



Quality Notes

SEPTEMBER 2010 VOLUME I, ISSUE 3

Back to School for Kids and Computers



As another summer winds to a close, you're probably wondering where the time went—and why you let the kids spend so much of it on the computer. The start of school is a perfect time for a full-scale hard drive clean-up and the implementation of responsible Internet habits.

If your child has downloaded endless MP3s, widgets, or games to your hard drive, work together to sort, store, or delete them. The thousands of digital photos they took during their week of summer camp? Back them up to an external drive, copy them to a CD, and erase them from your hard drive.

Encourage your kids to organize their files in a way that's sensible and minimizes distractions. It can be as simple as creating a "Fun" folder for all things fun, and a "Work" folder for everything else.

If your child needs an e-mail address, either as a log-in or as a destination to send research materials, help them create one that doesn't reveal their name, age, or location. Even if they already have an e-mail address through their school, it might not be the best one to use—particularly if the name of the school is in the address. A free Web-based account through Yahoo or Gmail and a name that's a random combination of letters and numbers, or even the name of their favorite character from a book or a movie, will help preserve your child's privacy.

Chances are your child turns to the Internet as a primary research tool, so encourage them to use one of the many kid-friendly search engines available (e.g., www.kidrex.org, www.onekey.com). While common sense and caution are some of the best ways to protect your child's privacy as well as any personal data that's stored on the family computer, it never hurts to have some good Internet security software as well. You need something to protect against spam, viruses, spyware, and newly developing Web threats. With a child in the house, you'll probably want parental controls, too, so that you have control not only

The purpose of this newsletter is to provide information about industry trends and news of general interest to our clients, potential clients, and other professionals. Information about product offerings, services, or benefits is illustrative and general in description, and is not intended to be relied on as complete information. Please contact your agent for more details.

What is "Replacement Cost"?



One of the most important distinctions you'll need to know as a homeowner is the difference between replacement cost and market value. Why? Because if you insure your home based on its market value – i.e., its selling price – you may be insuring it for just a fraction of what it would cost to rebuild.

A replacement cost takes into account many of the same factors as the market value – age, size, condition, and location – but adds in other factors such as debris removal and contractor and architect fees. Specifically, how much will it cost to replace the building in the event it is totally destroyed? Insuring your home to its replacement cost is the only way to guarantee the kind of full protection and peace of mind that an investment of this size requires.

Kids, Cars, and Car Seats

According to NBC News, about 340 children have died from being left unattended in a vehicle in the last 10 years. A recent ABC show portrayed a crying baby in a car on a hot day and over 90 percent of people walked by. Such tragedy can be avoided. Here are some suggestions you might want to incorporate into your daily routine if you transport small children in your car.

- Put something you'll need like your cell phone, handbag, lunch, or briefcase on the floor in the back seat.
- Get into the habit of always opening the back door of your vehicle every time you reach your destination.
- Ask your child's care provider to phone you if your child doesn't show up when expected. Many children's lives could have been saved by a telephone call. Give childcare providers all phone numbers, including those of family members or friends.
- If you see a child alone in a vehicle, call 911 immediately.
- Keep a large teddy bear in the child's car seat when it's not occupied. When the child is placed in the seat, put the teddy bear in the front passenger seat.

Remember that driving a car is the single most dangerous thing we do each day. Always be sure to use an age-appropriate car seat when you have a small child in the car.

And, although flying on an airplane is certainly safer than riding in a car, don't forget the car seat if you are flying with your little one.



Frozen Pipes - How to Winterize Plumbing at a Summer House



Getting a summer home ready for fall and winter can be a major project, and one of the easiest things to neglect is the plumbing. Winterizing plumbing is especially important in houses or cabins that won't be used throughout the winter. Fixing pipes so that they won't leak, freeze, or burst during the winter can save homeowners hundreds of dollars in repair costs. It is easy to winterize plumbing without hiring a specialist.

Avoiding Frozen Pipes

Avoiding the problem of frozen pipes, which can burst and eventually leak, is paramount in winterizing a house. There are a number of supplies needed to prepare winter plumbing. Before working on winterizing the house, get a home repair kit as well as the following:

- Household antifreeze
- Disposable measuring cup
- Garden hose

Prevent Frozen Pipes – How to Protect Plumbing

Turn off the main water valve. If the water valve is connected to a public utility, have the utility turn it off. This can save homeowners money, in addition to avoiding having to fix frozen pipes the following year. Once the main water valve has been turned off, turn on all of the faucets in the house. Start at the top floor and move to the basement.

Flush each toilet, and pour about two cups of household antifreeze into the toilet tank. This will help keep the toilet pipes from freezing during the winter. Use the disposable measuring cup to get the correct amount of antifreeze. Close the toilet lid. Pour household antifreeze into the sinks and the bathtub traps. This will prevent pipes from freezing. Cover the drains to prevent insects from coming into the house through the pipes during the winter. Pour two more cups of household antifreeze into the main water trap in the basement.

Water Heaters – Preparing a Water Heater for Winter

To avoid a leaking or ruined water heater, the heating tank needs to be drained before the summer house is closed up for the winter. Start by turning off the power to the water heater on the circuit breaker. This will turn off the energy going to the water heater, which can also save homeowners money during the winter.

Attach a garden hose to the drain valve on the water heater, and drain the water out of the heater until it is empty. Ensure that the water drains outside and downhill if possible. This will empty the hose and keep it from freezing.

Once the water heater is empty, drain the hose and wrap and store it in a dry place for the winter. The house will be ready for freezing weather, and it will not be necessary to hire a plumber to replace water pipes or repair leaky plumbing in the spring.

Another Checklist to Prevent Further Damage:

- Malfunctioning dishwashers
- Leaky washing machines and ice-makers
- Broken and backed-up toilets and sinks
- Bursting appliance hoses
- Leaky pipe fittings
- Frozen gutters
- Leaking roofs and ice dams
- Gaping windowsills
- Foundation cracks
- Unsealed wooden decks

236 Larpenteur Avenue West, St. Paul, MN 55113
Phone: 651-489-1347 Fax: 651-489-5403
Email: General@QualityInsuranceService.com

Temporary Workers Not Under Commercial Policy

Employment for "contingent" or temporary (temp) workers has increased 23 percent since July 2009, according to the American Staffing Association. The Bureau of Labor Statistics reports approximately 166,000 temp jobs have been added over that same time period.

Companies now spend $425 billion annually on contingent labor, which accounts for about 11 percent of the workforce, or 14 million people, according to Kiplinger's Personal Finance. Unfortunately, many employers of temporary workers do not realize the risk they are running regarding their commercial liability insurance.

Most commercial liability insurance policies—policies that pay costs to defend and protect firms from claims of bodily injury or property damage to a third party—do not cover the actions of temporary workers. Most policies exclude temporary workers from the definition of "employee."

Most policies will, however, cover the actions of volunteer workers and "leased workers." Understanding the distinction in worker status is imperative in determining if coverage under your firm's liability policy is available.

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

Annuities offer a quality investment program with important advantages to consider. Of utmost importance is peace of mind. Auto-Owners Insurance offers a conservative investment philosophy and a minimum guaranteed interest rate on annuities to eliminate uncertainty.



Annuity interest earnings are taxed only when withdrawn, compared with CD interest, which is taxed annually. Deferring taxes preserves more of your current income.

Annuities can better accommodate changing future needs. Unlike CDs, annuity cash values are available under certain conditions such as nursing home confinement or a critical illness.

Because an annuity policy has a beneficiary, it is a valuable estate-planning tool. Annuities do not have to go through probate court. Auto-Owners Insurance annuities are also a source of guaranteed retirement income.

More advantages of annuities include their liquidity (access to a portion of cash values each year with no penalty); competitive, stable interest rates; and no maturity dates to remember. When you make a single or annual deposit, no fees are charged and all your money is working for you, earning interest.

Plan for tomorrow by investing in an Auto-Owners Insurance annuity today. Call or visit our office—we look forward to talking with you about this opportunity.

© 2010 bellis communication, all rights reserved.