

SAMPLE STORY

HOW-TO GUIDE IS PROVIDED AS TEXT FILES ONLY — NO PHOTOS OR LAYOUT

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.
- Follow safe towing practices when moving your ATV.
- Ask for permission before riding on private land.

Choosing the right ATV is a combination of finding what you like, what meets your budget, and what fits you and your experience level. Visit your local ATV reseller to see in person the different types of machines, talk to the experts and get an idea of the prices.

Many retailers will also have programs and information on ATV clubs, events and competitions. They are a great source of information for you and your new ATV.

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How to Choose an IT Specialist

With the dependence on technology in today's business and personal world, it is important to make sure you have an IT specialist who knows what they are doing.

At some point, your computer will need to be repaired, and it is almost impossible to do anything without computers. They are the mainstay of our businesses and a source of entertainment at home.

When your computer or network needs repair work, hiring a qualified, experienced information technology (IT) professional is essential.

Some professionals are more knowledgeable and reliable than others.

Consider these factors when you need help with computer repair and maintenance.

EXPERIENCE

IT specialists come with a variety of concentrations and experience. Find a specialist who matches your needs.

Some people are networking experts; others may only work on Apple computers.

When you speak with specialists, ask if they are certified in repairing, installing or troubleshooting the computers and peripheral device you are using. Inquire about how much experience they have with repair work and installation.

COMMUNICATION SKILLS

It is important to hire someone with excellent communication skills. Computer networking, setup and repair are flushed with jargon and acronyms. You need to understand what is wrong with your computer system and how it needs to be fixed.

Whether you are a business owner or home computer user, a good IT specialist will explain what decisions you need to make. You should be able to understand whether you need to upgrade your system or how you can improve the speed of your computer.

Not only will an IT specialist fix the problem, he or she will also inform and educate you. With this new information, you can prevent future problems.

The best IT specialists will save you money and help you avoid common pitfalls.

LOCATION

IT specialists can work at your location, or you can leave the equipment at their repair shop.

IT specialists sometimes make house calls, especially if the issues involve a network. Interconnected equipment can be difficult to dismantle. A qualified professional can find the malfunctioning device quickly and solve the problem. House calls are usually more expensive.

Several repairs may involve specialized tools that are only found in a computer repair shop. Laptops, desktop devices and other portable equipment can be easily transported to a repair shop.

Your prospective IT specialist should tell you whether an in-home visit is required.

REPUTATION

IT specialists develop reputations quickly. You can easily gauge the qualifications of a professional by his or her track record. Ask your friends and family for names of good IT specialists. Their recommendations may have a higher per-hour rate, but they are worth every penny. They will get your computers working again quickly and easily.

Always look for a professional who has the qualifications and experience to install and repair your system. This person should explain everything in plain English. With a little time and research, your computers will be running again in a short time.

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How to Choose a Title Company

Before you buy or sell a home, make sure you have a good title company.

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

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

REPUTATION

The best title companies have a solid reputation with real estate agents and attorneys. A great way to choose a title company is to ask for referrals.

Find out which title companies realtors and real estate experts prefer in your community. Be sure to get several recommendations.

Remember, title companies have a key role in real estate sales -- everything from researching the title's history to setting up escrow accounts and verifying what taxes may be owed. You don't want to trust such an important job to a company without happy clients and a long track record.

LOCAL KNOWLEDGE

It is vital that you find a title company that knows your local area well.

Real estate laws vary from state to state. Municipalities will also have their own common practices and policies that real estate agents must navigate.

Skilled title companies will excel in three areas: quality, speed and service. Having a company that knows your local area, including everyone involved from the realtors to the courthouse employees, will go a long way toward helping you at the closing table.

When problems or questions arise, a title company should already have long-standing relationships with people who can get the issue resolved quickly and correctly.

LOCATION

Title companies are typically where participants sign documents at the closing table, so the title company's location and hours are important to consider.

Even if you are closing at another site -- such as an attorney's office -- having an accessible title company can be an asset.

All other things being equal, you should pick a company with a convenient office location where you feel comfortable.

FEES

Have a clear understanding of all the applicable costs and fees upfront.

Some charges may be negotiable, while others may be set in stone. A realtor can explain all the title-related costs to make sure you're being charged a reasonable rate for the services provided.

Basing a title company on their fee schedule, however, is not a good idea. Don't try to pinch pennies. It is very important they do the job right. You may find that it wasn't worth the savings if problems arise or if the cheaper title company doesn't offer fast, friendly and experienced service.

It is important to trust the judgment of professionals. Discuss different title companies with real estate experts in your area. After all, they work with title companies every day and will have a lot of valuable knowledge to impart.