

And the Answer Is...

Every once and a while, with so much going on in the world that isn't very funny, you need a good laugh. Here are our nominations to bring a smile to your face - they are actual answers given by children when taking a science quiz.

Q: Name the four seasons.

A: Salt, pepper, mustard and vinegar.

Q: Explain one of the processes by which water can be made safe to drink.

A: Flirtation makes water safe to drink because it removes large pollutants like grit, sand, dead sheep and canoeists.

Q: How is dew formed?

A: The sun shines down on the leaves and makes them perspire.

Q: How can you delay milk turning sour?

A: Keep it in the cow.

Q: What happens to a boy when he reaches puberty?

A: He says good-bye to his boyhood and looks forward to his adultery.

Q: Name a major disease associated with cigarettes.

A: Premature death.

Q: What causes the tides in the oceans?

A: The tides are a fight between the Earth and the Moon. All water tends to flow towards the moon, because there is no water on the moon, and nature hates a vacuum. I forget where the sun joins in this fight.

Q: How are the main parts of the body categorized?

A: The body is consisted into three parts--the brainium, the borax and the abdominal cavity. The brainium contains the brain; the borax contains the heart and lungs, and the abdominal cavity contains the five bowels, A,E, I,O, and U

Q: What is the fibula?

A: A small lie.

Q: What does "varicose" mean?

A: Nearby.

Q: Give the meaning of the term "Caesarean Section"

A: The Caesarean Section is a district in Rome.

Q: What does the word "benign" mean?

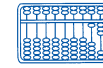
A: Benign is what you will be after you be eight.



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The STANTON ADVANTAGE



A Newsletter for the Customers of Stanton Insurance Agency

Keep Track of Your Household

The recent devastation along the gulf coast and the tragic house explosion in Weston earlier this month remind us all that we need to keep a comprehensive inventory of our household possessions. Whether by Mother Nature or an accidental fire, if your household possessions are damaged or destroyed, you'd probably have a hard time recalling the price (and description) of every item unless you have a thorough home inventory on hand.

A home inventory is a detailed list of the personal property located in your home. You should also include property that you have stored elsewhere, perhaps in a storage area or a garage on the premises. Your list should include your furniture, jewelry, artwork, antiques, appliances, kitchen contents, clothes, carpets, drapes, computer equipment, television sets, CD players (and other audio or audiovisual equipment), musical instruments, clocks, mirrors, linens, lawn mowers, snow equipment, tools, sports equipment, and any other item of value.

An inventory is especially important for insurance purposes. When you make an insurance claim for damaged, lost, or stolen property,

your policy will require you to show the quantity, description, and amount of loss associated with each item. You'll also be asked to provide copies of bills, receipts, or other documentation to support your figures. If you omit some items or fail to include an adequate description of others, you may receive less than full compensation for your losses. Relying solely on your memory can be an expensive mistake. As an exercise, try to name every item in your kitchen junk drawer, and then imagine having to do that for the whole house!

Finally, remember that an inventory—whether it takes the form of a written list, a series of photographs, or a videocassette—will do you no good if it's lost in a fire or has otherwise vanished (as might have been the case in the Weston home explosion). Although you may want to have a copy of your inventory at home, you should also store a copy in a secure location, such as a safe-deposit box or your office at work. Include copies of your receipts and other supporting documentation. Last but not least, you should update your home inventory at least annually to make sure that it accurately reflects your home's contents.



This Should Make You Laugh (we hope!)

Each year, The Washington Post asks its readers to take any word from the dictionary, alter it by adding, subtracting, or changing one letter, and then supply a new definition. Here are some of this year's winners:

- 1) Intaxication: (n) Euphoria at getting a tax refund, which lasts until you realize it was your money to start with.
- 2) Beelzebug: (n) Satan in the form of a mosquito, that gets into your bedroom at three in the morning and cannot be cast out.
- 3) Giraffiti: Vandalism spray-painted very, very high.

Proper Storm Preparation – Part 1

This is the first in a series of articles designed to help to prepare you to deal with having a significant storm like a category 3, 4, or 5 Hurricane strike your area.

It helps to be familiar with the terms that the National Weather Service uses to indicate the likelihood of severe weather in your area. A "hurricane watch" means that hurricane conditions (winds in excess of 74 mph) are *possible* in your area within 36 hours. A "hurricane warning" means that these same conditions are now *expected* within 24 hours. Once a hurricane watch has been posted for the area, you should begin taking the steps to protect your property, your belongings, and yourself, which includes having a "Disaster Supply Kit" packed and ready to go should you be asked to evacuate. It should contain the following items so that you can provide your family with the

basic necessities for a 3-day period:

- Bottled water (one gallon/person/day)
- Canned, non-perishable foods (3-day supply)
- Manual can opener and eating utensils
- First-aid kit
- Flashlights (one per person)
- Batteries
- Portable radio
- Tool kit (small hammer, nails, pliers, screwdriver, small knife, duct tape)
- Change of clothing and footwear
- Sleeping bags

Be sure to have the *disaster supply kit* items in backpacks or duffel bags should you be forced to evacuate. Finally, bring along your most valuable papers in a waterproof container.

Next issue, we will cover what you should be doing when the storm actually hits.



It's The Law— And Your Kids Must Obey It

We recommend that before you allow your child to drive you have them sign an agreement with you detailing how they will drive—because while the state gives them the license, it is ultimately you who gives them permission. This agreement should reinforce the laws that apply to new drivers, specifically:

- That they are not allowed to give a ride to anyone other than a family member for the first six months—this means no friends or teammates.
- That they will stop at stop signs and properly yield the right of way (hopefully you've been setting a good example for them on this).
- That new drivers cannot operate between 12:00 AM and 5:00 AM (which turns into a very easy way to give them an 11:45 curfew).

■ That for drivers under the age of 21, the legal limit of intoxication is not .08 as it is for adults, but rather .02. We had an insured whose 18-year old son stated that he had only had 1/2 a beer "to be part of the crowd." He was pulled over and lost his license for seven months. So take the time to have them sign a written agreement stating that they will not "Drink and Drive."

Finally, perhaps the best thing that you can do is to emphasize a "common sense" approach to driving with them. They should never consider racing against someone else, and if they are tired, they shouldn't drive—even if it requires having to have you come and pick them up from whenever they are. Simply stated, if they drive carefully and treat their new license like the privilege that it is, then everyone will benefit.



Stanton on Insurance

Customer Comment
From a Claims' Survey

“Due to Stanton's extra effort, I received a better claim settlement than originally offered.”

Each issue, this section will contain some notes about the programs and coverages that we offer that we think you should know about.

■ The longer we're in this business, the more we understand how crucial it is for us to maintain control and actively participate in all aspects of client servicing, particularly claims management. If you have an insurance claim, we urge you to speak to us first before talking with the insurance company holding your policy – we can often direct you to the proper person or provide you with some "insider knowledge" that will help to insure (pardon the pun) a rapid and equitable resolution to your claim. We are particularly proud of Leah Pomber, our claims specialist, who capitalizes on her law school experience and applied expertise whenever she's obtaining coverage or tracking a questionable claim.

■ This month, when you turn your clocks back an hour at the end of "daylight savings" time, remember to change the batteries in the smoke detectors in your home.

■ In light of the recent catastrophic losses that occurred on the gulf coast as a result of Hurricane Katrina, we wanted to remind you that Flood Insurance, while available, is not included in any Homeowner's Policies. If you live in an area (flood zone) that might be susceptible to this kind of occurrence, we recommend that you speak to us ASAP about obtaining a separate policy that it can be added to your existing coverage.

■ On the other hand, Earthquake Insurance is a policy "add-on," – if you are interested in adding it to your existing policy, call us today.

■ Finally, before the next weather-related blackout occurs, stop by our offices and pick up an emergency flashlight, absolutely free of charge.



Some Factoids Completely Unrelated To Insurance

- It is impossible to lick your elbow.
- Coca-Cola was originally green.
- Men can read smaller print than women can; women can hear better.
- If a statue in the park of a person on a horse has both front legs in the air, the person died in battle. If the horse has one front leg in the air, the person died as a result of wounds received in the battle. If the horse has all four legs on the ground, the person died of natural causes.
- The State with the highest percentage of people who walk to work: Alaska.
- The percentage of Africa that is wilderness: 28% – the percentage of North America that is wilderness: 38%.
- Many years ago in Scotland, a new game was invented. It was ruled "Gentlemen Only... Ladies Forbidden"... and thus the word GOLF entered into the English language.
- The cost of raising a medium-size dog to the age of eleven: \$6,400.00.
- Every day more money is printed for Monopoly than the US Treasury.
- Now—how many of you have already tried to lick your elbow?

