



From Our Family to

4072 Chicago Drive SW Phone: 616-534-4993
 Grandville, MI 49418 Fax: 616-534-4969
 Email: family@heritagenational.com

www.heritagenational.com

PRSRT STD
 U.S. POSTAGE PAID
 GRAND RAPIDS, MI
 PERMIT NO. 371



Oct 2005

DUE DILIGENCE

Issue 61

October 2005

SUN	MON	TUE	WED	THU	FRI	SAT
						1
Oct 1 & 2: Tour several historic Heritage Hill homes! Call 459-8950 for details.						
2 Muskegon Bridal Show	3	4	5	6	7	8
9	10 Columbus Day	11	12	13 US Navy Est. 1775	14	15
16 Boss' Day	17	18	19	20	21	22
23	24	25	26	27 Navy Day	28	29 Daylight Savings Ends
30	31 Halloween	Fall PARADE OF HOMES runs through OCTOBER 8. Visit www.hbaggr.com for days and times.				



Thinking of purchasing a home but wondering what the property taxes will be? I'd like to suggest a great website that will help you make a close estimation. It is <https://treas-secure.state.mi.us/ptestimator/ptestimator.asp>. It will ask you to input the taxable value and county. Hope you find this helpful. If I



can assist with any questions, feel free to call.

Pava

Flu Season for your PC *by Matt*

I know most of you are always looking for new ways to keep your computer safe from the hazards of viruses, spy ware, and ad ware. I'd like to take a few minutes and let you know about the different choices you have in keeping your system safe.

First and foremost, if you do not have virus protection on your computer get it now. An unprotected PC is very vulnerable to outside attack, and your high quality, state of the art mean machine could quickly be turned into a giant paperweight. Now there are three mainstream choices you have in selecting anti-virus software.

First, probably the most well known is Symantec's Norton Anti-Virus. Second, you have McAfee Anti-Virus, also very well known. Finally, there is Trend Micro, famous for their free online virus scan "House Call". Now, before we get into the differences between the three choices, I would like to inform you that in terms of protecting your PC and stopping viruses, all three have roughly the same amount of stopping power. How are they different then, you ask. The differences between the three come down to two major factors.

First is price and second is user friendliness. Now after doing a little digging I soon discovered that all of the three major brands all cost exactly the same from major retailers. As of this printing, they are each \$49.99 for an individual user package. So it looks like it all comes down to the user friendliness, aside from trying them all yourself and seeing which you liked the best, I can only offer my personal opinion as to which is the best.

Continued page 3

Keeping Your Home Protected

Homeowners insurance protects you from financial losses caused by storms, fire, theft, and other events. With the recent damaging weather, we are all wondering whether or not we have proper insurance coverage. In our business, needing homeowner's insurance is routine. However, we rarely get the chance to discuss actual coverage. You may be interested in the following excerpt from a recent article in the January 2005 *Reader's Digest*, "Tips for Keeping Your Home Protected".



Increase your deductible: Go from \$250 to \$2,500. Premiums may drop by up to 30%.

Drop the extras: Shed added coverage that would pay off small claims. Example: riders worth \$1,000 or less.

Overlap policies: Switching insurers? Keep the old policy until you're locked into your new one.

Get a Comprehensive Loss Underwriting Exchange (CLUE): Insurer's share information through a database called CLUE.

Errors on CLUE or credit reports can boost premiums. A CLUE copy costs \$9 at www.choicetrust.com.

Turn it around: Facing cancellation? Suggest ways that you can keep your coverage, such as an increased deductible.

Stay the course: Don't switch carriers to save a few bucks. A claim within six months can get you dropped anyway.

Pay as you go: Don't submit claims for less than \$1,000.

Mum's the word: When making an inquiry, stress to the agent that that's all it is. Then check your CLUE report to see if your question has morphed into an unpaid claim entry.

Write it down: Keep a paper trail of all claims.

Know your history: When buying a home, ask about previous claims, repairs and damages—especially water-related. Get a copy of the CLUE report.

Make noise: Complaining to state regulators may get an insurer's attention on claims under \$10,000.

Get help: A licensed public adjuster can help you read a policy, estimate damages and negotiate a fair settlement. Get referrals from www.napia.com.

Seek a referee: Insurance policies often let insurer or insured request "appraisal," an arbitration-like forum to settle disputes over a claim amount.

Lawyer up: Some cases may warrant suing the insurer. Tap a trial lawyer with insurance expertise.

It is important to know what's in your policy. Don't wait until you have a claim to review it and know your rights. For more information about homeowner's insurance, you can contact an agent of your choice or give us a call and we will be happy to refer you to one.



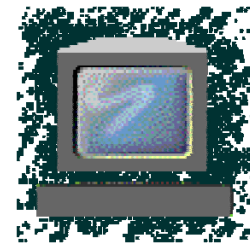
Our Staff

Pava Leyrer **Robin Fager**
Holly Gosko **Amy Perrin**

Additional Team Members:
Pam Flikkema; Brian Leyrer; Matt Leyrer;
Jean Lietzke; Patti Powers; Rob Stacey

Flu Season Continued . . . *By Matt Leyrer*

Personally, I believe that Trend Micro's Pc-cillin is the most user friendly and easy to understand anti-virus software out there. I have found that it is the easiest software for some of our less tech savvy PC users. It has a simple interface with an easy to use scan option, which allows you to effortlessly set up a recurring scan, letting you basically forget you even have the software installed. My runner up would have to go to Norton. Norton is still easy to use, but the functions like the recurring scan, and scanning in general can be confusing, if not frustrating, to understand. But overall, a general user would still be able to use Norton with only minimal to moderate frustration. Finally, there is McAfee. I fear for any PC that has this installed on it.



The daily operation of your PC is assaulted with McAfee's own pop-ups asking you to buy its new software. Scanning your PC can be confusing with McAfee's cryptic user interface, not to mention the almost complete lack of customization. I do not recommend this product at all, through personal experience I will stick with Trend Micro for my PC health needs. Another big seller for Trend Micro is their "House Call" service that I mentioned earlier. On their website, you can scan your computer for free with all the updated virus definitions that there are. It's a great tool, but having the software (any software for that matter) is better than relying on the free scan because the software will stop the viruses before they infect your computer where as the free scan can only delete them once they have already infected your PC. All in all, just remember that all three of the previous choices I listed have about the same protective power. Through my personal trials, I have found that PC-cillin is the best option for the not so savvy techy.

Fun Family Ideas

Oct. 15, 16, 22 & 23:
John Ball Zoo is offering entertainers, special zoo stuff & treats. (www.johnballzoosociety.org)

Sat., Oct 22 Celebration of the Book is a free event at G.R. Public Library offers something for book-lovers. Visit www.grpl.org.



Pumpkin Bars by Robin Fager

4 Eggs	3/4 Cups Melted Butter/Margarine
2 Cups Sugar	2 1/2 Cups Flour
2 Cups Pumpkin	1/2 tsp. Cinnamon
2 tsp. Baking Powder	1 tsp. Baking Soda
1 Cup Chopped Nuts-Optional	

Mix eggs, sugar, pumpkin and butter together. Sift dry ingredients and add to batter. Pour into greased 15x10x1 inch tin and bake at 325 degrees for 25 minutes.

COOL and Frost with:

6 T Butter	1 tsp. Vanilla
1 T Light Cream	3 Cups Powdered Sugar
1 8 oz. pkg. Cream Cheese, Softened	

Beat together till fluffy or desired consistency.

P.S. You can make it in a cake pan but you have to bake it for 1 hr instead.

