

Country Side's

# Circle of Safety™

Your Consumer Awareness Advisor™

PO Box 149 Honey Grove TX 75446 Phone 903-378-7300 [www.countrysideins.com](http://www.countrysideins.com)

## Sharpen Your Flood Safety Awareness

Floods are the Number One natural disaster in the US, causing around \$5 billion damage every year. Yet most homeowners' insurance policies don't provide coverage for this risk. That's partly because flood dangers are so widespread, so the task of insuring against them has been handed to the Federal Emergency Management Agency (FEMA) through the National Flood Insurance Program. There's hardly a county in the country that doesn't have at least some risk, even in high altitude and desert areas. You can check the threat in your locale by viewing flood maps held by FEMA at <http://tinyurl.com/fema-flood-maps>.

### The National Flood Insurance Program.

*The NFIP offers flood insurance to homeowners, renters, and business owners if their community participates in the program.*

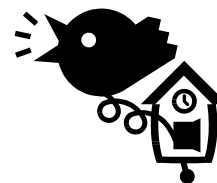
*Building and contents coverage starts at around \$120 a year.*

*Learn more at [www.floodsmart.gov](http://www.floodsmart.gov)*

To highlight risks, March 14 marks the start of National Flood Safety Awareness week. As part of the campaign the National Weather Service offers the following safety tips:

- If flooding occurs, move to higher ground immediately. Evacuate areas subject to flooding.
- Do not allow children to play near high water, storm drains or ditches.
- Do not attempt to cross flowing streams. Just six inches of fast flowing water will sweep you off your feet.
- Never drive on a flooded road. Most vehicles lose contact with the road in six inches of water.
- Do not camp or park your vehicle along streams or washes when threatening weather conditions exist.
- Be especially cautious at night when it is harder to recognize flood dangers.

More campaign info: <http://www.weather.gov/floodsafety/>



**READY TO  
SPRING  
FORWARD?**

Remember: Clocks move ahead one hour on March 13

## How To Spot Fake Currency Notes

There's nothing like the feel of a crisp new dollar bill. Well, okay, a \$100 feels even better! But it's not so good if the note turns out to be a dud. Experts reckon the value of phony dollar-denomination bills in circulation could be as high as \$130m. And if you're caught holding a fake you could end up tangling with the law or at least losing your money. So how do you tell if it's the genuine item?

**Study facial portraits.** Genuine items are lifelike; duds look faded, washed-out.

**The saw-tooth points of the Federal Reserve and Treasury seals may be uneven or blunt on counterfeits.**

**Serial numbers may not be properly spaced or aligned on fake notes.**

**Genuine notes have tiny red and blue fibers in the paper. Forgeries print them.**

**You can see samples of all of these errors plus pick up more advice on the US Secret Service website at this site: [http://www.secretservice.gov/money\\_detect.shtml](http://www.secretservice.gov/money_detect.shtml).**

**If you suspect a note is fake, try to remember who gave it to you, handle it as little as possible, put it in an envelope and give it to the police.**

## ***How to Deal with a Parking Lot Accident***

A parking lot accident can ruin your day. Some parking lots are nothing short of being a deadly trap. It is not uncommon to see people backing out of a parking spot talking on their cell phones or texting. Most parking lots in America are considered private property, which means different rules apply to them. Here are some ideas that will help you in case you are in a parking lot accident:

- After the accident, pull your car out of the way and into a safe location
- Exchange names, addresses, phone numbers and insurance information with other drivers. Make sure you SEE the driver's license and insurance information of all other drivers. Insist that all parties must exchange information for insurance purposes. If they do not want to comply, call the police.
- Get the names, addresses and phone numbers of any witnesses. This is one of the most important tips I can give you regarding parking lot accidents. Witnesses can help verify what happened during the accident.
- Even though you may be upset, take note of the facts surrounding the incident such as time, date, location, weather conditions and parking lot conditions. Write them down. Take pictures if you have a cell phone with a camera.
- Call the police. Do this even if someone has already done it or several hours have passed since the time of the collision. Most police officers will not come to a parking lot accident (private property = no jurisdiction). However, if they do not come to you, you can go the closest police station and file a "walk in report." Write down everything you know and exactly what happened. This will help you later on to document your claim. Sometimes, this will be the only piece of evidence that will come in. DO THIS WHILE IT IS FRESH IN YOUR MIND.
- Even if your parking lot accident is minor and the damages are not significant, call your insurance agent right away. Your agent can give you information on how to proceed. This will protect you in case the other party makes a claim against you. Remember that a parking lot accident is the single most disputed accident out there.
- If you do not have any witness, talk to the business owners (or managers) of stores in that parking lot. Many parking lots in America have surveillance cameras and it is likely that the accident was recorded. This will be the single most important piece of evidence. Some stores will sell you the recording; make sure you keep a receipt so the insurance company can reimburse you for your expense.
- If there is no video, take pictures of the parking lot or draw a diagram of the accident. It can simply be boxes and lines to show the position of the vehicles. This will help your insurance claim's adjuster determine how much visibility you had, etc.

### ***How to Determine Who is at Fault:***

People are expected to drive their vehicles with care and thought. Failure to do this is the cause of many accidents and can lead to lawsuits. There can be no-fault accidents, in which case the person who had the right of way when driving, is usually the person not responsible for the accident. For example, if you were backing out of a parking spot and hit a car, you would be at fault since you failed to use reasonable care when backing out of your spot. Even though the other person may not have had their lights on or was driving very quickly, because they had the right of way, they're not at fault. In some cases, because these are usually low-impact collisions, the fault is split, either equally or not.

### ***How to Avoid Parking Lot Accidents:***

Park far away from other vehicles, if possible  
 Use a turn signal when making a turn even in a parking lot  
 Park in the center of a parking space – not on the lines  
 Pay EXTRA attention when pulling into and backing out of parking spots  
 Drive VERY SLOWLY in parking lots - be careful when entering and exiting a parking lot  
 Do not park next to obstructions or hazardous objects

### **ATTENTION GERMANIA HOME POLICY HOLDERS**

You may be missing out on Germania's Companion Policy Discount. Germania will discount your home policy 15% and your auto policy 15% if you have a Germania auto policy. That is a 30% savings! For a free quote call us at 903-378-7300, or fill out a quote sheet on line at [www.countrysideins.com](http://www.countrysideins.com). You can also email your information to [nathan@countrysideins.com](mailto:nathan@countrysideins.com) or fax it to 903-378-2871. We look forward to hearing from you soon!

## It Happened in March

Which leader died in March 1953?

Stalin.

In March of what year did Eli Whitney patent the cotton gin?

1794.

Which province became Canada's tenth in March 1949?

Newfoundland. The Yukon is not a province. It is a territory.

Which US special occasion happened in March up until 1937?

Inauguration Day. It now takes place in January.

Who was assassinated on the Ides of March in 44BC?

Caesar & Julius Caesar. 'Beware the Ides of March'

What islands did Magellan discover in March 1521?

Philippines.

In March of what year was the first transatlantic radio broadcast?

1925.

Which country's government abolished the slave trade in 1807?

Britain.

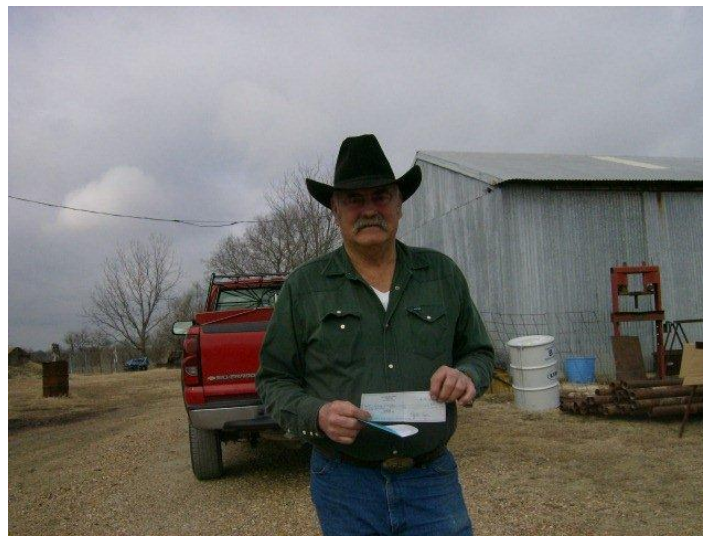
Who patented the telephone in March 1876?

Bell & Alexander Graham Bell & A G Bell.

During which war was daylight savings time introduced in March in the US?

World War I. In March 1918

# WIN! WIN! WIN!



**Congratulations to Jerry Lindsey of Dodd City. Jerry is our bi-monthly referral contest winner. Jerry received a \$50 check. Thank you Jerry for telling folks about us!**

If you would like to be a winner like Jerry just read below to find out how you could be next.

## 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.

### Just a Quick Reminder

The annual Germania customer appreciation BBQ dinner will be held at a new location this year due to the Honey Grove Civic center being remodeled. The BBQ will be at the First Baptist Church Life Center in Bonham on April 7<sup>th</sup>. Check your mail box for your invitation. We look forward to seeing you soon!



To:  
Line 1  
Line 2  
Line 3

**IT'S A FACT:** The human body has around 60 trillion cells – that's 60,000,000,000,000 – and there are about 200 different types.

## How To Find the Value of Just About Anything

What's it worth? That's a question every one of us must have asked many times whether we're trying to sell stuff for a fair price, get a valuation for insurance purposes (or simple curiosity) or maybe write off an item against our tax liabilities. In the age of the Internet, it's easier than ever to gauge the value of just about anything. If it's a used item, for example, almost certainly somebody will be selling the same sort of thing on one of the online auction or classified sites like eBay and craigslist.

Provided you're registered with eBay, you key in the name of the item and the site returns all current listings for that item. In the panel to the left, you might see an option that reads something like "Show Only Completed Listings" which will give you the prices paid by previous buyers. If this option isn't visible, click on "Customize preferences" and select this option to be shown.

Similarly, by going to your favorite search engine (e.g. Google or Bing) and keying in a short description of the item followed by "craigslist" you will get a list of similar items currently being sold, and their prices.

For more expensive or precious items consult standard reference books like Kelley Blue Book

(autos), Antiques Price Guides (e.g. Warman's, Millers, Schroeders) and Coin, Sports Card and Stamp catalogs. In fact you can find specialist price guides for pretty much any collectible. If you choose to have an item professionally appraised, get at least two, preferably three, estimates from reputable dealers. Use the same approach with real estate. With regard to charitable donations, some computer software can help with calculations but the best valuation guide is probably the Salvation Army's, which includes low and high estimates. Find it at: <http://tinyurl.com/Sal-Army-Guide>.

And don't forget, if all else fails, the most knowledgeable source of information in your neighborhood -- the local library!

If we had no winter, the spring would not be so pleasant: if we did not sometimes taste of adversity, prosperity would not be so welcome.

Anne Bradstreet, *Meditations Divine and Moral*, 1655

