

Watch for our new Life Insurance commercial starring Scott!

Scott Wojtysiak is there for you at every stage of life when you choose Reliable Insurance to protect your assets!



Reliable Insurance Agency
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Reliable News



Spring 2013

Reliable Insurance Agency Adds A New employee!



Micki Wojtysiak grew up in the Duluth area and graduated from Proctor High School in 2001. She earned her Associates Degree in Medical Administration and spent 12 years as a medical transcriptionist. Using her knowledge in the health care field, Micki decided to pursue her Life and Health insurance license in January 2013 and her Property and Casualty license in February 2013. Outside of work, Micki loves spending time with her husband, Scott, and their 2 children, Izzy and TJ. They enjoy camping, any sporting activity, spending time on home improvements and gardening.



Spring Safety Tips

- Spring time is a perfect time to clean out the winter from your home. Spring cleaning generally involves a series of tasks from lifting and bending, to moving objects, climbing stairs or ladders as well as other physical tasks. Make safety a priority when you start your spring cleaning.
- Check the batteries in your smoke alarms and carbon monoxide detectors. Batteries in smoke detectors should be replaced yearly, and there should be smoke detectors on every floor of your home (including the basement) and outside bedrooms or sleeping areas.
- Replace light bulbs (outside and inside). You'll be taking out the step ladder to test your smoke and carbon monoxide detectors, use the ladder to change the light bulbs as well.
- Clean out your medicine cabinet and dispose of any expired or unused medications properly. Talk to your city or county government trash and recycling service or your local pharmacist for medicine disposal in your area.
- Check your fire extinguisher. Make sure safety seals, tamper indicators and maintenance tags are not broken or missing. Examine for signs of physical damage, corrosion, leakage or a clogged nozzle. Check the pressure gauge reading or indicator. It should be in the operable range or position.
- Plan and practice your family escape plan.
- Check your first aid kit and replace any missing supplies.



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Life Insurance: Who Needs It?

Do you need life insurance? That depends. Does anyone depend on you? Do you have parents, children, a spouse or a business? Just because you're young and healthy doesn't mean you can afford the financial risk of not having insurance.

Life insurance provides cash after you're gone. This cash (known as the death benefit) replaces your income and can help your family meet important financial needs, such as mortgage payments and college savings. Emotional struggles needn't be compounded by financial difficulties. You may need life insurance if:

You're married. Most families depend on two incomes. Could your family maintain its standard of living on your spouse's income alone?

You're a single parent. You're the caregiver, breadwinner and so much more. Yet nearly four in 10 single parents have no life insurance. With so much responsibility, you need to make doubly sure you have enough life insurance to safeguard your children's financial future.

You're a stay-at-home parent. Just because you don't get a salary doesn't mean you don't make a financial contribution. Childcare, transportation, cleaning, cooking—their replacement value is often severely underestimated. With life insurance, your family can afford to preserve their quality of life.

You're retired or planning for retirement. If your children are on their own and your mortgage is paid off, you may feel your need for life insurance has passed. But if you died today, your spouse still would face daily living expenses. What if he or she out-lived you by 10, 20 or 30 years? It's certainly possible nowadays. Would your spouse have to make drastic lifestyle adjustments to make ends meet? Adequate life insurance coverage can help widows and widowers avoid financial struggles in retirement.

You're a small business owner. Life insurance can also protect your business. What would happen if you, your partner or a key employee, died? Life insurance can help.

PUT SAFETY ON YOUR HOME IMPROVEMENT BLUEPRINT



Home improvement accidents send hundreds of thousands of people to the emergency room each year. If you're determined to tackle a do-it-yourself (DIY) project, good for you! Just be sure safety is part of your plan.

Safety Tips for the Amateur DIYer

Keep a first aid kit handy. Anticipate those bumps, scrapes or something more serious with a basic first aid kit that's easy to carry, latches securely and can be opened quickly when needed.

Use the 4-to-1 rule for proper ladder placement. For every four feet of ladder height, the bottom of the ladder should be one foot away from the wall or object it is leaning against. Remember to read the instructions and warning labels before using a ladder. They'll help you determine the proper ladder for the job and give you ladder weight and height limits.

Pay attention to ladder length. Always use a ladder long enough for the task. A lot of accidents happen because the ladder is too short.

Forego fashion. Wear safety glasses to protect your eyes from debris and avoid jewelry while using power tools. Don't wear watches, bracelets and long sleeves that can get caught in moving parts. If you're operating a loud power tool, wear earplugs to minimize damage to your ears.

Follow instructions, not intuition. As with any household appliance, power tools should be maintained and used according to the manufacturer's warnings, precautions and instructions. Also, check the switch on a power tool or garden appliance to make sure it's "OFF" before you plug it in.

Never leave an active power tool unattended. Unplug power tools before leaving the room and store them out of children's reach.

Be aware of your surroundings. If you're working with someone else, make sure you know where they are at all times to prevent accidents. Be aware of people entering your work area and keep children and pets away from tools and projects.

Keep your workspace clean. Properly store or place power tools, sharp tools and other dangerous materials on high shelves out of a child's reach. Or, consider placing them in a locked storage cabinet. Also, make sure your workspace is well lit.

Before you mow, have your owner's manual in tow. When pulling out the lawn mower for the first time this year, brush up on how to operate it by reading the owner's manual. Know how to stop the machine in case of an emergency.

If you have a gas-powered mower, store the gas in a UL Classified safety can.

Always start your mower outdoors. Never operate it where carbon monoxide (CO) can collect, such as in a closed garage, storage shed or basement.

Never operate an electric or gas-powered lawn mower on wet grass.

Use the right extension cords. If you're tackling an outdoor project, make sure extension cords are rated for outdoor use.

Look for the UL Mark. Always look for the UL Mark before buying a power tool, garden appliance or electrical product. The UL Mark means representative samples of that product have been tested against stringent safety standards for fire, electric shock and other safety hazards.

Keep Your Eyes On The Road

The National Safety Council estimates that 23 percent of all motor vehicle crashes involve cell phone use, and distracted driving is becoming an increasingly large problem on our nation's roadways. Talking on a cell phone while driving makes you four times more likely to crash, and texting while driving increases your chance of crashing by up to 8 to 23 times.

To cut down on distractions, pull over to make phone calls, resist the urge to text while driving, and adjust the radio at stops.



Identity Theft & Your Taxes

A new type of fraud involves the theft of personal information, most commonly social security numbers, where criminals file false tax returns and claim the refund.

Many times people are unaware they have become a victim until they file their own taxes and are notified by the Internal Revenue Service that a return has already been filed in their name.

So how do prevent yourself from becoming a victim?

Secure personal information in your home, check your credit report annually, and don't give a business your social security

number just because they ask. Give it only when required.

Also, trust your instincts about your tax preparer. If they promise to secure larger returns than competitors, or offer "free money" without any paperwork, you might want to think twice.

If you suspect that your personal information has been stolen, contact your local IRS office immediately.

They have forms for you to fill out in order to minimize your losses and aide them in finding suspects who committed the fraud.