members of your crew wear their helmets.











Dare to Imagine THE SHOWER OF YOUR LIFE

WesternGlassCompany

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How to Choose a Shower Door

Have you always desired that seamless glass door look for your shower? The only problem is you don't know where to begin?

Here are some simple factors that you should take into consideration when you begin shopping for your perfect shower door.

BUDGET

Although this isn't the fun part, it is where you need to begin. Many companies will provide estimates for your project and will be able to determine the specifics. You will be on your way to selecting the perfect shower door in no time. No matter the budget you will soon have that great aesthetic feel you've always wanted.

FUNCTIONALITY

When deciding what door you would like to install, you have to take into consideration how it will function. Where is your shower or tub located in the bathroom? What are the walls made of? Where are the supporting studs? The answers to these questions help determine the maximum weight of the glass the walls can support. Therefore it will narrow down your decision on what type of door you would like and what would look best in your bathroom.

AVAILABLE SPACE

Next you should look at the available space you have to work with. How do you want the space to feel inside of the shower? Depending on how your shower/tub is laid out already will determine what kind of door should be installed. The goal is to make the shower feel more spacious and for the functionality to make clear sense.

UPKEEP

Know how different choices will determine your upkeep. Sealed glass doors will keep the moisture in and therefore will require more

cleaning. Although, a sealed door is also great because of all the heat it retains while showering. On the other hand, a shower door with space above the door will allow it to ventilate and the shower can dry easily. That is what is great about a glass shower door. There are options.

PERSONAL STYLE

This is the best part! Whether you're designing from scratch, remodeling, or upgrading a starter shower, you'll want to choose colors, finishes and glass types that will suit your personal style. Of these considerations, glass type is the most important. For example, clear glass doors are more suitable to darker spaces, as they allow more light to reach the shower. If lighting isn't a concern, you may consider milkier glass types, as they provide a more private shower experience.

BENEFITS OF GLASS SHOWER DOORS

Glass shower doors are designed to keep water in, shower doors allow for a hassle-free after-shower experience, eliminating the need for drying the leakage often associated with shower curtains. This means less time wasted with unnecessary cleaning, and more time devoted to the essential aspects of your daily routine. Shower doors also contribute to overall bathroom safety. As less water escapes into the floor, you'll have less chance of slipping on your way out of the shower.



How to Choose a Web Developer

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.

FIRST IMPRESSIONS MATTER.

That's why web development companies are so valuable.

They 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 in a knowledgeable web designer.

RESPONSIVE DESIGN

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 called responsive design. This design strategy will help your site look good on a multitude of devices, including smart phones and tablets.

The dimensions on each device are different, but your site can still look beautiful and readable on different screens.

An accomplished web development company can make your site look gorgeous on mobile devices and desktop computers alike. They will also be able to make your website user-friendly, which will keep your customers coming back.

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 or your business.

A web development company will help you set up a simple, templatebased site if that's what you need. But they will also be able to help you with much more complex projects that will make your site efficient and proactive.

Find a company that will present various options to you. They should consider your budget and level of customization you need. Make sure you clearly understand what's included in each proposal -- the specifics of the building process, how it will be updated, who creates content for the site and where it will be hosted. All of these details should be discussed before you sign a contract.

MARKETING SERVICES

Web development companies 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, Facebook, Tumblr, and Pinterest. Other companies buy ads on sites, set up blogs and buy keywords on search engines.

Not all of these methods work for every business. Online marketing is a trial and error process. It will require some time to discover what works best for your situation.

But a talented web development company will help you navigate these choppy waters and help you decide how to promote your site. They will keep you from making expensive mistakes on your own.

INTEGRATED MARKETING



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