



Dear Resident,

Get Smart About Insurance

[Insure U](#) offers unbiased and trusted consumer resources from the National Association of Insurance Commissioners (NAIC). The program's [robust website](#) provides consumers with helpful tips and information about insurance — and because individual coverage needs vary, materials are provided for various life situations. The site also features quizzes and public service announcements to help consumers ***Get Smart About Insurance***. Consumers can access the Insure U website from the NH Insurance Department's site at www.nh.gov/insurance.

Start your own Christmas Club

October is the month many banks and credit unions start Christmas Clubs so check with your bank and start SAVING! The idea behind the Club is simple and it works. Just make a small deposit each week or month, and it will add up and make holiday shopping much easier next year. If your institution doesn't have a program, just start your own. Ask if you can have an automatic transfer made each month from checking to savings, or write yourself a check and deposit it in another bank account. Start now and breathe easier later.

Scam Prevention Tip

Think twice before you wire money to anyone. Sending money via Western Union or MoneyGram is like sending cash – you can't get it back! Never wire money to strangers or someone you haven't met in person. And never agree to deposit a check from someone you don't know and then wire money back. [Read more about these scams at the FTC.Gov.](#)

Educational Events and Seminars

Foreclosure Prevention Seminars

- October 6, 2011, at NeighborWorks Greater Manchester, Manchester, NH
- October 20, 2011 at Harbor Homes, Nashua, NH

The seminars are Free and run from 6 to 8 pm. Contact NeighborWorks Greater Manchester at 626-4663 to register.

Home Buyer Seminars

The State's housing counselors have classes scheduled in Nashua, Portsmouth, Concord, Peterborough, Plymouth and Manchester. [The complete list is available here.](#) For additional information contact the NH Housing Finance Authority, 1-800-640-7239, Ext 7393.

[Making Money Work for You](#) and other UNH Cooperative Extension Workshops are scheduled in many parts of the State, [Visit their web site for dates, times and additional information.](#)