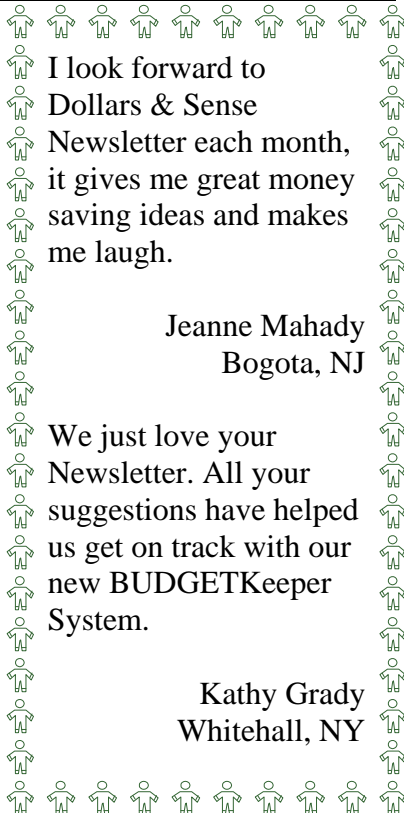


MEMBERS CORNER



I look forward to Dollars & Sense Newsletter each month, it gives me great money saving ideas and makes me laugh.

Jeanne Mahady
Bogota, NJ

We just love your Newsletter. All your suggestions have helped us get on track with our new BUDGETKeeper System.

Kathy Grady
Whitehall, NY

COMEDY BOX

Someone stole all my credit cards, but I won't be reporting it. The thief spends less than my wife.

How to Survive a Credit Card Hangover

All the presents are unwrapped and decorations packed away but the remembrance of Christmas past will haunt many of us for months or even years to come.



The following six helpful hints will help you to survive your credit card hangover and better yet, help to prevent the debt from recurring again next year.

1. Be prepared for the shock of your credit card company raising your minimum payment from 1 to 2% to 3 to 4% of your balance beginning January 1, 2006.

2. To help eliminate your debt you must first review your spending habits and find ways to cut your daily spending. An example of this would be if you pick up coffee each morning before traveling to work, make your coffee at home instead. If you are a regular coffee drinker this could save you up to \$30 per month,

★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★
★ **TO OUR READERS:** ★
★ The objective of our ★
★ "Dollars & Sense ★
★ Newsletter" is to give you ★
★ straight talk on personal ★
★ finances, along with money ★
★ saving ideas including some ★
★ humor and trivia to help ★
★ lighten up the every day ★
★ stress of our personal ★
★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★ ★



***Homeowners average expense for insurance rose 3.8 percent in 2004 and 7.3 percent in 2003. In 2005, the average expenditure is expected to rise 2.5 percent, the smallest increase in six years.

***64 percent of renters have no renters insurance

***The most common misperception among renters is that they are covered by their landlord's insurance.

***Lightning or hail is the most frequent peril leading homeowners to file an insurance claim.

***Property damage and theft claims accounted for 78 percent of all claims payments. Liability claims accounted for 6 percent.

Information compiled by: Independent Insurance Agents & Brokers of America, Insurance Information Inst.