



Steve Shoultz's



“PRIORITY NEWS”

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Thank You!
Thank You!
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Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

This Month's Winners

Jennifer Anderson, Tom Galullo, Gene Ott, Steve Carlock, Ellen Decker



The GRAND PRIZE WINNER will get a 3 day cruise anywhere Carnival goes, including \$600 air fare.



Finch Automation
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Our goal is to offer our customers a wide range of industrial automation products and service, combining our many years of technical experience with hardware that is considered to be industry's performance standard. Just a few of our products include air valves, air preparation, motion control systems, cylinders, and more.

See our complete line at WWW.finchautomation.com.

Bob Whitman and his entire staff will be happy to help you with any needs you may have.





Property & Casualty

- Personal Auto
- Homeowner's
- Condominium Units
- Personal Umbrella

- Business Property
- Business General Liability
- Business Auto
- Business Umbrella
- Professional Liability (E&O)
- Directors & Officers
- Employee Liability
- Builders Risk
- Workers Compensation

Home & Life

- Group Health
- Individual Health
(Dental Optional)
- Group Dental
- Term Life
- Key Business Term Life
- Short Term Liability
- Long Term Disability
- Retirement (401k)
- Section 125 (Flex & Cafeteria Plan)
- Supplemental Insurance



7 Tips That Will Save YOU Money On Gas!

If you've been reading any news lately, then I don't have to tell you about the skyrocketing price of gasoline. So, I thought some gas and money-saving tips were in order. Guess what? Many of the same techniques that save gas also save lives! It's a good day, isn't it?

1. **Avoid Excessive Idling** – What's the gas mileage while you're idling? Zero! Yes, starting the engine uses fuel, but if you're just sitting there, shut off your engine.
2. **Slow Down and Cruise** – It may be fun to drive fast. (I know it's dangerous and illegal.) But your gas gauge will move down faster, too. Keep a constant speed, and use cruise control and/or overdrive if you have them. 65 mph is a lot more fuel-efficient than 75 or 85. Quick starts and stops waste fuel, aren't exactly good for your vehicle in the long term, and cause accidents.
3. **Get a Tune Up** – Fuel efficiency suffers when a car isn't running well. Dirty air filters can reduce gas mileage by up to 10% according to statistics. Low tire pressure hurts gas mileage. High tire pressure is dangerous. Check your tire pressure regularly and keep it just right. Plus, make sure your wheels are properly aligned.
4. **Use a Lower Octane** – Like I said, your car may need a high octane fuel. But most cars are fine on regular. Check your owner's manual if you're not sure. And pay attention to performance.
5. **Combine Errands** – Avoid a lot of short trips by combining errands into one.
6. **Travel During Off Times** – The less time you spend in traffic, the better your gas mileage. If you can, try to run errands when the roads are less congested.
7. **Find a Friend and Carpool** – Leave one of those cars at home and split the cost of gas. Find another friend and save even more!

"Steve is customer service oriented and money conscious for our company. He has become a one-stop shop for all our insurance needs – personally and professionally. We have found him to be consistently one of the best in his field!"

Daryl & Sue Petry
Noblesville, IN

How Safe Are You in Public Places?

We all know important general safety tips like always locking your doors and taking walks during the daylight hours. Sometimes, though, you might think you're perfectly safe, but you really need to be aware and take special safety precautions. The mall has all the elements that normally make a location fairly safe: it's a public place that is well-lit and is frequented by lots of people. Despite these characteristics, retail crime continues to be a problem. Consider these tips when going shopping:

- If you're shopping for a while, you might drop off bags in your car so you don't have to carry them around. Did you know someone might be watching you, waiting for you to leave so they can steal your goods? When dropping off bags, it's a smart idea to move your car to another location to prevent a break in.
- Places where people frequent are usually safer, but if the crowds are thick, thieves can steal your purse and bags in a split second. Remember to always hold your purse closely to your body. If possible, wear it across your chest or hold under your arm for added security.
- When purchasing items, be discreet about how much cash you have. If you're paying with a credit card, place back in your wallet right after the cashier returns it to you. Don't ever think that others around you aren't watching.
- If you need cash, visit a secure ATM. If you're waiting in line and the person in front of you offers to let you go ahead, politely decline and leave. You don't want anyone knowing how much money you're getting and then stealing it from you.

Protect Yourself from Pool and Trampoline Dangers

Did you know that many home insurers **won't** cover customers with trampolines and have restrictions for those with a pool? Check with your insurance agent before buying a trampoline or pool -- and let your agent know if you've already purchased one. If you file an insurance claim involving a trampoline or pool (especially one your insurance company didn't know about), you not only risk higher insurance bills in the future; you could have trouble finding an insurance company willing to underwrite your future coverage.

Here are some tips on how to protect yourself and your loved ones from these common warm-weather hazards.



Trampolines = Trouble

A recent study found 531,378 kids got hurt on trampolines from 2000 to 2005. The American Academy of Pediatrics Web site states, "Adult supervision will not adequately prevent injuries on home trampolines. Trampolines should be used only in supervised training programs for gymnastics, diving or other competitive sports."

Homeowners should also consider the liability of a backyard trampoline, in addition to the potential for injury. Trampolines aren't just dangerous, they're also virtually impossible to secure and adequately supervise.



Protect Your Pool and Yourself

Another backyard hazard is swimming pools. According to the Insurance Information Institute (III), about 43,000 people are injured annually in and around swimming pools each year and half of pool fatalities occur in yards of single-family homes.

Many insurers require the following before they will cover a pool:

An in-ground pool must have a fence with a locking gate that meets state height requirements.

An above-ground pool requires a self-latching and locking gate (if there's a deck) or removable ladder (if no deck).

Pool entrances must be locked when the pool is not in use.

Pools must be well supervised when in use.

Pools with diving boards and slides generally need to be eight feet or deeper.

In addition, the III suggests pool owners check often for hazards like glass bottles and toys, and use caution with electrical devices. Don't let anyone swim alone, especially during bad weather or if they've been drinking alcohol. And keep children away from pool filters.

Tell Others About Us And Win a Prize

Referrals are the lifeblood of any business, and there's no better source than you, our clients. This month, we honor

Ellen Decker of NobleVision Human Capital

who spread the word of our agency to his clients and brought us new clients. For this referral, we present **Ellen Decker with a \$25 Gas Card**. Thank you, **Ellen**

Next month's referral business prize winner could be you. Just mention **Priority Risk Management** to a friend, relative, colleague, whomever. Thank you in advance.

"I never questioned the integrity of an umpire. Their eyesight, yes." -Leo Durocher

Steve's Blog

As I write this, my oldest son, Mark, is packing for college. He will be a junior at IU this fall and is moving into a house with 2 buddies. The boxes of clothes and furniture have completely filled my living room and are threatening to overtake the family room. We are actually renting a 17 foot U-Haul truck to move him to school (to think it never took me more than a car trunk and the backseat of a midsize car!).

College life sure has changed since I was in school. Our kids, well at least mine, are far more spoiled than I. His best friend and roommate, Cameron, has worked the last few years at the local Best Buy. Consequently, these kids have a better electronic setup than I do. My son purchased a 40 inch flat screen TV for his bedroom (I don't even have a 19 inch TV in my bedroom). With his employee discount, Cameron has purchased a 50 inch LCD for their living room. Add in the stereos, computers, printers and accompanying accessories for all the electronic items and you are talking a sizeable sum! .

Suddenly I'm reminded of one of the most common questions I receive at this time of the year. "Is my child's stuff covered while he is away at college?" Sounds like a simple question, but when insurance is involved, the answers are rarely simple.

The answer is, it depends. The typical home policy states that an insured premise is: "any part of a premise which an insured person may be temporarily residing or may occasionally rent for non business purposes." The key word in this phrase is "temporarily". A dormitory room is clearly a temporary residence. However, a house or apartment may not be so temporary. My advice? If your child is going to remain at school year round, then he needs to purchase a renter's policy to cover his personal belongings.