

Winter Driving Tips

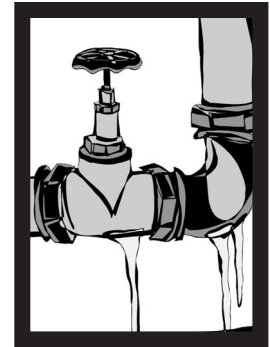


Winter brings out two distinct types of drivers. One driver treats the ice and snow with gentleness, and the other doesn't distinguish between winter and summer driving. There really is no trick to being a good winter driver if you and your car are prepared.

- 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

Preventing frozen water 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 draintraps, toilet bowls and tanks.
- Make sure the main shut-off valve is turned off.
- Open all faucets.
- Drain the hot water tank.

Source: Columbia Gas of Ohio



Are your valuables completely covered?



If you're like most people, you have some very special items of jewelry – wedding rings, family heirlooms and such – that are of enormous value to you. In the event of a loss or theft of a piece of jewelry, how can you know you will be reimbursed for its total value?

Under a typical scheduled property loss, if a ring is appraised for \$5,000 and can be replaced for \$4,000, that's where your insurance policy obligation ends. However, if you insure the ring on an "agreed value basis" for \$5,000 – the amount that is agreed upon in advance that the item is worth -- that's the amount you will receive in the event of a loss if you request a cash settlement. Scheduling jewelry items on an agreed value basis adds peace of mind protection because it provides the broadest coverage for you, without a deductible.

Agreed-value jewelry coverage, helps avoid the dilemma of unmet expectations.* Ask your agent about agreed-value coverage today!

* Available in most states. Please consult with your agent for details.

Quotable Quotes on Change

Since we cannot change reality, let us change the eyes which see reality.

-- Nikso Kazantzakis

You change your life by changing your heart.

-- Max Lucado

Other people do not have to change for us to experience peace of mind.

-- Gerald Jampolsky

Be the change that you want to see in the world.

-- Mohandas Gandhi