

# RAMS WIN! By Rob Stacey

The Rivertown Rams won their first game of the season 49-15 against the Lansing Lightning at Northview High School stadium June 19. With the Stampede, our dance team leading the crowd of excited fans, our quarterback, Jason Tokar led the RAMS offense to many spectacular plays. Our stifling defense managed to hold the Lightning to only 15 points.

They also had a decisive 42-8 victory against the Michigan Twisters June 27. See the GR Press for details of that exciting game. **GREAT JOB RAMS!**

Make sure that you set aside some time to come out on *July 10* to see your Rivertown Rams take on the *Indian Tornadoes*. It puts into perspective just how many pre-approved offerings are flying out their doors. One of the most surprising things is how they go about acquiring their victim's names and addresses.

As a member of the Heritage National Family, we would like to provide you with an opportunity to of the sharing of your credit information. **Heritage National** is a not-for-profit corporation that is providing local charities with volunteer and financial support. This year's charities are the Juvenile Diabetes Foundation and Habitat for Humanity. Our own Rob Stacey is President of the team. Feel free to contact Rob at 616-915-0367 or our office 534-4993 for more information, sponsorships, or tickets.



# Tip of the Month By Denise Hofstra

Now that you've armed yourself with less "junk" mail, what to do with the trickle. Shredders are very common but is yours effective? Experts say a crosscut shredder is the best, because this truly minimizes your risk of identity theft. Many Identity Thieves are happy to dig through your trash and reassemble your strip cut shredded documents. These criminals have way too much time on their hands. Make sure even the most innocent looking mail to the obvious is shredded or you may find your credit has taken a vacation without you!

# Rivertown Rams 2004 Schedule

6/19	Lansing Lightning	W	49-15
6/26	Michigan Twisters	W	42-8
7/10	Racine Raiders		7:00
7/17	@Genesee Patriots		7:00
7/24	SW Michigan Rage		7:00
7/31	London Silverbacks		7:00
8/7	@Indiana Tornados		7:00
8/14	@Michigan Admirals		7:00
8/21	Indian Tornados		7:00
8/28	@London Silverbacks		7:00
9/11	@SW Michigan Rage		7:00
9/18	Genesee Patriots		7:00
9/25	Michigan Admirals		7:00

Games at Northview High School

# Our Staff

- Pava Leyrer
- Brian Leyrer
- Rob Stacey
- Kevin Vink
- Robin Fager
- Denise Hofstra
- Holly Gosko
- Kathy Collins
- Amy Perrin
- Katy Felter
- Matt Leyrer
- Doug DeKruyter

# Red, White and Blue Potato Salad

1 cup dry white wine  
 2 cloves garlic, smashed  
 1/2 pound small, red-skinned potatoes, such as red thumb  
 1/2 pound small, white-skinned waxy-style potatoes, such as German butterball  
 1/2 pound small, blue-potatoes, such as Peruvian fingerling  
 1 tablespoon kosher salt  
 2 stalks celery, thinly sliced  
 1/4 cup white wine vinegar  
 1 tablespoon whole-grain mustard  
 1 teaspoon kosher salt  
 Freshly ground black pepper  
 1/2 cup extra-virgin olive oil  
 2 tablespoons minced flat-leaf parsley  
 2 scallions (white and green), thinly sliced

Place the wine and garlic into a large heavy saucepan. Slice the potatoes into 1/4-inch-thick rounds and add to the saucepan along with the salt. Add cold water to cover by 1 inch. Bring to a boil. Adjust the heat to maintain a gentle simmer, and cook until the potatoes are tender, about 5 minutes. Drain the potatoes.

Meanwhile, make the dressing: In a large bowl combine the vinegar, mustard, salt, and pepper. Gradually whisk in the oil to make a smooth dressing.

Add the warm potatoes to the dressing and toss very gently to combine. Add the celery and set aside to cool. Sprinkle with parsley and scallions to serve. 8 servings

# Take Me Out To The Ball Game...



Let Heritage National Mortgage take you and your family out to the "ball" game where we will have food, drinks, prizes, and fun for everyone!

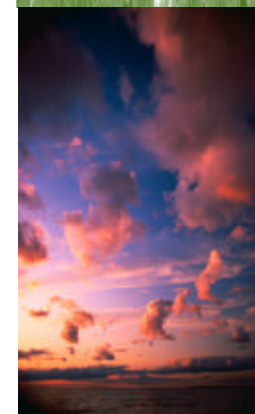
We will have children's games, and for the adventurous at heart, Denise is in charge of the adult games!

Mark your calendars now for the 4th annual *Heritage National Mortgage Family and Friends Picnic*. **August 21** is the date, **6:00 pm** is the time. The HNMC picnic will be held at **Northview High School**. We will watch the game between the Rivertown Rams and the Indiana Tornados as well as eat, drink, and be merry!

Bring this newsletter or the one to be sent in August for free admission. One newsletter is all that is required per family. If you need additional invitations, please do not hesitate to call our office. Watch for more details next month.



# The Quote Corner By Amy Perrin



"Look at a day when you are supremely satisfied at the end. It's not a day when you lounge around doing nothing; it's when you've had everything to do, and you've done it."

Margaret Thatcher



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*From Our Family to Yours*

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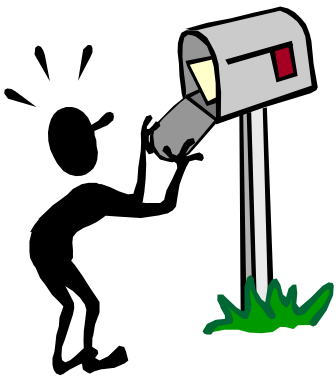
## DUE DILIGENCE

Issue 46

July 2004

### Inundated with Credit Card Offers?

By Denise Hofstra



Have you ever stopped to count the numerous credit card offerings and "junk" mail you receive in just one week? Did you ever wonder how you get so many pieces of "junk" mail? Companies including credit card vendors are purchasing names, addresses, ages, etc. even your credit score from the three major credit repositories: Trans Union, Equifax and Experian. This information shocked me. I always thought this was privately held.

We feel this is a matter of personal privacy and we believe highly in your right to financial privacy. The truth is these companies buy information based upon bulk data in categories of information types. If you fit the category, viola. . . you have now been sold. Do you want to shut or at least slow, the flow through these flood gates? This can be extremely difficult without the proper information, however HNMC can give a couple of tips to turn the flow to a trickle.

You may call **1-888-567-8688** and follow the prompts or you may call or e-mail us (denise@hnm.net) for a copy of the "Opt Out" letter and addresses, which you can mail to each repository. Each person in the household needs to opt out individually. Also you can contact the individual companies and instruct them in writing NOT to share your name with their subsidiaries or anyone else. This will also reduce the flow. It really *is* as simple as that.

We do credit scoring and identity theft/fraud seminars or lunch & learn sessions as well. Contact our office to schedule one or both. One more way we're watching out for and educating our *Heritage National Family*.

## July 2004

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
		Muskegon Summer Celebration until July 4th				
4 Day of Independence	5	6	7	8	9	10 Racine At Rivertown
11 Day to Shred	12	13	14 Bastille Day	15	16	17 Rivertown At Genesee
18	19	20 Moon Day	21	22 Nat'l Hot Dog Day	23	24 SW Mich At Rivertown
25 Enjoy Life Day	26	27	28	29	30 Father-in-Law Day	31 London At Rivertown

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