

# HOW TO GUIDE

## 2025



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**SEDALIA**  
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*So thankful for Sumner Insurance! Their guidance since we retired has been priceless. They will always have the customer's best interest a priority. Highly recommend. -JV*

*I had friends ask why an Independent Insurance agency. This is why! We can shop among multiple carriers to get the greatest value! That goes for all insurance....property, casualty, life, health, Medicare, and others.-Anonymous*

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# Understanding The Value of Life Insurance

It is common to hear unfortunate stories every day about people dying from heart attacks or other illnesses, car accidents, or many other unexpected ways. This usually makes people think about what would happen if they or a loved one were the one in such a situation. While no one wants to consider the “What If’s”, having a plan for the unknown is vital, especially if others depend on you.

For those who have family members they would leave behind, the biggest concern is what would happen to them. Without financial protection such as significant financial savings or life insurance protection, this could leave survivors in a difficult position for many years to come. Consideration of the impact of one’s loss of income on a family is important.

The first thing that comes to mind is the fact that surviving family members risk the loss of their home or vehicle after the death of a main earner occur. However, the risks of loss due to inadequate long-term financial resources can have an exhaustive consequence.

Considering just a few high-risk areas in assessing life insurance protection needs is a great place to start.

**Emotional Stress:** Surviving family members will likely have sleepless nights including grief, emotional, and financial stress. On top of funeral and burial costs, the surviving parent might

find the need to take some extended time off work to spend with grieving children, or to travel to visit family. The absence of income can be cushioned by the security of a life insurance payout.

**Childcare & Other Needs:** Aside from keeping up with the financial costs of necessities when raising children, childcare expenses are an issue for both working and non-working spouses. A loss of a wage earner in the home will be detrimental as related to loss of income, medical cost concerns, and keeping up with general family financial needs and basics. Additionally, when planning, many families vastly underestimate the contributions a stay-at-home parent makes to the household. If the non-working spouse dies, the remaining spouse will now have an increased responsibility and will need to take time away from work and often will need to hire someone to help with general childcare needs, especially when younger children are left behind. Thinking longer term, it isn’t uncommon for a family to desire to save for their children’s college funds. Life insurance can provide coverage protection to fill this planning need for down the road.

**Remaining Debt:** Nearly every person has at least one or two debts. For those who have considerable amounts of debt, it is important to think about who will pay these debts after death. With

the loss of one income, your loved ones would already face difficulties, but this only worsens the problems, especially when debts continue to linger.

**Remembrance:** Everyone wants to be remembered after death. For every person, this is something that will be very different. Whether a person wants to donate to a charity or just provide sufficiently for his or her family, life insurance is a good way to do this.

Don’t risk being under-insured. Too many families and small business owners overlook the need to get sufficient life insurance protection in place before it’s too late. The right amount of life insurance based on your family needs is a personal decision and varies widely — but the more thought people put into it, the more they realize they need it. The sooner they secure a life insurance policy, the sooner their family is protected.

A common misconception often exists is that having an employer-based group life insurance policy is coverage enough. Relying solely on group life insurance coverage from your employer is likely not sufficient. Should you decide to leave your employer at will, your company lay you off or go bankrupt, or they simply stop offering this benefit as part of their package, your financial protection could be sacrificed. If you have a history of health issues, it may be difficult or impossible to get life insurance at that

time. If you own your own policy, you don’t have to worry about losing your life insurance even if your company relationship doesn’t last. Additionally, while having an employer group life insurance benefit is good to have, most workplace life insurance policies are one-size-fits-all. You really should opt to carry a personalized policy that meets your needs. Over the years, employers have become less likely to offer important insurance benefits like long-term care insurance, critical illness, cancer insurance, and/or long-term disability coverage. By purchasing your own policy and not relying solely on your employer, you guarantee that no one can terminate the policy that works best for you, except for you.

Everyone should consider assessing their life insurance need. While the type of protection needed will vary, there are a multitude of life insurance-related products available on the market today. Take the time now to learn more. It is better to buy today than tomorrow as life insurance costs are less at a younger age and while a person is in better health. Plus, premiums are small in comparison with the high-cost survivors will pay for an untimely death of an income earner. Since nobody is guaranteed tomorrow, the best time to start shopping is now. To learn more, contact a licensed insurance professional today. Your family will thank you.



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## How to Choose a Community College

**A**s college tuition costs continue to soar, community colleges have become an increasingly attractive option. These two-year institutions offer a range of possibilities, serving as a pathway to four-year colleges or as a valuable resource for those seeking specific career or personal education at any stage of life.

For students juggling family responsibilities, full-time jobs, or other commitments, community colleges offer flexibility, lower tuition fees and a diverse array of courses. Some even find that an associate's degree from a community college is sufficient to kickstart their careers. However, it's essential to recognize that not all community colleges are created equal. Factors such as location, tuition costs, available courses and scheduling convenience should all be weighed when selecting the right one for you.

Begin your journey by researching all the community colleges in your vicinity. Ideally, your chosen community college should be no more than a 30-minute commute away and easily accessible by car or public transportation. A shorter commute increases the likelihood of attending classes regularly. Furthermore, many community

colleges offer online courses, providing added flexibility.

Cost is undoubtedly a significant factor in your decision-making process. Many community colleges have two-tiered tuition systems, with one rate for in-area residents and a higher rate for out-of-area residents. Living in the same county as the community college often means paying only a fraction of the tuition fees compared to non-residents. Financial assistance may also be available. Local businesses frequently support their community colleges by offering scholarships, and state and federal grants and loans can help alleviate the financial burden of higher education.

Consider the course offerings when selecting a community college. Ensure that the college is accredited or has cooperative partnerships with local or state universities if you plan to transfer credits. If multiple community colleges offer your chosen major, delve into their internship programs and reputations. Check whether they provide employment statistics, as opting for a college with a higher employment rate post-graduation can be a strategic move.

See **COLLEGE**, Page S10





**N**o matter how careful a driver you are, the unexpected can still happen, resulting in dents, nicks and scratches to your vehicle. Debris from passing trucks, parking lot mishaps and random accidents can all conspire to mar your car's appearance. When faced with significant damage, the search for a reputable auto body shop becomes essential to restore

your vehicle to its pristine condition.

Auto body shops specializing in this service vary in terms of quality, reliability and cost. It's not uncommon for auto body repair estimates to vary significantly, sometimes by hundreds or even thousands of dollars. To ensure you receive the best quality work at a fair price, it's crucial to invest time in your

search and ask the right questions.

Choosing the right auto body shop depends on various factors, including the extent of the damage, whether the costs are covered by insurance, the shop's experience with your vehicle's make and model and its overall reputation.

At the heart of your search is the quest for an auto body shop that em-

bodies qualities like honesty, trustworthiness and dependability. This choice ensures that your vehicle is repaired promptly, affordably and correctly.

The ideal auto body shop should be capable of handling a wide range of tasks, from minor touch-ups to full-body repairs. Seek recommendations from friends, family and colleagues, as auto body shops are a common necessity in many people's lives.

Compile a list of potential shops, conduct online research and read customer reviews, taking both positive and negative feedback into account. Keep in mind that no business can satisfy every customer, and negative comments may be more common than positive ones.

Local newspapers can be an excellent resource for finding auto body shops, often featuring advertisements and special deals that can help you save money.

Once you've created a list of prospective shops, contact them by phone to ask essential questions. Inquire about their years in business, areas of specialization and the earliest available inspection appointment.

See **AUTO**, Page S10

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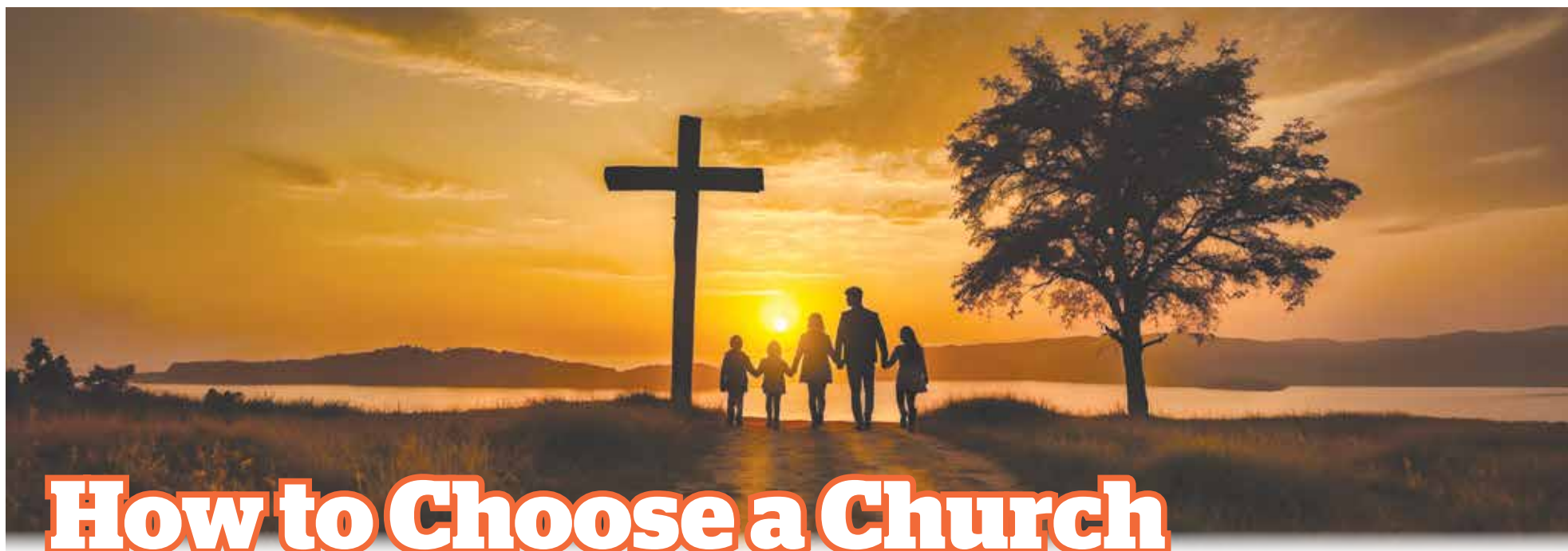
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# How to Choose a Church

In an era where church attendance varies, it's heartening to know that many people still seek a place of worship.

Whether you're a newcomer to faith, have relocated, or are in search of a more fulfilling spiritual journey, selecting the right church can be a rewarding experience. The diversity of denominations across the United States means that you have countless options, but choosing the ideal congregation goes beyond denomination. At its core, a church is a community of like-minded individuals who share beliefs, values and support systems. It's a place where you can deepen your faith, find fellowship and engage in personal growth. To help you navigate this important decision, here's a guide to choosing a church that aligns with your spiritual and personal needs.

## Determine Your Worship Preferences

Begin by defining your worship style and congregation size preferences. Do you prefer a liturgical or "low church" environment? Are you seeking a more contemporary, less formal setting with dynamic sermons? Would you thrive in an intimate community or a larger, mega-church setting? Consider your musical preferences, too, as some churches embrace traditional sacred music while others incorporate more contemporary styles.

## Clarify Your Beliefs

Your faith tradition may guide your choice. If you're a Methodist, Baptist or Lutheran, you might seek a congregation that aligns with your denomination. Alternatively, you may prefer a non-denominational church.

Determine whether you're drawn to a progressive or conservative congregation, and whether you identify with evangelical beliefs or mainstream beliefs.

## Conduct Research

Take advantage of various resources to identify potential churches. Consult local newspapers, browse online directories, or drive around your city to discover places of worship. Seek recommendations from friends and family who may share their church experiences with you.

Once you've identified potential churches, attend services with an open heart and mind. Interact with church members, ask questions and collect information. Don't hesitate to strike up conversations with fellow attendees or speak with the pastor after the service. You may also find informative literature available to take home.

## Reflect on Your Experience

After visiting multiple churches, reflect on your experiences. Assess whether the church's statement of belief resonates with your own. Consider the level of comfort you felt during the service and whether the pastor's message engaged you or left you wanting more.

Identify the core values that matter most to you and evaluate how well each church aligns with them. If community service and volunteering are significant, look for congregations with outreach programs that resonate with your passions.

Remember that worship and spirituality are deeply personal journeys. By asking the right questions and reflecting on your experiences, you can confidently choose a church where you'll grow spiritually, feel at home and be inspired to live your best life.

# LIFEPOINT

## SERVICES TIMES:

WEDNESDAY 7:00 PM | SUNDAY 8:00 AM, 9:30 AM, 11:00 AM





# How to Choose Garage Doors

Is it time to bid farewell to your old, worn-out garage door and welcome a sleek and modern replacement? Garage doors play a significant role in your home's exterior appeal, providing not only aesthetic value but also functionality and security.

As these doors endure years of use and exposure to the elements, they may become noisy and less ef-

ficient. Replacing your garage door can enhance your home's curb appeal, improve security, and even boost its overall value.

If you're considering this upgrade, you'll be delighted to discover the abundance of options available in today's market, making garage door replacement an affordable and transformative home improvement project.

## Exploring Stylish Options

Garage doors have evolved, offering an extensive array of styles, materials, and colors to complement any architectural design, from rustic barns to classic craftsman bungalows and contemporary urban residences. The days of limited choices with simple sheet metal doors are long gone. While you might already have a particular style in mind, seeking advice from a designer can help you make the perfect selection in terms of style and color. Some garage door retailers even offer tools to visualize the doors with color and material samples, allowing you to preview how your home's appearance will be transformed.

When choosing a garage door, carefully consider the material options available. Modern garage doors can be crafted from various materials, including expensive hardwoods, textured vinyl, durable fiberglass, or basic aluminum. Your choice of material significantly impacts the door's appearance and durability. Be mindful of maintenance requirements, as some materials maintain their color longer, while others, like real wood, may need periodic staining and sealing to preserve their exquisite look.

See **GARAGE**, Page S10



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# How to Choose a Real Estate Agency

**T**he journey of buying or selling a home can be an overwhelming experience filled with paperwork, intricate closing procedures, and potential challenges in dealing with other parties.

A reliable real estate agency can transform this process into a smooth, stress-free endeavor. With countless

agencies to choose from in every city and town, find one that offers a team of professional, dependable, and successful agents and Realtors. These experts should possess an intimate knowledge of the market and the ability to position you for success.

The quest to find the right agency is a delicate balance between experience

and chemistry. Naturally, credentials and licenses are crucial, but the agency's ability to provide personalized attention shouldn't be overlooked. Trustworthiness is another significant factor. Seek recommendations from friends and consult your local business bureau to identify reputable agencies in your area.

Once you have a list of prospects, conduct thorough research. Consider the agency's longevity in the business; ideally, you want professionals who are deeply rooted in your community. Keep in mind that real estate should be their full-time commitment, not just a side business.

Take to the internet and explore customer service reviews to gain a general impression of each agency. After narrowing down your list, reach out to these businesses and ask pertinent questions about their listings, fees, and commissions.

Select an agency that boasts strong ties to the community, an acute understanding of the neighborhoods that interest you, and solid connections with other realty companies. This becomes especially vital when you're selling your

current home, as the agency manages the sale while the Realtor assists you in finding a new one.

Each agency sets itself apart through its marketing strategy and advertising, significantly impacting the sale of your home. While many companies may appear similar, they often specialize in particular types of properties, such as commercial real estate or high-end homes. Seek an agency whose focus aligns with your property type.

Review the agency's listings to determine if your home would seamlessly fit in with their existing clientele. Imagine yourself as a potential buyer; are their listings informative and easy to navigate?

The agency's size will influence your experience. Smaller agencies tend to provide personalized service but may lack extensive networking opportunities. On the other hand, larger agencies have broader networks and increased potential to sell your home, although they may divide their attention among numerous clients.

See **AGENCY**, Page S10



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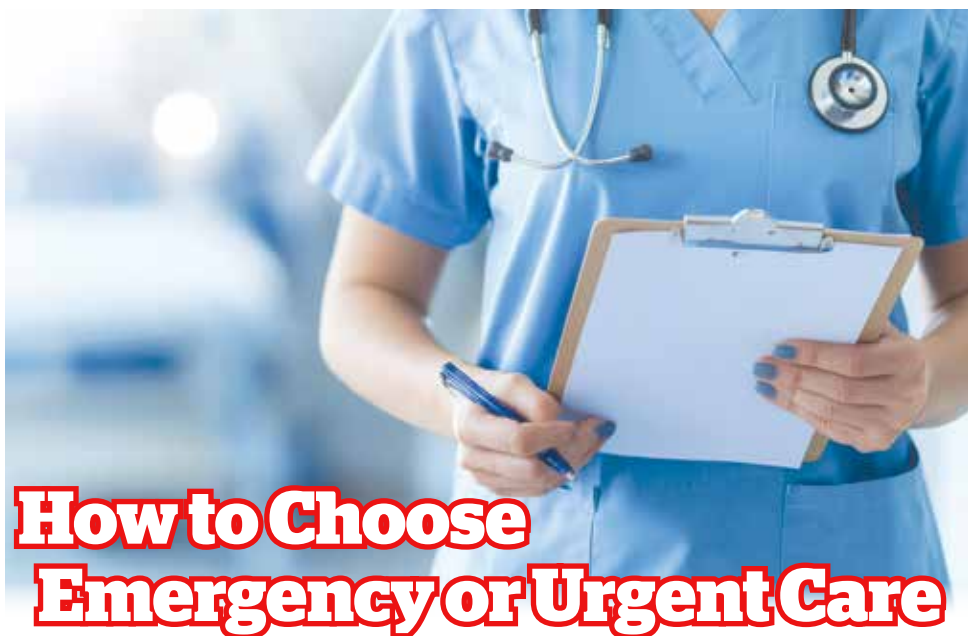
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## How to Choose Emergency or Urgent Care

**W**hen you're facing a medical issue, it can be challenging to determine whether you should seek care at an emergency room (ER) or an urgent care facility. Understanding the difference between the two and knowing when to choose each option is crucial for efficient and cost-effective healthcare.

Here are steps to help you make the right decision:

**Assess the Severity of the Situation:** The first step is to assess the seriousness of the medical issue. Emergencies require immediate attention, while less severe issues may be suitable for urgent care. Signs of a medical emergency include:

- Difficulty breathing
- Chest pain or pressure
- Severe bleeding
- Loss of consciousness
- Seizures
- Severe allergic reactions (anaphylaxis)
- Signs of a stroke (facial drooping, arm weakness, speech difficulty)
- Signs of a heart attack (chest pain, shortness of breath, nausea)

### Understand the Difference:

- Emergency Room (ER): ERs are equipped to handle life-threatening conditions, surgeries, and hospitalization. They have advanced diagnostic tools, specialists, and are available 24/7.

- Urgent Care: Urgent care centers are suitable for non-life-threatening conditions that require prompt attention but are not emergencies. They offer extended hours, X-rays, minor procedures, and can handle various medical issues.

**Consider Urgent Care for Non-Emergencies:** Urgent care is appropriate for conditions such as:

- High fevers
- Cuts requiring stitches

- Mild allergic reactions
- Insect or snake bites
- Minor fractures
- Minor back or neck injuries
- Heatstroke or frostbite
- Non-severe illnesses

### Choose the ER for Emergencies:

Visit the ER for serious conditions like:

- Heart attack or stroke symptoms
- Serious breathing difficulties
- Loss of consciousness
- Chemical poisoning
- Heavy bleeding
- Severe burns
- Traumatic head injuries
- Gunshot wounds
- Sexual assault
- Psychiatric emergencies (suicidal thoughts, drug overdose)

**Use 9-1-1 for Immediate Emergencies:** If you experience signs of a heart attack or stroke, call 9-1-1 immediately. These signs include chest pain, shortness of breath, confusion, weakness, facial drooping, speech difficulty, and numbness.

See **CARE**, Page S10

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# COLLEGE

Continued from Page S4

Most community colleges provide class schedules online or distribute course catalogs through local newspapers. Thoroughly review their offerings. If your schedule demands late-evening classes, confirm whether the college offers an adequate number of them. Additionally, investigate distance learning opportunities, as many colleges allow students to earn certificates or degrees entirely online.

For non-traditional students needing flexible schedules, inquire about classes offered on various days of the week, during mornings, evenings or even weekends. Some community colleges offer accelerated programs for those seeking a swift graduation. Furthermore, high school students may find opportunities to attend community colleges and earn degrees ahead of schedule.

If your goal is to secure a certification for your current or future job, rest assured that community colleges offer such programs. Explore tuition reimbursement options with your employer to further ease the financial aspect.

Ultimately, when choosing a community college, take your lifestyle and personal requirements into account. Chances are, a community college in your area can cater to your needs, propelling you towards that coveted promotion, new job or enhanced skill set.

# GARAGE

Continued from Page S7

In regions with extreme climates, the insulation of your garage door becomes a critical factor in reducing energy bills. Garage doors come with an "R-factor" rating, indicating their insulation capabilities against outdoor temperature fluctuations. This is especially essential for heated garages. However, even unheated garages benefit from insulated doors, as they help regulate interior temperatures. Generally, higher "R-values" indicate better insulation. Prioritize insulation considerations, especially if you reside in an area with harsh weather conditions.

**Local Guidelines and Regulations**

Before making a purchase, be aware of any specific requirements imposed by your city, county, or homeowner's association regarding garage doors. Homeowner's associations may have strict guidelines concerning materials and styles permitted in your neighborhood. Ensure your garage door choice aligns with local regulations and receives approval from relevant authorities or boards.

Safety is paramount when selecting a garage door. Garage doors are typically the largest moving objects in a home, and their safe operation is critical. Inquire with your garage door retailer about safety features. Ensure the door is designed to prevent pinching fingers or causing harm to small children if they become trapped underneath. Additionally, verify that the installation complies with all safety codes applicable in your area.

## Consider an Opener Upgrade

When installing a new garage door, it's often wise to upgrade your opener as well. Include this in your project budget and explore the latest opener models. Modern garage door openers offer convenient features such as remote closure via smartphones, whisper-quiet operation, and energy-efficient performance.

By carefully considering style, material, insulation, local regulations, safety, and opener options, you can confidently select the perfect garage door to enhance your home's aesthetics, efficiency, and security. Say goodbye to the old and embrace the new, as your garage door transformation awaits!

# AUTO

Continued from Page S5

Request a free inspection appointment to further assess the business. Evaluate their lobby for cleanliness and professionalism. Check for posted licenses, awards or certificates, as these reflect a commitment to customer care.

Price comparisons are crucial, but remember that cheaper is not always better. High-quality auto body work often comes at a price, while lower prices may indicate the use of sub-par materials and improper paint application.

Feel free to ask the manager or owner for references before entrusting them with your vehicle. Additionally,

ally, examine their previous work. If you spot paint drips, misaligned panels, or mismatched paint, consider alternative options. Choosing quality over cost savings ensures you won't need costly rework down the line.

A reputable auto body shop should inspect your vehicle for hidden damages that may not be immediately visible. Such damages often become apparent only during the repair process.

While searching for an auto body shop may not be the most enjoyable task, finding the right one can significantly improve your experience. When you locate a shop that restores your vehicle to its previous or even better condition, the process becomes much more pleasant, leaving you satisfied with the results.

# AGENCY

Continued from Page S8

For those selling their homes, prepare to ask the following questions:

- What is your marketing strategy for my home, including online and newspaper promotion?
- How many photos of my house will be featured online?
- Which websites will showcase my property?

- Can you provide recent sales data for homes in my price range?
- How long has your agency been active in my neighborhood?
- What sets your agency apart from others?

The decisions to buy and sell a home are among the most significant financial choices you'll make in your lifetime. Protect your investment and peace of mind by selecting the most trustworthy and capable real estate agency available.

# CARE

Continued from Page S9

**Consider Cost and Time:** Urgent care is often more cost-effective and faster than the ER for non-emergencies. If you're unsure, choose urgent care, and they can redirect you to the ER if necessary.

Verify your insurance coverage and any requirements for pre-authorization or referrals. This can affect your choice of care facility.

**Educate Yourself:** Learn about the healthcare facilities in your area, their

services, and their operating hours. Knowing where to go in advance can help you make a quicker decision in an emergency.

When in doubt about the severity of a medical issue, prioritize your health and seek immediate medical attention. Trust your instincts.

By understanding the difference between emergency and urgent care and considering the nature and severity of your condition, you can make an informed decision about where to seek medical treatment, ensuring you receive the appropriate care for your needs.





# How to Choose a Private School

Selecting the ideal educational environment for your child is one of the most significant decisions parents make. While many opt for public schools, others seek a school that aligns with their educational philosophy, boasts smaller class sizes, and offers increased academic rigor.

Private schools often fulfill these demands, with statistics indicating higher success rates and college-enrollment figures. Additionally, private schools cater to specific religious beliefs and cherished family values.

However, not all private schools are created equal.

They may vary in facilities, teacher qualifications, and tuition costs. To aid you in your search for the perfect private school for your child, here are some essential considerations:

**Values**

Private schools often emphasize instilling a set of values, both through educators and faculty and among the student body. Shared values can be a powerful influence on a child's development. Begin by identifying a private school that values the same principles you hold dear.

While it's crucial to consider whether the school is affiliated with a specific religion or denomination, delve deeper into the extent of religious instruction offered. Some private schools incorporate religious classes and worship services into the curriculum, while others prioritize providing a high-quality secular education with less focus on a particular faith. Some private schools may have no religious affiliation at all.


Remember that values extend beyond written statements. Observe how the school's employees and students embody these values, and take into account the school's reputation within the community when making your decision.

**Staff**

Private schools can have varying staff qualifications. Some may impose stringent credential requirements that exceed those of public schools, while others may have more relaxed education and training prerequisites. Inquire about the teaching staff's credentials, including their alma maters, degrees, certificates, and ongoing training relevant to the courses they teach.

The school's reputation can be a valuable indicator of the quality of its teachers and administrators. Seek opinions and feedback from your community to gain insight into the school's educational staff.

See **SCHOOL**, Page S16



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<b>30+</b> high school activities	<b>25</b> Final Four appearances since 2002	<b>60</b> state appearances in academics and athletics since 2016
<b>90%</b> of scholars in grades 6-12 involved in one or more activities or athletic programs	<b>96%</b> average annual class attendance	<b>11</b> state athletic championship titles







# Selecting the Right Insurance Agent for Your Needs

**T**he insurance industry is complex and is flooded with companies offering all sorts of insurance at all sorts of prices. What is more rare is the qualified, reliable and ethical insurance agent who is going to help you find what best meets your needs, that gives the coverage you need, at the most competitive price.

For most people, there really are many advantages to finding a local insurance agent who is nearby to answer questions, who knows your service area well, and can provide top-quality service.

Because there are so many fraudulent agents, it is important to vet your agent prior to opting into the coverage they offer. Your asset protection and your financial future depends on finding the right agent to help you get insurance that will fit your needs. Here's some guidance on how to find the best agent or broker for your needs.

## Ask for Referrals & Do Your Research

Family, friends and colleagues have likely worked with various insurance agents in the past. Ask people you

trust for referrals. If you receive a recommendation, it is because that person has had a positive experience and a good working relationship. There is a strong likelihood that you will have similar results.

If you do not have recommendations, research your options. Begin by looking at local companies and brokers. Be thorough. Buying a policy is like purchasing a new car or home. Select a company that is highly regarded by consumers. Review each company to determine if clients are satisfied? Are

they easy to work with? Do they help clients from sale to service and if/when a claims situation arises? Also, check that any prospective agent has all necessary licenses and training.

Good agents understand that offering great service will keep them in business. Your agent should be available. The relationship doesn't end once the sale is completed. Their careers depend on word-of-mouth. If you are happy with the service you receive, your insurance agent will appreciate your willingness to send business their way.

## Interviews

After narrowing your list of prospective agents, feel free to make an appointment to visit each one. Prepare a list of questions and concerns about your personal situation. Take notes during your meeting. Remember that you must feel comfortable with the answers before purchasing a policy.

See **AGENT**, Page S16

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## Finding the Right Bank

In a world that's rapidly embracing cashless transactions, selecting the right financial institution to entrust with your money is a pivotal decision. Whether you prefer in-person interactions, rely on a user-friendly banking app or opt for seamless online services, your choice of bank should align with your unique financial needs.

Choosing the perfect bank remains one of the most significant financial

decisions you can make, even in an era where physical visits to a bank are becoming increasingly rare. As you embark on this journey, you'll quickly realize that the array of financial institutions competing for your business has grown more diverse than ever before.

The type of bank you opt for—be it a traditional "name" institution, a credit union, or a cutting-edge online bank—reflects your specific financial require-

ments and your preferred method of depositing and managing your hard-earned income. Regardless of how and where you access your funds, a meticulous selection process will lead you to the right bank that serves your needs effectively.

To guide you on this financial quest, here are key factors to consider:

### Interest Rates

Interest rates wield a considerable influence on your banking experience. Financial institutions often use competitive interest rates to attract new customers. While savings account interest rates can vary significantly, most banks adjust their rates in response to changes in the federal funds rate.

Don't underestimate the effect of interest rates—especially when dealing with substantial deposit amounts. Explore online resources and diligently compare interest rates in your locality to make informed choices.

### Fees

Banking often comes with an array of fees for various transactions. Some checking accounts impose limitations,

such as a maximum number of checks you can write each month before incurring fees, or they may require maintaining a minimum balance to keep the account active. While some banks offer "free" checking, scrutinize the fine print to ensure that it genuinely aligns with your financial habits. Understanding a bank's fee schedule is vital to assess its compatibility with your financial goals.

### Convenience

Convenience is a key criterion when evaluating banks. Opt for institutions with multiple branches in accessible locations, ensuring that your financial needs are effortlessly met. Frequent travelers should verify whether their local or regional bank is part of a national network, offering free ATM access at partner banks. Assess the bank's online banking infrastructure, considering the ease of navigation and security. The availability of a user-friendly app for on-line deposits and transactions is a significant convenience factor, as it allows you to check your balance and manage your finances on the go.

See **BANK**, Page S16

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## How to Choose a Water Well Driller

**A**ccess to a reliable source of water is essential, especially in rural areas, farms, or regions affected by droughts. Having your water well can provide independence and cost savings while utilizing the Earth as a natural filtration

system. Establishing a dependable relationship with well drilling contractors is crucial for ensuring a continuous water supply.

To find the right well driller, consider the following factors.

### Credentials and Compliance

Drilling a well is a regulated activity that may involve certain risks. Therefore, select a company with the appropriate licenses and insurance coverage for your area. Reputable drilling companies possess local expertise, ensuring they are well-versed in local regulations, environmental considerations, water quality standards, and necessary permits.

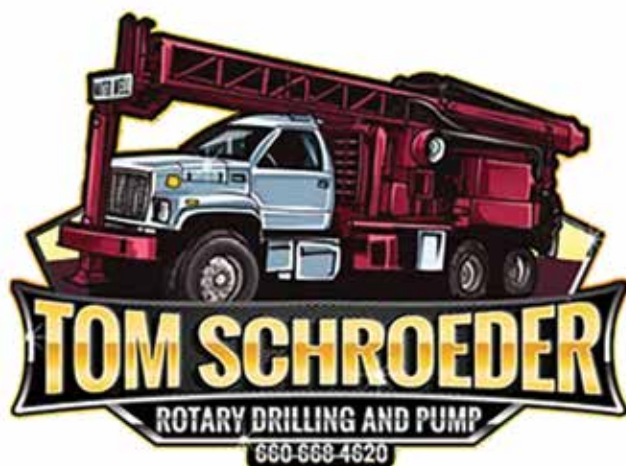
When permits are required, clarify whether the driller will handle the permit application or if you are responsible for obtaining it. Additionally, inquire about the insurance carried by the drilling company to protect against potential accidents or injuries on your property.

### Well Specifications

Understanding your water requirements is essential when comparing well-drilling companies. The size and capacity of your well depend on factors such as your household's water needs, agricultural operations, or the size of your family. A reliable well driller should provide you with various options and pricing tailored to meet your specific needs.

To make an informed decision, delve into the specifics, including well depth, capacity, equipment, and pump options. A comprehensive understanding of these details, along with the pros and cons of each choice, will lead to long-term satisfaction with your well.

See **WATER**, Page S16



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## How to Choose an Auctioneer

**A** great auctioneer is a captivating blend of entertainer and salesperson, commanding a strong voice, the art of rapid speech, and wielding a gavel with unwavering confidence.

Though auctions may have waned in popularity in recent times, they continue to hold their place. Whether you're organizing an auction for a charitable cause, to sell real estate or homes or dealing with sizable inventories such as livestock, furniture or vehicles, the

services of a skilled auctioneer can be indispensable.

The right auctioneer can unlock the magic word: "Sold!" This is the ultimate goal, particularly when liquidating an estate or raising funds for a noble cause. Auctions are a win-win for both participants and hosts, offering an enjoyable experience while potentially generating substantial profits.

Selecting the perfect auctioneer can be a challenge. Auctioneers are specialists, and finding the one who aligns

with your specific needs is paramount. For instance, if you're conducting an estate sale featuring valuable antiques and cherished possessions, a commercial or business-oriented auctioneer may not be the best fit.

Auctions are inherently driven by personality, making it essential to choose an auctioneer who exudes charm, charisma and the ability to forge connections with the audience. This individual should possess the gift of eloquence, a touch of humor and

the knack for establishing rapport with bidders.

The success of your auction hinges on the auctioneer's capacity to engage the audience. They should showcase your items in the most appealing light and stimulate participants to bid enthusiastically. Experienced auctioneers often have a dedicated following, drawing attendees to your event due to their stellar reputation.

See **AUCTIONEER**, Page S16

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# SCHOOL

Continued from Page S11

## Students

Before finalizing your choice, arrange at least one in-person visit to the private school. Attend classes to observe student behavior and how the school addresses disciplinary matters. Seek input from parents of current or former students to gain insights into any existing student-related concerns.

While no school has perfect students, it's important to assess how the school handles disciplinary issues, whether through a strict approach or a more relaxed one. Ultimately, you want to ensure your child's safety and comfort in their learning environment.

## Opportunities

Private school enrollment is often driven by the desire to provide children

with enhanced opportunities in life. The specific school you select can significantly influence the opportunities available to your child, from college admissions to extracurricular activities like music and sports.

Inquire about the school's college acceptance rates and track record in preparing students for prestigious universities. Pay close attention to the current and future extracurricular offerings, such as arts programs, language clubs, and service clubs. A well-rounded private school with a range of extracurricular activities can expand your child's options during their middle school and high school years.

By thoroughly evaluating the school's values, staff, student environment, and opportunities, you'll be better equipped to make an informed decision about the private school that best suits your child's needs and aspirations.

the industry complexities, policy options, and will even take extra care that you are properly protected. It is essential that you choose the right type and amount of insurance to adequately protect yourself and your financial future. The policy should be tailored to fit your specific needs. A seasoned, skilled insurance agent in a positively regarded agency will be an invaluable resource for safeguarding your future.

## Reputation and Recommendations

Reputation plays a significant role in selecting the right well driller. In rural areas, neighbors with water wells can provide valuable insights and recommendations based on their experiences. Seek feedback on drilling companies from your community, both positive and negative, to gain a comprehensive understanding of each company's performance.

Choosing a well drilling company is a significant investment, considering the costs involved. It requires heavy equipment, skilled labor, experienced operators, and high-quality pumps. By conducting thorough research, seeking recommendations, and establishing clear expectations, you can find a reputable well driller who provides excellent service throughout the entire process, from consultation to post-sale support.

# BANK

Continued from Page S13

## Overdraft Safeguards

Mistakes happen, and inadvertent overdrafts are not uncommon. Each bank has policies regarding overdrafts. Some provide overdraft protection through a high-interest credit line, while others charge fees for overdraft occurrences. Certain banks offer no coverage at all. Investigate overdraft policies meticulously to ensure they align with your preferences and financial habits.

## Stability

Evaluating a bank's stability is paramount before entrusting it with your finances. Scrutinize the institution's history and financial health to ensure it operates on a solid foundation. Banks typically invest deposited funds through a fractional reserve banking system,

and those with robust balance sheets are better equipped to weather market turbulence. Additionally, most banks are insured by the Federal Deposit Insurance Corporation (FDIC) for up to \$250,000 per depositor. Familiarize yourself with these safeguards to ensure the safety of your funds.

## Services

Most banks offer a diverse range of services, from loans to checking accounts. When selecting a bank, prioritize one that aligns with your needs while imposing minimal fees. Seek maximum convenience in banking services to streamline your financial transactions and enhance your overall banking experience.

By navigating the financial landscape with care and vigilance, you'll embark on a fruitful partnership with a trustworthy commercial bank that caters to your unique financial aspirations.

# AUCTIONEER

Continued from Page S15

Begin your search for an auctioneer at your local auction house. The most accomplished auctioneers are typically independent professionals with honed skills and a track record of delivering results for their clients.

Use the internet or local newspapers to identify qualified auctioneers. Many newspapers feature an auction section within their classifieds. When searching online, prioritize websites affiliated with recognized institutions, as not all websites list credentialed auctioneers.

If your initial efforts prove fruitless, consider reaching out to the National Auctioneers Association or visit their website at [www.auctioneers.org](http://www.auctioneers.org). Many auctioneers hold memberships in professional organizations like the Certified Auctioneers Institute (CAI), which upholds rigorous standards of integrity.

Occasionally, a well-known personality can draw a larger crowd to

your event. Ensure that potential auctioneers have received comprehensive training in the auction process, including logistical aspects that require clarification.

During interviews with potential candidates, request references and inquire about their work history. Verify their licensing status and confirm their active participation in auction events.

Once you've compiled a shortlist of finalists, attend an auction where they are performing. Pay close attention to how they interact with attendees and the pacing of the event. Take meticulous notes on each auctioneer's performance. After narrowing your selection to one or two candidates, perform thorough background checks and obtain credible references.

Now, sit back, relax and savor the spectacle. Rest assured that your items will be meticulously described and displayed, and more often than not, sold at the highest possible price. The auctioneer you ultimately choose will ensure this with consummate professionalism.

# AGENT

Continued from Page S12

The right agent will let you take as much time as you need to understand the implications of each policy. They will give you useful information and not subject you to high-pressure sales techniques.

Agencies who have been in business for many years likely have a great reputation and track record. They understand

# WATER

Continued from Page S14

## Expectations and Payment

Establish clear expectations with the well driller regarding payment and the drilling site. It is customary for drillers to request an initial payment, with the balance due upon completion of the well. Some drilling companies may offer financing or alternative payment arrangements to accommodate your budget.

Discuss any site preparation requirements, such as leveling sloped areas, clearing trees, or brush removal, to facilitate equipment access for drilling. Ensure that the associated costs and timelines for site preparations are agreed upon upfront.





# How to Choose a Real Estate Agent

**W**hen it comes to buying or selling a home, having a trustworthy real estate agent by your side can make all the difference. These professionals are not just skilled negotiators; they're your guides through the intricate web of contracts and transactions that make up the real estate world. Whether you're a buyer or a seller, having the right agent can help you secure the best deal and navigate the process seamlessly.

Identifying a great real estate agent isn't as challenging as it may seem. They often come highly recommended by friends and family, earn recognition in local newspapers, and receive accolades from their agencies for their outstanding track records. When you're dealing with something as significant as a home purchase or sale, it's crucial to choose an agent you can trust.

Here's how to find the perfect match for your needs:

## Start with Recommendations

Seek referrals from your social network. Friends, family, and colleagues can provide valuable insights into their experiences with real estate agents. Keep in mind that some agents specialize in buying or selling, so consider your specific needs when seeking recommendations. Always opt for credible, responsible agents.

## Assess Your Comfort Level

During your initial consultation with a prospective real estate agent, pay close attention to your comfort level. Do they genuinely care about your needs and priorities, or does their focus seem solely on their commission? A good agent should have in-depth

knowledge of the local housing market and possess strong negotiation skills. Trust is paramount, so choose an agent you believe will act ethically and secure the best deal for you.

Effective communication is a must. If you're selling your home, your agent should develop a comprehensive marketing plan, explain it clearly, and address any questions or concerns you may have. For homebuyers, the agent should listen attentively to your requirements and budget constraints. Regular updates on the progress of your transaction are vital. Avoid agents who are unresponsive to your calls, texts, or emails.

## Leverage Additional Resources

To enhance your understanding of the home buying or selling process, engage in independent research. Real

estate magazines and online resources like Realtor.com, associated with the National Association of Realtors (NAR), offer valuable insights, housing statistics, market forecasts, and tips. However, don't underestimate the power of networking. Connect with individuals who share your interests and can provide valuable guidance.

Once you've successfully completed your real estate transaction, keep your agent's contact information handy. You may want to refer others to their services, and you might require their expertise again in the future.

Choosing the right real estate agent is a crucial step in achieving your home buying or selling goals. By following these guidelines and selecting an agent who aligns with your needs and values, you'll ensure a smoother, more successful real estate experience.



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# How to Choose a Musical Instrument

**P**laying a musical instrument is a passion for many people for a lot of different reasons. Whether it is expression and satisfaction, therapy, or the love of performance, the list goes on and on. Choosing which instrument is right for you can be a daunting task. We have asked our local professionals at Backwoods Guitar in Sedalia for some tips and tricks, as well as thoughtful insight, on diving into the world of music. Mason and Eron Harding have years of experience in all aspects of the music world and were happy to lend a hand.

1. Pick an instrument that you love. You have to want to play this instru-

ment. It should not be a chore to practice or want to get better.

2. Find some help from another player. These people can help you with the do's and don'ts of that particular instrument from their own personal experience.

3. The one that feels comfortable and sounds good is the one you want. Don't get hung up on brand names.

4. Renting vs purchasing. Maybe you should try out that saxophone before investing a lot of money. Renting may be the best option until you are sure you are ready to commit both the time and money.

5. Find a good teacher. A good teacher can help you on your way to learning the instrument correctly, as well as help introduce you to other types of music. The internet is also a great source for learning and advice. However, keep in mind, there are also a lot of bad instructors on the internet as well.

6. New vs Used. Starting on a nicely used instrument is the most common practice for new players. You can get a good quality instrument to get started, then upgrade as your skills progress. However, it would be a good idea to have your teacher or another player help with your choice to make sure the instrument

is in good shape. You don't want to buy a flute or clarinet that has worn out pads, or a guitar with a warped neck.

No matter what instrument you choose, be prepared to invest a lot of time into practicing. There are no shortcuts to becoming a good player. A good part of playing an instrument is muscle memory (ie. getting your fingers to do what your brain tells it to do). The only way to accomplish that is to practice over and over and over.

If you need any help please feel free to call and talk to the pros down at Backwoods Guitar and they will be more than happy to help you with your journey!



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# How to Choose a Liquor Store

**W**hen you're in the market to stock up on your favorite liquors, wines, and beer, having a reliable go-to liquor store can make all the difference. It's the place where you can count on finding your preferred brands, receive guidance from knowledgeable staff, and discover hidden gems to elevate your drinking experience. While many states offer the convenience of buying liquor in grocery stores, forming a relationship with a great liquor store goes beyond mere convenience.

A remarkable liquor store goes the extra mile by offering more than just mass-produced liquor, wine, and beer. The proprietors are deeply passionate and knowledgeable about their products, ready to suggest pairings, offer special options across various price ranges, and introduce you to craft and specialty beverages. In essence, a great liquor store can be your trusted guide to crafting a memorable occasion with quality spirits.

## Here's what to look for in a liquor store:

**Wide Variety:** Seek out a store that aligns with your preferences. Some shops specialize in local beer selections from nearby microbreweries, while others focus on wines and high-end imported or craft spirits like whiskey, rum, or scotch. The best liquor stores boast a diverse inventory, featuring popular products alongside new, rare, or exotic offerings. Look for a store that caters to various price points, as different occasions may call for different spirits. For mixing cocktails or using liquor in recipes, you may not always need the priciest brands, but for sipping on its own, quality matters.

**Expert Advice:** If you frequently entertain or make substantial liquor purchases, expert guidance becomes invaluable. The best liquor stores will help you choose the right product for a specific event or occasion. Simply describe your requirements and preferences, and they'll provide recommendations accordingly. Great personalized service might even

justify traveling a bit farther to reach your preferred store. Over time, your chosen store will get to know your tastes and preferences, enhancing your overall shopping experience.

**Overall Experience:** While convenience plays a role, it's not the sole factor to consider. Ideally, the liquor store should be clean, well-organized, and located in a safe area. The finest liquor stores take pride in their appearance, offering a vast selection of products and employing knowledgeable staff. When you find all these elements in one store, you can savor the taste of success.

Choosing a liquor store that aligns with your preferences and provides exceptional service can transform your liquor shopping into an enjoyable and satisfying experience. Whether you're looking for your favorite brands or eager to explore new and exciting options, the right liquor store can be your trusted companion on your spirited journey.



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