

Halloween Safety

It's that time of year again! A time when little ghouls and goblins roam free on our streets for one day—October 31st. Are you prepared and do you know how to keep your kids or grandkids safe?

Here's a list of trick-or-treating safety tips for your family:

1. Have a plan, especially if you are in an unfamiliar neighborhood.
2. Wear comfortable shoes—you don't want to be tripping or falling on the streets or when going up to a house, especially in the dark.
3. Speaking of the dark, carry a flashlight.
4. Wear something with a reflector on it, so other people and especially cars can see you—you can find reflector tape at a local home improvement store.
5. If you have toddlers or younger children, go out before dark. Bigger kids tend to go out when it's darker and they can make it hard for younger ones. The best part—the young ones will probably get the best candy. ☺
6. Never let your kids go into a stranger's house and make sure to teach that to kids that trick-or-treat on their own.
7. Write your cell number on the inside of their shoes, in case they get lost.
8. Throw away all homemade or unwrapped treats, unless of course you personally know the neighbor who gave it to you. You want to be safe, even though the myth about razors is an urban legend, but sometimes close friends and neighbors provide special packages to kids they know and that should be okay.
9. Always have the adult walk closest to the road.
10. Don't let children run ahead by themselves. It can be easy for a child to run into the street in all the excitement without looking first, even if you have taught them to look both ways.
11. Don't let kids eat candy as they go. Make sure to get it home to inspect it first.
12. Make sure to be nice even if they don't have candy to give.
13. Don't go to houses with the lights out.
14. Be careful when approaching a house and make sure to yell "trick-or-treat" loudly enough to be heard.



Have fun and take lots of pictures!

Source: www.trickortreatsafety.com

Information Updates

Thank you to all of you that returned your Check-Up Form. Your updates have been processed. Although, we have still found that many phone numbers continue to be out of date. In order to properly service your needs and provide you with updates and information about your policies in a timely manner, it is very important for us to have an updated phone number on file.

Don't forget to also get an insurance check-up, if you haven't done so already. Everyone is looking for ways to save money in this uncertain economy, but don't make any decisions that could jeopardize the health and safety of your family. Sometimes the cheapest solution could actually cost your family more if an unfortunate event causes you to file a claim. You may find out when it is too late that the cheaper solution does not include the same coverage. Let us find the most affordable solution that will continue to provide the coverage you need.

Reminder

Don't forget to protect and prepare your home for the winter before the cold of winter sets in. It will also help to keep the cost of heating your home down.

*Do a thorough inspection of the exterior and use caulk or weather stripping to close up any holes or gaps.

*Clean and store your outdoor lawn tools and equipment, furniture and garden hoses.

*Make sure to shut off water valves of exterior faucets, so the pipes don't freeze.

*You can also consider cleaning the gutters, cutting away tree branches from power lines, the roof and driveway.

Be safe this winter.

Source: News-Herald, Homes section

Back to School

It's Fall and for many of you that means your children are back to school. For so many children it can be an adjustment after a summer of staying up late and sleeping in all morning. To survive this school year, you need to start every day on the right foot. Here are six strategies as provided by www.About.com to help you thrive.

1. **Limit children to no more than two structured activities.** You may think it's well-rounded for your children, but often it results in burn-out and stress and rough morning schedules for tired kids.
2. **Pre-school and school-age children should receive 10-11 hours of sleep each night.** Establish bedtimes and stick to them.
3. **Make a family commitment to eat dinner together at least 4 times a week.** The key is to make it a priority to hear about your children's day at school in a stress-free environment.
4. **Prepare for morning routines the evening before.** It will go a long way in helping to minimize morning madness.
5. **Use a large calendar to keep track of schedules and events to help the family adjust to the changes for the new school year.** Utilize a different color for each family member or find other ways to organize. Have your children be responsible for updating their own events.
6. **Designate a homework corner and a place for backpacks.** It will help minimize lost homework and will help expedite getting out of the house in an organized fashion in the mornings.

Time management will help to get your children off to school in the morning, but for many that may also mean that your kids will be starting and ending their day on a school bus. School bus safety is very important because according to The CPCU Society, each year many children are injured and a few are killed in school bus accidents. Most occur when children are outside the bus. Please remind your children of the following safety precautions:

1. Always be at the bus stop on time
2. Avoid running, roughhousing, or other behavior that can lead to carelessness
3. Wait for the school bus to come to a complete stop before entering or leaving
4. Cross the street at least ten feet in front of the bus so the driver can see you
5. Wait for the driver's signal before crossing and NEVER walk behind the bus

And the drivers of other cars should, of course, recognize THEIR responsibility when approaching a school bus that has stopped. Following these safety precautions will make sure all of our children stay safe while riding the bus this school year.

Putting the Pieces Together

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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**.

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IMPORTANT INFORMATION ABOUT CERTIFICATES OF INSURANCE

For the past three years the Michigan Association of Insurance Agents (MAIA) has been working to address issues brought forth by policyholders, their attorneys and risk managers. One issue addressed was when requested Certificates of Insurance (i.e., underlying policy issued as evidence of coverage under a master policy) did not accurately reflect the master insurance policy. It has been MAIA's contention that Certificates should never be amended to extend or alter coverage not afforded by the actual master policy.

Two years ago MAIA's F.A.C.T.S. Committee (**F**orms, **A**nalysis, **C**overages, **T**ranslation), under the leadership of Chairman Jack Voss, developed and issued the Agent's Guide for Issuing Certificates of Insurance. Since that time, through a series of meetings and communications, MAIA has continued to work with the Office of Financial and Insurance Regulation (OFIR) seeking its assistance in addressing this issue. Following a meeting between OFIR and MAIA Board Member John Konechne (Shores Agency, Grosse Pointe) and CEO Bob Pierce, Commissioner Ross issued Bulletin No. 2008-11-INS which clearly states that it is a violation of Michigan's Insurance Code to misrepresent the terms of an insurance policy on a Certificate of Insurance. Insurance producers found to violate these laws could be subject to civil penalties and even license revocation. The Bulletin also warns persons seeking altered Certificates that a Certificate is typically a mere synopsis of the Policy and encourages insurers to include on Certificates a statement such as "This Certificate of Insurance neither affirmatively nor negatively amends, extends, or alters coverage afforded by policy number _____ issued by _____." MAIA encourages members who receive requests to amend an insurance certificate that they know to be misleading or contrary to the policy to provide a copy of this Bulletin to the requestor.

Go to the following link to access the Bulletin: www.michigan.gov/documents/dleg/2008-11-INS_245685_7.pdf.

Apple-Cranberry Crisp

Try this recipe during your Halloween festivities or save it for Thanksgiving/Christmas. The cranberries give it a little extra holiday feel and it's sure to be a crowd pleaser.

Ingredients:

Topping:

16 gingersnap cookies
1 cup lowfat granola

Filling:

2 cans (21 oz each) apple
pie filling
1 cup dried cranberries
1 Tbsp grated lemon zest

Serve with: vanilla ice
cream

Preparation:

1. Heat oven to 375°F. Coat a shallow 1 1/2-qt. baking dish with nonstick spray.
2. Topping: Crush cookies in a large plastic food bag with a rolling pin until coarse crumbs (you should have 1 cup). Add granola; shake to mix.
3. Filling: Stir ingredients in a large bowl until blended. Spoon evenly in prepared baking dish, then sprinkle with Topping.
4. Bake, uncovered, 30 minutes or until edges bubble and topping is golden.

Serve the crisp warm or at room temperature.

Source: www.womansday.com