



815-584-2754

SPRING/SUMMER

2010



Deep Summer is when laziness finds respectability!

AUTO HOME LIFE HEALTH COMMERCIAL GROUP FARM CROP ANNUITIES

Children & Fire Safety

- Keep matches and lighters in a secured drawer or cabinet.
- Have your children tell you when they find matches and lighters.
- Develop a home fire escape plan, practice it with your children and designate a meeting place outside.
- Supervise young children closely. Do not leave them alone even for short periods of time.
- Take the mystery out of fire by teaching children that fire is a tool, not a toy.
- Teach children the nature of fire. It is FAST, HOT, DARK and DEADLY!
- Demonstrate how to stop, drop to the ground and roll if their clothes catch fire.
- Show children how to crawl low on the floor, below the smoke, to get out of the house and stay out in the case of fire.
- Teach children not to hide from firefighters, but to get out quickly and call for help.

The U.S. Fire Administration urges parents to educate their children on the dangers of playing with fire in an effort to prevent child injuries or fatalities.



Bill's News & Notes

Income Replacement Term Insurance

An option to consider is a concept called Income Replacement Term. It uses a traditional term life policy, but designates a settlement option at the time of application to guarantee an income stream death benefit. This income stream will be paid in regularly scheduled installments for a specified number of years when the insured dies rather than being paid as a traditional lump sum death benefit. They may even choose to specify a small lump-sum death benefit in addition to the stream of guaranteed payments.

Disability Income Protection

This insurance policy provides money to replace your lost monthly income if you become totally disabled from sickness or accident. Coverage can be tailored to fit your individual needs. This policy stays with you even if you change jobs. Best of all, you are covered anywhere in the world, 24 hours a day, while on or off the job.

Tornado Safety - What you can do

- Develop a plan for you and your family for home, work, school and when outdoors.
- Have frequent drills.
- Know the county in which you live, and keep a highway map nearby to follow storm movement from weather bulletins.
- Have a NOAA Weather Radio with a warning alarm tone and battery back-up to receive warnings.
- Listen to radio & television for information.
- If planning a trip outdoors, listen to the latest forecasts and take necessary action if threatening weather is possible.
- If in a home or building, move to a pre-designated shelter, such as a basement.
- If an underground shelter is not available, move to an interior room or hallway on the lowest floor and get under a sturdy piece of furniture.
- Stay away from windows.
- Get out of automobiles.
- Do not try to outrun a tornado in your car; instead, leave it immediately.
- Mobile homes, even if tied down, offer little protection and should be abandoned.
- Occasionally, tornadoes develop so rapidly that advance warning is not possible. Remain alert. Flying debris from tornadoes causes most deaths and injuries.



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Legislation Mandates Insurance for Non-Highway Vehicle

Effective January 1, 2010, the General Assembly of Illinois has enacted a bill that requires any person operating a non-highway vehicle on a street, highway, or roadway to comply with the state's mandatory insurance requirements. For the purposes of the law, non-highway vehicle means a motor vehicle not specifically designed for the use on a public highway, including all-terrain vehicle, a golf cart, an off-highway motorcycle, and a neighborhood vehicle. A neighborhood vehicle as defined means a self-propelled, electronic-powered four-wheeled motor vehicle that is capable of attaining a speed of more than 20 miles per hour, but not more than 25 miles per hour. With the passage of this bill, if an individual is stopped by any law enforcement officer while operating a non-highway vehicle on a public highway or roadway, they must provide an insurance ID card or a Policy Declarations establishing proof of insurance. Failure to produce proof of insurance may subject the operator to a suspension of their automobile operator's license and/or a fine.



Flood Safety Tips

Before a Flood

- Elevate the furnace, water heater, and electric panel if susceptible to flooding
- Install “check valves” in sewer traps to prevent floodwater from backing up into the drains of your home.
- Seal the walls in your basement with waterproofing compounds to avoid seepage.

During a Flood

- Turn off utilities at the main switches or valves if instructed to do so.
- Disconnect electrical appliances.
- Do not touch electrical equipment if you are wet or standing in water.
- Do not walk through moving water. Even six inches of moving water can make you fall.

After a Flood

- Listen for news reports to learn if the community’s water supply is safe to drink.
- Avoid floodwaters. Water may be contaminated by oil, gasoline, or raw sewage. Water may also be electrically charged.
- Stay out of any building if it is surrounded by floodwaters.
- Return home only when authorities indicate it is safe.

Home Emergency Tips: Clean Water Damages

Following are a few helpful tips on action you and your family can follow:

DO: Remove as much excess water as possible by mopping and blotting. Wipe excess water from wood furniture after removal of lamps and tabletop items. Place aluminum foil or wood blocks between furniture legs and wet carpeting. Turn air conditioning on for maximum drying in summer. Remove Oriental rugs or other colored rugs from wet wall-to-wall carpeting or hardwood floors. Open and place luggage in sunlight to dry, if possible.

DON'T: Leave wet fabrics in place, dry as soon as possible. Leave books, magazines or other colored items on wet carpets or floors. Use TV's or other household appliances while standing on wet carpets or floors, especially not on wet concrete floors.

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