

Blueberry Tart Recipe

Ingredients

1 8-ounce sheet frozen puff pastry, thawed	1/4 cup heavy cream
1 large egg, beaten	1/2 teaspoon grated lemon zest
1 tablespoon granulated sugar	3 tablespoons confectioners' sugar
4 ounces cream cheese, softened	2 cups blueberries

Directions

Heat oven to 375° F. On a lightly floured surface, unfold the sheet of pastry and roll it into a 10-by-12-inch rectangle. Transfer to a parchment-lined baking sheet.

Using the tip of a knife, score a 1-inch border around the pastry without cutting all the way through. Brush the border with the egg and sprinkle with the granulated sugar. Bake until golden and puffed, 18 to 22 minutes.

Using the tip of a knife, rescore the border of the cooked pastry without cutting all the way through. Gently press down on the center of the pastry sheet to flatten it. Let cool to room temperature, 15 to 20 minutes.

Meanwhile, with an electric mixer, beat the cream cheese until smooth. Add the cream, lemon zest, and 2 tablespoons of the confectioners' sugar and beat until smooth. Spread the cream cheese mixture evenly within the borders of the pastry.

Arrange the blueberries in a single layer over the filling and sprinkle with the remaining tablespoon of confectioners' sugar.



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Drowsy Driving

Have you ever had that moment in the car when you just couldn't keep your eyes focused and you felt yourself drifting off the road? That's drowsy driving and it is basically the same as drunk driving but without being illegal, although just as dangerous. Most people don't comprehend that drowsy driving is simply unsafe. If you have to turn the music up, roll the windows down, and drink a gallon of coffee to keep your eyes open – pull over and take a nap.



1 in 24 adults admit to driving while drowsy. The average adult admits to only getting six hours of sleep each night when we know that we need at least eight hours to fully function. According to the CDC, an American dies every 15 minutes as a result of a fatal car crash and in just one year, the cost to our economy is over \$99 Billion. In terms of life and treasure – we cannot afford to ignore the costs of poor driving – including driving while drowsy.

Drowsy driving does not get as much attention as driving while under the influence of a substance or an impaired condition, but it should. It is a well-known fact that our nation is deprived of sleep and places more value on saving time than staying safe. This sleep-deprivation can

impact our ability to be focused and alert drivers. Just one unfocused moment can mean the difference between making a meeting on time and not making it all. Aim to arrive alive.

One major factor in drowsy driving may be the use of sleep aids. Try performing a search on a search engine for any popular sleep aid to see that the side effects may involve a sort of amnesia when not fully out of a person's system or may cause a person to doze off while driving or performing tasks which can lead to injury and death. In fact, the FDA is making a recommendation on dosage changes for sleep aids used by millions of Americans.

The bottom line...if you are sleepy, stay safe and stay home. Do not hit the road! 🌿



Summertime Safety Tips

- Staying hydrated in hot weather can help reduce the risk of heat-related illness. Keep water or sports drinks (with electrolytes) on hand to maintain hydration, and try to stay in a shady or air-conditioned location during the hottest parts of the afternoon.



- According to the Skin Cancer Foundation, getting one blistering sunburn when you're a kid doubles your chances of developing melanoma. When using sunscreen, apply as much as would fill a shot glass -- and if you're using both sunscreen and insect repellent, apply sunscreen first and then repellent.



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A LOOK INSIDE:

Safe Boating - 2

Motorcycle Safety - 3

Blueberry Tart Recipe - 4



10 ideas for smooth sailing

Whether you prefer sailboats or speedboats, spending time on the water can be a fun, relaxing way to pass the day. Just make sure proper safety gear and training are on board for the ride.

The U.S. Coast Guard reports 70 percent of boating accidents are caused by operator error. Reduce your risk the next time you set sail by setting a course for safety.

Wear a life jacket

The U.S. Coast Guard estimates that life jackets could have saved the lives of more than 80 percent of boating fatality victims.

Watch the weather forecast

Before departure, check local weather conditions. When boating, be mindful of the forecast and bring a radio. Get off the water if bad weather is approaching.

Keep an emergency kit on board

Keep maps, flares, a fire extinguisher, a first-aid kit and other emergency supplies in a floating pouch.

Steer safely

Always boat at safe speeds, especially in crowded areas. Steer clear of large boats that may be slow to stop or turn. Be aware of buoys and other navigational aids that have been placed to ensure your safety.

Bring a first mate

A primary navigator could become injured or incapacitated, so it's important to have at least one other person on board who is familiar with the boat's handling and operations.

Share your float plan

Tell someone where you're going and how long you'll be gone. Provide that person with the names of all passengers, your boat type, all registration information and your trip itinerary.



Don't drink and boat

Drugs and alcohol do not mix with boating. Sun, glare, wind, noise and vibration can exaggerate the effects of alcohol.

Know how to swim

Having swimming skills could save your life if you go overboard. The American Red Cross, the YMCA and other organizations offer swimming lessons for people of all ages and skill levels.

Complete a boating course

Some states require you to complete a boating safety course. Regardless of your state's requirements, it's important to be educated, aware and prepared for every boating circumstance that might arise.

Obtain a vessel safety check

The U.S. Coast Guard Auxiliary and U. S. Power Squadrons offer free boat examinations to verify the presence and condition of safety equipment required by state and federal regulations. To find an examination location near you, visit the Vessel Safety Check Examiners Database.

Of course, one more way boaters stay protected is through proper insurance coverage. Learn more about Reliable's insurance options for boat owners. 🌿



Ride Safe With These Motorcycle Tips

Motorcyclists know that riding gives them a freedom that driving a car just can't match. But the best riders also know that motorcycles require more focus to operate and don't provide the same protections cars do in the event of a crash. The best riders also take great care in all situations, whether they're in heavy traffic on the freeway, stuck in the rain or just taking a quick ride on a perfect day.

If your habits aren't as safe as they could be, or if you're new to motorcycling, don't worry! Instead, take time to improve. The quick safety tips below are a great place to start.

Want more? Check out the Motorcycle Safety Foundation (<http://www.msf-usa.org>) or the American Motorcyclist Association (www.americanmotorcyclist.com). And remember to give us at Reliable Insurance a call at (218)-879-4663 when you need to get coverage for your bike (or your home or auto, boat or more)!

First things first

- Wear proper safety gear and, most importantly, a helmet no matter how short your trip may be.
- Make sure you can be seen by other motorists. Make it easier for them by wearing reflective clothing, always using turn signals (and perhaps hand signals as well) and keeping your headlight on.
- Even when taking the above precautions, stay alert and assume that other drivers don't see you — especially at intersections and when making lane changes or passing.

- Be patient. Don't tailgate, and if someone is tailgating you, get out of their way.
- Don't ride after drinking or taking any medications that could impair your abilities.

Riding at night

- Again, make sure you're visible — particularly at dusk. Consider upgrading your headlight or adding other lights to your ride. Is your bike black? What about your clothing? Both will make you more difficult to see at night.
- Your vision needs to be clear, so keep your visor or goggles clean and free from scratches. If you don't use face or eye protection, consider it.
- Carry a flashlight or other emergency gear with you so a mechanical problem doesn't leave you stranded — and invisible — on the side of a dark road.

Bad weather?

- Keep rain and cold-weather gear handy. Riding isn't just more enjoyable when you're warm and dry — it's safer, too.
- Use extreme caution when it first begins to rain, as the roads are most slick at that point. Pull over and wait if necessary. It's better to be late than ride in unsafe conditions.

We wish that all of your rides could be on sunny days with wide-open roads, but we know that's not going to happen. So think about safety every time you start up your bike!

