



Crystal Ellis
Agency Principal/
Owner

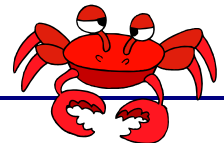


Jon Christiana
Agency Principal/
Owner

INSURANCE TIMES & TIPS

7324 Holabird Ave, Baltimore, MD. 21222, 410.282.4416

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Seasonal Safety Tips

Thinking of a New Car?

You can lower the cost of insuring a new vehicle by checking the car models and features carefully before buying. Sports cars and two-door versions of family sedans cost more to insure than many smaller ones. Many big cars cost less to insure than smaller ones-but the largest SUVs cost extra because they cause more damage to smaller cars in an accident. Higher-horsepower cars and ones with manual transmissions usually cost more to insure. Rates of similar cars can often vary because of their safety ratings and likelihood of being stolen.

What should you do?

Compare insurance costs of similarly equipped versions of multiple competing models at www.Edmunds.com (click on the "True cost to Own" tool). Call your insurance agent with the vehicle identification numbers of the cars you are comparing before making your final decision.

Bottom Line Personal, Volume 31

Do you enjoy spending a lot of time in your yard? Whether you are outdoors mowing the lawn, playing a game of catch or letting the dogs out in the backyard, there are many extra steps we can take to protect our loved ones from the hazards of the outdoors.

Lock Up All Outdoor Chemicals or Poisons- The best place for gasoline, motor oil, pesticides, and fertilizers are in a locked shed. If this is not possible, make sure to install a shelf that is out of reach of small children.

Put Away Gardening Tools - Without really thinking about it, many homeowners will have gardening tools sitting around the yard while the family is outside working on the lawn and garden. These can be a hazard to you, children and pets. Never leave pruning shears, hoes, or rakes lying around!

Wear Protective Gear-Although mowing the lawn or weed eating might seem like a simple task, a piece of flying grass could be harmful to you or others nearby. It is best to always wear long pants, a long-sleeved shirt and goggles to protect your body and your eyes from flying debris.

Clean Your Power Tools-Just as rusty or outdated electrical appliances are a hazard indoors, rusty or outdated power tools can be hazardous in the outdoors. Keep yourself safe by simply taking time to clean your tools after using them, and add in an extra cleaning at the beginning and end of every lawn and gardening season.

Keep Children Away from Power Equipment-Of course little kids are going to want to imitate mommy, daddy, big brother, sister, and the cool neighbor who are outdoors weed eating, using a power saw in the garage or even riding the lawn mower, but it is important to explain the dangers of this equipment to children of all ages and ensure that equipment isn't left out where any child can easily access it! I hope that these tips can help you to enjoy the fun of lawn and gardening without the worries of any potential hazards.



Health insurance scams are on the rise, warns fraud expert James Quiggle. Some scammers are going door-to-door claiming to be federal employees. They offer to sign up people for the new health-care coverage and ask for their credit card and/or bank account numbers. Other scammers are using letters, phone calls, emails, and even TV ads to entice potential victims.

James Quiggle is director of communications for the Coalition Against Fraud, a consumer protection group, Washington, DC, www.InsuranceFraud.org

Seat Belts Save Lives

Seat belts saved more than 13,000 lives in the United States in 2008. Also in that year-the most recent for which statistics are available-front air bags saved 2,546 lives. More than 18,500 lives were saved by these and other vehicle safety features.

Report by National Highway Traffic Safety Administration, available at www.nhtsa.gov
(Click on "Seat Belts")

Half of teenagers talk on cell phones while driving... and one-third of teens of driving age send text messages while driving. This is despite mounting evidence showing the dangers of inattention and distraction while driving. Talk to your teen today about the dangers of driving while using a cell phone.

Amanda Lenhart, senior research specialist, Pew Research Center's Internet and American Life Project, University of Michigan, Ann Arbor, and author of a study of 800 teens, published at www.PewInternet.org

How is your Investment Tree Growing?

Just as important as reviewing and maintaining your insurance, you should inquire if you're on track to achieve your personal financial goals. Chapin Davis, a traditional brokerage firm founded in 1952 is a wonderful place to start. They are a full service firm with approximately 55 financial professionals who build long-term relationships with their customers.

They have a team of three, assigned to assist C&E clients, each brings different disciplines, comprised of John Boyce, Kevin Cory, & Bill Whitescarver. They would welcome the opportunity to offer their service and investment knowledge to you. The group has collective experience of over a hundred years in the investment field. These investment professionals would like the opportunity to speak with you, so they may review and share their experience. They want you to achieve your financial goals and objectives. Chapin Davis usually finds that they can make suggestions which offer lower costs and better returns, while decreasing the portfolio risk. Please feel free to call them at 410-435-3200.



Beware of Potential Drug Interactions

If you're older than 65 and take multiple medications, you should be aware of potential interactions between your drugs. These interactions can cause unwanted side effects, reduce the effectiveness of your medicine, or even lead to hospitalization. Thirty percent of elderly hospitalizations are related to harmful effects of medications.

Consider the following tips to ensure safe medication use:

1. Share information with your primary care physician and other health care providers about all the medications you are taking to avoid negative drug interactions and reduce the potential for side effects. This includes vitamins, herbal supplements and over-the-counter medications.
2. Use only one pharmacy, one pharmacy chain or one pharmacy benefits manager for all your prescription medicines. The pharmacist can monitor possible drug interactions.
3. Read carefully the information that comes with your medication and save it for future reference.
4. Take all your medicines exactly as directed, and continue taking all your medicines until the doctor says to stop.
5. Call your doctor or pharmacist if you are experiencing side effects from medication before you stop taking the medication.

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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...?

TV watching increases the risk of Heart Disease: Every hour per day spent watching television increases the risk of dying from heart disease by 18%-and also raises the risk of dying from stroke or cancer. Reason: Long-term daily sedentary behavior has a negative effect on blood sugar and fats.

Fast Facts:

- Iceberg lettuce contains lutein and zeaxanthin, carotenoids that reduce the risk for cataracts and age-related macular degeneration, the leading cause of blindness in older adults.
- Watermelon contains 40% more lycopene than fresh (uncooked) tomatoes. Lycopene is a potent antioxidant that strengthens the immune system and may lower the risk for breast and prostate cancer.



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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:

Walter Solorzano

as our Blue Ribbon Client! **Walter Solorzano 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 e-mail to chrystal@mdautoinsurance.com or fax this page to **(410) 282-1770**. Good luck!

What is the name of the dog pictured on the Cracker Jack Box?

Answer: _____

Name: _____

Mailing / Email Address: _____

PLEASE NOTE: ENTRIES WITH MISSING INFORMATION MAY BE DISQUALIFIED.

Last Issue's Winners:

Congratulations to **Nakota Harrell** for correctly answering the previous trivia question! For the correct answer, this winner has won a **free gas card!**

Last trivia question was:

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: lie + lack = lilac





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*Happy Birthday
Crystal and Dana!*
Their birthdays are on
August 1st!

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