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FRAUD ALERT!

CREATE AN EMERGENCY GO-TO LIST BEFORE AN EMERGENCY HITS



The frigid temperatures we experienced during the past few weeks were inconvenient for some and downright problematic for others. If you experienced frozen pipes, a faulty furnace or even car problems due to the cold weather, you were probably reminded that the best time to find a new and reliable company to do business with is not during a crisis.

Often, when we are faced with an emergency situation, we rely on the first company we find that is available and willing to come to our rescue; we make decisions without doing our research. But, when things are

going well (and temperatures are above the freezing mark), we rarely think about having an emergency go-to list that can help us when we really need it.

To avoid unnecessary stress and potential financial panic, take some time to research local companies and compile a list of businesses you can rely on in an emergency. First, think of different 'emergency' situations you may be confronted with throughout the year such as car concerns, heating or air conditioning issues or plumbing problems. Next, find the names of companies in your area that handle those types of problems whether from the phone book, the web or from friends and neighbors.

Check out the company with the Better Business Bureau which offers information such as accreditation, ratings and complaint information. Also, type the company name into an internet search engine and see what comes up. Many times when people feel they have been wronged or mistreated by a company, they will post their complaints on various blogs. Not all the complaints are valid, but an internet search will give you an idea as to the quality of the company you are researching.

Call the company directly and ask them about their services, their prices, their training, and how they handle emergency situations. Also ask them if they can provide you with references you can contact directly. If possible, use the company for non-emergency jobs and evaluate your experience with them.

Taking time to compile a go-to list before an emergency situation arises may save you time, money and stress — a silver lining when you most need it.