



Wilson Wisdom

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Monday- Friday:
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Evenings:
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Agency News

I hope this newsletter finds all of our policyholders enjoying the lazy days of summer!

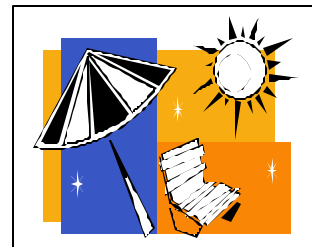
You will notice several articles in this issue that relate to common summer activities. We hope this information will be helpful and cause us all to remember safety in our daily activities.

We value each and every policyholder we insure. We want you and your family to remain safe as you enjoy the summer time and summer holidays with your families.

Remember your four-legged friends during the summer too by providing shelter from the heat and plenty of fresh water for hydration.

Relax, kick back and have a memorable summer!

DJ Wilson
agency owner



Old Glory

How to fold a flag:

Fold the flag in half width-wise twice. Fold up a triangle, starting at the striped end ... and repeat ... until only the end of the union is exposed.

Then fold down the square into a triangle and tuck inside the folds.

What size flag should hang on what size flagpole?

The usual size of a flag used at home is 3'x5'. On houses, a 15' or 20' flagpole should fly a 3'x5' flag. A 25' flagpole should use a 4'x6' flag.

What order should they be in?

The order of precedence for flags is National, State, Military, Veterans and POW/MIA, then other.

If there are multiple state flags, place them in order of admission to the union.

Tips for flag maintenance:

- If winds exceed 30 mph, take down the flag.
- In adverse weather (ice, excessive heat, prolonged rain storms), take down the flag.

- Every 3-4 months, wash your flag with cold water, gentle cycle and mild soap. Hang vertically by grommets to drip dry.

My flag touched the ground. Do I need to destroy it?

No. You should, of course, try to avoid having the flag touch the ground. But if it does, you should correct the situation immediately. If the flag has been dirtied, you should clean it before returning it to use.

Disposing of a flag:

The Flag Code states, "The flag, when it is in such condition that it is no longer a fitting emblem for display, should be destroyed in a dignified way, preferably by burning."

Contact the following organizations for flag disposal: VFW, Elks Lodge, American Legion, Knights of Columbus, Girl Scouts or Boy Scouts.

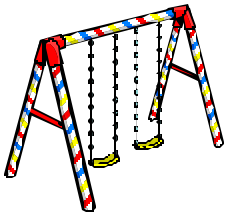
Resources:

- <http://www.ushistory.org/betsy/flagetiq.html#2>
- <http://www.usflag.org/flagetiquette.html>

Summer Fun & Safety

PLAYGROUNDS

1. Install and maintain a shock-absorbing surface around playground equipment. Use at least 9" of wood chips, mulch or shredded rubber for play equipment up to 7' high.
2. Never attach, or allow children to attach ropes, jump ropes, clotheslines, or pet leashes to play equipment; children can strangle on these.
3. Check for hardware like open "S" hooks or protruding bolt ends, which can be dangerous.



4. Check for spaces that could trap children such as openings in guardrails or between ladder rungs; these spaces should measure less than 3.5" or more than 9".
5. Make sure platforms and ramps have guardrails to prevent falls.
6. Check for sharp points or edges on play equipment.
7. Remove tripping hazards like exposed concrete footings, tree stumps and rocks.
8. Carefully supervise children on play equipment.

SWIMMING POOLS

Every year thousands of American families confront swimming pool tragedies- drowning and near-drownings- of children. These tragedies are preventable! The U.S. Consumer Product Safety Commission offers the follow guidelines :

- Inground pools: The top of the pool barrier should be at least 48" above grade, measured on the side the barrier which faces away from the swimming pool.
- Aboveground pools: The steps or ladder should be secured, locked or removed to prevent access or a barrier mounted on top of the pool (such as a deck) can surround the steps or ladder.

GRILL SAFETY

Propane gas is highly flammable. Each year about 600 fires/explosions occur with gas grills.

Gas Grill Tips:

- Check grill hoses for cracking, brittleness, holes and leaks. Make sure there are no sharp bends in the hose or tubing.
- Move gas hoses as far away as possible from hot surfaces and dripping hot grease.
- Always keep propane containers upright.
- Never store a spare gas container under or near the grill or indoors.
- Never store or use flammable liquids, like gasoline, near the grill.
- Never keep a filled container in a hot car or car trunk. Heat will cause the gas pressure to increase, which may open the relief valve and allow gas to escape.
- Make sure your spark ignitor is consistently generating a spark to create a flame and burn the propane gas.
- Never bring the propane tank into the house.

Charcoal produces carbon monoxide (CO) when it is burned. CO is a colorless, odorless gas that can accumulate to toxic levels in closed environments. Each year about 17 people die as a result of CO fumes from charcoal being burned inside. To reduce the risk of CO poisoning:

- Never burn charcoal inside of homes, vehicles, tents or campers.
- Charcoal should never be used indoors, even if ventilation is provided.
- Since charcoal produces CO fumes until the charcoal is completely extinguished, do not store the grill indoors with freshly used coals.

Life Insurance or Food?!

WHAT IF???

You were left alone...

- To pay the mortgage...
- Raise the children...
- Face the future...

We have all heard the objection... "I can't afford life insurance right now... it's food or life insurance" or some variation on the same theme. Well, it doesn't have to be...

A McDonald's Big-N-Tasty burger is available for \$1.00 - \$1.06 with tax. Did you know that a 35 year old male can get \$500,000 of Target Term Life Insurance for less than the cost of a Big-N-Tasty per day? That's right, the monthly check-matic premium for a 35 year old male, select non-smoker is \$29.93 or \$.97 cents per day!

The same 35 year old male can get \$200,000 of Target Term at the select rate for just \$14.28 per month or .48 cents per day – less than half the cost of a Big-N-Tasty! If they qualify for super select or ultra select, they pay even less.

Oh, and the Flagship Term II cost would be roughly equivalent of the Big-N-Tasty per day plus tax for \$500,000 (\$1.09 per day) and half of a Big-N-Tasty per day with tax for \$200,000 (.56 center per day).

What does life insurance get me? For many families and businesses, term life insurance plays an integral role in their financial plans by providing significant amounts of protection when it is needed most. Proceeds can be used to pay bills or generate an income for a family when the breadwinner dies. Or, they can provide the cash needed to keep a business running if the owner or a key employee passes away.

You can see that everyone really can afford life insurance. Food or life insurance??? I'll take the life insurance. Call today for a free quote before it's too late.

Dangerous behavior + Driving = Death

(excerpted from letter by parents
Terry & Marti Likens)

A little more than 2 years ago, a teenage girl Tara was killed in a tragic auto accident.

The facts of the accident:

- The driver was driving a car full of unrestrained passengers
- The vehicle was traveling at a rate of speed estimated at 106 MPH.
- The driver tested positive for marijuana on the night of the accident
- The week following Tara's funeral, the driver was escorted from the WCHS graduation for public intoxication
- The driver was again arrested

for underage driving on June 16th and was the passenger in a car that was allegedly drag racing

Driving is a privilege, not a right. Reckless driving while under the influence of drugs is not an "accident"

While we know nothing we do or say will bring our child back to us, it is our prayer that by writing this letter, other parents may be spared the grief our family has endured.

Tara will never married, have children, join the Air Force or any of the things she had planned for her life.

Please do not let this happen to you. Know where your children are and whom they are with. Stress to them not to take off in cars with people they don't know. Ask them to question their friends. Don't be afraid to say no.

Resources:

www.four-h.purdue.edu/CSR or 317-275-9305 ext 261 for the DriveRite program has links to other sources, driving log, instructional dvd, educational materials, community sponsored events/meetings and much more.

Attention Commerical Clients

Here's a list of a few simple reminders on changes in your day to day operation that should be communicated to your agent.

Newly Created Positions: If you hire employees to fill new positions or you add a second shift, communicate this to your agent so policy changes can be made as they occur. Increases in annual payroll and sales amounts can leave you facing a large audit at the end of the policy term.

Vehicle Operators: Many claims on commercial auto policies involve operators that we do not know about. As a business owner, you want to protect your business assets by knowing the employees you trust to operate your

vehicles have acceptable driving records. It is important for you to verify their driving history- we can help you with this. Contact our office for a driver questionnaire every time you hire a new driver. As a service to our customers, we can verify the driving history and let you know whether the individual meets the insurance company's requirements as a driver.

Newly Acquired Property: Have you purchased a new building or new office equipment, or opened a second location? All of these changes can impact your insurance coverage. We encourage you to contact us so we can be certain you have the coverage you need, before a loss occurs.

**Wilson
Insurance
Management**

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To You “*