

## Credit Reports affect everything today. . .

## My rates have gone up, do you shop for me?

## Long-Term Care cost continue to rise. . .

## Does your dog bite?

### Credit Reports affect all aspects of your fiscal life---

Your credit report provides lenders and others an objective measurement of risk. That is why it is very important to monitor and manage your credit. But where do you begin?

Here are three important steps that will help you get started:

- **Request a copy of your credit report** – If you feel the report is inaccurate or is lower than you thought, you can take measures to correct.
- **Establish payment reminders** – Use your new smart phone or online calendar to remind you or enroll in automatic payment plans, to ensure payments are always timely.
- **Reduce Debt** - payoff those installment loans and credit cards. Sometimes using the stores installment plan for that washing machine can make a big hit on your score.

Visit the website below to request a copy of your credit report and to find more tips on how to improve your credit.

<http://www.myfico.com/CreditEducation/ImproveYourScore.aspx>

**As an independent agency we can shop other companies for a better rate at any time but there are some pretty important factors we consider before shopping for you.**

- **LONGEVITY** - all of our companies build into their rating system a longevity factor that typically discounts policies the longer they're in force. The discount normally increases over time, often every 3 years, basically rewarding the customer read more [Read More](#)

### Now's the Time to Buy a Long-Term Care Policy

Have you thought about what would happen to you if you either needed to enter a nursing home or required home care services?

As nursing care costs continue to rise and the need for care increases, there is never a better time to purchase a long-term care insurance policy. [Read More](#)

### My dog would never hurt anyone!

You hear that all the time, but what happens if Fido decides that the joggers on the sidewalk are encroaching on his territory and bites one of them? There are a few things you need to know as a dog owner:

- More than 4.7 million people are bitten by dogs annually.
- Approximately one-third of all homeowner insurance liability claims are from dog bites.
- In most states, you are personally liable for any injuries.

To learn more about reducing the chances of a dog biting and what you can do to protect yourself and your assets if it happens, please see the article below:

<http://www.iii.org/articles/dog-bite-liability.html>