



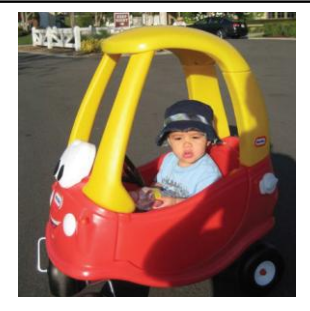
Country Side's Circle of Safety™

Your Consumer Awareness Advisor™

PO BOX 149, HONEY GROVE TX 75446 Phone: 903-378-7300 www.countrysideins.com

KEEPING YOUR TEEN SAFE ON THE ROAD

What happened to the early years when all you had to worry about was your kids driving a Cozy Coupe? They weren't always the easiest years, but you had more control!



All of the sudden your child is sixteen with friends, ideas, and resources of their own. Once they get behind the wheel of a car or ride along with friends, it's important that they know the risks and rewards of the open road. Making sure your teen is safe during these times requires understanding, involvement, and firmly set limits. Teens are at a much higher risk for accidents and fatalities than any other group of drivers. Reasons for this phenomenon include inexperience, risk-taking behaviors, immaturity, and greater risk exposure.

Here are some ways you can help your teen:

Put rules in place and stick to them.

Take time to explain the rules. Better yet, develop them together.

Set a good example.

Be a model driver don't speed, use a cell phone or drive after a drink as these actions send the wrong signals to your teen.

Agree to a Teen Driver Contract and sign it.

Put a signed agreement in place as to what your expectations are of your teen driver. *(You can download and print a Teen Driver Contract from our website www.countrysideins.com).*

Don't be afraid to take away privileges. If they don't follow the rules, enforce consequences. It will make you unpopular at the time, but it's better than being sorry later.

Insist on seat belts at all times. It's surprising how many people do not wear their seat belts even though it's the law.

Limit the number of passengers. The number of distractions your teen experiences increases with each additional passenger.

Discourage cell phone use. This is an easy way to lose focus and is a leading cause of accidents. Encourage teens to pull over or pass the phone to a passenger.

Restrict night driving. Statistically, teens are more likely to be killed while driving at night. Most teen accidents take place between 9pm - 6am.

Have a no tolerance policy for alcohol.

Reward the good stuff. Show your teen you are on their side by praising or rewarding a good driving record. When you add a teen driver to your policy you are assuming responsibility for their actions. If your teen gets into a serious accident where lives and property are at stake, the ramifications are not just emotional. An injured party could go after your assets - and the costs are often staggering.

Make sure you have adequate coverage for you and your family! Give us a call today to discuss the options that are right for you.

Tornado Safety Tips

There is no such thing as guaranteed safety inside a tornado. Freak accidents happen; and the most violent tornadoes can level and blow away almost any house and its occupants. Extremely violent F5 tornadoes are very rare, though. Most tornadoes are actually much weaker and can be survived using these safety ideas...

Prevention and practice before the storm: At home, have a family tornado plan in place, based on the kind of dwelling you live in and the safety tips below. Know where you can take shelter in a matter of seconds, and practice a family tornado drill at least once a year. Have a pre-determined place to meet after a disaster. Flying debris is the greatest danger in tornadoes; so store protective coverings (e.g., mattress, sleeping bags, thick blankets, etc) in or next to your shelter space, ready to use on a few seconds' notice. When a tornado watch is issued, think about the drill and check to make sure all your safety supplies are handy. Turn on local TV, radio or NOAA Weather Radio and stay alert for warnings. Forget about the old notion of opening windows to equalize pressure; the tornado will blast open the windows for you! If you shop frequently at certain stores, learn where there are bathrooms, storage rooms or other interior shelter areas away from windows, and the shortest ways to get there. All administrators of schools, shopping centers, nursing homes, hospitals, sports arenas, stadiums, mobile home communities and offices should have a tornado safety plan in place, with easy-to-read signs posted to direct everyone to a safe, close by shelter area. Schools and office building managers should regularly run well-coordinated drills. If you are planning to build a house, consider an underground tornado shelter or an interior "safe room".

Know the signs of a tornado: Weather forecasting science is not perfect and some tornadoes do occur without a tornado warning. There is no substitute for staying alert to the sky. Besides an obviously visible tornado, here are some things to look and listen for:

1. Strong, persistent rotation in the cloud base.
2. Whirling dust or debris on the ground under a cloud base -- tornadoes sometimes have no funnel!
3. Hail or heavy rain followed by either dead calm or a fast, intense wind shift. Many tornadoes are wrapped in heavy precipitation and can't be seen.
4. Day or night - Loud, continuous roar or rumble, which doesn't fade in a few seconds like thunder.
5. Night - Small, bright, blue-green to white flashes at ground level near a thunderstorm (as opposed to silvery lightning up in the clouds). These mean power lines are being snapped by very strong wind, maybe a tornado.
6. Night - Persistent lowering from the cloud base, illuminated or silhouetted by lightning -- especially if it is on the ground or there is a blue-green-white power flash underneath.

WHAT TO DO...

In a house with a basement: Avoid windows. Get in the basement and under some kind of sturdy protection (heavy table or work bench), or cover yourself with a mattress or sleeping bag. Know where very heavy objects rest on the floor above (pianos, refrigerators, waterbeds, etc.) and do not go under them. They may fall down through a weakened floor and crush you. *Continued on page 2*

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June: Vegetable Gardening in North Texas

During the month of June, there are a few options for planting. The last recommended planting date for okra is June 1st, which can be started from seed. Any tomato, pepper, squash or melon plants remaining in pots can also be planted. If the starts are already producing fruit or flowers, they are likely to be able to continue producing until the high temperatures of summer arrive. Once temperatures reach 90 to 95 degrees for long stretches of time, the plants will go dormant until the late summer/early fall.

Starts of perennial herbs and warm weather annual herbs such as basil and dill can be planted. Annual herbs can also be started from seed, since the leaves can be harvested young. However, starts and seeds planted need careful attention during this time of year. Small plants and especially seedlings can dry out easily if they do not get the water that is needed. An ideal spot for planting seeds is an area that gets at least 6 hours of sun, yet is protected from the late afternoon sun.

In addition to planting, the month of June is a great time to add a 2"-3" layer of mulch to all vegetable and herb beds. The mulch will hold the moisture in under the soil, which will save on water and time spent watering. Mulch also deters weeds, and cedar mulch deters pests and smells good. When selecting mulch, it is important that the product is not dyed or processed with any harmful chemicals

Maintenance

Compost can be added at any time of year. If the vegetable beds have not been amended this year, compost can be added around new plantings or as a top layer to the vegetable bed.

Leafy greens will continue to grow new leaves until the temperatures get too hot. Once the plants stop growing, they can be uprooted. Leafy greens such as chard will continue to grow if they are in a spot that is protected from the afternoon sun.

Once all garden peas are harvested, the stalks can be cut at the root base. Till the roots into the soil, to provide the garden with the nitrogen that is attached to the roots. This can be done with all legumes: peas, green beans, beans.

Harvesting tips

Herbs

Herbs that are thriving during the late spring can be snipped and dried in a shady spot, with good air circulation. The herbs should take not longer than a few days to dry. Some examples of herbs that can be dried include marjoram, oregano, lemon balm, dill, basil and mint.

Potato

Potatoes are ready for harvest once the foliage dies. Once this happens, the roots can be dug out. Protect the harvest from the sun. Exposure to sunlight can produce a toxic chemical in the food.

Onions

Onion bulbs underground have reached maturity once the leaves have died and fallen down. However, onions can be harvested at any time. The tops of onions can also be used as chives or as an ingredient in broths.



Tornado safety Continued on page 1

In a house with no basement, a dorm, or an apartment:

Avoid windows. Go to the lowest floor, small center room (like a bathroom or closet), under a stairwell, or in an interior hallway with no windows. Crouch as low as possible to the floor, facing down; and cover your head with your hands. A bath tub may offer a shell of partial protection. Even in an interior room, you should cover yourself with some sort of thick padding (mattress, blankets, etc.), to protect against falling debris in case the roof and ceiling fail.

In an office building, hospital, nursing home or skyscraper: Go directly to an enclosed, windowless area in the center of the building -- away from glass and on the lowest floor possible. Then, crouch down and cover your head. Interior stairwells are usually good places to take shelter, and if not crowded, allow you to get to a lower level quickly. Stay off the elevators; you could be trapped in them if the power is lost.

In a mobile home: Get out! Even if your home is tied down, you are probably safer outside, even if the only alternative is to seek shelter out in the open. Most tornadoes can destroy even tied-down mobile homes; and it is best not to play the low odds that yours will make it. If your community has a tornado shelter, go there fast. If there is a sturdy permanent building within easy running distance, seek shelter there. Otherwise, lie flat on low ground away from your home, protecting your head. If possible, use open ground away from trees and cars, which can be blown onto you.

At school: Follow the drill! Go to the interior hall or room in an orderly way as you are told. Crouch low, head down, and protect the back of your head with your arms. Stay away from windows and large open rooms like gyms and auditoriums.

In a car or truck: Vehicles are extremely dangerous in a tornado. If the tornado is visible, far away, and the traffic is light, you may be able to drive out of its path by moving at right angles to the tornado. Otherwise, park the car as quickly and safely as possible -- out of the traffic lanes. [It is safer to get the car out of mud later if necessary than to cause a crash.] Get out and seek shelter in a sturdy building. If in the open country, run to low ground away from any cars (which may roll over on you). Lie flat and face-down, protecting the back of your head with your arms. Avoid seeking shelter under bridges, which can create deadly traffic hazards while offering little protection against flying debris.

In the open outdoors: If possible, seek shelter in a sturdy building. If not, lie flat and face-down on low ground, protecting the back of your head with your arms. Get as far away from trees and cars as you can; they may be blown onto you in a tornado.

In a shopping mall or large store: Do not panic. Watch for others. Move as quickly as possible to an interior bathroom, storage room or other small enclosed area, away from windows.

In a church or theater: Do not panic. If possible, move quickly but orderly to an interior bathroom or hallway, away from windows. Crouch face-down and protect your head with your arms. If there is no time to do that, get under the seats or pews, protecting your head with your arms or hands.

AFTER THE TORNADO...Keep your family together and wait for emergency personnel to arrive. Carefully render aid to those who are injured. Stay away from power lines and puddles with wires in them; they may still be carrying electricity! Watch your step to avoid broken glass, nails, and other sharp objects. Stay out of any heavily damaged houses or buildings; they could collapse at any time. Do not use matches or lighters, in case of leaking natural gas pipes or fuel tanks nearby. Remain calm and alert, and listen for information and instructions from emergency crews or local officials.



Quick Tips From Your Protection Team

Refinanced? Second Mortgage? Line of Credit? If your mortgage changes we need to know about it – especially if you insurance is impounded/escrowed (i.e. the mortgage company pays it on your behalf). If we haven't been informed of a change and send the premium notice to the wrong company your policy could cancel for non-payment! We do not want to see this happen to you, so please contact us immediately if a change needs to be made.

I Thought I had 30 Days? Luckily it didn't happen to one of our clients, but I did hear about someone who paid their auto insurance bill two weeks late on a Friday, and had an accident the very next day. On Monday morning, he was informed by his insurance company that they were not going to honor his late payment and all damages were his responsibility. Just a friendly reminder that there is no law that states an insurance company has to take a late payment and honor coverage. Please be sure to pay your bills on time to avoid an uncovered loss.

Did you know Germania offers these services listed below online. Go to www.germania-ins.com for more details.



QuickPay Online

Germania is excited to offer a fast and easy way for you to pay your insurance premiums online — **QuickPay!** Whether you are already a registered user or want to make a payment without registering, QuickPay makes payment easy, fast and secure.

Want to get up close and personal with your policy? Sign-up to access your policies, check billing information, pay by e-Check or credit card, view claims status and have the ability to print an Auto ID card — all at your fingertips!

Save Time and Money with Germania's Bank Draft Program

Eliminate the hassle of check-writing permanently. Germania is offering its policyholders a more convenient way to pay their premiums through Automatic Bank Draft.

Germania Advantage Program

Save money by taking advantage of the Germania Advantage program when you purchase merchandise at a discounted price from select vendors. As a policyholder of a Germania company, you are automatically eligible for the advantage program. And, the best part it's FREE to join!

Germania Offers Cost-Savings Auto Glass Repair

We know the importance of repairing your windshield or replacing damaged auto glass, and that is why Germania makes the process easy and convenient for you by reporting it online.

What to Do After a Car Accident

If you have ever been involved in a car accident, you may remember feeling angry, panic-stricken and uncertain of what to do. By following a few simple steps after a car accident, you can prevent additional injuries, reduce costs and expedite vehicle repairs and your insurance claim.

- **Pull over.** Pull your vehicle off the road and out of harm's way.
- **Check for injuries.** Check to make sure no one was injured in the car accident. If someone was, dial 911 for help.
- **Call the police.** No matter how minor the car accident seems, call the police to report the car accident. This will help to expedite your insurance claim later on.
- **Exchange insurance information.** Check the date on the other driver's insurance ID to make sure his or her insurance is not out of date. As a backup measure, record the other driver's phone number, address, license plate number and the make and model of each car involved for your insurance company's reference. Do not discuss who is at fault; leave that decision to the police and the insurance investigators.
- **Record the details.** Immediately record the details of the car accident including the date, time, location and weather conditions. For insurance purposes, it is always a good idea to keep a disposable camera in your car or carry a cell phone with a camera to take photos of your vehicle from every angle.
- **Talk to witnesses.** If you notice any witnesses, take down their names and phone numbers.
- **Obtain a copy of the police report.** After the police have completed the report for the car accident, ask for a copy for your insurance company. Write down the officer's name, department and incident number.
- **Call your insurance company.** Be sure to call on the day of the car accident when everything is still fresh in your mind. Report all of the details to your insurance company.

Tell Others About Us and Win a Prize

Who will be our next referral contest 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 Insurance** 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.

Country Side Insurance LLC
PO Box 149
Honey Grove TX 75446

Postage

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To:
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Line 2
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IT'S A FACT: There are 3 types of ultra violet rays from the sun – UVA, UVB and UVC, the most dangerous, which is blocked from earth by the ozone layer.

Month of June Fun Facts and Trivia

The Roman goddess Juno was the inspiration for this month's name. Juno is the wife of the all-powerful Jupiter for those who follow mythological family trees. One of her claims to fame is that she is the goddess of marriage and households, hence many feel it is good luck to be married in her month.

June Birthstone: Pearl

Is a pearl a stone, and therefore can it be a birthstone? Glad you asked! A pearl is an organic gem. Many know that pearls develop in oysters, but they can also be found in mussels. Basically, a tiny grain of sand or stone finds its way in the shell of an oyster or mussel and in approximately seven years, a pearl is formed. The value of a pearl is measured by its shape, luster, and characteristics specific to its type such as a particular shade of a black pearl or perfect symmetry of a natural pearl. Given that this stone is soft, one should take care and consider wearing it only on special occasions like a birthday dinner!

June Zodiac Signs: Gemini and Cancer

The two Zodiac signs for the month of June are Gemini (May 21 - June 20) and Cancer (June 21 - July 20). Known as the twin sign, Gemini is titled after the constellation of the same name. Those born under the sign are often labeled as having split personalities (Get it? The twin thing?) with traits that can range from charming and entertaining to manipulative and non-committal. Cancer is an intriguing Zodiac sign symbolized by a crab (although none of the Cancer's I've ever met are crabby people). Those born under this summer sign are said to be intuitive and imaginative as well as emotional and clingy. Zodiac signs can indicate certain personality traits in people - if you choose to believe in them. Some are avid fans of these character predictors while others find them to be a fun daily go-to-read each morning with coffee in hopes finding "the one" or avoiding a potential enemy whose always admired you, yet is jealous at the same time!

June Fun Facts:

Father's Day, honoring "Dear Old Dad" and celebrated on the third Sunday in June, continues to boost sales of neckties around the world. Come on people - think out of the box this year! Perhaps get him a new grill or tickets to a concert as a Father's Day gift?

The longest days of the year in the Northern Hemisphere and the shortest days of the year in the Southern Hemisphere are in the month of June.

The Summer Solstice usually lands at the end of June, somewhere around June 22, and it also marks the last official day of Spring in the Northern Hemisphere. Celebrate with a Summer Solstice party theme to add to your June Birthday Dinner Party.

June's birth flower is the rose (and the honeysuckle as well).

The term "June bug" refers to a grotesque gigantic flying beetle, of sorts, that makes its appearance in June and isn't great for vegetation. Funny enough, some have been so inspired by this flying bus of a bug that there have been songs, movies, and even cocktails named after it.

Summer afternoon - summer afternoon; to me those have always been the two most beautiful words in the English language – Henry James, American writer.

