



### A Letter from our Featured Agent for July 2008 Ann Kuklinsky

I have worked at Horton-Renn since beginning my insurance career in 1984. I have lived in Brandon for 29 years with my wonderful husband, three grown children and four precious grandsons; a 17 month old, three year old twins and the oldest who is 5. There have been so many changes over that period of time.

Speaking of changes, I'm sure you have had them in your life as well. That is why an insurance check up is a good idea. Maybe that hobby turned into a home business, maybe you added onto your home, or your car is getting older. These are just a few examples of why a policy review can be helpful in making sure you have the coverage to give you the protection you need.

Please feel free to drop by the office, we would love to see you or call, we will be happy to go over your current coverage with you. We are here to assist you with your insurance questions and needs. Thank you for making my job here rewarding. I look forward to seeing or hearing from you soon.

### Mid-Year Policy Review

Do you have enough insurance to protect yourself and your family? It will only take a few minutes to find out and here are just a few reasons why you should review your insurance coverage today.

- You may be eligible for additional discounts and savings. Did a driver in your family recently celebrate his/her 25<sup>th</sup> birthday? Do you carpool or work from home a few days a week? Does your home have a security system? Has a fire station been built that's closer to you home? There are lots of things that can impact your rates- let us help you find the ones that can save you money.
- Many changes in your home or lifestyle can leave you underinsured. Have you recently remodeled? Bought a boat? Started a home business?
- With all of today's lawsuits, you're at risk of losing everything if you don't have adequate liability coverage.

As your insurance agent, we want to make sure you have the right coverage at the right price. Please take a minute right now to fill out the enclosed form so we can see if there are any gaps in your coverage or savings you may be missing. If you have any questions, just give us a call at 248-627-2020.

Please return the form to us today so we can implement all of your discounts, savings and revised coverage as soon as possible.

### Are you prepared for a summer weather emergency?



Some people think that just because they live in Michigan, the summer weather is moderate enough that you don't have to worry about emergency situations. Hot weather should be of very serious concern for you and your family. According to the Michigan Department of Community Health, increased temperatures need increased caution. They have issued the following tips:

- To prevent symptoms of heat stress, stay hydrated by drinking frequently, even if you're not thirsty. Avoid alcohol and caffeinated beverages. They can cause further dehydration.
- Make changes to your daily plans to avoid the hottest time of day—10 a.m. to 2 p.m. If you must be outside, take frequent breaks in cool areas.
- Wear light colored, loose fitting clothing. Fabrics like cotton allow the air to circulate.
- Be aware of symptoms of heat-related illnesses, especially in children and the elderly:
  - The first is dehydration. Dry mouth, thirst, headache, dizziness, cramps, excessive fatigue and irritability are all symptoms of dehydration.
  - Heat cramps are another indication. They are muscle cramps and can be extremely painful and will often force a person to discontinue what they're doing.
  - Heat exhaustion is the next, more serious stage. Signs include headache, moist and pale skin, nausea, dizziness, weakness and exhaustion.
  - Heat stroke is the most severe stage of heat-related illness. It is life threatening and immediate medical care is necessary. Seek emergency treatment if there is vomiting, decreased alertness level or loss of consciousness, high body temperature, red, hot and dry skin, rapid, weak pulse, and rapid, shallow breathing.
    - If you notice any of the symptoms above, make sure to seek a shaded or air conditioned place, drink water (for serious symptoms, in 15 minute intervals), remove or loosen tight clothing, and seek medical attention if symptoms do not improve.
- Don't forget about the danger of skin cancer. It's most dangerous in the summer months, but can occur year round, even in winter. To reduce your chance of skin cancer, reduce your exposure by wearing protective clothing, sunscreen and remembering to reapply sunscreen after swimming or sweating.

# Putting the Pieces Together

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## Agents

Walter A. Renn, AAI  
Julie Boadway  
Tiffany Dresback  
Ann Kuklinsky  
Gert Lowery, AAI

***Congratulations Gert for completing the Accredited Advisor in Insurance (AAI) Program!***

Horton-Renn now has an emergency line available in the event of a serious accident or claim.  
The number to be used only in cases of **Emergencies** is **248-766-8885**.

Newsletter Editor: Krista T. McBride

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### **Summer weather emergency, continued...**

Are you prepared for summer power outages? Very often in the summer, brown and/or black outs occur because of increased air conditioning usage, which can also contribute to your risk of heat-related illnesses. Prepare for power outages **BEFORE** they happen. Stock up on the following items: flashlights, battery-powered radio, extra batteries, candles, blankets, first-aid kit, nonperishable food, battery-operated lantern, drinking water (1 gallon per person per day), and some emergency cash. Keep emergency numbers handy, including the electric company.

**Special note—generator use and safety:** If you have a generator, especially a gas powered one, to keep the air conditioner (or furnace) running, follow these important steps: **NEVER** use a generator indoors because deadly carbon monoxide is produced, have a properly installed transfer switch before hooking it up, check wiring, avoid hot engine parts, never fuel an electric generator while it is running, check oil levels each time you use it, do not tamper with safety devices, to make sure it's ready for emergencies, operate it once a month, seek professional advice when in doubt about any of the generator parts or of the electrical system.

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## The History of the 4<sup>th</sup> of July

Independence Day in the U.S., is an annual holiday commemorating the formal adoption by the Continental Congress of the Declaration of Independence on July 4, 1776, in Philadelphia. Although the signing of the Declaration was not completed until August, the Fourth of July holiday has been accepted as the official anniversary of U.S. independence and is celebrated in all states and territories of the U.S.

The holiday was first observed in Philadelphia on July 8, 1776, at which time the Declaration of Independence was read aloud, city bells rang, and bands played. It was not declared a legal holiday, however, until 1941. The Fourth is traditionally celebrated publicly with parades and pageants, patriotic speeches, and organized firing of guns and cannons and displays of fireworks; early in the 20th century public concern for a "safe and sane" holiday resulted in restrictions on general use of fireworks. Family picnics and outings are a feature of private Fourth of July celebrations.

Source: [www.history.com](http://www.history.com)

