

# B & S Insurance Agency Newsletter



August 2010

## August....Did you Know?

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Summer is about half-way through. The birds will soon fly south for winter. The children will go Back to School. Families will take last weekend get away before the cold sets in.

They later renamed it in honor of the emperor Augustus. During Augustus' reign, the Roman Senate lengthened the month to 31 days by taking a day from February.

August is the eighth month of the year according to the Gregorian Calendar, which is used in almost all the world today. The Romans called the month Sextilis, which means sixth.

In the temperate zone of the Northern Hemisphere, August is the height of summer. The longest days of the year are past, but August is apt to be one of the hottest months.

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## Is Your Car Ready For Summer?

A time of road trips and road rage, swimming and sweating — a time that also brings some of the most grueling driving conditions of the year. High temperatures, stop-and-go traffic, oversized loads and extended use of the air conditioner all conspire to put a serious burden on that 4-wheeled friend.

With a little TLC, your car or truck can be ready to tackle the dog days in no time. Here are our recommendations for the 10 must-do services that will help keep your auto on the road this summer, instead of being stuck beside it.



- |                              |                              |
|------------------------------|------------------------------|
| 1. Have the A/C Serviced     | 6. Examine All Hoses         |
| 2. Replace Coolant           | 7. Eyeball All Belts         |
| 3. Check the Battery         | 8. Make Sure Fog Lights Work |
| 4. Give Tires a Once-Over    | 9. Replace All Fluids        |
| 5. Replace Windshield Wipers | 10. Wash, Polish and Wax     |



## Things You Need To Know About Insurance

<p><b>1. What sorts of insurance do I need?</b></p>	<p>bodily injury protection and property protection. This is one element of auto insurance you <b>shouldn't shortchange</b>.</p>	<p>coming in if you can't work for a time. This is one of the more commonly overlooked types of insurance, and one that most working families really need. It pays you an income if you're incapable of generating your own for any period of time. Some employers offer it, but in many cases, you'll have to get it on your own.</p>
<p>Most people need to be concerned with insuring four areas: <b>their possessions, their life, their health and their finances</b>.</p>	<p>To make this more affordable, consider raising your deductibles (that portion of the expense you have to pay before your coverage kicks in). Pushing up deductibles to \$500 or even higher can significantly cut your premiums.</p>	<p>It pays you an income if you're incapable of generating your own for any period of time. Some employers offer it, but in many cases, you'll have to get it on your own.</p>
<p><b>2. When you're talking about possessions, does that mean homeowners insurance is the most important?</b></p>	<p><b>Other ways to cut costs:</b> Drive safely (drivers with good records get better deals); don't smoke (statistics show that smokers have more accidents than nonsmokers); and, if you're still in school and pulling good grades, let your insurer know it (good marks sometimes cut premiums).</p>	<p><b>5. What about long-term care?</b></p>
<p>Probably, because a house is likely to be the single biggest investment most of us make.</p>	<p>(drivers with good records get better deals); don't smoke (statistics show that smokers have more accidents than nonsmokers); and, if you're still in school and pulling good grades, let your insurer know it (good marks sometimes cut premiums).</p>	<p>Long-term-care insurance helps pay for nursing care and other like expenses when you get older. That's a good thing, no doubt about it. But the premiums are expensive and grow as you get older.</p>
<p>Additionally, <b>homeowners insurance DOES NOT cover flood damage</b>. Check to see if your community participates in the federal government's <a href="#">National Flood Insurance Program</a>.</p>	<p><b>4. Does health insurance help if I'm sick or injured and laid up for a while?</b></p>	<p>Source:</p>
<p><b>3. Why is auto insurance so expensive, and how can I hold down the cost?</b></p> <p>The biggest bite comes from liability protection, which is composed of</p>	<p>Partially. <b>Health insurance helps only to pay your medical expenses</b>. Disability insurance is what keeps income</p>	<p><a href="http://articles.moneycentral.msn.com">http://articles.moneycentral.msn.com</a></p>

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