

KIELY HINES

ASSOCIATES

Winter 2011

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Winter Driving Tips

What to do to help Prevent Frozen Pipes

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*Merry
Christmas
&
Happy
Holidays*

Personal Edition

Winter Driving Tips

Winter brings out two distinct types of drivers. One driver treats the ice and snow with gentleness, and the other doesn't distinguish between winter and summer driving. There really is no trick to being a good winter driver if you and your car are prepared.

- Make sure your car is ready for winter by having the engine tuned and proper tires mounted before snow arrives;
- Even a well-maintained car can break down under severe driving conditions, so carry emergency equipment in your vehicle, including a snow shovel, battery jumper cables, bag of sand or traction pads, a towing cable, flares, a complete set of warm clothing and boots, and blankets and candles to keep you warm if the engine will not start;
- To get your vehicle moving if it is stuck in snow or on ice, rock it back and forth gently;
- Ice forms first and melts last on bridges and overpasses, where cold air gets underneath, causing the temperature to drop faster than anywhere else;



- Clean all the windows of your vehicle before starting a trip;
- Keep your car's windshield washer fluid tank full. Winter slush can temporarily blind you, especially when you are following other vehicles.

Source: Safety Sense Enterprises, Inc., Ottawa, Ontario, Canada Source: Columbus Gas of Ohio

What to do to help Prevent Frozen Pipes

Colder weather increases the chance that your water pipes might freeze, especially if you have the gas service disconnected at a vacation home over the winter. Here are some tips to help you avoid or deal with the problem:

For normal precautions:

- Insulate exposed pipes with heat tape, newspapers or rags.
- Place a 60-watt light bulb close to the water meter to keep it from freezing.
- If pipes are close to an exposed outside wall, open the cabinet door to let room heat in.

- Use a hair dryer or turn up the heat in your home to 75 degrees to thaw a pipe; do not use a torch.
- If a pipe bursts, shut off the main valve, usually located near the meter.
- Be aware that leaks sometimes don't show up until a pipe thaws, when they can cause extensive damage to plaster walls.


If you'll be away for the winter:

- Drain pipes completely.
- Pour a cup of antifreeze into the drain traps, toilet bowls and tanks.
- Make sure the main shut-off valve is turned off.
- Open all faucets.
- Drain the hot water tank


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Your Best Business Insurance...

is our business. When it comes to insurance for your business, you need to make sure you have the exact coverage you need. You need to take a close look at your insurance needs or run the risk of being over-insured in some areas, and under-insured in others. State Auto works with you to make sure your business is covered. To us, that makes good business sense. For more information, call today.



Your best insurance is a good agent.



Friends you can depend on

Manage Cost Of Aging With Long-Term Care Policy

The number of Americans needing long term care is rising. According to a 2011 report by the U.S. Department of Health and Human Services, about 70% of individuals over age 65 will require at least some form of long-term care services during their lifetime. With the first wave of baby boomers having reached age 65 this year, these numbers will certainly continue to grow.

The cost for long-term care also continues to rise. The average annual cost for a nursing home in 2010 was \$80,300 according to the LTCi Sourcebook. Assisted living costs averaged \$37,200 annually (\$102 per day), while home care hourly rates averaged about \$21.

A long-term care insurance policy is an excellent way to help with these costs. Purchasing a long-term care policy can help make these expenses manageable, and can also:

- Fill the void for much needed protection
- Protect your personal savings
- Provide you peace of mind
- Allow you to choose the kind of care you will receive (Medicaid may place you in a facility you do not want to go to.)
- Provide a policy structured to fit your individual needs

Contact us to answer any questions you have on long-term care. We can work out an affordable plan that works best for you. Call our office today to get the conversation started!

Purchase The Right Amount Of Life Insurance Coverage

With the ringing in of a new year, now is a great time to take a look at your life insurance. Are you adequately covered?

When purchasing life insurance, most people forget to consider important li-



abilities that life insurance can be used to protect. By breaking these liabilities into categories, it is easy to see what your life insurance will cover and how much should be purchased.

- **Immediate Needs:** covers funeral costs and medical expenses. Both of these needs can be expensive, so it is important to be adequately covered for these costs.
- **Readjustment Needs:** covers an outstanding mortgage balance, other loans or debts, a cash fund for emergencies and income replacement for a survivor. Readjustment needs should be an important factor in determining how much life insurance to purchase.
- **Legacy needs:** includes college funds, charitable gifts and retirement funds. This is especially important if you have children to whom you want to leave a portion of your life insurance. Life insurance can be a great tool to protect the futures of each of your family members.

Life insurance is one of the most valuable gifts that you can give your family. You never know what tomorrow will bring, so please contact us to discuss this important protection.

EFT, Credit Cards Make Paying Premiums Easy

Paying our bills on time and avoiding unnecessary fees is something we all strive for. However, with today's busy lifestyles it can be a challenge. Our carriers offer a payment program for your insurance premiums that guarantees on-time payments and eliminates late fees. This can be accomplished by signing up for their EFT (electronic funds transfer) Direct Payment program, or by using your credit card.

For EFT, we can arrange to have your payment electronically withdrawn from your checking or savings account. Service fees are waived when you pay by EFT. EFT covers all payment options (Full Pay, Semi-Annual, Quarterly, 3 Pay and Monthly).

You may also select your withdrawal date (1 thru 28 only). A notice will be sent approximately 20 days prior to your selected due date, specifying the withdrawal amount and date. Therefore, you will always be aware well in advance when a withdrawal is going to take place.

The credit card option is also available for all payment plans, but only for personal insurance policies. You can also choose the

date you would like your charge to take place (1 thru 28). When a new payment is due, a notice will be sent approximately 20 days prior to your selected due date, specifying the amount to be charged to your credit card.

Contact our office for assistance in choosing the payment method that best suits your needs.

Tired Of Low Interest With CDs? Switch To An Annuity!

Annuities are the perfect investment tool for Safe, Sound and Secure savings. We have many companies offering competitive interest rates and dependable minimum guarantees for the life of the contract.

- When you are ready income payments can be designed by the policy owner to fit specific annuitant or beneficiary needs, providing future planning flexibility today.

- Interest is credited to both interest earnings and your original investment during high income years, deferring income tax until retirement when taxable income is most likely lower.
- In the event of death, all proceeds can pass directly to the named beneficiary, without surrender charge, probate delay, estate settlement costs or publicity.
- No confusing introductory “teaser” rates, just our straightforward fixed rate of interest. Annuities offer a minimum guaranteed rate of interest to help protect your original investment. Your money will always be growing . . . it’s guaranteed.
- No front-end load or annual policy administration fee.
- Up to 10% of the policy cash value (principal plus interest) is available each policy year without surrender charge.
- Withdrawals can be made without a surrender charge after the fifth policy year or when the retirement date stated in the policy is reached (minimum age 60)



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