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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

Don't speed!

Police are now disguising themselves as work zone surveyors. They use radar guns to catch speeders, but the devices are made to look like surveying equipment. Some communities are using this and other approaches to issue more tickets and boost revenue.

Consumer Reports, 101 Truman Ave., Yonkers, New York 10703. 13 issues. \$29/yr.



Do you know if money is owed to you? www.missingmoney.com is a database of governmental unclaimed property records. The searches are free of charge, and will tell you if you have unclaimed property in bank accounts, safe deposit boxes, stocks, mutual funds, bonds, dividends, uncashed checks, wages, insurance policies, CD's, trust funds, utility deposits, escrow accounts, and more!



Winter Energy and Safety Tips

Brrr! The cold season is here, and there are plenty of things you can still do to protect your property this winter season. Damage caused by snow, ice, and powerful winds accounts for a high percentage of homeowners insurance claims. According to the Insurance Information Institute (I.I.I.), the average homeowners insurance claim for water damage and freezing in 2006 was \$5,743.

- Keep the house warm. Set the thermostat for at least 65 degrees, since the temperature inside the walls, where the pipes are located, is substantially colder—a lower temperature will not keep the pipes from freezing.
- Add extra insulation to attics, basements and crawl spaces. If too much heat escapes through the attic, it can cause snow or ice to melt on the roof. Water can then re-freeze, causing more snow and ice to build up. This can result in a collapsed roof, and contribute to ice damming. Ideally, the attic should be five to ten degrees warmer than the outside air. Well-insulated basements and crawl spaces will also help protect pipes from freezing. You may also consider insulating unfinished rooms such as garages to keep pipes from freezing.
- Check pipes. Look closely for cracks and leaks and have the pipes repaired immediately. Wrap exposed pipes with pipe insulation or heating tape. Allow your faucets to drip lukewarm water to minimize the chances of a pipe freeze. If you plan to travel or be away from home for an extended period of time, have someone check pipes and the temperature in your home on a regular basis. Turn the water off and/or have the water system drained by a professional to keep pipes from freezing.
- Make sure that smoke and fire alarms are working properly. Residential fires increase in the winter, so it is important to protect your family with working alarm systems. Also, consider installing a carbon monoxide detector.
- Learn how to shut the water off and know where your pipes are located. If your pipes freeze, time is of the essence. The quicker you can shut off the water or direct your plumber to the problem, the better chance you have to prevent pipes from bursting.
- Feel around electrical outlets and switch-plates for cold air, and add insulation where necessary. Look around doors and windows for gaps and potential places where warm air can escape. Also, caulk or apply weather-stripping around problem draft areas.

Overdraft fees will no longer be automatic on debit card and ATM transactions. The change comes under a new rule issued by the Federal Reserve. Unless customers agree to have overdraft protection, banks and credit unions will not be able to charge fees after allowing customers to exceed their account balances on these transactions. Financial institutions must comply with the rule by July 1 for new customers and August 15 for existing customers. For customers who don't agree to have overdraft protection, the financial institutions may reject a transaction that would overdraw an account. The rule does not apply to fees for overdrawn checks or a recurring transaction from a checking account, such as a monthly bill payment, that overdraws the account.

Consider signing up for an overdraft line of credit or automatic transfers from savings to checking. Both of these options have low to no fees.

Ed Mierzwinski, consumer program director for the US Public Interest Research Group (PIRG), a nonprofit watchdog group, Washington, DC.
www.uspirg.org



From Crystal's Desk:

IF IT IS TIME TO REPLACE YOUR FURNACE, KEEP THIS IN MIND!

I just replaced my oil furnace, which cost me \$3000 in kerosene alone last year, with a Geo-Thermal heat and cooling unit. The technology is really cool! It uses the earth's constant temperature (about 55°F) to heat and cool your house and even heats your hot water tank, too. I also got a 30% tax credit from the federal government to offset the cost of the unit because it is considered green energy (yeah, green).

I am so happy with the unit and service has been awesome. So, if you do need a furnace, call Brent at Loves Heating & Air, (410) 551-1376 or www.lovesgeothermal.com. He was the most pleasant person I've ever worked with, and he can tell you all you need to know about Geo-Thermal energy.



Donna Bertoni
ReMax Signature

The housing market is gaining strength. If you are thinking about buying a home and you are a first time buyer, your contract will need to be ratified no later than April 30, 2010 to receive the \$8,000 tax credit, and have settled no later than June 30, 2010. If you own a home and have lived in the home for 5 of the past 8 years, you may also qualify for the \$6,500 tax credit. Call me today!



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Photograph your rental car before driving away.

Take photos of the exterior, interior and trunk to document all visible damage and any missing items. If your camera allows you to add the date to each photo, make sure that you leave this function turned on and the date properly set. Rental cars often have many small dings and scratches from prior rentals. Documenting damage will ensure that you are not liable for anything you did not cause.

Nancy Dunnan, editor, *TravelSmartNewsletter*, 800-FARE-OFF,
www.travelsmartnewsletter.com. 12 issues. \$37/yr.

**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...?

Flavored waters weaken teeth.

Acid levels in flavored waters, such as Propel Fit Water, SoBe LifeWater and Vitamin Water, can soften tooth enamel, leading to erosion, enamel loss and increased sensitivity.

If you drink flavored waters: Wait at least 30 minutes to brush your teeth so that tooth enamel has time to reharden.

Better: Drink plain water.

Mark Wolff, DDS, PhD, professor and chair, associate dean for predoctoral clinical education, department of cardiology and comprehensive care, New York University College of Dentistry, New York City.

Keeping olives or lemons at hand

will help keep motion sickness at bay. Motion sickness causes excess saliva production which can make you nauseated, some doctors say.

Compounds in olives called *tannins* dry out your mouth and can help ease the queasies. Pop a couple at the first hint of nausea; sucking on a lemon helps, too.

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:

Cyril Bell

as our Blue Ribbon Client! **Cyril Bell** has received 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 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: _____ and _____

Name: _____

Mailing / Email Address: _____

PLEASE NOTE: ENTRIES WITH MISSING INFORMATION MAY BE DISQUALIFIED.

Last Issue's Winners:

Congratulations to **Stephen Newberger, Louis Zingarelli, Amanda Bennett, Todd Bonicker, and Denise Rostkowski** for correctly answering the spring trivia question! For the correct answer, these winners have each won a **free gas or Starbucks card!**

Last trivia question was:

What year was the first commercial microwave introduced?

Answer: The Raytheon 1611 RadaRange model was just under 6 feet tall, weighed 750 pounds, and was rated at 1600 Watts for commercial use. It sold for US\$2000 to US\$3000. The first domestic microwave oven was produced in 1967 by Amana (a division of Raytheon).





www.mdautoinsurance.com

7324 Holabird Avenue
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Postage

Happy Birthday
Lisette, Cindi and Phillip!

Their birthdays are on
January 12th, Feb 6th, and March 12th!

Address Area

C & E Staff



Don't forget:

Turn your clocks **FORWARD** an hour on March 14th, 2010 for Daylight Savings Time



We have a **NEW** and **IMPROVED** website redesigned with **YOU** in mind!

www.mdautoinsurance.com



Lacy Phillip Andrew Chrystal
Dana Theresa
Cindi Lisette