

CONGRATULATIONS!



Travis Hansen, CIC

We are so proud of agent Travis Hansen, winner of the 20 under 40 Award. Thanks for being on our team!

Apple Crisp Recipe

- Ingredients**
- 10 cups apples, peeled, cored and sliced
 - 1 cup white sugar
 - 1 tablespoon all-purpose flour
 - 1 teaspoon ground cinnamon
 - 1/2 cup water
 - 1 cup quick-cooking oats
 - 1 cup all-purpose flour
 - 1 cup packed brown sugar
 - 1/4 teaspoon baking powder
 - 1/4 teaspoon baking soda
 - 1/2 cup butter, melted

Directions

Preheat oven to 350 degrees F (175 degree C).

Place the sliced apples in a 9 x 13 inch pan. Mix the white sugar, 1 tablespoon flour and ground cinnamon together, and sprinkle over apples. Pour water evenly over all.

Combine the oats, 1 cup flour, brown sugar, baking powder, baking soda and melted butter together. Crumble evenly over the apple mixture.

Bake at 350 degrees F (175 degrees C) for about 45 minutes.



Reliable Insurance Agency Adds Two New employees!



Megan Zander, a North Dakota native, graduated from Bismarck High School in 1999. From there, she took a year off to travel to Australia, returning to earn an Associate in Arts and Applied Sciences from Bismarck State College in 2003. For two years she studied Environmental Policy and Law at the University of Minnesota, Saint Paul. Megan obtained her MN P&C license in 2007 and added Life, Accident and Health in the spring of 2010. She looks forward to using her 16 years of customer service experience to fulfill Reliable Insurance Agency customers' needs.



Carrie Torgeson, a 1981 graduate of Duluth East, began working in the banking industry in customer service and operations. She owned and operated a daycare for 17 years while raising her family. In 2006, she took a position as Office Manager of the Pike Lake Area Wastewater Collection System and then moved back into the banking field at Pioneer National Bank. In May of 2012 she joined the Reliable Insurance Agency team as a receptionist.

Autumn Safety Tips

- Always get a flu vaccination. While it's not pleasant, it's much better than coming down with the flu, which can linger for weeks, and in some cases, can even be fatal.
- In order to generate body heat, pets who exercise heavily outdoors, or who live outdoors, should be given more food during colder seasons. Make sure outdoor animals have access to clean, fresh water that is not frozen.
- One of the best ways to avoid a cold or the flu is to wash your hands regularly. Make sure the water is hot, use plenty of soap, and keep the hands under the water for at least 30 seconds.
- Resist the temptation to use gas ovens or ranges as a heat source. It may seem like a good way to quickly heat up the kitchen when it's chilly out, but the unvented gas could actually build to combustible levels.

803 Carlton Avenue
Cloquet, MN 55720
Reliable Insurance Agency

A LOOK INSIDE:

- When Trip Insurance Makes Sense - 2
- Check Out Your Teen's Job - 2
- Heating System Check-Up - 3
- Apple Crisp Recipe - 4



When Trip Insurance Makes Sense

Should you bet that your expensive trip will come off without a hitch? Unforeseen events sometimes cause costly trips to be cancelled or interrupted. Trip-cancellation insurance could cover your financial losses when they do. Expect to pay a premium equal to 4% to 10% of the trip's nonrefundable travel costs for this coverage. Older travelers generally pay more than younger ones. How to decide if trip insurance is right for you ...

What's Covered

Covered reasons generally include health problems for the traveler(s) ... health problems for a non traveling member of the family that require the traveler to provide care (the policy will specify which relations qualify) ... the death of the traveler or a family member ... weather-related events and related natural disasters ... airplane mechanical problems ... airline strikes ... and terrorist events that result in mandatory evacuation. (Terrorist events typically must be within 30 days of travel and in a stop on your itinerary.)

Some policies offer as an option the right to cancel the trip "for any reason." This typically adds 40% to 50% to the cost of the policy, however, so it's worthwhile only if you're concerned about a particular cancellation cause that otherwise wouldn't be covered.

Examples: Your daughter is due to give birth not long after your cruise, and you want to be able to cancel if the baby arrives early. Or your best client sometimes has emergencies that require your attention on short notice.

Caution: You typically can't buy insurance for just a portion of a trip. For instance, if you are flying to Europe and staying in a hotel, you can't buy insurance to cover the hotel stay but not the flight (unless you are paying for the flight with frequent flier miles, which are not insurable). And if you can cancel your hotel reservation penalty-free before the trip starts, you may not need insurance.

Insurers often bundle trip-cancellation coverage together with lost-luggage coverage, foreign medical coverage - US medical insurance and Medicare rarely extend beyond the border. The terms of this additional coverage can vary greatly. Compare coverage limits and deductibles before settling on a policy.

When to Buy

Buy the insurance within 14 days of making your first trip-related payment. Policies purchased after this 14-day window closes often don't cover losses stemming from preexisting medical conditions. (Some companies extend this window to 21 or 30 days.) Buying coverage well in advance of the intended departure date also reduces the odds that losses will not be covered because they stem from "foreseen circumstances" - risks that were known at the time the policy was issued.

READY, SET, SCHOOL!



Now that school has started, use these guidelines to make sure you've covered all the bases.

Get Organized

Visit the pediatrician. Find out whether your child needs immunizations or a physical exam to participate in school activities. Make an appointment with a pediatrician, if necessary.

Plan transportation and child care. Arrange a carpool and/or after-school care for your child. Even if you don't plan to carpool, gather contact information for neighbors and other parents who may be able to help when needed.

Mark school events on the calendar. Create a master family schedule and add each person's appointments and activities. If you have children at more than one school, plan ahead to make sure a parent is available to attend each open house and family night.

Talk It Over

Review the rules. Get a copy of the school's guidelines and go over them with your child. Make sure he understands all the rules he'll be expected to follow.

Check in regularly. Ask your child how she feels about school. Talk over any issues she's concerned about, such as bullies or cliques.

Evaluate extracurricular activities. Talk with your child about extracurricular activities. Select fun activities that teach new skills, but avoid over scheduling your family or your child. Taking on too many activities can cause anxiety and distract children from schoolwork.

Meet Teachers and Staff

Talk with the teacher. Find out whether the teacher prefers to communicate by phone, e-mail, or written notes. Let the teacher know about things in your child's life that may affect her performance, such as health problems, a recent move, or family changes.

Learn about school resources.

Find out which professionals the school has on staff and what services they provide. Ask about the best way to get in touch with the principal, school counselor, or other staff members you may need to contact.

Make contact with the parent group.

The PTO or PTA will have lots of information about the school, including nuances and tips that aren't written down anywhere else.

Review Safety Routines

Discuss safe travel routes. Make sure your child knows how to get to and from school safely. If your child walks or rides a bike to school, review the route with her until you're sure she knows it. If she rides a bus, remind her where the bus stops and where to get on the bus after school. No matter how your child gets to school, remind her of safety issues she is likely to face, such as how to cross the street.

Do an insurance check-up.

Make sure you have adequate insurance to cover your child in case of accidents, especially during extracurricular activities. See your Reliable Insurance agent for more info.

Check Out Your Teen's Job

A job can be very rewarding for a teen as he/she gains hands-on experience, earns extra income, and learns new skills. However, sometimes what's required for the job is beyond what a teen can handle. In 2005, 54 youth under age 18 died from work-related injuries. It is estimated that approximately 160,000 youth sustain work-related injuries and illnesses each year. Take an active role in your child's employment, and know the laws. Be alert for signs of fatigue or stress as your child tries to balance the demands of work, school, home, and extracurricular activities.



Heating System Check-Up

Be sure to change the air filter in your furnace and check its efficiency before the cold weather begins. Call in a technician to check for and correct possibly hazardous carbon monoxide levels generated by your heating system. Stock up on several air filters for the winter, and change them every month. If you don't have a programmable thermostat, purchase one for the system to help lower your energy costs.



After your furnace has been tuned up to its maximum efficiency, take a moment to inspect your heating ducts and vents. Dust them off and clear away anything that may have gotten into them over the summer. Then check your windows and doors for any leaks that may compromise your heating efficiency. If you feel cold air coming in, purchase a sealing kit from the hardware store to keep the heat from escaping.