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The Wrong Coverage is Never a Bargain.

**Tips to make your life easier,
happier, and safer!!**

January / February 2012

Making the "perfect" New Years Resolution

Many of us make a New Years resolution at the beginning of a New Year, however, it seems to be more about tradition rather than actual planning. Most people I encounter who have made a "resolution" don't spare much thought in finding out what he/she would actually like to achieve in the upcoming year. Therefore, the success rate with New Years resolutions are actually poor. With this in mind, we want to help you make your resolution that will motivate you to actually pursue it rather than just verbally claim it! Below are some tips to help you make the perfect resolution.

- **Find your target:** What is really important to you? What do you want to achieve in the com-

ing days? Setting your priorities will help you set your New Year's resolution better.

- **Make a realistic promise:** When we promise, we promise big, without really considering the possibilities of achieving it at the end. This is one of the major causes of higher failure rate with New Year's resolutions. Hence, make yourself a realistic promise.
- **Make an optimistic promise:** Try and look at the positive side of the promise. Leave the negative ideas aside. Therefore, instead of saying that 'I will not be late at my appointments' say 'I'll reach everywhere in time'. The positive

tone will help you improve your chances of success.

- **Break down big goals:** If you have promised yourself a big thing set small targets at first. Instead of looking at the mammoth task on the whole, taking small steps towards achieving it will help you to reach the target easily.

(Continued on Page 3)



Water Backup - Are you covered?

Water backup into your basement, is not normally covered under your homeowners insurance unless you add an optional endorsement to the policy.

Water backup coverage can cost as little as \$40 a year and provide \$5,000 in coverage for your property and

clean up in the basement.

There are sump pump backup units that operate without electricity or batteries and cost approximately \$500 (for the unit and installation!)

When the snow melts and the spring rain showers start,

the small premium to add water backup coverage to your policy can save you thousands in clean up costs if you didn't have the coverage.



Call or email us today to get this coverage added to your policy!

WINTER HAZARD AWARENESS

Of all the appliances found in the home, the water heater and washing machine are the most likely to cause serious damage and leave homeowners financially high and dry.

According to a nationwide analysis by Safeco Insurance, one out of every 10 water damage claims can be traced back to a malfunctioning hot water tank or washing machine. These two appliances are more likely than Mother Nature to inflict damage on the home.

"Water is the most common cause of home damage today – even more than fire" stated Jim Swegle, who is the Vice President of personal property for Safeco Insurance.

"Americans are spending twice what they were 10 years ago to repair water damage. In most cases, homeowners can save themselves a lot of time and money by adding a few simple protective devices and doing routine maintenance." Swegle said.

Some water damage is covered under homeowners insurance and some damage is not. Homeowners who fail to maintain appliances and plumbing systems may face thousands of dollars in repair costs and weeks of invasive home repairs.

Simple fixes include:

- Stainless steel hose for washing machine / dishwasher \$10
- Replacing an aging water heater \$500
- Freeze Alarm \$79

Safeco also did a study over three year period of water damage claims. The study consisted of nearly one million homeowner insurance customers in 44 states and the results that they found were that hot water tanks and washing machines were the appliances that caused the most damage, followed

by refrigerators with water or ice units, dishwashers, and air conditioners located in attics.

"The biggest difference today is where we're putting our appliances" Swegle said. "The hot water tank and washing machine once relegated to the basement are now found in utility rooms right off the family room or near finished living areas. When leaks occur, water runs through ceilings and walls, damaging finished areas."



How to Save Money on Utility Bills this Winter

Many people "winterize" their homes each year to save during the cold season. However, this year we are providing tips for you so that you do not have to spend a lot of money to cut on your heating costs.

1. Not all doors are used in the winter, nor are the windows, so make sure to plastic up the ones that are going unused. Don't want to spend the money on the kits or plastic sheeting? Hang blankets to help insulate!
2. Turn the heat down at night and when no one is home. This doesn't mean turn the heat down to 40 degrees, but turning it down to 60 overnight or while you're not home can make a big difference.
3. After baking cookies or making dinner in the oven, leave the door open a crack. There's a lot of heat in that oven, so let it escape, and put the heat to good use by warming up the kitchen and surrounding rooms. This way the furnace has to run a little bit less.
4. Use a space heater only in the current room you are hanging out in. This will take the nip out of the air to make you feel more comfortable without heating all of the other rooms in the house and wasting energy.
5. Use silicone to fill any cracks in doors, windows, etc, including the basement floor and walls. You would be surprised at how much heat is lost through cracks that seem insignificant.
6. Close any vents going to rooms that are not used regularly. That guest room that sits empty when you don't have any guests? Close the door and the vents. Doing so can easily cut 100-200 square feet off your energy footprint.
7. Put weather stripping around windows and doors. Weather stripping helps quite a bit, especially on older homes. You'd be surprised how the seals around your doors and windows can deteriorate over time.
8. Cover up the attic entry with plastic, pieces of insulation, old blankets, weather stripping, saran wrap, painter drop cloth, or even a few old shirts. Any of it will help to slow, if not stop the drafts and warm air from floating away through your roof. Heat rises and may be getting pulled right up through the attic, so you may not notice a cold draft even though your expensive hot air is floating away!



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Pet Safety Alert!

Besides the obvious danger of cold weather, there is one threat that you must be very cautious with concerning your pets.

During this time of year street maintenance crews will often spread a de-icing chemical on the roads. Although this makes it safer for us to travel when conditions get dangerous, this chemical can be harmful to your pets.

Make sure you wipe your pet's feet thoroughly with a damp towel after coming in from outdoors - even if you don't see salt on the walkways.

The salt and chemicals used can remain on the roadways for several days.



(Continued from Page 1 New Years Resolutions)

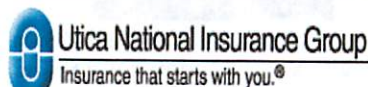
- **Develop other habits:** We all know that some habits are hard to change. So the best way to change an old habit is by developing strategies to take your mind off of that targeted item. For example: If you have decided to quit smoking, find something else to distract you but that will also relax you and help take your mind away from smoking.

Stay focused on your goals and what you wish to achieve for yourself!

**HAPPY NEW YEAR!
 FROM ALL OF US AT
 HOPMEIER, EVANS, AND GAGE**

*"For last year's words belong to last year's language,
 And next year's words await another voice.
 And to make an end is to make a beginning."
 - T.S. Eliot "Little Gidding"*

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Congratulations

To our Clients of the Month!
they will each receive a \$50 Simply Gift Certificate for spreading the word and referring their friends & family to our agency! Thank you!

**This month we thank:
James Kennedy, Jim Frazier, and Jackie Bond**



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