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“If you will find voice and time to pray, God will find time and voice to answer” (*My Life Today*, p. 16).

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# TYPELINE



## Happy New Year!

Did you know that 2008 had one second more than 2007 had? According to CNN.com, a leap second was added to atomic clocks on December 31, 2008, to adjust for an erratic rotation of the earth. Apparently leap seconds are occasionally added to align atomic time with astronomical time and to ensure that the sun remains overhead at noon. Visit [www.cnn.com/2008/TECH/12/31/leap.second.new.year/index.html](http://www.cnn.com/2008/TECH/12/31/leap.second.new.year/index.html) for more information.



## Why Savvy Consumers Know Their Score and More

(ARA) Are your personal files favorable? Your credit report and FICO tell only part of the story.

Do you pay your mortgage or rent on time? Are you in good health? It's unlikely you will be asked these questions directly when you apply for a job, loan, or insurance. But those in a position to give you credit, health insurance, or even a job are asking these questions and more, and answers come from a host of specialty consumer reporting bureaus that know a lot more about you than just your FICO score.

If you don't know what's in your files, it's time to find out. Some simple sleuthing can help you confirm the accuracy of your reports, and put you in the driver's seat when it comes to shopping for personal and financial services.

### *Start with Your FICO*

The "Big Three" national credit bureaus are Experian, TransUnion, and Equifax. These

bureaus track your credit history and report a snapshot summary of it in a three-digit score known as your FICO. Higher scores earn you faster loan approval and better interest rates, among other perks.

It's a good idea to request your report at least once a year and check it for accuracy. Contact the credit bureaus immediately with any disputes. If your score is low, consider working with a financial expert to learn what steps you can take to bring the number up.

Access your credit file by contacting:

- \* Equifax: (800) 685-1111
- \* Experian: (888) 397-3742
- \* Trans Union: (800) 916-8800

### *Beyond the Big Three*

Specialty consumer reporting agencies operate much like the credit bureaus, and collect information about you from a variety of

*(Continued on page 2)*

## For Your Calendar

### Chapel Programs

#### January

12 to be arranged

19 no chapel, holiday

### Sunset in Hagerstown

#### January

9 5:05 p.m.

16 5:12 p.m.

### 2009 Holidays

*New Year's Day—Thursday,  
January 1*

*Martin Luther King's Birth-  
day (floater)—Monday,  
January 19*

*Presidents' Day (floater)—  
Monday, February 16*

*Memorial Day—Monday,  
May 25*

*Independence Day—Monday,  
July 6*

*Labor Day—Monday, Sep-  
tember 7*

*Thanksgiving Day—  
Thursday, November 26\**

*Christmas Day—Thursday,  
December 24*

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\*Workdays for the week of Thanksgiving are Sunday, November 22, through Tuesday, November 24.

## Ski Movie Night at Highland View Academy

Mark your calendar now!! The Highland View Academy Class of 2012 invites you to celebrate the winter sports season at a showing of *Playground*—a Warren Miller film—on Saturday, January 17, 2009, at 7:00 p.m.

in the HVA Library. Tickets will be sold at the door for \$4 adult, \$2 child, \$2 community student, \$10 immediate family of 4 or more. Your favorite movie refreshments will be sold. We'll see you there!

## Weekly Basketball Games

Basketball players are welcome to join pickup games each Tuesday night from 6:00 p.m. to 8:00 p.m. at Mt. Aetna Elementary

School gym. Just come out or call Jerry Smith in the Pressroom for more info.

## Gamblins Welcome Another Grandchild

**Mike**, Periodical Ministries Center, and **Rose Gamblin**, Book Editorial, welcome a new granddaughter, Jenna Elaine Gamblin, born on January 1, 2009, at 3:26 a.m. Jenna

weighed 6 pounds 1 ounce and was 17 1/2 inches long. Her proud daddy, Anthony, is Mike's son. Welcome to the world, Jenna!

## Savvy Consumers, con't.

*(Continued from page 1)*

sources. Reports can offer detailed descriptions of your medical conditions, check writing history, homeowner and auto insurance claims, tenant history, criminal records, and more.

Unfortunately there is no centralized place where you can access every available report, and not everyone has a file in every category. Still, it's good to check, especially if you plan to apply for credit or private insurance, or if you've been the victim of identity theft.

The following are some bureaus that issue reports:

### Insurance Claim History:

\* ChoicePoint CLUE Reports: (866) 312-8076

\* A-Plus Reports: (800) 627-3487

### Medical History:

\* Medical Information Bureau for Medical History: (866) 692-6901

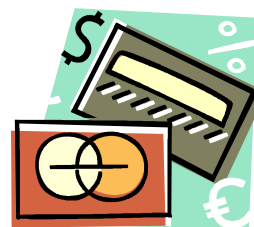
### Resident History:

\* SafeRent: (888) 333-2413

### Checking and Savings Account Reports:

\* ChexSystems: (800) 428-9623

\* Shared Check Authorization Network (SCAN): (800) 262-7771



Many consumers are in the dark about information in their credit file and other specialty reports. Don't wait until you've been denied a job, insurance, or

credit application. Do your homework now, because when it comes to background and credit checks, knowledge really is power. For more information to help you manage your finances, visit [www.prudential.com](http://www.prudential.com).

—Courtesy of ARAcontent.

## Marketplace

**For sale:** two-piece walnut china cabinet: two-door walnut hutch with glass doors, base cabinet: three short drawers, one full-width drawer, cupboard with two doors and shelf. Call Faith Crumbly, 4095 or 301-797-1537.

**Wanted:** empty, clean cashew jars. Virginia Ramsey is collecting the empty cashew jars, with corks, for children's crafts. Recycle your unwanted jar by passing it on to Jeff Ramsey in Graphics.

**For sale:** daybed in excellent condition, rarely used, frame is hunter green with black specks. Comes with Sertapedic mattress, clean, looks brand-new, and with brand-new burgundy bed skirt and sheets. Daybed frame is sturdy and stronger than most, purchased for more than \$600, asking \$300. Available immediately; delivery is negotiable. See David Swan in Plant Services or call Karen any time at 301-223-7979. E-mail Karen at swan831@myactv.net to see photos.

**For sale:** L-shaped dark-green sectional sleeper sofa with queen Simmons mattress that has never been used and one reclining

section, plus matching recliner chair. Exceptional value at \$400 for the set. Contact Frank Jacobs or call 301-223-6838.

**Wanted:** all used SDA books, games, and Uncle Dan and Aunt Sue tapes. I buy and sell them. Call 269-781-6379 or e-mail jfschico@aol.com.

**Real estate services:** for buying or selling Maryland real estate, contact Duane Olson, Mackintosh Realtors, at 301-730-4917 or 301-790-1700. You may also visit his Web site at www.duaneolson.com.

**Wanted:** church building to buy or property to build church. SDA church company New Joy Fellowship looking to buy or build church for community outreach in Hagerstown. Contact Marie Petrelis, RE/MAX 100, 240-818-1888 or mariep@remax.net. Prayers appreciated!

**For sale:** one true cord of seasoned hardwood, \$160 split and delivered. Call Josh Swan at 301-991-5575.

## Fresh Florida Citrus Available

Mt. Aetna Adventist Elementary School brings fresh Florida citrus to you this winter. Order by January 12 to get honeybell tangelos, navel oranges, or red grapefruit. Pickup is scheduled for January 25 at Highland View Academy gym between 11:00 a.m. and

3:00 p.m. A selection of dried fruits and nuts will also be available. Call the Mt. Aetna fruit order line at 301-739-8480, ext. 244, or e-mail us at mtaetnafruit@yahoo.com. Proceeds benefit Mt. Aetna school, and the fresh fruit benefits you!

## Improve Your Coronary Health

Hagerstown SDA Church offers the Coronary Health Improvement Project (CHIP) lifestyle program this winter, beginning with a free one-hour information session. Attend any of these sessions at Hagerstown SDA Church, 11507 Robinwood Drive, Hagerstown, Maryland:

Saturday, January 12, 2009, 5:30 p.m. to 6:30 p.m.

Tuesday, January 13, 2009, 6:00 p.m. to 7:00 p.m.

Monday, January 26, 2009, 7:00 p.m. to 8:00 p.m.

One information session will be held at Review and Herald Publishing Association:

Thursday, January 15, 2009, 5:30 p.m. to 6:30 p.m.

For more information, please call Shayne Remmers at 301-733-8867 or visit [www.hagerstownadventist.org](http://www.hagerstownadventist.org).

## January Birthdays

9 Jonathan Byrd

11 Amanda Mihm

13 Steve Hamous

16 Robin Lee

17 Antonio Delgado

17 Gary Lee

19 Evelyn Snedden

19 Glen Swan

20 Robert McMullen

21 Victor Scalzo

23 William Vargas

30 Doug Geraci

31 Ida Cavil



## Baked Potato Lunch

Enjoy our best baked potato bar at Williamsport SDA Church on Sunday, January 18. We'll be serving from 12:00 noon until 1:30 p.m. \$5 per potato includes your choice of toppings, \$2.50 for half potato with toppings. Funds raised will help the Williamsport Warriors Pathfinder Club attend the 2009 NAD Pathfinder Camporee in Oshkosh, Wisconsin.



55 West Oak Ridge Drive  
Hagerstown MD 21740

Editor: Iris Shull, C.P.S.  
Phone: 301-393-4005  
E-mail: ishull@rhp.org

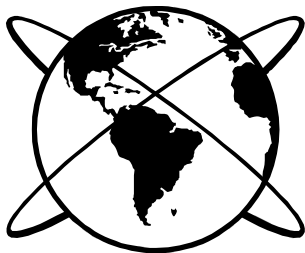
*Typeline is a bimonthly publication for employees of the Review and Herald® Publishing Association.*

*Submissions of articles and advertisements are accepted for consideration and must be made in writing.*

*Submission are due on the Monday before publication day.*

**Next publication date is January 22, 2009.  
Submissions are due on January 19, 2009.**

We're on the Web! Visit [www.rhpa.org](http://www.rhpa.org) and click on the link for newsletters.

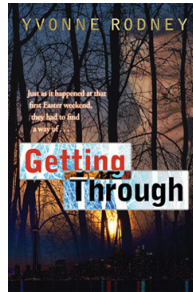


*We serve the world.*

## New Product Highlights

Title: **Getting Through**

Author: **Yvonne Rodney**



On a Friday evening in April, days before Easter, a good man suddenly dies. His death ushers in a series of events that beg for the promise of an Easter Sunday miracle. Yvonne Rodney explores many challenging questions that young adults will relate to.

Crushing disappointment. Devastating loss. Unutterable grief.

Friday morning the members of New Haven Ministries are blissfully unaware of the raging storm of emotions looming on the horizon. But nightfall brings shocking news—one of their own has fallen.

Stunned by his untimely death, family and friends struggle to cope, to understand, and even to grieve. In the midst of the turmoil New Haven's highly respected youth leader receives a disturbing phone call—his past has finally caught up with him. Will his marriage survive the tempest? What about the young men he mentors—will they ever trust him again?

Broken and weary, each person must chart their own course toward strength, hope, and healing. For some it's a path that sends them stumbling straight into God's open arms. For others it's an uncertain journey filled with winding detours.

But Sunday morning's coming, and with it a spectacular promise.

Title: **Grace Notes**

Author: **Ardis Dick Stenbakken**

Flowing throughout these testimonies from women all over the world is a sense of profound appreciation for these sweet undeserved gifts of mercy. Listen quietly . . . you'll recognize grace notes echoing in your own soul.

Just as fleeting grace notes add beauty to music, God's enduring grace brings exquisite beauty to the melody of our lives.



Title: **King David**

Author: **Rose Gamblin**



The I Can Read series is a great new group of books to make reading fun and give new readers a sense of accomplishment. Each book features a vocabulary list, reading comprehension questions, and special activities that go with the story. Also, each page has Spanish text included.

The story of King David comes alive with vivid illustrations and simple text for your children to enjoy.