



PRWeb: Home and Family Banking / Personal Finance





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The Chinese Drywall Complaint Center Updates Its Info & Warns Homeowners With Knauf Plasterboard Tianjin About Deadline

The Chinese Drywall Complaint Center is updating its information on toxic Chinese drywall, in the hopes of helping more US homeowners establish if they might have toxic Chinese drywall in their homes. At the same time, the group is urging homeowners in Southeast States, Texas or Virginia whose home, subdivision or condominium, is known to have Chinese drywall, to check to see if the manufacturer is Knauf Plasterboard Tianjin. The group is saying, "identifying Knauf Plasterboard Tianjin is critically important, because the federal judge in New Orleans has given homeowners until December 2nd to be identified, or they may end up out of luck." For more information please contact the Chinese Drywall Complaint Center at 866-714-6466, or contact the group via its web site at [Http://ChineseDrywallComplaintCenter.Com](http://ChineseDrywallComplaintCenter.Com)

(PRWEB) November 10, 2009 -- Americas Watchdog's Chinese Drywall Complaint Center is urging homeowners in the US Southeast, or Virginia & Texas, to stand up and be counted if their home has a specific type of drywall from China called Knauf Plasterboard Tianjin. The group is saying, "Initially we made a lot of mistakes, not understanding how complex the toxic Chinese drywall issue is, not understanding that high humidity, combined with high heat is a trigger, that sets off the worst effects of this imported building product, and we really did not understand how big a disaster for the US this really is. Its worse than we ever thought." However, for some homeowners, there may be a light at the end of the tunnel. The group says, "last week in New Orleans, a federal judge made it possible for homeowners with a specific type of imported Chinese drywall called Knauf Plasterboard Tianjin, to potentially catch a huge break, provided they can be identified by December 2nd 2009." For more information please contact the Chinese Drywall Complaint Center at 866-714-6466, or contact the group via its web site at [Http://ChineseDrywallComplaintCenter.Com](http://ChineseDrywallComplaintCenter.Com)

The Chinese Drywall Complaint Center is saying, "For homeowners in Florida, Louisiana, Mississippi, Alabama, Georgia, Southeast Texas, Virginia, Nevada, or other US States, you need to check to see if your drywall says Knauf Plasterboard Tianjin on the back, because of a looming federal court deadline of December 2nd 2009. If you wait, or put this off, you could be up the creek, with respect to what could be a possible settlement, with this specific manufacturer." The group is saying, "We have met so many people, who even though they are sick, and or, their home has gone through one AC coil after another, they would prefer not to know they have toxic Chinese drywall, in their home." The Chinese Drywall Complaint Center says, "Even worse the US federal government is no where to be found. This is the worst mess we have ever seen, and we are trying everything we can think of to get some help for these completely innocent homeowners." For more information please feel free to call the Chinese Drywall Complaint Center anytime at 866-714-6466, or contact the group via its web site at [Http://ChineseDrywallComplaintCenter.Com](http://ChineseDrywallComplaintCenter.Com)

Note: The known time lines of toxic Chinese drywall being imported to the US are from 2001-to early 2009. At its peak toxic Chinese drywall was used by homebuilders, home remodeling contractors, and or storm/disaster relief contractors from 2004-2006 throughout the US. Because of its proximity to China, the Chinese Drywall Complaint Center is saying, "We fear much more Chinese drywall may be on the US West Coast, or the western



half of the US, than in the Southeast. The problem with the US West Coast/West, without the high thresholds of humidity, its much harder for a homeowner to know if they have a problem." According to the Associated Press, "The homebuilder Lennar is suing Knauf Plasterboard Tianjin over building defects related to this product," and WCI has admitted to using this product in their securities filings.

One question the Chinese Drywall Complaint Center gets asked frequently is what are the symptoms, or indicators of toxic Chinese drywall in a home? The group says, "In Florida, the US Southeast, Virginia, or other states known to have toxic Chinese drywall, the four biggest symptoms/indicators of toxic Chinese drywall we hear are, air conditioning coil failures, failed electrical appliances/flickering lights, black copper, combined with health side effects that include non stop upper respiratory problems, to severe headaches, to nose bleeds, to all sorts of strange rashes." But what about that sulphur smell? The group says, "Some homes have the sulphur smell, some do not. We do not think that the smell of sulphur is necessarily the best indicator for toxic Chinese drywall. We think a far better indicator for homes, at least in Florida, Louisiana, Alabama, Georgia, Southeast Texas, Mississippi, Virginia, or other humid, warm states are air conditioning coil failures, electrical problems, combined with all, or some of the homeowner's family are sick." For more information, homeowners can contact the Chinese Drywall Complaint Center anytime at 866-714-6466, or contact the group via its web site at [Http://ChineseDrywallComplaintCenter.Com](http://ChineseDrywallComplaintCenter.Com)

The group is saying, "We are convinced when it is all said and done, toxic Chinese drywall will be found in all 50 states. We are also convinced, if our toxic Chinese drywall investigation were a baseball game, after ten months, we would still be in the beginning of the first inning. There is still that much we do not know, including, what are the long term health side effects to being exposed to Chinese drywall?" The Chinese Drywall Complaint Center is saying, "One thing we know for sure; if you know you have toxic Chinese drywall in your home, and its called Knauf Plasterboard Tianjin, you need to get identified, before December 2nd 2009." For more information please contact the Chinese Drywall Complaint Center at 866-714-6466, or contact the group via its web site at [Http://ChineseDrywallComplaintCenter.Com](http://ChineseDrywallComplaintCenter.Com)

The Chinese Drywall Complaint Center is not a law firm. If a consumer wants a legal assessment of Federal Judge Fallon's ruling on Knauf Plasterboard Tiengen, they can contact the law firm Parker Waichman Alonso LLP at 1-800-529-4636, or at 239-390-1000.

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You can read the online version of this press release [here](#).



USAA Integrates TrueCar Price Reports to Enhance Online Car Buying Service

Financial services provider USAA has added a new car pricing report from leading car pricing website TrueCar.com to USAA's [online car buying service](#), giving shoppers direct access to see the full range of prices others are paying for new cars in their area when data is available.

San Antonio, Texas (Vocus) November 10, 2009 -- Financial services provider USAA has added a new car pricing report from leading car pricing website TrueCar.com to USAA's [online car buying service](#), giving shoppers direct access to see the full range of prices others are paying for new cars in their area when data is available. The result is that buyers will be able to see all of their pricing options at a glance to help them get the best possible deal on a new car.

“At USAA, we’re committed to demystifying the car-buying process to make it easier for members to purchase a car. We believe providing objective information, like that offered by TrueCar, is essential to achieving that goal,” said David Bohne, president of USAA Federal Savings Bank. “By adding TrueCar’s market-specific price comparative data to our site, we are giving our members all the tools they need to get a great deal on their dream car.”

The TrueCar Price Report provides real-time data by processing thousands of car sales transactions each day. This data is displayed in clear, easy-to-read graphs, which provide the full range of prices paid by other people for the exact same vehicle in a given market area. In addition, the report calculates the dealer cost structure of a vehicle – TrueCost – providing another tool to empower car buyers to shop with confidence.

For example, a member in Los Angeles, Calif. may see a sticker price of \$21,615 for a 2009 Honda Accord Sedan 4 Dr. I4 Man LX. Then, the USAA online car buying service’s TrueCar Price Report shows that the same vehicle costs an average of \$19,484, while the USAA member price is \$17,885.

“Knowing whether or not you are getting a great deal is at the core of car buyer frustration,” says Scott Painter, TrueCar Chief Executive Officer. “Providing price confidence by knowing what others paid plus cost structure and all available incentives gives buyers peace of mind.”

USAA’s online car buying service also enables customers to “build” their dream car, get a no haggle price from a local dealer, insure the vehicle*, secure a loan, and then walk in to pick up the car with money in hand. USAA provides additional value for its car-buying members with special offers from major carmakers such as GM and Mercedes, and through its relationship with Zag, the company that powers USAA’s online car buying service.

More than 225,000 USAA members use USAA’s online car buying service each month. Since its launch in 2007, more than 55,000 new and used cars and trucks have been purchased through the program, with a total savings of more than \$96 million off of MSRP for new cars.

About USAA

USAA, a diversified financial services group of companies, is among the leading providers of financial planning, insurance, investments, and banking products to members of the U.S. military and their families. For the past



three years, BusinessWeek magazine ranked USAA among the top two "Customer Service Champs," highlighting the association's legendary commitment of providing highly competitive financial products for 7.3 million members. For more information about USAA, or to learn more about membership, visit usaa.com.

USAA means United Services Automobile Association and its insurance, banking and investment and other companies. Banks Member FDIC.

*Auto insurance provided by United Services Automobile Association, USAA Casualty Insurance Company, USAA General Indemnity Company, Garrison Property and Casualty Insurance Company or USAA Texas County Mutual Insurance Company.

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You can read the online version of this press release [here](#).



ILostMyJob.com Launches Specialized "Career Doctor" Help Section

Personalized job transition help is available from industry expert, Robert Shindell and his team of professionals online at ILostMyJob.com

Minneapolis, MN (PRWEB) November 10, 2009 -- ILostMyJob.com announced today the launch of the "Career Doctor" section providing personalized information and answers to users' questions for those in Job Transition.

The Career Doctor section of the ILostMyJob.com website answers common questions people have about areas of job search, resume writing, networking and follow up. Further, users can submit specific questions by email or online video to have the Career Doctor personally answer their questions. The Career Doctor updates his online video feature weekly to address new information and incorporate answers to user's questions.

ILostMyJob.com's Career Doctor is Robert Shindell, MA, PhD (ABD). Robert spent the last 12 years developing and leading college career centers to meet the needs of students and alumni at Texas Tech University's Rawls College of Business, Midwestern State University and the University of Toledo's College of Engineering, prior to joining the team at ILostMyJob.com. He has also been working with people at all levels of job transition process as a career coach and community speaker.

"We are excited to add this personalized support to our website to address our users' unique questions" said Chris Anderson, Marketing Director for ILostMyJob.com "Robert brings an amazing amount of knowledge and experience to help people find their way in the job transition process."

The Career Doctor section complements the subject matter content already on ILostMyJob.com by providing specific answers to questions and direct links to existing content to help people survive and thrive while they navigate their job transition.

About ILostMyJob.com

ILostMyJob.com a transition focused website that helps people who have lost their jobs and are seeking information, ideas and inspiration to find their next employment situation. Launched in 2009 the growing web property boasts a robust content delivery system that integrates written word with powerful video content.

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You can read the online version of this press release [here](#).



ICBA Expresses Serious Concerns with Single Regulator and CFPA Provisions in Senate Financial Reform Package

The Independent Community Bankers of America (ICBA) today issued this statement following the release of draft financial reform legislation by Senate Banking Committee Chairman Chris Dodd (D-Conn.).

Washington, D.C. (Vocus) November 10, 2009 -- The [Independent Community Bankers of America](#) (ICBA) today issued this statement following the release of draft financial reform legislation by Senate Banking Committee Chairman Chris Dodd (D-Conn.).

“While ICBA strongly supports meaningful financial regulatory reform and Chairman Dodd’s efforts to rein in the systemically dangerous too-big-to-fail banks and unregulated shadow financial institutions that were the root cause of this economic crisis, the association has very serious concerns with Chairman Dodd’s single bank regulator and Consumer Financial Protection Agency (CFPA) as currently proposed.

“ICBA adamantly opposes a single federal banking regulator. The concept is a deeply flawed approach that would disadvantage our nation’s more than 8,000 community banks, which have always put their customers and communities first, and would ultimately lead to less choice for consumers through a less diverse and robust banking system. Instead, we must recognize the diversity of our cultural heritage and financial system which is reflected in our current system of regulation. While our current system can be improved, it brings a unique balance and perspective through multiple agencies that reflects not only the rich and diverse fabric of our economy, but also the diversity in size and complexity of our financial institutions.

“ICBA is also deeply dissatisfied with the CFPA provisions in the bill. ICBA feels strongly that examination and enforcement authority should be retained by the bank regulatory agencies so that community banks, which have always treated their customers fairly and honestly, are not unduly burdened for the sins of unregulated entities and out-of-control Wall Street firms.

“ICBA is pleased, however, that the bill supports the provisions that make funding for the FDIC Deposit Insurance Fund more risk-based and equitable. This is a step in the right direction for solving too-big-to-fail.

“ICBA looks forward to working with Chairman Dodd and the Senate Banking Committee as this proposal moves forward to ensure any final legislation preserves the dual banking system and does not cause any undue burden on community banks.”

About ICBA

The Independent Community Bankers of America, the nation’s voice for community banks, represents nearly 5,000 community banks of all sizes and charter types throughout the United States and is dedicated exclusively to representing the interests of the community banking industry and the communities and customers we serve. For more information, visit www.icba.org.



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Local Hiring Made Easy with Launch of LocalWork.ca

The new LocalWork.ca makes it easy for employers to post local jobs and hire the best local talent. The simple and effective recruitment website gives employers the ability to effectively reach qualified job seekers in large and small communities across Ontario. Job Seekers enjoy free access to LocalWork.ca's comprehensive database of local jobs and benefit from career and resume advice through a network of professional writers.

Toronto, ON (PRWEB) November 9, 2009 -- Connecting employers with job-seekers in their own community is easy and effective with the [recruitment experts](#) at LocalWork.ca.

Working close to home boosts work-life balance, the environment and the local economy.

The newly launched LocalWork.ca draws on the time-tested recruitment knowledge of Metroland Media Group Ltd.'s network of more than 100 local community newspapers and websites to be the premier source for linking local employers with the talent they need.

With LocalWork.ca, job seekers enjoy free access to a comprehensive database of available work close to where they live. The easy-to-use site features [jobs](#) in fields including administration, retail, [customer service](#), hospitality, healthcare, skilled trades, technical, construction and [general labour](#).

Job alerts ensure local candidates catch all postings in their customized career alert selections, and when they find the right one, they can apply directly through the site.

Need inspiration? [Career advice](#) from effective resume writing to legal issues in the workplace is available through smart, professional articles drawn from Metroland's trusted print publications.

Employers pay a small flat rate to [post a job](#), or if they need to post a large volume of jobs, LocalWork.ca will design a custom posting package to fit their needs. Postings on LocalWork.ca instantly access Metroland's deep reach in large local markets from Toronto to Hamilton through to smaller communities such as Aurora. All communities in Ontario are covered.

"Many of the larger pay-for-post national sites have good content in larger metropolitan areas but they fall short in cities like Newmarket or Oshawa," said Peter Mattei, director of online employment classifieds, Metroland Media Group Ltd. "Free sites can do a better job, but the quality of content can be a concern. We feel we've hit the mark with LocalWork.ca, by offering recruitment advertisers and job seekers a simple and effective online recruitment experience and feedback from our users confirms this."

LocalWork.ca helps employers manage applicants directly on the site, provides candidate short-listing tools, such as pre-screening questionnaires, and delivers the opportunity for an Employment Branding Profile with video display.

Employers can be as creative as they want in their postings, and if they have questions, our experts are there to



help.

"LocalWork.ca is a natural extension of our print recruitment business. We offer great customer service at the local level that is unmatched in the industry," said Mattei. "People trust us, and we deliver, that's why we're so successful."

For further information contact:

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About Metroland Media Group Ltd.

With more than 100 trusted community and daily newspapers and innovative websites including Wheels.ca, Gottarent.com, lifenews.ca and flyerland.ca, Metroland Media Group Ltd. is dedicated to delivering relevant ways to help people connect with what matters most in their lives. www.metroland.com

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You can read the online version of this press release [here](#).



AdvisorWorld.com Offers Free Customized Annuity Rates Comparison Report to Investors

Advisor World has announced that their company is now offering Free Customized Annuity Rates Comparison Reports to investors interested in adding annuities to their financial portfolio

(PRWEB) November 10, 2009 -- The management at www.AdvisorWorld.com is celebrating their expansion into the US Financial Market with a Free Customized [Annuity Rates Comparison Report](#) to savvy investors who are interested in adding annuity investments to their financial portfolio.

AdvisorWorld offers a referral service for individuals seeking experienced and accredited financial advisors. Galen Weston, CEO and Founder states " AdvisorWorld is your hub for financial information, articles, and reports particularly for [Annuity Rates](#), Life Insurance and Financial advisors. Finding a financial advisor that you can trust is a process and we help you along with full profiles and ratings, free of charge."

The company recognizes that it is now more important than ever that consumers are educating themselves on how to invest their retirement funds as carefully as possible. Therefore, the team at AdvisorWorld has created a customized [Annuity Rates Comparison Report](#). Annuities are a unique investment in that they perform as an investment as well as life insurance. The funds are spread amongst several subaccounts such as government bonds, money market funds, corporate bonds, and U.S stocks to provide the ultimate diversification of investments and tax deferment.

What makes the company's service so effective is their comprehensive database featuring thousands of independent financial advisors, lawyers, accountants and insurance agents from across the country, as well as financial information from hundreds of professionals that provides unbiased information particularly on annuity rates and life insurance. Agent referrals are primarily ranked based on the feedback that users provide, therefore the company remains independent and impartial. To further ensure that clients are matched with the best possible agent, full professional profiles of every financial advisor are offered that users may examine to check the background and level of experience of their matches.

To learn more, visit www.AdvisorWorld.com.

About AdvisorWorld:

AdvisorWorld.com was founded by Galen Weston in 2003. He saw a need to provide an independent online resource center where individuals could find trustworthy financial information. Since it was founded the firm has grown from a single individual operation to a full staff of former business professionals and financial advisors who understand the goals of consumers and the needs of the financial industry. On their site they offer a wide range of information on annuities, life insurance and other investments and a comprehensive database of the top ranking financial advisors in the country with a full background profile for each.



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News Image





Learn to Manage Money and Still Be Happy - As Easy as ABC

Many Americans are feeling the financial pressure to stay out of debt and live within their means. Perhaps they think that if they learn to manage their money wisely, they won't be able to have fun in life. Think again! Spend Joyfully!, a new release by author James W. Stone, will completely change the way Americans think about money.

(PRWEB) November 10, 2009 -- Spend Joyfully! is released by author James W. Stone.

Spend Joyfully! is an easy-to-read book that breaks down the process of money management into three major lessons: learning how to manage money, learning to take control of how money is spent, and learning to live happily in a world dominated by advertising and instant gratification. The fact is Spend Joyfully! could not have come out at a better time. Currently America is in the midst of a global economic crisis and most people are looking for a new way to spend and save money. According to Stone, the essential ABC's of spending wisely and enjoying life come down to: "Attitude," "Budget" and "Cash flow." Stone uses stories and clear examples from his own experience to illustrate his points.

James W. Stone was raised by parents who grew up during the Great Depression He was taught to make the most of what he had —frugally making do. However those life lessons slipped through his fingers when he struck out on his own and discovered the world of credit cards and instant gratification. Luckily he was able to work his way out of debt and back into responsible financial living. His structured approach to getting out of debt provided the basis for Spend Joyfully! This book is a must have for you if you want to live within your means and keep a smile on your face!

The author's web site is <http://www.jameswstone.com>

A free excerpt from the book can be viewed or downloaded at <http://www.scribd.com/doc/22125775/Spendy-Joyfully-by-James-W-Stone-Free-Excerpt>

For further information contact: Ray Robinson at 317-228-3656, via email at [RayR\(at\)DogEarPublishing\(dot\)net](mailto:RayR(at)DogEarPublishing(dot)net), or through the website at: www.dogearpublishing.net

Spend Joyfully!
James W. Stone
Dog Ear Publishing
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Available at Ingram, Baker&Taylor, Amazon.com, Barnes&Noble, Borders and fine bookstores everywhere

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Unbiased Ratings, Inc. Releases Yield Cash Machine Investment Program

New investment program is designed to produce a dividend yield of 7% to 15% or produce a profit of 25% to 40% in a few short weeks. But, the most unique part of this investment program is its ability to recover the original investment principal.

Kalispell, MT (PRWEB) November 10, 2009 -- Unbiased Ratings, Inc. will release the much awaited Yield Cash Machine Investment Program. This investment program is designed to produce a dividend yield of 7% to 15% or produce a profit of 25% to 40% in a few short weeks. But, the most unique part of this investment program is its ability to recover the original investment principal.

For those conservative investors who need to significantly increase portfolio income, yet want the guarantee they will recover their original investment principal—then this is the program for you. And for those who are just concerned with short term trading profits, this program offers the investor large profit potential, yet guarantee recovery of the original investment principal.

The investment program offers a 14-day free look of the investment program with an additional 30 day, 100% money back guarantee by simply clicking the following link: <http://www.yieldcashmachine.com>.

If you have any questions, be sure to call customer support at: 1-877-220-9753.

Special Note: Be sure to read the disclosure on the main webpage.

Contact Information:

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Company Name: Unbiased Ratings, Inc.

Web Address: <http://www.yieldcashmachine.com>

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Chinese Drywall Complaint Center Says it's Critical All Homeowners with Knauf Plasterboard Tianjin be Identified Before the 12-2-09 Deadline

The Chinese Drywall Complaint Center says, "it's absolutely critical that homeowners who have a specific type of drywall, called Knauf Plasterboard Tianjin, in their new homes, built since 2004, get identified because of a US Federal Court ruling last week." The group is saying, "because of this court ruling, it is critically important that we get the word out, to any US homeowner, who may have a specific type of Chinese Drywall in their home, known as Knauf Plasterboard Tianjin." There is a catch. The Chinese Drywall Complaint Center is saying, "the catch is, all homeowners with Knauf Plasterboard Tianjin drywall in Florida, Louisiana, Mississippi, Alabama, Texas, Virginia, Georgia, the Carolina's, Nevada, or any other state have to be identified before December 2nd 2009, or the homeowner may be up the creek." For more information homeowners who live in a home with Knauf Plasterboard Tianjin (Drywall) should call the Chinese Drywall Complaint Center immediately at 866-714-6466, or contact the group via its web site at <http://ChineseDrywallComplaintCenter.com>

(PRWEB) November 9, 2009 -- The Chinese Drywall Complaint Center is suggesting that homeowners who might have confirmed Chinese drywall in their homes, check to see who made it. According to the group, "Knauf Plasterboard Tianjin Co. Ltd., is one of the major manufacturers in the federal Chinese drywall litigation. Apparently the company has made a one-time offer that homeowners who sign up for the omnibus class action by Dec. 2 and show pictures or other proof that they have KPT drywall in their homes won't have to pay \$15,000 to serve the company in China through the Hague Convention, according to an order issued last Monday by U.S. District Court Judge Eldon Fallon." Why is this such a big deal? The Chinese Drywall Complaint Center says, "We think this could be a gigantic step forward for US homeowners, who have Knauf Plasterboard Tianjin (a type of Chinese drywall) in their homes." The group is saying "a federal judge in New Orleans opened a huge window of opportunity last week, for US homeowners in Florida, Louisiana, Texas, Georgia, North Carolina, South Carolina, Alabama, Virginia, Nevada, Arizona, California, or any other state, who have a specific type of Chinese drywall called Knauf Plasterboard Tianjin, in their homes, or condominiums. The enormous problem for us is, we need to get the word out, and make certain the homeowner is identified, and signed up before December 2nd 2009." The group is saying, it is of the utmost importance we get the word out to as many homeowners as possible, who might have Knauf Plasterboard Tianjin in their homes-before the 12-2-2009 deadline." For more information please contact the Chinese Drywall Complaint Center at 866-714-6466, or contact the group via its web site at <Http://ChineseDrywallComplaintCenter.Com>

According to the Associated Press, "the homebuilder Lennar is suing Knauf Plasterboard Tianjin over building defects related to this product," and WCI has admitted to using this product in their securities filings. The Chinese Drywall Complaint Center is saying, "we are 100% positive toxic Chinese drywall is in all 50 US States. We have found it without problem in the US Southeast, because we think high heat, combined with high thresholds of humidity are the triggers, that set off the worst effects of toxic Chinese drywall. However, if you live in a home in Arizona, or California, or any US Western State-do not think for one second you are off the hook." The Chinese Drywall Complaint Center is saying, "the easiest way to check to see if you have this type of drywall is to go to



your attic, and see if Knauf Plasterboard Tianjin is written on the back of the drywall, (use extreme caution when doing this---if you cannot do this because of physical limitations, see if a friend, or neighbor can help with this inspection)." The group is saying the time lines are 2001 to 2008, we think Chinese drywall was used by small, medium, and large national homebuilders throughout the US, especially in the US Southeast, Southwest & Northwest. If you live in a community, that is known to have Knauf Plasterboard Tianjin (Knauf Chinese drywall) please contact our group immediately at 866-714-6466," or contact the group via their web site at [Http://ChineseDrywallComplaintCenter.Com](http://ChineseDrywallComplaintCenter.Com)

The Chinese Drywall Complaint Center is requesting that all possible toxic Chinese Drywall Victims share this press release with their friends, and neighbors. The group is saying, "If you miss the boat on this one, it could a disaster. Take the time to see if you have this building product in your new home, or condominium (2001-2008)." The group is also saying, "we are certain that more Chinese drywall came into US West Coast, than ever came into Florida, or New Orleans, so for those of you on the US West Coast please check your attic." For more information please contact the Chinese Drywall Complaint Center at 866-714-6466, or contact the group via its web site at [Http://ChineseDrywallComplaintCenter.Com](http://ChineseDrywallComplaintCenter.Com)

The Chinese Drywall Complaint Center is not a law firm. If a consumer wants a legal assessment of Judge Fallon's ruling on Knauf Plasterboard Tiengen, they can contact the law firm Parker Waichman Alonso LLP at 1-800-529-4636, or at 239-390-1000.

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AccuQuote Provides Three Reasons Why Stay at Home Moms Need Term Life Insurance

AccuQuote, a leading provider of term life insurance quotes to people across the United States, provides three reasons why stay at home moms should consider purchasing term life insurance, especially in today's economic climate.

Wheeling, IL (PRWEB) November 9, 2009 – AccuQuote, a leader in providing [term life insurance quotes](#) to people across the United States, provides three reasons why stay at home moms need term life insurance, especially in today's economic climate.

“Life insurance isn't just for the breadwinner of the family,” says Byron Udell, founder and CEO of AccuQuote. “Stay at home moms are responsible for numerous daily tasks that would otherwise cost families thousands of dollars extra a month if they paid a professional to do these services. An [inexpensive life insurance](#) policy can help pay for these services if the stay at home mom is no longer around,” says Udell.

Udell suggests the following three reasons why stay at home moms need to consider purchasing a term life insurance policy:

1. Stay at home mom responsibilities are valuable – According to salary experts, stay at home moms would make an average salary of \$150,000 a year for all of the services they provide for their families. Some of these services include childcare, housekeeping and laundry. “If you were to die today, make sure your family has the additional finances necessary to pay for these services without your support,” says Udell.
2. Term life insurance rates for woman are low – “Keep in mind that term life insurance rates are near historic lows. And term rates are considerably less expensive for women because of their better overall health and longer life expectancies. So with these low rates, there's no better time to protect your family's financial future,” says Udell.
3. Now more than ever – Udell suggests that buying term life insurance is more important than ever. “The reality is that families today don't have the financial security that they once had. By purchasing term life insurance policies for both parents, your family will have a better chance of surviving financially if something devastating were to happen,” he says.

Experts suggest purchasing a term [life insurance policy](#) that is 10 to 15 times one's average salary. A stay at home mom can average their annual salary by multiplying the average hourly wage of the task performed by how many hours a day they perform that task.

About AccuQuote

AccuQuote helps consumers find the best values in term life insurance by combining instant online [life insurance quotes](#) with the personal service of unbiased life insurance professionals that can help answer questions, identify important issues, and make meaningful recommendations. The company offers consumers an extensive selection of life insurance options, including term life, whole life, and universal life, as well as selected annuities. The



website has many handy insurance tools, including a [life insurance needs calculator](#) to help you figure out how much to buy, a glossary that explains industry terminology, a collection of articles that cover the basics about life insurance, and a blog which answer many questions about life insurance. For additional information or to get quotes for [cheap term life insurance](#), please call 1-888-314-4455.

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You can read the online version of this press release [here](#).



hyperWALLET Launches Global Money Transfer Service for Canadian Consumers and Credit Unions

Enables cost-effective online money transfers to bank accounts in over 30 countries worldwide

Vancouver, BC (PRWEB) November 9, 2009 -- hyperWALLET Systems, a leading provider of global payment solutions, today announced the launch of a new online global money transfer service, targeted at Canadian consumers and credit union members. The new service enables individuals to quickly, easily and cost-effectively transfer funds electronically to international bank accounts in over 30 countries worldwide.

“When it comes to sending money internationally, we’re providing consumers with a convenient, secure and fee-friendly alternative compared to traditional wire transfers, checks and remittance services”, states Lisa Shields, CEO of hyperWALLET Systems Inc. “We’re also opening up a new revenue stream for our financial institution partners without requiring additional capital investment, thanks to our platform's existing integration with leading credit union online banking services.”

To access hyperWALLET’s global money transfer service, Canadians can signup and get verified at www.hyperwallet.com, or use the hyperWALLET link within their credit union's online banking website. Once verified, individuals can fund their hyperWALLET account and transfer money to destination bank accounts in over 30 countries worldwide, with many more countries slated for availability in the coming months. The average cost of each funds transfer is only \$7.00 CAD, well below the price of competing international remittance services.

“Launching electronic global bank remittances in the Canadian market is only the first step, as we continue to expand our global financial partner networks and implement innovative payment delivery options, such as via the mobile handset”, states Bill Crowley, VP of Product Development. “There is immense opportunity for innovation and service improvement in the international remittance market, and hyperWALLET can cost-effectively solve global payment challenges which are of critical value to both businesses and consumers. Financial institutions and mobile operators anywhere in the world can leverage our brandable technology and turnkey compliance, settlement, and customer care services, to enable global money transfers for their customers.”

About hyperWALLET

hyperWALLET delivers secure payment services to organizations who require a simplified way to access or leverage the global financial network. Since 2000, we have become a leading provider of online and mobile payments, international payments, card products and financial technology solutions to world-class customers in Canada, the U.S. and internationally. With hundreds of customers (including more than 200 credit unions) that touch millions of users, our clients span numerous sectors including financial services, business and government.

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Few Change Medicare Plans Each Year, But Three Times as Many Are Considering a Change in 2010, Allsup Survey Finds

Only 5 percent of seniors have changed Medicare plans, 16 percent might this year; Cost savings, better service and improved coverage among biggest drivers to change plans as Medicare enrollment season nears

Bellefonte, PA (Vocus) November 9, 2009 -- While only 5 percent of seniors have changed their Medicare plan since becoming eligible, three times as many (16 percent) report they are likely to or are considering switching plans in 2010, according to an independent survey of seniors over 65. [Allsup](#), a nationwide provider of Social Security disability representation and Medicare services to seniors, commissioned the survey. Medicare annual enrollment, when any Medicare-eligible person can switch plans, runs from Nov. 15 to Dec. 31.

The [Allsup Medicare Advisor® Seniors Survey](#) also found that only one in four seniors are very confident that their Medicare coverage would be adequate if their health condition were to change.

“Many seniors are limiting themselves to the Medicare option they are familiar with—the one they already have,” said Paul Gada. Gada is Allsup’s personal financial planning director and product manager for [Allsup Medicare Advisor](#), a Medicare plan selection service that helps people choose the most affordable and appropriate plan for their specific healthcare needs.

“They may not be confident their plan can handle their changing needs. At the same time, they have a number of different reasons as to why they’re reluctant to make a change,” Gada said. “For example, many people find the process of comparing Medicare plans too confusing and difficult, especially since there could be dozens available.”

Barriers to Change

Four in five seniors say they’ve not changed plans because they are satisfied with their current plan. However, for those not satisfied, the most significant roadblocks are finding information, comparing plans and understanding the different [Medicare options](#).

One-third of these seniors (35 percent) say they have not changed plans because it is too confusing given the many different Medicare options; 25 percent report it’s too hard to find information or to compare different plans, according to the survey.

Concerns about keeping doctors and securing treatment also deterred seniors from changing Medicare plans. Ten percent report they did not change plans because they were concerned a [pre-existing condition](#) would not be covered under a new plan, and 5 percent were concerned the health provider they wanted to use would not be a part of the new plan, according to the Allsup survey. Another 15 percent report they have not changed because they have [traditional Medicare](#) with a group health plan through a former employer and 10 percent reported other reasons, such as being unaware they could switch plans or believing they were unable to afford other options.

“It can appear safer to stick with your existing Medicare plan because of some of these unknown factors,” Gada said. “But there is a greater risk that—as your health changes and healthcare costs continue to rise—your current plan won’t provide what you need. You may miss out on valuable benefits from re-evaluating your Medicare options during annual enrollment season.”

Benefits for those Switching

Although only 5 percent of seniors surveyed have switched plans, the most common reasons for switching were to save money and receive better service. Specifically, reasons for switching included the new plan:

- Cost less (4 of 10 respondents);
- Offered better service and customer support (3 of 10);
- Offered better prescription drug coverage (1 of 10); and
- Offered coverage for healthcare/procedures not covered under the old plan (1 of 10).

The Allsup survey also found that 25 percent of seniors report their health had declined since enrolling in Medicare. One respondent noted, “I am not exactly sure what is covered under my current package. As my health declines, I would like to know what changes I am able to make.”

For seniors, changing health is an ongoing concern that places even more emphasis on [Medicare annual enrollment](#).

“During annual enrollment, you have a very important window to evaluate and make changes to your Medicare coverage,” Gada said. “It’s particularly important to do so when your health condition changes to make sure you have the best plan to support your new needs.”

Making Decisions with Limited Guidance

The Allsup Medicare Advisor Seniors Survey found most seniors have limited support in choosing Medicare coverage or enrolling in a Medicare plan.

Two-thirds of respondents (67 percent) reported they select their Medicare plan with no help. Twenty-five percent say they look for support from a spouse, adult child or other family member and 8 percent from others, including their doctor, a Medicare office, friends or a financial advisor.

More than three in four seniors (76 percent) receive no support when it came to enrolling in Medicare, while 13 percent receive support from a family member and 11 percent from others, including social services and financial advisors.

“Before retiring, most seniors looked to their employers’ benefits administrators for help in selecting healthcare coverage. Now, their health may be changing and good healthcare coverage is even more critical,” said Gada. “However, they no longer have the support of their employer. Too many rely on their own limited knowledge, rather than seeking experienced, objective support to make sure they receive the quality of coverage they need.”



About the Survey

The Allsup Medicare Advisor Seniors Survey was a telephone survey of 200 individuals over 65 years of age who had Medicare coverage. The survey was conducted between Sept. 18 and Oct. 2, 2009, by Ducker Worldwide LLC, an independent market research firm based in Troy, Mich.

About Allsup

Allsup is a nationwide provider of Social Security disability, Medicare and workers' compensation services for individuals, employers and insurance carriers. Celebrating its 25th anniversary in 2009, Allsup employs more than 600 professionals who deliver specialized services supporting people with disabilities and seniors so they may lead lives that are as financially secure and as healthy as possible. The company is based in Belleville, Ill., near St. Louis.

For more information, visit www.Allsup.com.

The information provided is not intended as a substitute for legal or other professional services. Legal or other expert assistance should be sought before making any decision that may affect your situation.

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Editor's Note: Details on the Allsup Medicare Advisor® Seniors Survey are available at <http://www.allsup.com/portals/4/AMA-Seniors-Survey-Nov2009.pdf>

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You can read the online version of this press release [here](#).



Black Book Reports ITO Industry Ranks Highest in Overall Survey

Vendors offering comprehensive ITO (Application Services and Infrastructure Services) ranked highest in the overall survey by clients. Banking & Capital Markets Industry clients showed significant preference for vendors who are capable of offering more extensive service lines once satisfied with initial applications projects.

New York City, NY (PRWEB) November 6, 2009-- The 2009 Black Book of Outsourcing client experience survey investigated over 760 Technology and Application Outsourcing contracts held by 108 of the top suppliers of Banking & Capital Markets Industry.

Key Findings:

- 91.4% of 2009 projects delivered from North American and European based suppliers.
- Vendor dissatisfaction is uncommon in top ranked suppliers in banking & capital markets
- Comprehensive services vendor arrangements from full service ITO vendors produce the highest satisfaction rates

Trust, Innovation, Customization and Reliability are the most important attributes influencing Banking & Capital Markets Industry ITO client satisfaction with their 2009 outsourcing providers. Capgemini met these qualities and achieved the top overall ranking for Banking & Capital Markets Industry Technology.

Cognizant, CSC, CGI, AT&T, Fidelity National Info Services, HCL, Siemens Accenture, and Tata Consultancy Services finished out the top ten.

Over 650,000 individuals are invited to participate annually (including C officers of the Fortune 2000, Inc 500, institutional members and officers of various professional organizations, subscribers of our media partners and previously validated survey participants). Non-invitation receiving participants must complete a verifiable profile, utilize valid corporate email address and are then included as well. Over 26,000 users were validated in the 2009 ranking process.

The Black Book survey web instrument is open to respondents and new participants each year from March 1 - May 7 at <http://TheBlackBookOfOutsourcing.com> or <http://Datamonitor.com>

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The Post Office® Advises Holidaymakers to Plan Ahead for Travel Money Spending

The Post Office® offers foreign exchange advice to help people reduce holiday overspending

London, UK (PRWeb UK) November 7, 2009 -- New research has shown that a large number of holidaymakers do not calculate how much [foreign currency](#) they will need on vacation before they actually set off on their travels, which could mean that many holidaymakers are exchanging their foreign currency at their destination and risking increased costs and commission charges.

The study suggests that holiday overspending on [travel money](#) could leave many people short of cash long after their holiday is over. Therefore, the Post Office is advising holidaymakers to prepare their travel money in advance, as this may lower the risk of overspend due to unplanned cash withdrawals whilst abroad.

Last year, UK travellers spent approximately £326 million on overseas foreign currency withdrawals. With overseas ATM withdrawals costing around £6 per transaction, not picking up foreign currency before the trip could hit holidaymakers hard in the pocket.

According to Post Office Travel Services research, the worst offenders for not planning ahead and arranging travel money before venturing abroad are Londoners. The Post Office reports show that 10 per cent of Londoners buy their foreign currency the day before they travel or on the day at the airport, which could result in them receiving less holiday cash from their foreign currency exchange through higher commission charges on these transactions.

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You can read the online version of this press release [here](#).

One in 10 Londoners Leave Foreign Currency To Last Minute

Post Office® Travel Services finds UK holidaymakers waste £20m each year by buying foreign currency at the airport

London, UK (PRWeb UK) November 7, 2009 -- Research from the Post Office has discovered 10 per cent of Londoners leave purchasing their [foreign currency](#) until the day before travel or even at the airport . Meanwhile, 13 per cent don't even consider purchasing [foreign currency](#) before travelling - instead opting to use their credit and debit cards abroad, or buying foreign currency at their destination .

The Post Office research also revealed that UK holidaymakers waste £20m every year by buying foreign currency at the airport , as travellers can be charged as much as £86 extra in commission fees and less favourable foreign exchange rates.

The Post Office advises that UK holidaymakers should plan ahead and buy their foreign currency in advance of travelling on holiday, as significant savings could be made from buying foreign currency at the airport or upon arrival. Using credit or debit cards abroad can incur significant costs and subject unwary travellers to poorer foreign exchange rates and high commission fees.

Sarah Munro, Head of Post Office Travel Services, said: "Make sure you buy commission-free foreign currency in advance and avoid purchasing it at airports. It is also advisable not to withdraw travel money abroad at ATMs as you will be charged and it can be difficult to keep tabs on your spending."

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South Africa Set To Offer Good Value On Sterling Rand Foreign Exchange For World Cup Visitors

The Post Office® reveals favourable foreign exchange rates for football fans ahead of 2010 tournament

London, UK (PRWeb UK) November 7, 2009 -- Thousands of football fans are no doubt planning to travel South Africa to support England's in the World Cup finals next year. And if current [foreign exchange](#) rates remain fans can at least have confidence that they'll be winners when it comes to [travel money](#). In fact, the Post Office is highlighting the South African rand's favourable exchange rate to sterling and its position as a fast-growing foreign currency in its latest foreign exchange holiday spending report.

If the sterling rand foreign exchange rate remains stable into next summer this, combined with the cheaper cost of living in South Africa, could help fans cash go further when the competition kicks off. A bottle of beer currently costs a reasonable £1.69 in the country, for example.

The Post Office has undertaken research into football fans' foreign currency habits when travelling to support their team. Obtaining travel money will be a familiar task for many football fans, with the recent Post Office Foreign Exchange survey of more than 1,000 supporters establishing that 41 per cent have travelled abroad to support their team in the last three years.

The research also revealed that football supporters are savvy travellers when it comes to travel money and foreign currency exchange. Some 73 per cent said they purchased travel money before setting off, avoiding commission and less favourable foreign exchange rates in the process.

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You can read the online version of this press release [here](#).

The Post Office® Warns Against Cancelling Home Insurance

Research shows the recession has resulted in home insurance cut backs

London, UK (PRWeb UK) November 7, 2009 -- A study by the Association of British Insurers (ABI) shows that a significant number of [home insurance](#) policy owners are considering abandoning their [home insurance](#) due to financial pressures.

According to the study, 22 per cent of people are not renewing home contents insurance policies. The research also revealed that 17 per cent of people in the UK are not renewing, or are even cancelling, their home insurance for building cover.

The home insurance cut backs come as recent ABI research shows that a large proportion of people are worried about the threat of burglary. 49 per cent of people say they feel more exposed to the threat of burglary at present, as burglaries and thefts in England and Wales are reported to be on the rise. According to the latest government figures, there were 67,000 domestic burglaries in the UK between April and June 2009. Post Office Home Insurance advises that investing in home insurance cover is vital, especially to provide peace of mind that the contents of your house are covered against theft or damage.

The Post Office urges people to think twice before cancelling their home insurance policies, in order to protect their assets. Post Office Home insurance, for example, offers the peace of mind of cover for the risk of accidental damage or theft to household contents, including items such as TVs, DVD players, hi-fis and computers.

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Travel Insurance Helps Alleviate Family Holiday Illness Worries

Post Office Travel Insurance reveals true cost of kids' holiday illnesses

London, UK (PRWeb UK) November 7, 2009 -- More than 2.6 million UK families worry about their children's health ahead of a holiday according to research from Post Office [Travel Insurance](#).

Post Office [Travel Insurance](#) claims data relating to more than 1,000 children showed that the average claim on travel insurance for medical expenses related to children's injuries or accidents is £666.

With claims for gastroenteritis and injuries such as fractures and deep cuts potentially costing above £1,000, parents are advised to ensure they have comprehensive travel insurance in place for their family before going on holiday.

For children, the most common claims on Post Office Travel Insurance policies are ear infections, followed by flesh wounds and severe stomach complaints. A third of parents reported that as well as taking out travel insurance, they pack medicines from home in case a family member falls ill.

Rachel Croft, Post Office Head of Travel Insurance, said: "The most common claims on our travel insurance policies are really no more exotic than the illnesses that befall our children at home, but when your child is unwell on holiday and you aren't surrounded by home comforts, it can be particularly worrying, and difficult to know what to do.

"Having comprehensive travel insurance is important - during distressing times it's important to know that someone can help with arranging extra accommodation, transport, or repatriation if needed. Parents without travel insurance could also face considerable medical bills if their children fall ill on holiday."

The Post Office was the first travel insurance provider on the market to offer Kids Go Free with all travel insurance policies. An annual Post Office family travel insurance policy for two adults and up to six dependants starts from as little as £80.

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Post Office® Travel Insurance reveals children's top holiday health hazards

Travel insurance study discovers one in 10 parents have sought professional medical advice for their children while on holiday.

London, UK (PRWeb UK) 6 November 2009 -- Post Office [Travel Insurance](#) is encouraging travellers to take simple steps to protect their family's health, as new research on [travel insurance](#) claims has revealed that a quarter of parents have dealt with a sick youngster on holiday. For more than 10 per cent, the problem was serious enough to seek professional medical advice.

According to Post Office Travel Insurance claims data relating to more than 1,000 children, the most common cause for illness on holiday is ear infection. Parents claimed an average of £291 for medical expenses on travel insurance policies after children suffering ear infections on holiday.

Children with cuts and scrapes make up the second largest number of claims on Post Office Travel Insurance policies, with an average sum of £258. Other common health claims on Post Office Travel Insurance policies range from treatment for viruses and infections, to accidents such as children being stung by jellyfish. The average cost of a travel insurance claim for medical care for children is £666.

Rachel Croft, Post Office Head of Travel Insurance, said: "Having comprehensive travel insurance is important - parents without travel insurance could face considerable medical bills if their children fall ill on holiday. Our data shows that the average cost of a medical claim is £666, with costs for many common complaints rising above £1,000."

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The Childrens Mutual Reveals CTFs are the Most Successful UK Savings Scheme

The Children's Mutual has revealed that, according to new figures released by the HMRC, the Child Trust Fund is the most successful savings scheme in the UK

London, UK (PRWEB) November 8, 2009 -- The Children's Mutual, leading Child Trust Fund (CTF) provider, has highlighted that according to new HM Revenue & Customs (HMRC) figures, the CTF is the most successful savings scheme in the UK.

The Children's Mutual's analysis of the HMRC 2009 CTF report reveals that families are far more engaged with the CTF (<http://www.thechildrensmutual.co.uk/child-trust-funds.aspx>) than other long-term savings products. According to the report, 74% of families proactively opened CTF accounts (<http://www.thechildrensmutual.co.uk/child-trust-funds/getting-the-most-from-a-ctf.aspx>) within a year of their child being born, yet just 40%* have a private pension and only 30% of the eligible adult population have ISAs.

Over 4.6 million children now have Child Trust Fund accounts and almost £2 billion has already been saved for children's futures.

David White, Chief Executive of The Childrens Mutual (<http://www.thechildrensmutual.co.uk/>), said: "The Child Trust Fund is changing the nation's savings habits in a way that adult's savings plans have not".

According to its customer data, October has been the strongest month ever with even more parents opening accounts. The Children's Mutual also announced record numbers of parents setting up a direct debit from outset this year.

David White continued: "The fact that three quarters of families are opening a Child Trust Fund account within a year of their baby being born is great news particularly when you look at the take up compared to adult's usage of ISAs or pensions.

These new figures demonstrate the widespread support of parents towards long-term savings and their commitment to doing the best for their children's futures. Families tell us that without the CTF, they just wouldn't be saving for their children so early on."

According to The Children's Mutual figures, half of its CTF customers (<http://www.thechildrensmutual.co.uk/existing-customers.aspx>) are committing to long-term savings from the very beginning of their children's lives by starting a monthly direct debit averaging £24 a month. Over an 18 year period, this could produce a fund of £9750 into a CTF**.

David White said: "Through the CTF, in the future all 18 year olds will have the opportunity to start adult life with an asset and this should have a major impact on their lives and the wider economy."

Child Trust Funds are designed to provide a tax efficient, long term savings vehicle for all eligible children. Each

eligible newborn child (born on or after 1 September 2002) receives a £250 Child Trust Fund voucher (<http://www.thechildrensmutual.co.uk/child-trust-funds/child-trust-fund-voucher.aspx>) (£500 for low income families) from the Government when their parents register for Child Benefit. The Government will make a second contribution of £250 (£500 for low income families) when the child reaches seven and is considering a third in the child's teenage years. Parents, family and friends can all then add to this account up to a maximum value of £1,200 each year.

Notes to editors

Figures from HMRC CTF Statistics 2009 and TISA September 2009

*Family Resources Survey, Department for Work and Pensions - published Summer 2009

**Projected value based on investing £24 a month (plus the Government's initial £250 voucher and another £250 at age 7) for 18 years in a stakeholder CTF account. Includes assumed investment return of 7% a year, with charges of 1.5% of the CTF account value each year. Projected values cannot be guaranteed as the value of shares goes up and down. So the final payout could be more or less.

About The Children's Mutual - Home of the Child Trust Fund

The Children's Mutual's mission is to help parents, grandparents, family and friends fulfil their hopes for today's children. The Children's Mutual is the only UK company which specialises in long term savings for children and is now the choice of 1 in 4 parents for their child's Child Trust Fund, with more than 725,000 accounts. This expertise has led several financial institutions and family-focused high street retailers to choose The Children's Mutual as their stakeholder Child Trust Fund provider.

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Younger travellers run holiday risks by forgoing travel insurance

The Post Office reminds 18 to 30s of the importance of travel insurance.

(PRWeb UK) November 6, 2009 -- Following the revelation that 18 per cent of 18 to 34-year-olds failed to take out [travel insurance](#) for their last holiday, the Post Office is urging holidaymakers to ensure that they are adequately protected every time they travel.

Neglecting to take out adequate [travel insurance](#), whatever the age, could mean travellers run the risk of being hit by substantial financial expense should an accident or illness occur while they are away from home, warns Post Office Travel Insurance. Travel insurance should be considered as essential as a passport by travellers, Post Office Travel Insurance warns.

Travel insurance policies, including Post Office Travel Insurance, can provide comprehensive cover for emergency medical expenses, cancellation and personal possessions.

It is not only imperative that people of all age groups take out travel insurance, it is also crucial that they take into account the most suitable travel insurance policy for their personal circumstances. Water sports and other outdoor activities tend to be popular holiday pursuits for younger people, however, many activities may not be covered by basic travel insurance policies. Even sports such as rowing, snorkelling or canoeing, which may not seem 'extreme', may not be included on some basic levels of travel insurance cover.

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Post Office Travel Insurance stresses cover is key for older holidaymakers

Travellers urged to take out travel insurance

London, UK (PRWeb UK) 6 November 2009 -- Research shows that 20 per cent of travellers over 55 years of age enjoy extreme activities on holiday, including water sports and bungee jumping, and yet almost two-thirds do not take out [travel insurance](#) to cover these activities. Furthermore, one in five couples over the age of 55 said that they or their partner had been injured whilst holidaying abroad.

Post Office [Travel Insurance](#) has recently extended its annual multi-trip travel insurance policy to cater for over-65s. However, it is also reminding those young-at-heart holidaymakers that they may need to secure extreme sports cover in addition to their standard travel insurance policy.

Post Office Travel Insurance reminds holidaymakers that some activities may not be covered by standard travel insurance - so whether pony trekking in Wales or scuba diving in the Caribbean, travellers are advised to always check policies to make sure they are fully covered, and take out additional travel insurance to cover any extreme sports.

Taking out comprehensive travel insurance will cover against most medical expenses, and ensure that, despite disrupting a holiday, an accident does not result in costly medical bills or repatriation fees. However, if an accident happens and an injury occurs, Post Office Travel Insurance advises that contacting a local doctor or hospital should of course be the first point of call.

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Post Office Car Insurance warns of the dangers of driving without cover

Twenty per cent of younger drivers are on the road without car insurance

London, UK (PRWeb UK) 5 November 2009 -- Research from the Motor Insurers' Bureau has revealed that one in five drivers aged 17-20 are driving illegally without [car insurance](#). The research also found that more than 1.7 million drivers took to the road without [car insurance](#) in 2008 and that one in 10 drivers aged 18 to 34 don't know that having car insurance is a legal requirement.

Younger drivers were found to be the worst for ignoring the risk of driving without car insurance, with around 250,000 people aged 17 to 20 failing to purchase car insurance. Post Office Car Insurance is urging all drivers to ensure they have car insurance in order to adhere to UK law, and prevent costly bills if damage or accidents occur.

Though the economic downturn has been blamed for the increasing number of drivers failing to buy car insurance, Post Office Car Insurance reminds drivers that if caught driving without car insurance, they could incur a fine of £200. Penalised motorists will also receive up to six points on their licence or have their vehicle seized if they choose to drive without car insurance.

It is also strongly advised that drivers check that their existing car insurance policy covers the risk of getting hit by an uninsured driver. During a typical week in the UK, three people are injured in accidents involving drivers without car insurance.

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Detroit Edison Credit Union and NuUnion Credit Union Announce Intent to Merge

Several additional steps needed to gain full approval

Lansing and Plymouth, Michigan (Vocus) November 6, 2009 -- The Boards of Directors of Detroit Edison Credit Union headquartered in Plymouth, Michigan and NuUnion Credit Union headquartered in Lansing, Michigan have approved an “intent to merge agreement” between the two organizations, the first formal step in the merger process. Now the state and national regulators, Office of Finance and Insurance Regulation and National Credit Union Administration, Federal Trade Commission, and Department of Justice, and NuUnion Credit Union members must approve the agreement before it can be finalized.

The merger of Detroit Edison Credit Union and NuUnion, two independently strong and stable credit unions, would create great opportunities for both memberships, including improved convenience and best-in-class products and services, as well as increased operational efficiencies and greater financial strength and resources.

Like other mergers, when two credit unions come together, they do so after recognizing the benefits that can be realized as a result of joining forces. However, unlike typical bank mergers, no money is exchanged and, in this case, the two organizations would partner to form a new organization which best serves both sets of members.

Detroit Edison Credit Union and NuUnion bring diverse geographical community charters, which would create wider access for both memberships. NuUnion’s 28-county community charter extends membership eligibility to nearly everyone in the southern half of Michigan’s Lower Peninsula, excluding the metropolitan Detroit area. Detroit Edison Credit Union’s community charter includes the metropolitan Detroit area as well as eight counties from as far northeast as St. Clair County to southwest Lenawee County.

The name of the combined credit union would be Lake Trust Credit Union™ – a representation of the organization which would stretch from Lake Michigan to Lake Huron and Lake Erie, based on the combined fields of memberships of both organizations and the continued priority of building strong trust-based relationships with members. Both Boards of Directors, nine members each, would be combined to form a Board of Directors of 18. NuUnion’s CEO Stephan L. Winner would be the CEO of the new organization and Detroit Edison Credit Union’s CEO William J. Thiess would be the President.

“This is a unique time in the history of our economy, and it’s created some new opportunities for two strong credit unions like NuUnion and Detroit Edison Credit Union,” said Stephan L. Winner, President and CEO of NuUnion Credit Union. “While we’ve seen increased competition within the credit union industry, we’ve seen banks take a step back. We know we have a great opportunity to step ahead for our members. The values of our two organizations are aligned and our members-first philosophy was the basis of this potential partnership – more for the member. That’s the only reason to pursue something like this. This is great for our members.”

“This is an exciting opportunity for two financially strong and healthy credit unions to combine resources and



capabilities to better serve both memberships,” said William J. Thiess, CEO and President, Detroit Edison Credit Union. “Together we gain greater efficiencies which allow us to expand and enhance products and services and better meet the financial needs of both memberships.”

Member benefits for a combined organization of Detroit Edison Credit Union and NuUnion include:

- Long-term confidence in the strength of their credit union with greater capital and resources.
- Increased operating efficiencies through combined systems and support networks.
- Increased convenience through expanded branch and ATM locations in more communities where members live and work.
- Enhanced best-in-class deposit and loan products and services.

Specific member benefits for each respective membership are available at detedcu.org and NuUnion.org. There are no immediate changes that will impact member accounts.

Winner continued, “This is not a done deal, we need NuUnion members to agree with us – that they’d like to see the benefits we’re offering. We strongly believe in the opportunities that would be provided through improved access, enhanced products, and cost efficiencies. It’s our job to clearly convey that to our members.”

“We strongly believe the benefits to the memberships far outweigh the initial costs to join together,” said Thiess. The combined assets of the organizations would be \$1.5 billion – placing Lake Trust Credit Union™ in the top 1% of credit unions nationwide and the 4th largest credit union in Michigan in terms of asset size while creating the opportunity for the organization to gain substantial savings through economies of scale.

Established in 1944, Detroit Edison Credit Union is a \$681 million state-chartered credit union headquartered in Plymouth, Michigan originally serving the employees, retirees, and contractors of DTE Energy and family members. In November of 2007, Detroit Edison Credit Union completed a purchase and assumption of Huron River Area Credit Union which is now operating as Huron River Financial, a division of Detroit Edison Credit Union. Also at that time the charter of Detroit Edison Credit Union was expanded to serve anyone living, working or worshipping in the counties of: Lenawee, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw and Wayne. Detroit Edison Credit Union serves more than 66,000 members at eight branches in Ann Arbor, Auburn Hills, Brighton, Center Line, Chelsea, Detroit, and Howell. More information can be found at detedcu.org.

NuUnion was established in 1952 by State of Michigan employees. Today, over 91,000 members strong, NuUnion serves members at 14 branches, including eight locations in Lansing, two in Mt. Pleasant, and four in west Michigan. With \$839 million in assets, NuUnion is a strong, financially stable organization with a rich history in community outreach and partnership. NuUnion has a 28-county community charter, and can serve anyone living, working, attending school or worshipping in most mid-Michigan counties. More information can be found at NuUnion.org.

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You can read the online version of this press release [here](#).

News Image





Online Guide to Budget Friendly Furniture Projects Launched by LoveToKnow.com

DIY furniture projects, visual galleries and helpful tips aim to help users make affordable improvements to homes and offices

(PRWEB) November 6, 2009 -- LoveToKnow, Inc. is announcing the launch of an online guide to [budget friendly furniture projects](#) that will provide how-to advice to those looking for information and plans on making affordable improvements to their homes and offices. Offered through the LoveToKnow Furniture channel, which features tips and information on [home furnishings, furniture stores and bedroom sets](#), this guide is especially noteworthy as more people look for cost-effective ways to maintain their homes.

“With current economic conditions, we know that people are looking to stretch their dollar,” said Howard M. Love, Chairman and CEO of LoveToKnow, Inc. “Our users tell us they still want to be able to redecorate, update, and beautify their homes and offices. The guide helps them put their creative talents to work and provides a comprehensive resource that will guide them each step along the way.”

Visitors to LoveToKnow have come to recognize the site as a helpful resource for all kinds of tips and project plans for managing and maintaining their homes. Among other offerings from the LoveToKnow Furniture Channel are complete sections on Do-It-Yourself, or [DIY, furniture](#), a large collection of visual furniture slideshows, and advice, reviews and background information on specific [furniture stores and brands](#). Projects that demonstrate things like how to build a dining room table come with step-by-step guidelines and provide links to additional resources that help do-it-yourselfers see the project through to completion.

LoveToKnow.com publishes hundreds of new, original articles each month all written by subject matter experts who bring their experience and unique skills to their content. With more than 80% of its traffic coming from women, the Web site is able to address important women’s issues with experts in their respective areas.

“We’re so pleased to know that our users see us as a trusted resource,” said Love. “Whether we’re providing tips on refurbishing furniture, or offering advice on relationships, our users come to us for help and we take that responsibility seriously. This Budget Friendly Furniture Guide is another example of that.”

About LoveToKnow

LoveToKnow, headquartered in Burlingame, California, is a growing community of over 7 million women looking for expert advice on over 100 topics, including family, home, style, health, beauty, travel, entertainment and more. It provides regularly updated content and interactive online community tools.

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You can read the online version of this press release [here](#).



"Catie Cash" Hired by Cash Doctors -- Australia's Leading Payday Loans Company

Introducing the Best Deals Diva - Catie Cash - Employed by Cash Doctors, Australia's leading online payday loans company, to find (and fight for) the best deals in Australia for their members and associates. Cash Doctors is an innovative online payday loans lender specialising in instant online cash advances - instant loans 24/7 even through your mobile phone.

(PRWEB) November 6, 2009 -- Cash Doctors, Australia's leading online payday loans company, has recently hired "Catie Cash – The Best Deals Diva" to help their members and associates save money by finding unique deals and savings ideas. An extension of the Tight Arts Appreciation Society, Catie Cash's role is to find the best deals in Australia for Cash Doctors' members.

Cash Doctors company co-founder, Greg Ellis explains her role. "The name is made up of course but her role is real. Catie Cash has been hired as the company's Best Deals Diva. Our ultimate goal is to help our members find great deals and save money. She'll be bringing all sorts of deals and savings ideas to the table".

Mr Ellis says Catie Cash adds her own blog contributions to the Cash Doctors website and has a strong presence on Facebook. "She's been more popular than we imagined she'd be. On Facebook alone she has close to 300 friends."

Examples of her best deals include cheap designer fashion, free ways to travel the world and clever ways to donate to charity when you have no money. Anyone wanting to become a friend of "Catie Cash – The Best Deals Diva" can do so via her Facebook profile.

<http://www.cashdoctors.com.au/catiecash>

Catie Cash was created to support the savings society created by Cash Doctors, namely, The Tight Arts Appreciation Society - the aim of which is to share smart and clever savings ideas with its members.

Company Co-Founder Greg Ellis said, "It's a bit of fun...with a serious undertone. There's a million savings sites on the web...but they're all pretty boring...pretty bland...and the good ones ask for money to get all their good tips. Our aim is to get the good stuff to our members for free."

Mr Ellis says he is determined to change the way Australians view those who are careful with their money. "Really...considering the present financial circumstances in the world, being tight with your money should be encouraged."

Catie Cash's best deals ideas can be found on the Cash Doctors Tight Arts blog.

<http://www.cashdoctors.com.au/blog/tight-arts>

Companies wanting to offer an exclusive deal to Cash Doctors members and associates via Catie Cash, the Best



Deals Diva, can do so by contacting her through her Facebook profile or emailing her via [catiecash\(at\)cashdoctors.com.au](mailto:catiecash@cashdoctors.com.au)

COMPANY PROFILE

Website : <http://www.cashdoctors.com.au>

Cash Doctors is an innovative online payday loans lender, pioneering the way in convenient and responsible short term online loans. Now Australia's largest online short term lender, it was founded in November 2005 by Greg Ellis and Sean Teahan - two young guys who know what it's like to need a quick cash injection.

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You can read the online version of this press release [here](#).



Fannie Mae Adopts Limited Right to Rent Policy

Center for Economic and Policy Research Co - Director Dean Baker issued the following statement on Fannie Mae's Deed to Lease Program

(Vocus) November 5, 2009 -- [Center for Economic and Policy Research](#) Co - Director [Dean Baker](#) issued the following statement on Fannie Mae's Deed to Lease Program:

"Fannie Mae, the country's largest mortgage holder, announced today that it is adopting a version of a ["right to rent"](#) policy under which foreclosed homeowners will be allowed to stay in their home paying the market rent. Under Fannie Mae's Deed for Lease Program, foreclosed homeowners will be offered a lease of up to one year, in exchange for turning over the deed to their home. The lease will be at the prevailing market rent."

"This offer will be made in cases in which the homeowner is not eligible for a mortgage modification. The homeowner must also demonstrate that the market rent will be less than 31 percent of their income."

"This policy takes advantage of the fact that in many former bubble markets, ownership costs are likely to be far higher than the cost of renting an equivalent unit, if the homeowner purchased their home near the peak of the market. In many cases this gap can be dramatic. For example, the [savings](#) on a moderate-priced home purchased near the peak of the market in the Washington, DC area could more than \$1,300 a month. The [gap](#) between ownership costs and renting in the Los Angeles area could be almost \$2,000 a month."

"Many homeowners who could not sustain mortgages based on the original purchase price, even with sharp reductions in interest rates, can afford the market rent. The Deed for Lease Program is a very big step toward giving these families housing security in these situations. Families that like their home, their neighborhood, or the schools for their children will have the opportunity to stay in their house even after foreclosure. This is also good policy for neighborhoods that have been hard-hit by foreclosures. The Deed for Lease Program will keep the homes occupied rather than being an eyesore and a potential safety hazard."

"However, the policy only provides limited security. It offers a one-year lease with a possibility of renewal. It would be preferable for the guaranteed lease period to be substantial longer (e.g. 5-10 years). This would give former homeowners real security in their homes. This longer lease period could be made contingent on timely rent payments and proper upkeep and other factors, but families should know that they have the option to remain in their home for a substantial period of time, not just a year. Nonetheless, the new policy by Fannie Mae is an important step forward in dealing with the housing crisis."

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You can read the online version of this press release [here](#).



First Choice Power Helps You Go Green; Green Energy Offered For Same Price Of Regular Energy

First Choice Power is helping Texans go green by offering a green energy price plan for the price of regular.*

Irving, TX (PRWEB) November 6, 2009 -- First Choice Power is helping Texans go green by offering a green energy price plan for the price of regular*.

"Now anybody can take advantage of green, renewable energy for the same price as regular by simply making the switch to First Choice Power," said Brian Hayduk, president of First Choice Power. "Choosing renewable energy is a personal choice, and First Choice Power makes it easy and affordable for our customers."

First Choice Power's green plan is a 12-month fixed price plan for 100 percent renewable energy.

As part of its green efforts, First Choice Power also is sponsoring the new expanded Green Line on Dallas Area Rapid Transit (DART).

Sign Up Online, By Text Or By Phone

To sign up or learn more, visit www.FirstChoicePower.com and enter promotion code "GREEN"; text "GREEN" to 474992; or call (866) 838-1535. Customers who sign up online also are eligible for a \$25 VISA gift card.**

"Helping the environment is now something we can all afford," Hayduk said.

Paperless Billing and Automatic Payments: Another Way To Go Green

First Choice Power also offers paperless billing for customers who want to receive their bill via e-mail and automatic payment programs to automatically pay your bill by credit card or bank draft.

"First Choice Power paperless billing and automatic payments are easy, simple and free; it saves time, money and paper," Hayduk said. "When you sign up, you do your part helping the environment by not receiving a printed bill or mailing in payment."

About First Choice Power

Based in Las Colinas, Texas, First Choice Power is one of Texas' largest retail electric providers. It is a subsidiary of PNM Resources, an investor-owned energy holding company that also owns TNMP. For more information, visit www.FirstChoicePower.com or twitter.com/FirstChoicePwr.

*The Simply Better Advantage Green Plan is a 100 percent renewable energy plan. This plan is available to new customers at the same prices as the one in effect at enrollment for our Simply Better Advantage 12, 12-month, fixed price plan. Offer expires December 31, 2009. Terms and conditions and eligibility requirements apply.

**Gift card will be paid in the form of a prepaid debit card to those who enroll online for service with First Choice Power and remain a customer in good standing for three complete billing cycles.



PUCT REP Certification No. 10008 | First Choice Power Special Purpose, L.P.

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You can read the online version of this press release [here](#).

Debit Cards Can Leave a Black Mark on Black Friday

CreditFYI.com offers dos and don'ts for using a debit card this holiday season

Norwalk, CT (PRWEB) November 6, 2009 -- The most recent consumer credit report shows credit card debt declining for a record 12th straight month. At the same time, debit card transactions recently surpassed credit card transactions for the first time ever. With Black Friday quickly approaching, trends suggest consumers will be turning to their debit cards to pay for holiday purchases, perhaps because they believe debit cards are a safe, easy way to keep from carrying cash while also avoiding credit card interest rates.

However, according to Carrie Coghill Kuntz, spokesperson for CreditFYI.com, "Debit cards aren't much different from carrying cash wherever you go — so you need to be careful." Her do's and don'ts for safe shopping this Black Friday — and beyond — include:

1. Don't expect mistaken debit-card purchases to be refunded immediately.
Debit card purchases fall under Federal Reserve Board Regulation E, which makes them instantaneous transactions with third parties. Therefore, you won't receive any money back from a mistaken transaction until after the dispute is resolved.
2. Don't use your debit card for online purchases — ever.
Using a debit card is like wiring instant cash to the online retailer. If you accidentally buy too many items or make some other mistake on your order, in most instances, you can be out of luck.
3. Don't think the bank will closely monitor your debit card activity.
The bank is only holding your money, not backing a line of credit, so there's little incentive for the bank to monitor debit transactions. Because the bank isn't your partner, the monitoring responsibility falls squarely on you.
4. Don't delay in reporting fraudulent activity.
If you wait more than two business days to report fraudulent activity, your personal consumer liability could reach \$500.
5. Do use credit cards instead of debit cards.
Using a credit card allows you to resolve disputed transactions before payment is made. Plus, banks will monitor suspicious credit card activity and resolve any disputes you have quickly, and you don't have to worry about annoying overdraft fees or unexpected bill payment issues.
6. Do use cash or checks when not using a credit card.
This is a much safer way to conduct transactions. With cash or checks, there are fewer ways for an individual to steal your debit card number or accidentally double-swipe your card.

7. Do maintain multiple accounts.

Because your account can be drained for a sustained period while you try to resolve debit card disputes, you could be hit by a cascading effect of overdraft fees and an inability to pay off other creditors. With multiple accounts, you can easily transfer funds to avoid overdraft fees and still have money left to pay your bills.

8. Do pay your credit card bills on time.

While a debit card is less secure than a credit card, you can still harm your credit if you aren't responsible about your spending. Make certain you don't spend more than you have in your checking account.

9. Do be wary of discount credit card deals.

Discount offers to open up a credit card when you're checking out at a retailer can be enticing. But even if you plan on paying off the credit card or not using it, a new card means a pulled credit report, and too many inquiries to your credit report can be damaging.

10. Do check your credit score.

Before you go shopping, make sure you know the scores — your credit scores. As a start, you can always go to annualcreditreport.com to order free credit reports from each bureau once every twelve months. But those free credit reports don't include your credit scores; you'll need to pay to see your credit scores. If you're trying to manage your scores, or if you're considering large purchases during the year, it's best to have a service like FreeScore.com, which offers you regular access to your credit scores on an ongoing basis.

"Consumers are trying to keep their credit card balances low," Ms. Coghill Kuntz says, "so many are using debit cards. With retailers trying to ring the register at a record rate on Black Friday, it's a good time to keep your debit card at home. On that day, and throughout the holiday season, leaving the debit card at home can save you headaches later on."

About CreditFYI.com

CreditFYI.com informs and educates consumers on a wide range of credit and debt issues, personal finance topics and identity fraud concerns. Designed to empower consumers to take charge of their household finances, CreditFYI distills the often-complex financial issues that affect consumers' daily lives into informative, easily-understood content that helps consumers make informed decisions and improve their money management skills. For more information, please visit www.creditfyi.com.

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News Image



NS&I Issues New Guaranteed Growth Bonds and Guaranteed Income Bonds

NS&I reveals new interest rate for Guaranteed Growth Bonds and Guaranteed Income Bonds.

London, UK (PRWEB) November 4, 2009 -- NS&I (National Savings and Investments) is releasing new Issues of its Guaranteed Growth Bonds and Guaranteed Income Bonds with rates up to 4.60% AER* with immediate effect.

The interest rates on NS&I's other savings products will remain unchanged.

John Prout, director of customer sales and retention for NS&I, said: "The new Issues of our Guaranteed Growth Bonds (<http://www.nsandi.com/products/ggb/index.jsp>) and our Guaranteed Income Bonds are good news for savers. Customers can choose to invest between £500 and £1 million in our one, two, three or five-year Bonds. With the new rates starting at 3.85% gross/3.92% AER for a one-year Bond, we hope that the new Issues will be highly attractive to customers who are looking for a guaranteed fixed rate of interest, coupled with 100% security for their money, as NS&I is backed by HM Treasury."

NS&I also recently announced changes to the way customers can invest in NS&I's Guaranteed Growth Bonds and Guaranteed Income Bonds. These products will now only be available directly from NS&I (by freephone**, online or by post) and no longer available through the Post Office.

NS&I and the Post Office have jointly agreed to this change, which is in part a reflection of the development of the Post Office's own brand of savings products. These include Post Office Growth Bonds - a very similar range of fixed rate savings bonds to the two NS&I products. The decision also reflects NS&I's desire to develop its direct sales channels. In addition to this, the move to direct channels is more cost-effective which means NS&I can offer higher rates of interest.

The Post Office will continue to offer a wide range of other NS&I savings products - including Premium Bonds and Savings Certificates - which can be purchased over the counter.

Notes to editors

* AER stands for Annual Equivalent Rate

** NS&I has changed its general enquiries number. Customers will now need to call the freephone number 0500 007 007 to contact NS&I directly. The previous number - 0845 964 5000 will continue to operate but customers may incur a charge from their provider. NS&I's sales line will continue to operate through 0500 500 000.

About NS&I

NS&I is one of the UK's largest savings accounts (<http://www.nsandi.com/products/index.jsp>) providers with almost 27 million customers and over £96 billion invested. It is best known for premium bonds (<http://www.nsandi.com/products/pb/index.jsp>), but also offers a Direct ISA, guaranteed growth bonds, guaranteed equity bonds (<http://www.nsandi.com/products/geb/index.jsp>) and Children's Bonus Bonds in its range. All products offer 100% security, because NS&I is backed by HM Treasury.



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Westward Fund Calls USA the Melting Pot of Foreign Investors

Fund specializing in Arizona and other sunbelt states reacts to Foreign Real Estate Investors' survey. Canadians responsible for approximately 18% of U.S. real estate purchases by foreigners.

Phoenix, AZ (Vocus) November 3, 2009 -- Phoenix-based Westward Fund, <http://www.thewestwardfund.com>, weighs in on the recent Association of Foreign Real Estate Investors survey which found nearly 31 percent of foreign buyers of U.S. properties have come from Europe so far this year; Canada and Mexico (North America) came in second with 28%; and Asia third, with 25%. "The USA a melting pot for foreign investors," said the National Association of Realtors (NAR) President Richard Gaylord." While international buyers purchased properties in most of the 50 states, the [Sunbelt States](#) accounted for the bulk of their purchases: Arizona, California, Florida and Texas.

"Many international buyers recognize that real estate is an excellent investment and are drawn today by abundant inventory, low interest rates and favorable foreign exchange rates," said Gaylord. Aside from these short-term, but viable reasons, the U.S. offers a climate that suits all tastes and needs and is filled with tourist areas that provide a strong rental market. The U.S. is a secure and politically stable country, which means a transparent and straight-forward buying process, superior building standards and a high quality and standard of living, and it is easily accessible from anywhere in the world. Also, English is the official language international buyers readily understand.

According to Patrick LaVoie with The Westward Fund, "A U.S. real estate purchase is one of the most exciting investment opportunities available today, for both national and international investors. The focus of investors is always on the bottom line. The unprecedented buying opportunities that currently exist, combined with careful property selection, provide investors an opportunity for outstanding returns, particularly in the Sunbelt States."

In a survey of 200 members of the Association of Foreign Real Estate Investors (AFIRE) conducted in October 2008, 53% said the U.S. continues to provide the most stable and secure real estate investment environment, and with 37 % of the vote, the U.S. was ranked as the country providing the best opportunity for capital appreciation. Respondents overwhelmingly pointed to the U.S. as the primary target for their real estate investment dollars and said that an average of 45% of their portfolio is invested in the U.S.

Foreigners are good for business

According to the 2009 NAR Profile of International Home Buying Activity, 12.5% of U.S. realtors have seen an increase in foreign clients within the past year and 23 percent reported having at least one foreign client during the year. "People are looking to diversify their investments. Buying power has increased tremendously," says Rick Wohlfarth of Wohlfarth & Associates, one of New York's leading boutique real estate brokerage firms. Wohlfarth travels regularly to Brazil to link buyers to properties ranging in price from \$5 million to \$15 million. Foreign buyers make up about 20% of his sales.

The most popular type of property purchased by international buyers is single family homes, accounting for 69%



of all purchases. Condominiums make up 18%. Townhomes and commercial properties account for smaller shares of international purchases, 9% and 4%, respectively.

In terms of motivation, according to NAR's Profile, 34% of international buyers purchased a U.S. residential property for a vacation home, while slightly more than 18% planned to use the property strictly for investment (rental) purposes. Nearly 25% of all foreign buyers purchased a U.S. property for both vacation and investment purposes.

Canadian snowbirds flock to USA for more than just fun in the sun!

[Canadian buyers](#) accounted for 18% of all international real estate purchases in the U.S. Nearly 60% of the properties purchased are in Florida and Arizona.

"The double-whammy of falling U.S. real estate prices and a rising Loonie has created a once-in-a-lifetime bargain for Canadians looking for property in the U.S. Sunbelt States," says Bank of Montreal Chief Economist Sherry Cooper. She goes on to say, "I love the Canadian dollar at parity. We are truly richer, as the money we earn and the money we invest is worth more." (The U.S./Canadian exchange rate on October 23, 2009 was 1.0654.)

Mark Dzedzic, a former financial planner from Toronto, who now lives in Arizona says, "When (the Canadian dollar) hit \$1.10, it really created a real buzz for Canadians, not only those looking to buy second homes but we're also seeing it from buying purely from an investment standpoint." Sixty percent of Canadians purchased a U.S. property as a vacation destination; 12% bought as an investment; and about 16% purchased a home for both vacation and investment purposes.

"The time is ripe, especially for private equity, to capitalize on the [real estate opportunities](#) at hand," states Patrick LaVoie, with Phoenix-based The Westward Fund. "Foreign investment has an undeniable presence in the U.S. real estate market, especially here in Arizona. Opportunities are abundant. Now is the time to buy and our Canadian friends clearly recognize this."

Only time will tell, but when it comes to foreigners investing in U.S. real estate, the focus is on one word only: Opportunity.

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Title Source Inc. Receives Award at Detroit Free Press' 'Top Places to Work' Breakfast

Company ranks as one of the 10 top places to work

Troy, Mich. (Vocus) November 4, 2009 -- Title Source Inc., one of the nation's largest independent title agencies has been named one of the "Top Places to Work" in Detroit by the Detroit Free Press. [Title Source](#), with more than 300 employees, ranked No. 8 in the survey among medium-sized companies (150-449 employees).

The 2009 Detroit Free Press "Top Workplaces" were chosen based on an employee survey conducted by Workplace Dynamics of Exton, Pa. The survey drew more than 32,000 responses from more than 173 companies throughout Southeast Michigan. The "top" companies were recognized at an awards breakfast at Laurel Manor in Livonia, Mich., on Oct. 28.

"We take great pride in our daily achievements and it's a privilege to be recognized as one of the very best. This award is truly a mark of our success and we are honored to be in the company of other businesses that are committed to excellence in the work place," said Title Source President and CEO Jeff Eisenshtadt. "One of our strengths is our culture, which reflects an "Every Client, Every Time, No Exceptions, No Excuses" attitude that extends from our external clients to our internal team members as well."

Survey respondents rated their organizations' performance according to 23 distinct statements, such as "This organization demonstrates its values to employees during difficult times." Each company was placed into one of three size bands: up to 149 employees, 150-499 employees, and more than 500 workers, and ranked.

Title Source is committed to a well-rounded environment that fosters ongoing development and training, and rewards innovation, teamwork and community involvement.

"The people of Title Source are really the secret behind our success. They are a great testament to what happens when you encourage and reward innovation and good client service," said Title Source Chief Operating Officer Brian Hughes. "Our 300 team members continuously study our business, finding ways to streamline and improve the client experience. It is that singular focus that not only makes Title Source one of the best places to work, but also the best title company in the industry."

In 2008 alone, Title Source facilitated more than 200,000 residential [real estate appraisals](#), produced 150,000 title searches and conducted approximately 100,000 real estate and finance closings.

Title Source has more than 30 years of experience providing settlement services nationwide, and is a recognized choice for title insurance, property valuations and closing services. The company is the largest title insurance and settlement service provider in Michigan and one of the largest nationwide. Title Source has offices in Michigan, California, Texas and South Carolina. To read more about Title Source and its award-winning culture, visit www.TitleSourceInc.com.

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You can read the online version of this press release [here](#).



The Wall Street Fraud Watchdog Warns About A Very Wild Ride For 2010 & Wall Street

The Wall Street Fraud Watchdog, is warning all US & Global investors to use extraordinary caution in dealing with the US Stock markets, stock brokers, and or bank investment advisors in late 2009 & 2010. The group is saying, "We have a cash for clunkers economy, we have a White House & US House of Representatives House Speaker, who never saw a tax, or government program they did not like, and the US unemployment is about to get worse." The Wall Street Fraud Watchdog says, "A tax the rich, redistribution of the wealth plan, is not only going to be catastrophic for an ailing US economy, one mindless TARP type printing press economic stimulus plan after another will give the US inflation in 2010=higher interest rates; so say so long to a US real estate recovery, or any other type of recovery in 2010." For more information please contact the Wall Street Fraud Watchdog at 866-714-6466, or contact the group via its web site at [Http://WallStreetFraudWatchdog.Com](http://WallStreetFraudWatchdog.Com)

(PRWEB) November 5, 2009 -- The Wall Street Fraud Watchdog is one of leading consumer advocates for US & international investors. The group is warning all US & international investors to be extremely cautious about investing in the US economy, or the US Stock, or bond markets in 2010. According to the group, "If you combine taxaholics, like President Obama, & US House Speaker Pelosi, with a soaring national debt, one federal bailout after another, inflation, higher interest rates to combat inflation, that essentially kills the real estate recovery, you get all the makings of a biblical type disaster for the US economy in 2010." The group ads, "Throw in Iran with an A Bomb, or political turmoil in Pakistan, and you won't have to wait to see the movie 2012, when it goes to DVD. Think very ugly." For more information please contact the Wall Street Fraud Watchdog at 866-714-6466, or contact the group via its web site at [Http://WallStreetFraudWatchdog.Com](http://WallStreetFraudWatchdog.Com)

The Wall Street Fraud Watchdog says, "the economy is not improving. The Feds just cooked the books on the just released GDP. The group is saying, "If you remove Cash for Clunkers & the Pelosi/Obama various shovel ready lets blow billions of dollars government in wasteful projects, you get a third quarter GDP, that is no where close to the reported 3.5% GDP number. As an example, does the average taxpayer understand the cash for clunkers program cost \$24,000, per car?"

According to the Wall Street Fraud Watchdog, "We think the run up in the US Stock market since March 2009 is not sustainable. We currently have a national unemployment rate of 9.8%. We believe that by the end of 2009, the national unemployment rate will be north of 10%. The actual national unemployment rate will be 19%+. Essentially that's one in five US workers without a job." The group says, "We think this translates into at best anaemic consumer spending, retail, autos, construction, etc. Without consumer spending you cannot have an economic recovery." The Wall Street Fraud Watchdog says, "Unless your mutual fund, or 401-K is heavily weighted towards inflation proof economic meltdown type products, like precious metals, or oil, get into something like this-now." [Http://WallStreetFraudWatchdog.Com](http://WallStreetFraudWatchdog.Com)

The Wall Street Fraud Watchdog is saying, "We are terrified about the prospects of US inflation, or hyperinflation, because of a desperate Congress doing everything they can think of, to spend us out of the deepest

recession since, the great depression. Instead of improving the economy, it will destroy us." The group suggests, "If we start seeing much higher interest rates, say goodbye to any recovery in the US real estate markets. In September, Deutsche Bank came out with a report suggesting by 2011, 48% of all US homeowners will owe more on their home than it is worth. Inflation will actually make this number even worse, as higher rates translates into fewer borrowers able to qualify for a mortgage. We will see increased interest rates in 2010."

[Http://WallStreetFraudWatchdog.Com](http://WallStreetFraudWatchdog.Com)

According to the Wall Street Watchdog, "With the diminution in city, county, or state real estate taxes, sales taxes, or income taxes, we are advising smart investors to steer clear of tax free municipals. We think the next meltdown of a major investment product will be the collapse of the US municipal bond markets. If you want to protect your assets buy precious metals, if you want to buy a bridge, buy a muni."

The Wall Street Fraud Watchdog is also sounding alarm bells about Iran/Russia. "If President Ahmadinejad, the lunatic President of Iran, gets his hands on a nuclear weapon, global oil prices will skyrocket, and every major country in the Middle East will want their own nuclear weapon. Behind this is a Russia in an even worse economic mess than the US. If global oil prices spike, the Russians can climb out of their deep recession, at a cost to the world that is beyond comprehension." But the US will stop this from happening-right? According to the Wall Street Fraud Watchdog, "We do not think President Obama has the courage to do the right thing. He should have listened to French President Nicolas Sarkozy. Sarkozy wanted the US to take a hard line with Iran. Sarkozy says "President Obama dreams of a world without weapons ... but right in front of us two countries are doing the exact opposite; what good has proposals for dialogue brought the international community? More uranium enrichment and declarations by the leaders of Iran to wipe a UN member state off the map, referring to Israel."

[Http://WallStreetFraudWatchdog.Com](http://WallStreetFraudWatchdog.Com)

According to the Wall Street Fraud Watchdog, "for those of you waiting for President Obama to ride in for a rescue-don't hold your breath. President Obama's SEC has done zero about the thousands of Americans, still stuck in auction rate securities. If you include the institutional investors we are talking about a quarter of a trillion dollars, & his SEC has done nothing?" The group says, " even worse, hundreds of thousands of US homeowners in the US Southeast have toxic Chinese drywall in their homes. The homes need to be bulldozed, & President Obama's press aides are saying, he will not answer questions on this topic?"

[Http://ChineseDrywallComplaintCenter.Com](http://ChineseDrywallComplaintCenter.Com)

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Online Web 2.0 Version

You can read the online version of this press release [here](#).

Caregivers Month Is Prime Time to Evaluate Key Decisions, Including Medicare, Says Allsup

National Caregivers Month in November, Medicare annual enrollment (Nov. 15-Dec. 31) signal important role of caregivers; Allsup outlines five crucial first steps

Belleville, Ill. (Vocus) November 5, 2009 -- Caring for the chronically ill, disabled or elderly often involves making critical decisions on their behalf, according to Allsup, which is observing National Family Caregivers Month in November. Allsup is a nationwide provider of Social Security disability representation and Medicare services.

"Caregivers face many demands once they take on this role, and the most important thing they can do is prepare and inform themselves about their responsibilities," said Paul Gada, an attorney and personal financial planning director of the [Allsup Disability Life Planning Center](#).

"The decisions caregivers make on behalf of their family members are further complicated by emotions," said Gada. "Caring for a spouse, parent, close relative or friend can involve complex and difficult issues. But caregivers can find support through a number of resources, including organizations and professionals who can provide valuable guidance."

Each year, more than 50 million people serve as family caregivers and provide services valued at \$375 billion, according to the National Family Caregivers Association. Caregivers often provide support for healthcare and personal care needs as well as guidance with important financial decisions.

Gada encouraged caregivers to take advantage of available resources and outlined [five critical steps](#) for caregiver financial and healthcare planning:

1. Secure power of attorney. A power of attorney for property provides a caregiver the legal authority to make decisions about and exercise control of various assets and transactions.
2. Gather and organize records. Caregivers should have a copy of any power of attorney and living will, and access to other important legal and medical documents, including a will or trust documents.
3. Create a financial profile and budget. The caregiver needs to understand the individual's financial circumstances for planning purposes, including information on assets, income and liabilities.
4. Identify income resources. An individual with a severe disability generally will rely on insurance payments for all or part of their [future income](#). This may come in the form of long-term disability insurance or Social Security Disability Insurance.
5. Determine health insurance coverage. If the individual was employed immediately before becoming



disabled, the caregiver may look into [COBRA coverage](#). Caregivers also should be aware that after receiving SSDI benefits for 24 months, an individual--regardless of age--is eligible for Medicare. Equally important is [understanding the different Medicare options available](#). Choosing the most appropriate Medicare Advantage plan, based on individual needs, could significantly reduce healthcare costs. Medicare open enrollment runs Nov. 15 through Dec. 31.

Allsup is offering [free posters](#) to healthcare facilities, clinics and other community groups in observance of National Family Caregivers Month. To request posters, please call Karen Hercules-Doerr at (800) 854-1418, ext. 5770.

About Allsup

Allsup is a nationwide provider of Social Security disability, Medicare and workers' compensation services for individuals, employers and insurance carriers. Celebrating its 25th anniversary in 2009, Allsup employs more than 600 professionals who deliver specialized services supporting people with disabilities and seniors so they may lead lives that are as financially secure and as healthy as possible. The company is based in Belleville, Ill., near St. Louis.

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<http://www.allsupcares.com/helpful-products-services/medicare-advisor/medicare-advisor-faqs.aspx?tv09-2>

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You can read the online version of this press release [here](#).

News Image





The National Mortgage Complaint Center Warns 80 Percent Of All US Homeowners Could Be Paying Too Much On Their Property Taxes

The National Mortgage Complaint Center is advising all existing US homeowners to check their current property tax assessment to make certain your county, or city property tax assessor has not over valued your home. The group is saying, "we believe that most county, or city tax assessors are using market high 2005, real estate valuations-----the problem----many to most US residential real estate markets have seen property valuation declines of 20% to 30%, or more since then. Translation, the average US homeowner is probably paying too much on their property taxes." For more information please feel free to contact the National Mortgage Complaint Center anytime at 866-714-6466, or contact the group at their web site [Http://NationalMortgageComplaintCenter.Com](http://NationalMortgageComplaintCenter.Com)

(PRWEB) November 5, 2009 -- The National Mortgage Complaint Center is one of the most quoted sources in the United States on predatory mortgage lending issues, or mortgage issues in general. The group is saying, "we fear over 80% of all US homeowners are paying too much on their property taxes. With the dramatic US residential real estate devaluations we have all seen in the last three years, most US homeowners could be paying 25% to 35%, or more on their property taxes, than they should be." For more information please contact the National Mortgage Complaint Center at 866-714-6466, or contact the group via its web site at [Http://NationalMortgageComplaintCenter.Com](http://NationalMortgageComplaintCenter.Com)

According to the National Mortgage Complaint Center," if a homeowner feels like he/she/they are paying higher property taxes than are realistic in today's US real estate market, they need to contact their County, or in rare instances their City & County tax assessors office, and get the forms required to appeal their property taxes-at the same time they should check to see what the assessor says the home is worth, or check the tax statement." The group says, "hint, most of you are paying 25% to 35% more than you should be. In all likelihood you will be required to get an appraisal from an approved, or licensed appraisal firm, & the homeowner may have to appear before a hearing examiner, or county tax assessors board, to get your appeal approved." But the group says, "we think its worth the effort, because the savings could be in the hundreds, if not thousands of dollars, for an average US homeowner." For more information please feel free to call the National Mortgage Complaint Center at 866-714-6466, or contact the group via its web site at [Http://NationalMortgageComplaintCenter.Com](http://NationalMortgageComplaintCenter.Com)

Note: Typically an appraisal from a licensed appraisal firm will cost between \$350 to \$450. The price varies in each state, or metro area.

The National Mortgage Complaint Center is also saying, "for the 100,000+ homeowners living in homes with confirmed toxic Chinese drywall in Florida, Mississippi, Louisiana, Alabama, Mississippi, Texas, Virginia, Georgia, North Carolina, or South Carolina, your actual home is probably worth zero. The land may be the only thing of value. You should all appeal your current property tax bills." For more information contact the Chinese Drywall Complaint Center at 866-714-6466, or contact the group via their web site at [Http://ChineseDrywallComplaintCenter.Com](http://ChineseDrywallComplaintCenter.Com)

The National Mortgage Complaint Center is saying, "these are really tough times, the government is really great



at taking your money, but they rarely say, we overcharged you, here's a refund. Please don't get over charged on your property taxes." The National Mortgage Complaint Center has always been about consumer protection.
[Http://NationalMortgageComplaintCenter.Com](http://NationalMortgageComplaintCenter.Com)

The National Mortgage Complaint Center is requesting homeowners, real estate agents, financial planners, accountants, and real estate appraisers share this press release with their clients, and associates.

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News Image





CompareRewards.com Announces Details of Annual Rewards Program Chat

CompareRewards.com will be hosting its annual chat with rewards program management and interested consumers on November 7 from 6pm to 10pm CT. Cash back and points-based rewards program staff will be on hand to answer questions and explain how consumers can earn valuable rewards for shopping online.

(PRWEB) November 5, 2009 -- CompareRewards.com will be hosting its annual chat with rewards program management and interested consumers on November 7 from 6pm to 10pm CT. Chat Bash 2009 is a free event open to the public, and it will be held on a dedicated website at RewardsChat.com.

Staff members from various rewards programs will be on hand to answer questions about their programs, to discuss the upcoming holiday shopping season, and to award prizes to attendees. Scheduled to attend are representatives from Upromise.com, MrRebates.com, Memolink.com, Extrabux.com, Swagbucks.com, and QuickRewards.net. Current members of these programs, as well as those completely unfamiliar with rewards programs but interested in learning more, will get a rare opportunity to ask questions of upper management in real time.

CompareRewards.com, which celebrated eight years online in October, was established to provide consumers with news, reviews, and tips on cashback and points-based rewards programs.

"I'm honored to have made such close contacts within the management of these and other great rewards programs over the course of my eight years of reporting," said CompareRewards.com's founder, Becky Ford. "Consumers may not realize how beneficial these programs can be to maximizing your budget when finances are tight, as they are for many of us in the current economy. Not only can rewards programs reward you for what you spend when you shop online, but they can also help minimize what you pay out of pocket by providing coupon codes for their merchants. And some programs even help you supplement your shopping rewards with earnings for completing surveys, reading emails, playing games, or searching the web."

Co-hosting the chat with Ms. Ford is Ginger Jones, founder of the website AttentionTargetShoppers.com. Ms. Jones added, "I've taken rewards in a slightly different direction than Becky but we still seek the same end result... saving money. I have spent many years dealing with rewards and Chat Bash 2009 reflects the best of the best on the web today. While AttentionTargetShoppers.com has a bit different niche than most reward site owners would expect, I've made it my goal to inform my readers about rewards shopping, using codes and coupons no matter where they shop. I offer a wide variety of ways to engage in the rewards community so that there is something for everyone."

Rewards program enthusiasts, as well as those interested in learning more, are encouraged to attend the chat. Valerie Wyant, an Ohio resident and a past attendee of several chats, raves, "CompareRewards.com's annual chat is a blast. The site owners that attend really want to answer your questions. It's informative and it's fun, too, because they always give out a lot of prizes!"

For more information on the chat's schedule, speakers, and prizes, see CompareRewards.com.



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You can read the online version of this press release [here](#).

InsuranceArm: 6 Vital Questions to Ask a Washington Insurance Agent About Flood Insurance Right Now

It's flood season in Washington. This year the risk of flooding in the Green River Valley is even higher than usual due to weaknesses in the Howard Hanson Dam. InsuranceArm.com warns consumers to be prepared with 6 questions to be sure to ask a Washington insurance agent to be sure they are covered in the event of flood damage.

Kent, WA (PRWEB) November 5, 2009 -- InsuranceArm.com warns the residents of Washington to be sure they have adequate flood insurance this year. Flood warnings are typical this time of year, but residents near Kent, Washington, have another possible source of flood water to worry about. The Army Corps of Engineers has said they may need to release water into the area while repairs are made to the Howard Hanson Dam.

Jim Hunt President/CEO Bell-Anderson Agency, Inc. a [Kent, Wa, insurance](#) company, warns that many people don't have adequate coverage if there is flooding. "Though limited in its scope and limits of coverage, the [The National Flood Insurance Program](#) (NFIP) has the only commercially available policies that specifically define Flood Coverage to include 'unusual and rapid accumulation or runoff of surface waters from any source.' This includes the current — the intentional release of waters by the Corps of Engineers," he said.

Most insurance agents do not realize that if they write a Difference in Conditions policy (DIC), which normally covers Earthquake, Landslide and Flood it will not cover if the flooding is caused by Governmental action. This is what will cause flooding if the Army Corp of Engineers releases water to save the Howard Hansen Dam. Decks, patios, fencing and other outbuildings are not covered.

"There is a significant risk of flooding in areas around the Howard Hanson Dam. If you have a flood insurance policy, be sure to read it. Ask us any questions you have about your coverage. If you don't have coverage, I cannot stress enough the urgency to do so NOW. There are 30-day waiting periods after approval and payment," said Hunt. Bell-Anderson Agency is Arm Northwest's [Kent, Wa, insurance](#) Kent, Washington, insurance provider.

"Several insurers are now canceling coverage in the middle of the policy term due to the elevated possibility of loss. There remains a very limited marketplace for Flood Coverage outside of the NFIP," Contact a local insurance agent and don't be satisfied with signing up for flood insurance. Ask detailed questions to the agent. Know what is and what is not covered.

Insurance policies usually take 30 days to go into effect. Act sooner rather than later as the winter months approach when precipitation typically increases.

Here are 6 questions to ask an insurance agent about flood insurance:

1. What is covered on my property (as in my lot or land)?
2. What is covered structurally on my house/condo?



3. What is covered as far as my possessions that are on my property?
4. Is temporary residence like a hotel or apartment covered if my residence is damaged?
5. Am I covered for flooding caused by Government induced flooding or flooding caused by Government construction?
6. Am I covered if a landslide happens as a result of a flood?

Watch the [InsuranceArm blog](http://www.insurancearm.com/blog) at <http://www.insurancearm.com/blog> for updates on the situation.

About ARM Northwest

Associated Risk Managers (ARM) of the Northwest is a professionally managed insurance marketing association. The ARM concept brings together motivated and committed agencies to develop, market, and sell insurance products to individuals, associations, and target industries.

ARM Northwest member agencies are independently owned and draw from ARM's marketing and sales support including training and education, producer development and perpetuation.

Look for insurance agents in Washington and Idaho at www.InsuranceArm.com

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Debtmerica Honored as One of the “Fastest-Growing Private Companies” in Orange County, Ranked #3

[Debtmerica Relief](#), a debt settlement company, ranked #3 on the OCBJ's List of Fastest-Growing Private Companies in Orange County, CA.

Los Angeles (Vocus) November 5, 2009 -- Debtmerica, LLC, assisting consumers nationwide with negotiated debt settlement, ranks #3, on the Orange County Business Journal's (OCBJ) Top 100 list of fastest-growing private companies in Orange County, CA. Honored companies were ranked based on their 2-year percentage of revenue growth through June of 2009.

Debtmerica grew very quickly in a challenging economy with a total 2-year growth of 1,462%. This landed the Company among the [top 10 fastest-growing private companies in Orange County](#), and it was honored at the prestigious OCBJ event which was broadcast on local television. Companies honored were also featured on OCBJ's special report issue and given an award. Debtmerica credits most of its success to the talented abilities of its staff and its dedication to build strong partnerships.

“At Debtmerica, we are blessed to have such a capable and motivated staff. Our philosophy is that clients come first and everyone is focused on getting our message out and seeing our clients and partners succeed. With satisfied clients and an appreciative staff, the rest of the pieces have come together nicely for the firm,” says Harry Langenberg, Co-Founder and Managing Partner of Debtmerica, LLC.

Based in Santa Ana, CA Debtmerica currently has over 70 employees and is continuing to grow. The Company is an accredited member of both TASC and USOBA and requires its debt consultants to go through comprehensive training to become IAPDA certified. All certifications require both the individual and Company to maintain a high level of service, disclosure, and integrity.

In addition to OCBJ's Fastest-Growing Private Companies award, Debtmerica has also been honored as one of Orange County's Best Places to Work by OCBJ and has also made it onto the Inc 500|5000 List.

About Debtmerica Relief

Debtmerica Relief, headquartered in Orange County, CA, provides assistance to families who are experiencing financial difficulties and hardship. Its focus on [negotiated debt settlement](#) provides a very powerful solution with the ultimate goal of helping its clients get debt free and remain so. By actually reducing [debt balances](#) over the course of the program and providing an affordable monthly payment, consumers can experience lasting benefit to their financial well-being.

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You can read the online version of this press release [here](#).

News Image





The Corporate Whistleblower Center Expands Its Efforts To Shut Down Internet Casinos/Gaming For US Gamblers

On October 28th, 2009, the Corporate Whistleblower Center issued a press release indicating it was "dropping the hammer, on Internet gambling for US citizens." The group is now saying, "after getting a week's worth of calls from one victim after another, horrified that they had lost thousands of dollars, never actually winning anything back, we are not only going to drop the hammer on Internet gaming, we are also going to make certain every US federal or state law enforcement agency will know exactly how to infiltrate Internet gambling sites and get criminal indictments on everyone involved." The Corporate Whistleblower Center is saying, "Internet gaming, or gambling is not a victimless crime, it's organized crime and the party is about to come to an end." For more information, US law enforcement or the US news media can contact the Corporate Whistleblower Center at 866-714-6466, or contact the group via its web site at [Http://CorporateWhistleblowerCenter.Com/](http://CorporateWhistleblowerCenter.Com/).

(PRWEB) November 5, 2009 -- According to Americas Watchdog's Corporate Whistleblower Center, "the time has come to completely shut down Internet casinos, Internet gaming web sites, and/or any type of Internet gambling web site for US citizens." The group says, "these web sites for the most part are being run by organized crime; in many cases they intentionally fleece unassuming US players, and it's costing US state and federal governments billions of dollars a month in lost tax revenue. The party is over." For more information, US law enforcement or the national news media are welcome to contact to contact the Corporate Whistleblower Center anytime at 866-714-6466, or contact the group via its web site at [Http://CorporateWhistleblowerCenter.Com/](http://CorporateWhistleblowerCenter.Com/).

According to the Corporate Whistleblower Center, "millions of US citizens have foolishly bought off on what appears to be a Las Vegas-type casino or gaming establishment. Internet casinos or gaming establishments are not Las Vegas, there is no Nevada Gaming Commission. These are frequently criminals, who work for Russian, former WARSW pact country crime syndicates, or other crime syndicates, that run the gamete from England, to South Africa, to a really arrogant Canadian." The group is saying, "this is also a US national security issue, because millions of US citizens have given their identity, including their Social Security number, to organized crime. Imagine the economic carnage, say, for example, if one day the all powerful Russian Mafia wanted to clean out the bank accounts or max out the credit cards of millions of unassuming US citizens. We'd be toast." The Corporate Whistleblower Center is saying, "it's time for US law enforcement to step up to the plate, and do what the taxpayers are paying them to do. This is a high stakes game and we will show you exactly how to shut these operations down, we will show you how to indict complicit US banks or credit card companies with a chain of evidence that is perfect." For more information US federal or state law enforcement are welcome to contact the Corporate Whistleblower Center anytime at 866-714-6466, or contact the group via its web sites at [Http://CorporateWhistleblowerCenter.Com/](http://CorporateWhistleblowerCenter.Com/).

Note To The Las Vegas Chamber Of Commerce & Casinos: The Corporate Whistleblower Center says, "Internet casinos or Internet gaming is costing you, and the State of Nevada billions each month. Why go to Las Vegas if you think you can gamble in the luxury of your own home?" The group says, "many of these Internet casinos



make it sound like they are affiliated with Las Vegas--they are not--fight back--you have a US Attorney in Las Vegas, and you have a IRS CI office there as well." The group adds, "we are also talking about money laundering, tax fraud, we are talking about organized crime, and it's costing your city and your state big time. Internet casinos and gaming web sites are also costing Native American gaming big time as well. It's time to put a stop to this, and we will show you how to do it." For more information, US law enforcement or the national press can contact the Corporate Whistleblower Center anytime at 866-714-6466, or contact the group at [Http://CorporateWhistleblowerCenter.Com/](http://CorporateWhistleblowerCenter.Com/).

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News Image



The Childrens Mutual Launches CTF Cashback Site to Help Families Save While They Spend

The Children's Mutual has revealed that by using its new online shopping portal to kit out a nursery can kick start children's savings

London, UK (PRWEB) November 3, 2009 -- The Children's Mutual, leading Child Trust Fund provider, has revealed that expectant parents can earn over £200 by using its new shopping portal [CTFCashback.co.uk](http://www.ctfcashback.co.uk) to kit out their babies' nurseries.

Research shows that on average, British parents spend £3,383 decorating and furnishing a nursery with a further £605 spent on prams, buggies and car seats. If parents did this shopping through CTF Cashback (<http://www.ctfcashback.co.uk/>), they could be earning financial rewards of up to £215.

Free to use, the site enables online shoppers to build up cash in £10 increments which can be placed directly into a bank account or a Child Trust Fund (<http://www.thechildrensmutual.co.uk/child-trust-funds.aspx>) with The Children's Mutual (<http://www.thechildrensmutual.co.uk/>).

The site, which offers members up to 20% cash back and lists over 1,000 retailers - many with additional voucher codes - can help parents and the wider family continue to save as the baby grows up too. By using [CTFCashback.co.uk](http://www.ctfcashback.co.uk) to purchase ongoing essentials such as nappies and baby wear right through to buying presents and even holidays.

Tony Anderson, Marketing Director at The Children's Mutual, said: "All parents quickly realise that buying everything they need and want for their child can be an expensive business. We created our CTF Cashback (<http://www.thechildrensmutual.co.uk/other-family-products/ctfcashback.aspx>) site to assist parents in getting great value for money on all their purchases, whilst being able to save towards their child's future".

Over 1,000 major retailers have already signed up to the scheme including leading brand favourites such as Mothercare, John Lewis, Kiddicare.com and Marks & Spencer. Collectively, retailers are offering www.CTFCashback.co.uk members average returns of over 5% through the site, with some offering up to 20% or lump sums of up to £85.

Tony Anderson continued, "When questioning expectant and new parents (<http://www.thechildrensmutual.co.uk/expecting-a-baby.aspx>) through our monthly poll, nearly 90 per cent* suggested that they would like to receive 'money back' for their nursery shopping. We have taken this one step further so, whether it's buying baby grows and nappies or school uniforms and family holidays we wanted cash-strapped parents to be earning money every time they spend online. With so many pulls on household budgets, www.CTFCashback.co.uk offers a practical way of helping families to be savvy with their money and encourage them to save towards their children's futures."

Notes to editors:

Figures from Gurgle.com Baby Budget April 2009 and from [CTFCashback.co.uk](http://www.CTFCashback.co.uk) as of 28 October 2009



* Source: The Children's Mutual Brand Tracker Wave 19

About The Children's Mutual - Home of the Child Trust Fund

The Children's Mutual's mission is to help parents, grandparents, family and friends fulfil their hopes for today's children. The Children's Mutual is the only UK company that specialises in long term savings for children and is now the choice of 1 in 4 parents for their child's Child Trust Fund, with more than 725,000 CTF accounts. This expertise has led several financial institutions and family-focused high street retailers to choose The Children's Mutual as their stakeholder Child Trust Fund provider.

The Children's Mutual PR contact

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