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Talking Points



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"Action is the foundational key to all success."

Pablo Picasso

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Forensics? What does it mean?

In my work, it means that I am generally assisting in the application of medical to insurance-legal.

The term forensic stems from the latin word *forum* and applies to anything that relates to law.

Trivia ...Did you know?

- Take your bananas apart when you get home from the store. If you leave them connected at the stem they ripen faster. [True, I do it].
- Store your opened chunks of cheese in aluminum foil. It will stay fresh much longer & not mold. [True, I tried it].
- Eco Quiz: How many tons of reusable medical goods are thrown away by American operating rooms each year?

Answer: 2000 tons.

CREDIT SCORES: What affects the score?

Money Adviser/Consumer Repts.

- You close a credit-card account after a rate hike. Answer: It can hurt somewhat if you had a large credit line & a low balance.
- You pay down or pay off credit balances. Answer: It helps by reducing your total credit as a percentage of your available credit. Paying down balances is one of the most effective ways to improve your credit rating. Consumer report advises: "Yes, deleverage, but don't go to absolute zero & flatline."
- You were rejected for a loan several times. Answer: A small negative.
- You pay the mortgage & auto loan but fall behind on your other bills. Answer: It hurts.
- You get debt relief from a credit counselor. Answer: It hurts.

How your credit score adds up

Your FICO score is based on five kinds of information in your credit report. The chart shows the relative importance of each category.

