

## Avoid the Credit Report Blues



Do you know whether there is an error on your credit report? There may be.

In fact, according to surveys, many people are surprised (or shocked) by at least one piece of information in their credit report. All it takes is one incorrect item to create an obstacle to getting the lowest mortgage rate possible, or even getting a mortgage at all. So it pays to find out what your report says about you before you shop for a new home.

How do you do that? Go to a major credit bureau that has a website which allows you to order your own credit report online for a reasonable fee.

For example:

Equifax ([www.equifax.com](http://www.equifax.com)).

If you discover an error, notify the credit bureau immediately. They are required by law to promptly make a correction.

## Cyber Safety for Computer Users of All Ages

No matter your age, if you use a computer – and especially the internet – you need to be savvy about security. Yet many users have no idea how vulnerable they might be to malicious thieves who can “hack” and “phish” into personal computers. To prevent theft of information that can rob you and your family of your financial assets – and your dignity – be mindful of the following:

Educate young video gamers on the importance of protecting personal information, and instruct them to inform you of unusual requests for private facts, photos or activities.

While on social networks, be wary of unknown links to unusual blogs, tweets and other services that invite interaction.



When using unsecured Wi-Fi networks, increase your computer's security levels, and ensure your computer has automated anti-virus upgrades.

During financial transactions, check that you use only trusted websites that start with “https” or “shttp” (the “s” indicates security measures).

Protect data by activating a “firewall” to prevent sensitive information from being transferred without passwords or encryption.

## Check Your Sinks and Tubs for Overflow Protection

Many homeowners don't realize that they have “overflow” protection built into their tubs and vanity sinks, which could prevent an expensive mess. But it only works if the opening and drain are not clogged with debris, silt or hair. Next time you fill up your tub or sink, allow it to reach the overflow level, to see if the channel is clear and readily able to draw water from the basin, in the event the faucet is left running. If it can't take enough water to prevent rising water from spilling onto the floor, use a pipe cleaner or small wire brush to ensure that it is clear.



## Digital Signals Offer HDTV Without Cable or Satellite

By law, most North American television broadcasters are now required to send over-the-air (OTA) signals with upgraded digital quality that is compatible with modern HDTVs. This means that digital TVs with the proper receiver/antenna equipment may not need satellite or cable signals to get local TV programming. It's now possible to receive HD-quality signals free from local stations, as long as they are in range. Of course, since OTA signals are regional at best, a digital antenna can't deliver the extensive program menus that cable and satellite services offer, but they do give consumers the option to legally receive high quality TV signals with no delivery cost, depending on the proximity and path of the source signal.

However, before you cancel your cable/satellite subscription and buy a digital antenna/receiver, it is



important to identify the quantity and strength of signals in your area, and the required height of a digital antenna, taking high-rise interference into account. Also, condo owners will need to consider established rules on antennae installations. Fortunately, there are many websites that can define signal availability, such as the National Association of Broadcasters, as well as independent HDTV antenna dealers and installers.