



Country Side Ins.
Services[®]

Circle of Safety[™]
Your Consumer Awareness Advisor[™]

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10 Ways To Protect Your Savings

How safe are your savings? And what do you plan to do, yourself, to look after them? Well, for heavens' sake, don't hide them under the mattress! The Federal Deposit Insurance Corporation (FDIC) has other ideas.

In fact, the FDIC, the agency that insures bank deposits and keeps an eye on our financial institutions, has recently compiled its own Top 10 list of the ways to help keep your money safe.

Start with **EDIE**. No he's not your friendly bank teller but FDIC's Electronic Deposit Insurance Estimator that lets you work out what's insured and what's not. There's a tutorial but it's easy to use anyway. See: <http://tinyurl.com/EDIE-est>.

*For more details and links to the items listed here & the full Top 10 visit: <http://tinyurl.com/FDIC-10>
And for other enquiries, contact the FDIC toll free at 1-877-ASKFDIC (1-877-275-3342).*

Another thing you can do is to subscribe to FDIC's *Consumer News*. Read it online, download it, or even listen to it on your MP3 player.

You can use the Corporation's *Bank Find* service to check if your bank is registered with the FDIC, and you can file a complaint or question by using a simple online form.

There's a separate page of guidance and support for small businesses.

The FDIC website (see link in above panel) also has a special page devoted to Consumer Alerts, which you can bookmark and check regularly for news about scams. And did you know that the FDIC has its own YouTube channel, presenting videos on financial safety? See it here: <http://www.youtube.com/user/FDICchannel>.

But if you really want to get serious about financial security, you can even follow the organization's financial education program *MoneySmart*, which includes CD and computer-based courses, as well as podcasts.

There's also an online foreclosure prevention toolkit and a link for subscribing to email updates. Follow the links in the panel to find out more – and \$tay \$afe!

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Are You Switched On To These Dangers?

Electrical faults cause around 55,000 home fires every year, killing 500 people, injuring 1,400 and costing \$1.4 billion of property damage. May is National Electrical Safety Month. So, what better time to run through this checklist from the Electrical Safety Foundation International:

1. Check bulb wattage doesn't exceed limits of the light fitting.
2. Ensure all cords are clear of walking areas and furniture, that they're in good condition and are not tightly wrapped.
3. Check switches/outlets work and are not hot. Listen for crackles or buzzing – if you hear anything, call an electrician. Replace damaged cover plates.
4. Keep kitchen counter-top appliances clear of hot and wet surfaces and plugged into GFCI*-protected outlets.
5. If you suffer even a mild shock from any appliance, contact an electrician.
6. Ensure portable heaters are stable and not close to flammable items.
7. Ensure bathroom/kitchen outlets have GFCIs and that they're tested regularly.
8. Check fuse/ breaker switches are labeled. If you frequently have to reset these, call an electrician.

*Ground Fault Circuit Interrupter

Charter Member
NSACE
National Society of Agents for
Consumer Education

Are you *Client of the Month*? See Page 3

The Long & Short Of Longevity Insurance

When it comes to life expectancy, there's good news and bad news. The good news is that Americans are living longer, healthier lives than ever before. The bad news is that the more years you live, the more money you need. It's still a good trade though, especially if you're prudent in the earlier years, saving for a long retirement.

But since many of us may not have expected such longevity or perhaps simply were unable to save as much as we might have liked, specialist insurance policies that can help make up the shortfall are starting to become popular. It's weird because most insurance is taken against the risk of bad things happening, but longevity insurance provides coverage in the event something good happens – you live to a ripe old age!

It's really a kind of a delayed annuity, where you pay a single premium, usually at age 65, and, if you're blessed to live another 20 years, you start to receive an indefinite monthly payment. Obviously, if you don't reach age 85, there's no payout, although there is a more flexible type of policy which does offer death benefits.

With the simple, high income payout, for instance, a policy that costs, say, \$50,000 at age 65, might produce a monthly income of around \$3,500 for a man or \$3,000 for a woman, from age 85. If you cancel at any point before 85, you won't get your premium back.

With the more flexible policy, the same premium might produce around half that amount but you can start receiving it as soon as couple of years after taking out the coverage, or get all your premiums refunded at any time before you reach 85 if you haven't taken any income.

These are just examples, of course. Actual premiums and payouts vary according to the individual and insurer. However, just to be clear, your chances of reaching age 85 are roughly and on average 50/50 and your chances of reaching 90 are significantly lower – which explains why, relatively speaking, the premium is so low.

But what you are buying is a high degree of financial certainty for a time of your life when you might face high medical bills or your savings might have been eroded by inflation.

Naturally, before you make a decision, you may want to seek medical advice, as well as reviewing your financial situation with a professional.

Can You Calculate Your Life Expectancy?

Is it possible to "guesstimate" your life expectancy? Well, we can certainly talk about averages. For instance, a man who reaches 65 will, on average, live to age 82, and a woman to age 85. If you get to 85, on average, you'll make another 5 to 10 years. Much will likely also depend on your family history – if longevity is in your genes – your earlier lifestyle and current state of health, your education and even your temperament. Though they can't be relied on for accuracy, longevity calculators might provide a pointer to what lies ahead. Several insurance companies have these and, if you have a computer, you can try several and work out an average. Do a Google search for "life expectancy calculator" or check this one from Microsoft's MSN Money site: <http://tinyurl.com/msft-calc>.

21 Things Your Burglar Won't Tell You

1. Of course I look familiar. I was here just last week cleaning your carpets, painting your shutters, or delivering your new refrigerator.
2. Hey, thanks for letting me use the bathroom when I was working in your yard last week. While I was in there, I unlatched the back window to make my return a little easier.
3. Love those flowers. That tells me you have taste... and taste means there are nice things inside. Those yard toys your kids leave out always make me wonder what type of gaming system they have.
4. Yes, I really do look for newspapers piled up on the driveway. And I might leave a pizza flyer in your front door to see how long it takes you to remove it.
5. If it snows while you're out of town, get a neighbor to create car and foot tracks into the house. Virgin drifts in the driveway are a dead giveaway.
6. If decorative glass is part of your front entrance, don't let your alarm company install the control pad where I can see if it's set. That makes it too easy.
7. A good security company alarms the window over the sink. And the windows on the second floor, which often access the master bedroom - and your jewelry. It's not a bad idea to put motion detectors up there too.
8. It's raining, you're fumbling with your umbrella, and you forget to lock your door - understandable. But understand this: I don't take a day off because of bad weather.
9. I always knock first. If you answer, I'll ask for directions somewhere or offer to clean your gutters. (Don't take me up on it.)
10. Do you really think I won't look in your sock drawer? I always check dresser drawers, the bedside table, and the medicine cabinet.
11. Here's a helpful hint: I almost never go into kids' rooms.
12. You're right: I won't have enough time to break into that safe where you keep your valuables. But if it's not bolted down, I'll take it with me.
13. A loud TV or radio can be a better deterrent than the best alarm system. If you're reluctant to leave your TV on while you're out of town, you can buy a \$35 device that works on a timer and simulates the flickering glow of a real television. (Find it at <http://www.faketv.com/>)
14. Sometimes, I carry a clipboard. Sometimes, I dress like a lawn guy and carry a rake. I do my best to never, ever look like a crook.
15. The two things I hate most: loud dogs and nosy neighbors.
16. I'll break a window to get in, even if it makes a little noise. If your neighbor hears one loud sound, he'll stop what he's doing and wait to hear it again. If he doesn't hear it again, he'll just go back to what he was doing. It's human nature.
17. I'm not complaining, but why would you pay all that money for a fancy alarm system and leave your house without setting it?
18. I love looking in your windows. I'm looking for signs that you're home, and for flat screen TVs or gaming systems I'd like. I'll drive or walk through your neighborhood at night, before you close the blinds, just to pick my targets.
19. Avoid announcing your vacation on your Facebook page. It's easier than you think to look up your address.
20. To you, leaving that window open just a crack during the day is a way to let in a little fresh air. To me, it's an invitation.
21. If you don't answer when I knock, I try the door. Occasionally, I hit the jackpot and walk right in.

Sources: Convicted burglars in North Carolina, Oregon, California, and Kentucky; security consultant Chris McGoey, who runs <http://www.crimedocter.com/> and Richard T. Wright, a criminology professor at the University of Missouri-St. Louis, who interviewed 105 burglars for his book *Burglars on the Job*.



MAY

Facts about May

According to the early Roman calendar, May was the third month. Later, the ancient Romans used January 1 for the beginning of their year, and May became the fifth month. May has always had 31 days.

Several stories are passed around to show how the month of May was named. The most widely accepted explanation is that it was named for Maia, the Roman goddess of spring and growth. Her name related to a Latin word that means *increase* or *growth*.

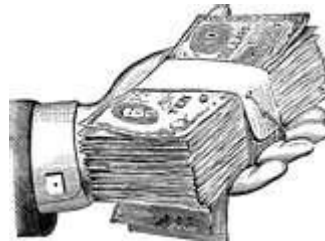
May is one of the most beautiful months of the year in the North Temperate Zone. Usually the snow and ice are gone and the hot temperatures haven't arrived. The first garden begins to sprout in May. The wild flowers are blooming, and the trees and grasses have turned green. Wild flowers that bloom in different parts of America are the forsythia, dogwood, violets, and jack-in-the-box. Many birds have built their nests, and mother birds are sitting on the eggs, which will soon hatch.



WIN! WIN! WIN!



Congratulations to Cynthia Horton of Dodd City. She is our Bi-Monthly referral winner for our \$50 cash prize. Thank you Cynthia for telling folks about us.



You could be next. Just keep telling folks to call Country Side Insurance for a quote. Remember the more people you tell the better your chances of winning!

Tell Others About Us and Win a Prize

Who will be our next winner? Could it be **you**?

Referrals are the lifeblood of any business, and there's no better source than you, our clients.

Just mention **Country Side** to a friend, relative, or colleague and have them give us a call at 903-378-7300. Don't forget to tell them to use your name, so we can enter you for our prize draw! Thank you in advance.



To:
Line 1
Line 2
Line 3

IT'S A FACT: The first mass-produced digital watch, the Pulsar, marketed by the Hamilton Watch Company, went on sale 40 years ago, at \$2,100 apiece.

Relax ... 10 Tips to Keep You Calm In Any Situation

Lose your temper and you ... lose a friend, lose the argument, lose yourself. Take your pick. Whenever a situation arises that tests your self-control, you put yourself and your relationships at risk. And it doesn't have to be just when you lose your temper. You might be in a panic over some crisis; you could be in the aftermath of an accident; in fact any stressful situation puts you at a disadvantage unless you can stay calm. Easier said than done, you say, but there are some simple things you can do to keep your cool. Here's our Top Ten:

1. Take a deep breath, make a fist (with your hands by your side) and exhale slowly, relaxing the fists and saying nothing.
2. Do a "silly" count before responding: count from 1 to 10 attaching funny words to each number – like "1 clockwork mouse, 2 laughing snowmen..." and so on.
3. Stop thinking about the way you feel and what you want to say and focus on what the other person is saying. Try to imagine how they feel.
4. Don't storm out of a meeting or confrontation. Instead, politely say you need to take some time out and walk away slowly.
5. Ahead of a tough meeting, take a walk or other exercise immediately before, focusing on relaxing your body, not on the meeting.
6. Put things in perspective. In your mind, balance whatever situation is stressing you against the things and people that really matter to you.
7. Pleasantly stimulate your senses, for example by drinking herbal tea, massaging your hands, listening to soothing music.
8. Imagine you've floated out of your body and are looking down on yourself and your situation. Observe closely and think out a solution.
9. Seek comfort. If it's hot, try to find somewhere cooler. Loosen tight clothing. Avoid noise and bright lights.
10. Most of all, learn to recognize the early symptoms of your anger or stress – even keep a journal to help you – and take pre-emptive action to stop it before it starts!

Wealth is like sea-water; the more we drink, the thirstier we become; and the same is true of fame.

German philosopher, *Arthur Schopenhauer*