

# What good are talking points if you can't hear them.

I have a great childhood friend, named Bob James. He lives in Westchester, CA, where I'm from. Bob and I used to do everything together -- work out on the gymnastic equipment at the local park; go to the movies all day on Saturdays; and as we grew older, talked about what our futures would look like.

After college, he asked me to be the Best Man at his wedding to his high-school sweetheart, Darla Hood. This was the girl we made fun of in elementary school, because she had the same name as the girl in the well-known, TV short movies, "Our Gang." All that was more than 40 years ago, now; but the memories are so clear, that it's as if it all happened just a few weeks ago.

Bob and I kept in pretty close contact over the years. Last week, he called and told me how badly he was feeling: His knees hurt; his back was always sore; and he admitted, "My hearing is going." When I asked him to explain the hearing problem, he told me that for some time, he was having trouble making out what people were saying. "I can hear them; I just don't understand the words." I told him that the company Beltone had been advertising with me in *Village News* for the last several months and that I got to know and understand the business and the successful way that hearing aids work. Bob continued to complain, sharing with me that he felt like this "handicap" was showing him that he's headed in the downward direction of his life and how he felt sure that since his hearing was going, the rest would follow soon! Now that I am fully informed by Beltone of the amazing miracles that result from correct hearing-aid assistance, I told Bob



*When you hear well, everything seems right with the world!*

to Google Beltone in Westchester. He found one in Inglewood (close by). I advised him to call to make an appointment for a hearing test and "stop being so wimpy over things that can be fixed!" I heard back from Bob the other day. Turns out that he DID have a loss in both ears. (It could have been from all those loud rock concerts we went to!). He told me the hearing test was FREE, and Beltone even gave him a set of digital hearing aids to wear for a week to see what he thought. "Man," he said, "these things are amazing! I can hear everything so clearly! You can't hardly tell I'm wearing them. There's a small tube that fits into each ear; and most of the time, I forget they're there. Even my knees aren't hurting much anymore!" (I told him that Beltone couldn't take much credit for that.) The moral to this story, my friends, is this: if you're having a problem with your hearing, the "handicap" (as Bob put it) is in not doing something about it. You're only as young as you feel. Right now, Bob is feeling pretty chipper. How about you?

Call my friends at Beltone. I had my own hearing checked a couple of weeks ago: Turns out that I seem to have "selective hearing." (Sorry, Andrea!) My best advice is to contact Beltone at 497-3900. They have 6 offices in the local area and an office just down the street. The hearing test is free, and they're more interested in making sure you enjoy the life you have! Please tell them that Peter from *Village News* asked you to call. (I don't think they'll charge you more if you use my name!)



## This year, bring calm to financial chaos!

The average person spends nearly five hours a month managing his or her finances, according to a recent study by the Bureau of Labor Statistics. Fortunately, consumers can start the new year by making peace with their money with a new, online tool called [zendough.com](http://zendough.com) by TransUnion -- the first product ever to combine a consumer's credit reports and score with debt-management tools and identity-theft protection into a personalized snapshot to help consumers master their finances.

Instead of overwhelming consumers with vast amounts of data, [zendough.com](http://zendough.com) provides members with personalized analysis and advice, coupled with a user experience that delivers a sense of control and calmness. "We listened when consumers said they needed to better take control of their finances," says Heather Schneider, education director for [zendough.com](http://zendough.com). "They want simplicity, proactivity and control -- and that's what [zendough.com](http://zendough.com) provides."



### Did you know?

- ✓ A credit score 30 points higher can save you up to \$130,000 in additional interest over the life of a 30-year home loan.
- ✓ Nearly 10 million consumers were victims of ID theft last year, according to the Federal Trade Commission. To help consumers better understand their risk for identity theft, [zendough.com](http://zendough.com) provides them with their ID Risk Score. In addition to credit monitoring, members can feel secure knowing that [zendough.com](http://zendough.com) monitors their risk for identity theft by scanning billions of records for the use of their personal information.
- ✓ Research shows that consumers spend an average of 159 hours and \$1,865 in out-of-pocket expenses repairing damage done by identity theft. To avoid that unwanted stress, [zendough.com](http://zendough.com)'s personal, white-glove ID restoration service provides members with direct access to a [zendough.com](http://zendough.com) case manager, who will help remove fraudulent information from their credit reports, while contacting creditors to close fraudulent accounts and credit bureaus to add fraud alerts.