

## Credit

From A11

employees and their spouses.

**Q:** How do I freeze my credit report?

**A:** Contact each of the three credit reporting agencies — Equifax, Experian and TransUnion. You'll need to freeze your credit report at all three because some creditors only use one. Contact Equifax at [www.freeze.equifax.com](http://www.freeze.equifax.com) or 800-349-9960, Experian at [experian.com/freeze/center.html](http://experian.com/freeze/center.html) or 888-397-3742 and TransUnion at [transunion.com/securityfreeze](http://transunion.com/securityfreeze) or 888-909-8872. They'll ask you for your Social Security number, name, address and other details.

**Q:** How much does a credit freeze cost?

**A:** It depends on the state laws where you live. Fees are typically between \$3 and \$10 to freeze each credit report, and you may pay another fee to unfreeze. Freezes are free at a few states, including Indiana and Maine. Fees may also be slightly different at each credit agency. Equifax has a list of fees and rules for each state at <http://bit.ly/1LUIFOP>

**Q:** Will the freeze hurt my credit score?

**A:** No.

**Q:** Is this different than credit monitoring?

**A:** Yes. Credit monitoring services, which you have to pay a monthly fee for, alerts you if a new account is opened or other suspicious activity takes place. A credit freeze is the only way to stop criminals from opening new accounts in

your name. Some experts don't recommend credit monitoring because it's expensive, as much as \$20 a month. Instead, you can monitor your credit report on your own. You're entitled to get a free copy of your credit report from each of the three agencies once a year at [www.annualcredit-report.com](http://www.annualcredit-report.com).

**Q:** When do I need to unfreeze my credit reports?

**A:** If you're applying for a mortgage or auto loan or credit card. That's because lenders check your report to see if they should lend to you. You can ask the lender what credit reporting agency they use and unfreeze that one, says Litt. You can unfreeze a credit report temporarily or permanently at any time.

**Q:** How do I unfreeze my credit reports?

**A:** By contacting the credit agencies again. When you ask to freeze your credit reports you'll get a number that you will need to save. That number will be your key to unfreezing your account, so keep it in a safe place. Losing the number will delay removing the freeze.

**Q:** Will a freeze protect me from all identity theft?

**A:** No, it only stops thieves from opening new accounts. Thieves can still use your existing credit or debit cards to make fraudulent charges, so you will still need to check your statements every month. It also doesn't protect against other types of identity theft, such as taking out prescription medication in your name or filing fraudulent tax returns, says Eva Velasquez, president and CEO of The Identity Theft Resource Center.



Pam Paquin wears an "accidental fur" raccoon neck muff she created in Central Massachusetts.

AP

## Boston company turns roadkill into fashion

**PHILIP MARCELO**  
Associated Press

BOSTON — Pamela Paquin's source for fashion is either "tres chic" or will make you shriek.

She creates neck muffs, leg warmers, hats, purses and more from roadkill, or "accidental fur," as she prefers to call it.

As owner of Petite Mort Furs, a two-year-old Boston-area company, she said she's offering the fur industry an alternative to wild fur trapping and large-scale fur farms.

"All this fur is being thrown away," Paquin said. "If we can pick that up, we never have to kill another fur-bearing animal again."

Keith Kaplan, head of the Fur Information Council of America, said his trade group considers all North American furs to already be ethically and environmentally responsible.

"Production of fur in North America is highly regulated with guidelines set through years and years (and millions of dollars) of scientific study," he said via email, declining to comment on Paquin's company or the general idea of using roadkill for fur. "In fact,

the populations of every species used by the industry today are as abundant, or more abundant, than they were a century ago."

Animal rights groups also have mixed feelings about roadkill fur.

"We'd just say it's in very poor taste," said Kara Holmquist at the Massachusetts Society for the Prevention of Cruelty to Animals, declining to elaborate.

Lisa Lange, a senior vice president at People for the Ethical Treatment of Animals, or PETA, said that there's "never an excuse" to wear fur, but that it's "far better" to wear roadkill than farmed fur.

Others worry her products could only serve to prolong the industry they've spent decades trying to defeat.

"A business that promotes wearing real fur as fashionable and acceptable may well create more demand for fur from all sources, and could give all fur wearers a shield from legitimate criticism," said Virginia Fuller, of the Boston-area Citizens to End Animal Suffering and Exploitation, or CEASE.

Paquin counters that the stigma around fur has eroded in recent years.

Greater spending power in China, Russia and elsewhere, as well as greater use of fake fur trimmings on clothes and accessories, has revived its popularity.

That demand, she said, is part of the reason she chose to jump into the industry despite having no background in fashion or design, and after working mostly office jobs for environmental and sustainability organizations.

The Fur Information Council of America said the U.S. alone recorded \$1.5 billion in fur sales in 2014. Globally, it's part of an industry of more than \$35 billion.

"Clearly advocacy had failed," Paquin said. "Alternatives must be found. Making use of animals that would otherwise be thrown away is sensible."

Heidi Forbes Öste, a San Francisco-area resident who purchased a fox fur neck muff from Petite Mort last summer, said she's surprised at the pushback from animal rights groups. "They're being short-

sighted," she said. "We should be encouraging people to buy sustainable fur. These are animals that are already dead."

Products by Petit Mort, which means "the little death" in French, are decidedly high-end, ranging from \$800 to \$2,000, depending on the product and type of fur used. They can be found online and on Boston's fashionable Newbury Street, where the company rents display space in a handmade goods market.

"The value that these products have is that they're handmade, local and last a lifetime," Paquin explains. "That's not just couture and high end, but that's also sustainable."

Each piece comes with a personal note explaining where and when the animal was found.

Paquin works with animal control specialists to gather the carcasses, but skins many of them herself. She considers the process almost sacred and doesn't care much for the "roadkill" label.

"It's a turnoff," Paquin said. "It cheapens my product."



In 2015, AB InBev and SABMiller, the world's top two beer makers, agreed to join forces to create a company that would control nearly a third of the global market.

AP

## Deals

From A11

### Dow Chemical and DuPont

Dow Chemical agreed to buy competitor DuPont in a deal that will combine two chemicals companies that were founded in the 19th century. Both Dow and DuPont were pushed by activist investors to break up or find other ways to revitalize their businesses. When the \$62.38 billion deal closes, Dow DuPont will make products including Ziploc bags, Saran wrap, Teflon coatings and Nylon and Kevlar fibers. Dow DuPont will then break into three separate companies with more specific focuses.

### Charter Communications and Time Warner Cable

Charter Communications agreed to buy Time Warner Cable for \$56.80 billion in May, and it will also spend about \$10 billion to buy Bright House Networks. That will make Charter one of the largest providers of TV and internet services in the U.S. Cable provider Comcast tried to buy Time Warner in 2014, but the U.S. government opposed that deal.

### Heinz and Kraft Foods

One of the largest food companies in the world was formed when H.J. Heinz bought Kraft Foods for \$53.83 billion. The purchase, which was announced in March and closed in July, brought together brands including Oscar Meyer, Capri Sun, Ore-Ida, Maxwell House, Kool-Aid and Heinz ketchup. The tie-up was en-

gineered by Warren Buffett's conglomerate Berkshire Hathaway and Brazilian investment firm 3G Capital.

### Anthem and Cigna

A wave of health insurance combinations swept the market in July as Anthem announced it would buy Cigna for \$51.93 billion just after Aetna said it would buy Humana for \$35.04 billion. Anthem is the second-largest U.S. insurance company in terms of enrollment, and Cigna is fourth. The combined company would cover almost 50 million people. Anthem sells health coverage to individuals and employees of small businesses and serves Medicare, Medicaid and federal employees. Cigna sells group disability and life insurance in the U.S. and has an international business.

### EBay and PayPal

Online commerce giant EBay spun off its payments system unit PayPal for \$49.16 billion in July. That was almost a year after EBay announced PayPal would become a separate company. Investors value PayPal more highly than its former parent, as PayPal has a market capitalization of about \$45 billion compared to EBay's \$33 billion.

### Teva and Allergan Generics

Teva, an Israeli company that is already the world's largest manufacturer of generic drugs, will get even bigger by buying the generic drugs business of Botox maker Allergan. Teva had been looking to expand, as earlier in the year it pushed to buy generic drugmaker Mylan. It dropped that bid after agreeing to its \$40.5 billion deal with Allergan.

# Achievements

## Mel Foster Co. Announce Sales Production Levels

Lynne Engels, President, Real Estate Brokerage at Mel Foster Co. Inc. is pleased to announce the following agents and their sales levels:

**Brad Boeye** of our Kimberly Road Office has reached the 29 Million Dollar Sales Level; Brad is licensed in Iowa and Illinois. **Lucky Lang** of our I-74 Office has reached the 22 Million Dollar Sales Level; Lucky is licensed in Iowa and Illinois. **Pat Fortin** of our Kimberly Road Office has reached the 13 Million Dollar Sales Level; Pat is licensed in Iowa and Illinois. **Steve Sullivan** of our Moline Office has reached the 6 Million Dollar Sales Level; Steve is licensed in Illinois and Iowa. **Kevin Urlick** of our Geneseo Office has reached the 3 Million Dollar Sales Level; Kevin is licensed in Illinois. **Sara Broyles** of our Bettendorf Office has reached the 2 Million Dollar Sales Level; Sara is licensed in Iowa and Illinois. **Todd Seemann** of our I-74 Office has reached the 1 Million Dollar Sales Level; Todd is licensed in Iowa.



Brad Boeye



Lucky Lang



Pat Fortin



Steve Sullivan



Kevin Urlick



Sara Broyles



Todd Seemann

## Ruhl&Ruhl Realtors Announces Sales Production Achievements

Caroline Ruhl, President of Ruhl&Ruhl Realtors, is pleased to announce that **Janet Munck** of the Clinton Office has achieved Masters Club; **Melissa Korte** of the Bettendorf Office and **Rick Berg** of the Moline Office have achieved Gold Club; **Glenn Eakes** and **Don Gibault** of the Davenport Office and **Ouida Maddox** of the Moline Office have achieved Bronze Club.

For more information, visit [RuhlHomes.com](http://RuhlHomes.com).



Janet Munck



Melissa Korte



Rick Berg



Glenn Eakes



Don Gibault



Ouida Maddox

## Roderick named Manager, Sales Support, White named Manager, Marketing at Modern Woodmen

**William J. Roderick**, Rock Island, Illinois, has been named sales support manager in Modern Woodmen of America's Agency Department. Roderick has been employed with Modern Woodmen since 2000, serving most recently as marketing manager.

Roderick earned his bachelor's degree from Augustana College, Rock Island, Illinois, and his master's degree from the University of Iowa, Iowa City, Iowa. He has also earned the Fellow, Fraternal Insurance Counsellor; Chartered Life Underwriter; Chartered Financial Consultant; Fellow, Financial Services Institute; and Certified Fraternal Field Manager designations.

**Leah G. W. White**, Davenport, Iowa, has been named marketing manager in Modern Woodmen's Agency Department. White has been employed with Modern Woodmen since 2003, serving most recently as marketing associate.

White earned her bachelor's degree from the University of Iowa, Iowa City, Iowa. She has also earned the Fellow, Life Management Institute and Fellow, Fraternal Insurance Counsellor designations, as well as the Series 6 and Series 63 licenses from the Financial Industry Regulation Authority.

Founded in 1883, Modern Woodmen of America touches lives and secures futures. The fraternal financial services organization offers financial products and fraternal member benefits to individuals and families throughout the United States.



William J. Roderick



Leah G. W. White

## Wallace retires from Modern Woodmen after 32 years of service

**Barbara M. Wallace**, Davenport, Iowa, has retired as the investment accounting supervisor in Modern Woodmen of America's General Accounting Department. She retires after 32 years of service with the organization.

She joined Modern Woodmen as an accountant in 1984 and transitioned to her latest role in 1994. A graduate of Augustana College, Rock Island, Illinois, she also holds the Fellow, Life Management Institute designation.

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Barbara M. Wallace

To recognize accomplishments at your business,  
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