



From Our Family to

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DUE DILIGENCE

Issue 66

Credit Seminar-You're Invited! *By Pava Leyrer*



You may think—if I hear one more advertisement asking me what my credit score is, I just might scream! If you have ever had to deal with a credit issue, you know how difficult it is to manage your report and score. I thought it could benefit our Heritage “family” to hold a series of free seminars to provide this information. We will provide simple answers to a complex issue.

The first one will be held on **Tuesday, March 21, 6:30-7:30 pm** at our office. Reserve your spot today by calling 616-534-4993 or e-mailing pam@heritagenational.com (RSVP by March 16.) We are excited about the opportunity to provide you with tools that will help you better manage your personal financial health. You will be able to obtain a free credit report by attending. Unless you know how to play the game, you'll be played by the game. Here are some basic questions we plan to discuss:

- [What is in my credit report?](#)
- [How many scores do I have and why?](#)
- [How often should I check my credit report?](#)
- [How can I correct errors on my credit report?](#)
- [What impact do creditors have on my score?](#)
- [How do I build a good credit history & keep it?](#)
- [How long do accounts remain on my credit report?](#)
- [How long do public records remain on my credit report?](#)
- [How does my score affect my interest & insurance rates?](#)
- [How long does it take to have an investigation conducted?](#)
- [What is the difference between the “free” & loan reports?](#)

Habits. We all have them. Some are good and some, well, let's just say we would not like them made public. As I was thinking about this topic, I decided to make a list of “things” I would like to see changed in my life. Looking it over I realize that I am the only one who has control over what I do or say. My goal is to change one thing on the list by June.

Having the list makes me feel accountable (even if just to myself) and able to take it in smaller pieces.





Make your list today and feel the control flow back into your life.

Pava



March 2006



SUN	MON	TUE	WED	THU	FRI	SAT
Butterfly Exhibit Meijer Gardens starts March 1 			1 Ash Wednesday	2	3	4
5	6	7	8	Home & Garden Show at DeVos		
12	13	14	15 Diabetes Alert Day	16	17 	18
19	20	21 HMNC Seminar	22	23	24	25
26	27 Brian's Birthday	28	29	30	31	

A Test Worth Taking *by Pamela Flikkema*

The American Diabetes Association annually designates the fourth Tuesday in March as a one-day call-to-action American Diabetes Alert Day. This year, March 15 will serve as the day to help people find out if they are one of the five million Americans with undiagnosed diabetes. Diabetes Alert day serves to reinforce the seriousness of the disease and to identify those who are at high risk for diabetes and still may be symptom free.

	Yes
1. I am overweight by at least 28 pounds for my height.	5
2. I'm under 65 yrs of age and I get little exercise during a usual day.	5
3. I am between 45 and 64 years of age.	5
4. I am 65 years of age or older.	9
5. I'm a woman who has had a baby born weighing more than 9 pounds.	5
6. I have a sister or brother with diabetes.	1
7. I have a parent with diabetes.	1
Total: _____	

3-9 points – You are probably at low risk now, but everyone 45 years or older should consider being tested every three years.

10 points or more – You are at high risk for diabetes. See a doctor & find out for sure.

Want To Stop? Shamrock Milk Shake *by Robin Fager*



Start with March 8, for "No Smoking Day." Join millions of others who have: More money, better skin, more energy, healthier teeth & gums. Whatever your reasons may be for stopping smoking, you'll find everything you need to help you prepare at www.nosmokingday.org.uk or www.lungusa.org.

Take care of yourself, *You* are the only one you get!

5 minutes to prepare & enjoy!
Makes: 1 serving
1 cup 1% milk
2 T JELL-O Pistachio Flavor Instant Pudding & Pie Filling
1 OREO Mint Pure Milk Chocolate Covered Chocolate Sandwich Cookie, finely chopped
POUR milk into tall glass. Add dry pudding mix; stir 2 to 3 min. or until pudding mix is completely dissolved.
STIR in chopped cookie.
SERVE immediately.



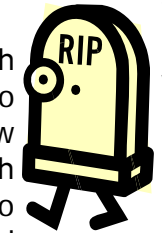
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 Matt Leyrer; Brian Leyrer

Obituary for Mr. Sense *Author Unknown*

Today we mourn the passing of a beloved old friend, Mr. Common Sense.



Mr. Sense had been with us for many years. No one knows for sure how old he was since his birth records were long ago lost in bureaucratic red tape. He will be remembered as having cultivated such valuable lessons as knowing when to come in out of the rain, why the early bird gets the worm and that life isn't always fair.

Common Sense lived by simple, sound financial policies (don't spend more than you earn) and reliable parenting strategies (adults, not kids, are in charge.) His health began to rapidly deteriorate when well-intentioned but overbearing regulations were set in place. Reports of a six-year-old-boy charged with sexual harassment for kissing a classmate; teens suspended from school for using mouthwash after lunch; and a teacher fired for reprimanding an unruly student, only worsened his condition.

Mr. Sense declined even further when schools were

required to get parental consent to administer aspirin to a student; but, could not inform the parents when a student became pregnant and wanted to have an abortion. Finally, Common Sense lost the will to live as the Ten Commandments became contraband; churches became businesses; and criminals received better treatment than their victims.

Let's all pause for a moment and take the time to remember what Common Sense meant to us. Then, just maybe, his descendants will come out of hiding.

Olympic Update

We would like to give you an update from the Olympic speed skater, **Kimberly Derrick** and her family. Her party raised over \$6,000 for her parents to watch her skate in Torino, Italy. A warm *Thank You* from the Derrick Family to all who participated! We hope you enjoyed watching the winter games!



Now or Later?



Rates are still at an all-time low. Do you wonder what you should do and when?

The news over the last year around rates and housing may have you asking questions about your mortgage. When should I refinance or should I buy instead, how high will my line of credit go, will my credit cards ever be paid off? Fluctuations always occur and the best way to decide is to compare your financial goals with your cash flow and budget. Give us a call today. We can easily assist with the comparison to give you the answers you want to know.

Seminar *continued*

Credit scoring is inescapable today. It is a very valuable asset if you have good habits, but not impossible to improve if you had past difficulties. There are literally thousands of score models used in the credit industry which consider different variables for different types of credit. Do you know how yours is determined and how to change it? Start your plan today to be in control of your credit score. Attending the seminar is your first step!