



INSURANCE
AND FINANCIAL
SERVICES



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INSURANCE TIMES & TIPS

7324 Holabird Ave, Baltimore, MD. 21222, 410.282.4416

FOR ALL YOUR INSURANCE NEEDS – AUTO • HOME • BUSINESS • LIFE • HEALTH

Creaky Staircases?

Wooden stairs creak as they age and begin to dry out. They can be fixed by carefully placing screws in the stair tread (the top, horizontal portion of the stair) to flatten the wood. Typically, the drying wood will cup or bow. If the tread cups, it begins to slightly curl down in a cup shape. Bowed stairs are the opposite—the center of the stair is inverted so that it is actually slightly raised and the edges of the tread are curling downward. To determine whether you have cupping or a bowing problem, simply step firmly on the stair. If it makes noise when you step in the center of the tread, it is a bowing problem. If it makes noise when you place weight on the edge of the stair, it is a cupping problem. Repair by sinking a small screw in the center of the tread for a bowing problem and two screws at the front and back of the stair for a cupping problem.



What lenders look for in your **credit report** and how to make yourself more attractive

- How many inquiries you have** “Soft” inquiries are made when you or an existing creditor checks your report; “hard” ones appear when you apply for credit. Only hard inquiries from the past year affect your credit score. The fewer, the better.
TIP: Do any loan shopping within a 14-day window; all inquiries will count as only one.
- What you’re juggling** The main part of your report lists your open credit account, plus those closed up to 10 years ago, with amount owed and the limit (or initial loan amount). Lenders want to see that you can handle a mix of credit card types.
TIP: Since a long history of ably managing debt looks good, keep your oldest credit cards open and active.
- How much credit you’re using** Lenders pay particular attention to the amount you owe on credit cards relative to your limits. (Note: Creditors usually report to bureaus the day the billing cycle closes, so your statement balance is used here.)
TIP: Aim to use less than 20% of your available credit.
- How timely you have been** Payment history is key in how lenders view you. The later you were in paying—and the more times you slipped up—the less appealing a risk you are. Credit bureaus list lateness in terms of 30-, 60-, and 90-day latenesses.
TIP: If you have just one late payment on your record, ask your lender if it will make a good-will adjustment on your report.
- Whether you have really messed up** Liens, bankruptcies, and delinquent accounts will be shown, typically for seven to 10 years afterward.
TIP: You are entitled to add a personal statement to your report: consider doing so if something here needs explaining.

Portable generators can emit dangerous levels of carbon monoxide. These gasoline-powered generators are used to power homes during electrical outages. One generator can produce 100 times more carbon monoxide than that found in a car's exhaust. Carbon monoxide poisoning can cause headaches, shortness of breath, nausea, even death. Place generators as far away from the home as possible and away from windows. Don't run a generator in a garage or any enclosed place.

Steven Emmerich, MS, researcher on indoor-air quality, ventilation and energy consumption, National Institute of Standards and Technology, Gaithersburg, Maryland.
www.NIST.gov

Half of all children in the US are bitten by a dog before they reach age 12—and the most seriously injured kids are under age seven. Teach children to avoid dog bites by showing them the proper behavior and explaining basic rules:

1. Never approach a dog you do not know or one that is alone, without an owner nearby.
2. Ask the owner's permission before petting a dog.
3. Do not go near a dog that is sleeping, eating, nursing puppies or playing with a bone or toy.
4. Do not tease a dog in ANY way. The dog may not sense that you are being playful.

On the flipside, **if you own a dog, keep in mind that a claim filed against your homeowners' policy involving a dog bite can affect your future insurance rates, or even deny renewal, in some cases.** Make sure you always keep an eye on Fido, especially if your dog is sensitive to strangers and children.

American Humane Society recommendations, published in *Dog Fancy*.

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SAVE
\$300

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SAVE
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SAVE
\$250

■ Install hurricane shutters or roof tie-downs.

SAVE
\$150

■ Put in central burglar and fire alarms.

SAVE
\$350

This is an example ONLY! All policy discounts are different. Please refer to your company for exact details.

**Thank You! Thank You!
Thank You! Thank You!**

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Did you know...?

Best ways to clean a kitchen sponge:

Microwave it for one minute, or run it through a dishwasher with a drying cycle. Both methods kill more than 99.9% of bacteria, yeast and molds. Other common cleaning methods—soaking in a 10% chlorine bleach solution, lemon juice or deionized water—kill only 10% or less of bacteria, yeast and mold.

Fast Facts:

- One human hair can support about 100 grams. A whole head of hair could (in theory) support the weight of two elephants.
- It is said that your body uses 300 muscles to balance itself when you are standing still.
- There are about 60,000 miles of blood vessels in the average adult human body.
- The placement of a donkey's eyes in its head enables it to see all four feet at all times.
- The average person has more than 1,460 dreams a year.



Are You The *Blue Ribbon Client*?



Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below, please accept our heartfelt "thanks" for your support. We truly appreciate it. For outstanding work telling others about our agency, this quarter we honor:

Theresa Kremer

as our Blue Ribbon Client! **Theresa Kremer will receive a free gas card.** Thanks for your continued business!

A Not-So-Trivial Pursuit

C & E Insurance sponsors a Trivia Contest and is offering you a chance to win a **free gas card or Starbucks card**. Test your knowledge! The first five entries that come closest to the correct answer will be the winners. Fill in all the fields, and fax this page to **(410) 282-1770** or e-mail to lissette@mdautoinsurance.com. Good luck!

In order to guess the name of the specific flower, fill in the first two blanks with a definition for its corresponding phrase. The two words, when *phonetically* joined together, will yield the name of a spring flower.

A false statement intended to deceive ¹ + An absence of something needed ²

Answer: _____¹ + _____² = _____

Name: _____

Mailing / Email Address: _____

PLEASE NOTE: ENTRIES WITH MISSING INFORMATION MAY BE DISQUALIFIED.

Last Issue's Winners:

Congratulations to **Carol Tolbert, Gerald Toni, Ronald Bradley, Alan Carnes, and Gagan Rao** for correctly answering the previous trivia question! For the correct answer, these winners have won a **free gas card!**

Last trivia question was:

In a common year, February begins on the same day of the week as which other two months? (Hint: Not to be confused with a leap year)

Answer: February begins on the same day of the week as March and November in a common year, and August in a leap year.





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Postage

*Happy Birthday
Theresa and Chrystal!*

Their birthdays are on
April 9th and May 24th!

Address Area

C & E Staff



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