



Country Side Insurance LLC

Circle of Safety™

Your Consumer Awareness Advisor™

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Keeping A Roof Over Your Head

Come rain or shine, you count on the roof above your head to provide comfort and safety. Most of the time, though, it's out of sight and out of mind - until something goes wrong. But a roof that's not properly maintained - and replaced when it's time - can add costs to your home budget through water damage and higher heating bills. On the other hand, you don't want to be paying out for unnecessary work either. So, how do you know when a roof needs replacing and where can you find a trustworthy contractor? Here are our Ten Top Tips:

1. Most shingled roofs last an average of around 25 years, lightweights considerably less. They should be inspected regularly after that.
2. Signs of wear include heavy granule deposits in your gutters, color-faded shiny patches on surfaces, and curled brittle shingles.
3. A single leak doesn't necessarily indicate a major problem, especially if it occurs where there's flashing or a fixture like an antenna.
4. You may be able to do an effective inspection from the top of a ladder but for a roof-top examination, call in a professional. Many will do a free check.
5. If you do decide to go on the roof yourself, only do so if it's not steep and does not sag; don't go when it's wet and always wear non-slip shoes.
6. Never commission work from someone who knocks at your door and either says you have roof damage or offers to do an inspection.
7. Instead, use a bona fide registered contractor who is licensed and bonded. Check out their credentials with your state and county licensing organizations.
8. Always get two or three inspections and bids, both to confirm what really needs to be done and to get the best price.
9. Ask friends and neighbors for recommendations.
10. To learn more, contact the National Roofing Contractors Association - www.nrca.net.

IN THIS ISSUE: • **Top 10 Roof Replacement Tips** • Dental Care for Kids • **How To Deal With Dog Bites** • What To Do If You Have To Leave Vulnerable People Home Alone • **Germania BBQ update** • How to Keep Tabs On Your Blood Pressure

GIVE THE TOOTH FAIRY A BREAK!!!

Question: What's the most common childhood disease? The answer, by a mile, is tooth decay. And since February is Children's Dental Health Month, now's the time to check you're doing everything you can to protect their teeth - and give the Tooth Fairy a break.

The American Dental Association (www.ada.org) stresses the importance of developing good oral hygiene habits at an early stage. For this year's campaign, it has a whole stack of ideas, games, activity sheets and publications that you can download from their website.

Even without these, you can help your children now with just a few simple rules. For example, they should brush and floss twice a day - a couple of minutes each time. Check they do this and monitor the amount of toothpaste they use - too much fluoride can cause problems. Help them understand the dangers of consuming too much candy, or chewing gum and sugared drinks, and encourage them to wear mouth guards during sports.

Plus, of course, ensure they have regular check-ups. It's no fun - but the consequences of not doing so are even less palatable!



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

What To Do When Dogs Put The Bite On You



Dog bites are a serious business - not just for the poor victim, but also for the pet owners who might be every bit as innocent as the sufferer but find themselves facing both anger and, potentially, a big compensation bill. According to the Insurance Information Institute, dog-bite compensation claims in 2009 exceeded \$400 million, with the average bite (if there is such a thing) costing around \$25,000.

More than 4.5 million of us get bitten every year, of whom about 8% end up in the emergency room. Tragically, around 15 or 16 people die each year from bites (the vast majority from male dogs). Half of all dog-bite victims are children under 12 years old, so if you're a parent, educating your kids about how to behave with animals is an important part of accident prevention. You can get more information on how to do this from the American Humane Society (<http://tinyurl.com/kids-n-dogs>)

How to avoid dog bites

The aim is to avoid them becoming excited. Simply don't approach dogs you don't know. Don't try to pet them, and avoid them if they are preoccupied with toys, puppies or another dog. If you talk to them, use a low, quiet voice. If a dog jumps at you, stay still and keep calm.

What to do when someone gets bitten

If a dog bites you or someone you're with, it's a serious incident. You should seek medical advice if:

- > You don't know anything about the animal and its immunization
- > The bite is deep or on your hands, feet or head.
- > You already have a serious illness or disease.
- > The wound becomes red, infected or swollen.
- > You have not had a tetanus shot in the past five years.

Advice for owners

Claims are mostly covered by homeowners' insurance liability policies, although some insurers won't cover specific breeds - those with a bad reputation for biting. In some cases, it's possible to buy separate coverage. Make the effort to teach your dog discipline and control and consider spaying or neutering to improve your dog's temperament.

A word about cat bites

In some cases, cat bites can be more serious than dog bites. They're more likely to cause infection, so, again, you should seek medical advice. Scratches, unless they're deep, are probably okay.

ATTENTION GERMANIA FARM MUTUAL POLICY HOLDERS

The Honey Grove Civic Center will not be available this year for our BBQ because it is being remodeled. We had to find a new location for our annual BBQ. It will be April 7th 6:00pm at the First Baptist Church Life Center. The address is 710 N Center in Bonham. You will receive an invitation card in the mail in March. We just wanted let you know in advance that the location has changed. We hope to see you there!



HOME ALONE!

Safety rules when you just have to leave them

Sometimes, just sometimes, it seems there's no alternative to leaving youngsters or other vulnerable people in the house during an emergency. Don't even think about it if the person is not capable of taking care of themselves and behaving responsibly. Find a neighbor or friend who will either come to "sit" for you, or take your charges to them or even with you. But if they're old enough or responsible enough to be left for a short while, here are the things you must do:

- Still find someone who can keep an eye on them and be available if needed.
- Explain the situation and what you expect of them.
- Show them how and instruct them to lock doors and windows.
- Set alarms, show them how they work and explain the use of the 911 service.
- Give them the number of another trusted person.
- Take your cell phone, check in with them frequently and ensuring they know how to call you.
- Call 911 if you have any concerns for their safety.
- Return as quickly as possible.

Valentine's Day Fun Facts



Here is the most enjoyable and unbelievable collection of Valentine's Day Fun Facts. Share these fun facts with your friends to amaze them this Valentine Day.

- About 1 billion Valentine's Day cards are exchanged in US each year. That's the largest seasonal card-sending occasion of the year, next to Christmas.
- Women purchase 85% of all valentines.
- In order of popularity, Valentine's Day cards are given to teachers, children, mothers, wives, sweethearts and pets.
- Parents receive 1 out of every 5 valentines.
- About 3% of pet owners will give Valentine's Day gifts to their pets.
- Valentine's Day and Mother's Day are the biggest holidays for giving flowers.
- Worldwide, over 50 million roses are given for Valentine's Day each year.
- 73% of people who buy flowers for Valentine's Day are men, while only 27 percent are women.
- In the Middle Ages, young men and women drew names from a bowl to see who their valentines would be. They would wear these names on their sleeves for one week. To wear your heart on your sleeve now means that it is easy for other people to know how you are feeling.
- The Italian city of Verona, where Shakespeare's lovers Romeo and Juliet lived, receives about 1,000 letters addressed to Juliet every Valentine's Day.
- Richard Cadbury invented the first Valentine's Day candy box in the late 1800s.
- In Medieval times, girls ate unusual foods on St Valentine's Day to make them dream of their future husband.

9 Life Insurance Myths: Get the Facts and Protect What Matters Most

We'll do anything to protect our loved ones, right? But, far too often, most people don't have life insurance, or if they do, they do not have enough. Their reason for not having life insurance varies: confusion about the different types of insurance available, the amount necessary and the associated costs, leave many depending on friends, loved ones, and co-workers to decide what protection is needed. Unfortunately, most of the information we receive is not correct. Let us help you banish 9 myths about life insurance and give you facts that may change your perspective and give you information for protecting your loved ones.

Myth 1: I'm single, or married with no children, so I don't need life insurance.

Fact: Life insurance can help you cover your debts as well as help you provide for your loved ones in the event of death, even for those without children. If you are in this group, you may carry debts that you prefer were taken care of rather than taken out of assets left to your loved ones. Still, others may use life insurance proceeds to help nieces, nephews, cousins or siblings achieve their financial goals. For a modest premium, life insurance can help to provide for those who are left behind.

Myth 2: I can't afford life insurance.

Fact: Term life insurance, which is life insurance purchased for a period of time, is very affordable for many people. For example, if you are a healthy, non-smoking, 35-year-old female who has a good family health history, you may be able to purchase a policy for less than an evening at the movie theater per month.

Myth 3: I'm a stay-at-home parent. I draw no income. I don't need life insurance.

Fact: If you're a stay-at-home parent, you may not provide an actual paycheck for the household, but you do provide services that would cost tens of thousands of dollars to replace. These include: the cost of day care, a chauffeur or taxi service, a cook and a home cleaning service to name a few. If you have an individual life insurance policy, this may help to ease the burden for the loved ones if you should pass away.

Myth 4: I have a life insurance policy through my job. If I take another job or get laid off, I can take the policy with me.

Fact: Typically, your group life insurance purchased through an employer isn't portable - meaning if you leave your job, you're probably also leaving your life insurance protection behind. However, if you own an individual life insurance policy purchased through an insurance agent leaving your job will have no effect on your coverage. Get a term life insurance quote now.

Myth 5: My beneficiaries will have to pay income taxes on the proceeds from my life insurance policy.

Fact: Your life insurance death benefits are generally income tax-free; yet very few people know this. Speak with a personal financial representative to help you sort through the details.

Myth 6: If I travel out of the country and something happens to me, I am not covered.

Fact: In the unlikely event you pass away while in a foreign country, the policy would most likely pay out to the beneficiaries. However, many life insurance policies exclude certain countries, such as those currently on the U.S. Department of State's Current Travel Warnings List; so it's important to review your life insurance policy prior to leaving the country.

Myth 7: If I get a term life insurance policy, I can't convert it to permanent or whole life insurance policies.

Fact: It is possible to convert a term life insurance policy into a permanent policy, depending on the policy purchased. However, individuals seeking to do so should expect an increase in premium. In addition, the conversion may have certain limitations or require renewals. Many people like to purchase term insurance, which tends to be less expensive, while they're younger because it may make obtaining a preferred premium easier when they attempt to convert later.

Myth 8: I don't need life insurance once my children are adults.

Fact: Life insurance can help achieve a goal of leaving an inheritance to children, other loved ones, or help relieve the burden of paying for final costs such as a funeral or final medical bills.

Myth 9: I have a comfortable savings, so I don't need life insurance.

Fact: It is easy to underestimate the amount of savings that is required in the event of death. Most Americans do not have enough in their personal savings to cover these expenses. If you don't have enough saved, it is possible your loved ones won't be able to pay off final expenses or be able to hold onto assets like a home.



To:
Line 1
Line 2
Line 3

IT'S A FACT: There's no scientific evidence that cheese before bed causes nightmares. In fact it contains tryptophan, a chemical that relieves stress and induces sleep.

How To Keep Tabs On Your Blood Pressure

A recent article in the independent Consumer Reports magazine quoted Timothy Gardner, M.D., past president of the American Heart Association as saying "People need to play an active role in their own health care, and managing high blood pressure is a very important first step." He believes home monitoring gives patients a sense of control that motivates them to work with their doctors and stick with their treatment .

These days, it's easier, cheaper and safer than ever to do just that. You can buy a reliable wrist or arm monitor for under \$50. Modern technology makes them more accurate and reliable, alerting you to the need for any special medical attention.

An important point is that blood pressure can vary quite dramatically over a relatively short time, so the value of taking measurements at home is that it enables you to spot trends over time - a far more reliable indicator of general vascular health. If you get a high reading, you should wait for a few minutes, relax and then test again. You might be surprised at the difference. When you're choosing a device, here are some points to consider:

- If possible, test for fit and comfort; some cuffs are not appropriate for thin or larger arm girths.

- Consider a device that keeps a record of your blood pressure over a number of days, so you can see a trend. Some can separately record and monitor the rates of two people.
- Some machines also measure pulse and can detect irregular heartbeats.
- Do an Internet search to see which models have the best ratings.
- When you buy a machine, test it for accuracy - for example take it to your doctor's office and compare their results to yours.
- Remember, of course, that you should always discuss your readings with your physician before making any medication decisions.



We only confess our little faults to persuade people that we have no large ones

- Duc de la Rochefoucauld, 17th Century French writer