

## *Trick or Treat Safety Tips-*

- Have each child carry or wear something lit**, such as a flashlight, glow bracelet, light up shoes or necklace
- Adults should plan out a route in advance** and check it during the daylight for such obstacles as broken sidewalks (or no sidewalks), construction timber, or other obstacles that could trip up trick or treaters. Trick or treat in familiar neighborhoods or areas.
- Avoid costumes that drag on the ground.** While cute initially, costumes that drag can trip up little feet, get caught on bushes, and create a tussle that sometimes results in the child wanting to remove the costume. Remember, kids who trick or treat want to be costumed AND comfortable.
- Be sure a child's mask allows full visibility and breathing.** Spiderman masks, for example, sometimes only have small eye slits and nothing for the nose or mouth. Parents should try on masks for size and not hesitate to cut out larger openings for a trick or treaters comfort. If possible, find a mask that "breathes" and is easy to put on and off.
- Trick or treaters should walk**, not run, and should never cut across lawns or driveways. Obstacles could exist that aren't readily visible in the evening.
- Only carry flexible props**, such as knives, swords, ninja items, etc., that can't cause injury if a kid accidentally falls.
- Only trick or treat at houses that are lit.** Residents who do not wish to be bothered by trick or treaters often leave off their lights as a sign; respect their preference by only going to houses that are lit.

## *Term Life Insurance-*

We've said it here before, but it bears repeating, for family protection, value to coverage, Term life insurance is the way to go. As people live longer, life insurance is getting less and less expensive. A 30 year healthy male, non-smoker can get a \$1,000,000 twenty year term for as little as \$35 per month (\$420 annual). Call us to compare. We have all the major carriers including SBLI and Banner.

## *Home heating tips to save money:*

With heating oil and natural gas prices projected to be even higher this winter than they were last, we offer the following tips to save you money.

### **Maximize Efficiency:**

**Check your heating system before you turn it on for the winter.** Keeping your furnace clean, lubricated, and properly adjusted can save about 5 percent on your heating bill

**Consider replacing an old furnace.** Today's furnaces are about 25 percent more efficient than they were in the 1980s

### **Minimize Heat Loss:**

**Seal up the leaks.** Sealing and insulating duct systems can cut heating costs by as much as 40 percent.

**Add insulation to your home's attic.** Even if your attic floor already has a couple of inches of insulation, another six inches can help.

**Wrap an insulation blanket around your hot water pipes and tank.** This is especially valuable for older water heaters and can save up to 10 percent on water-heating costs.

**Don't use an open-hearth fireplace for heat.** The heated air that's drawn from your home and up the chimney offsets almost all the warmth that a fire provides.

**Keep your fireplace damper closed when you don't have a fire burning.** This will prevent up to 8 percent of your furnace-heated air from going up the chimney home for free.

### **Conserve Heat:**

**Turn down the thermostat a little.** For every two degrees you lower the thermostat, you'll save about 4 percent on heating bills.

**Consider a programmable thermostat.** One of these can help you cut heating costs as much as 20%.

**Reduce hot water temperature.** Save 7 to 11 percent of water-heating costs by keeping your water heater at the "normal" setting or 120°.

**Shorten showers.** Showers account for two-thirds of your water-heating costs, so even shaving off a few minutes can help.

### *Winter is around the corner:*

I hate to think it, but winter is around the corner. Ice, snow & wind can have devastating effects on your home. The time to winterize is before the snow begins to fall. Here are some suggested precautions:

- Maintain gutters.** Removing leaves, acorns, sticks & debris from gutters so that snow & ice can drain properly can help prevent dreaded ice dams.
- Trim trees & remove dead branches.** Ice, snow & wind can cause weak trees or branches to break damaging your home, car or injuring someone.
- Check Insulation.** Add extra insulation to attics, basements and crawl spaces. If too much heat escapes through the attic it can cause snow or ice to melt on the roof. Water re-freezing causes more snow & ice to build up resulting in collapsed roofs & ice dams. Ideally, the attic should be five to ten degrees warmer than the outside air.
- Keep your home warm.** The temperature in your house should be at least 65 degrees. The temperature inside the walls where the pipes are located is colder than the walls themselves.

### *Johnson & Rohan Insurance*

50 Salem Street, PO Box 52  
Lynnfield, MA 01940  
781-224-0909  
(fax) 781-224-0546

### *The Best Auto Insurance Rates-*

The best drivers get the best rates. If you have been licensed over 6 years and have had no moving violations (speeding tickets etc) & no at-fault accidents then you are a "99" driver. One of the most frustrating consumer tickets is for the expired, annual inspection sticker. The state's driving record surcharge penalty for a lapsed inspection sticker is the same as the surcharge penalty for a speeding ticket. So, take a look at your inspection sticker. Please call us if you have any questions. We have access to Registry of Motor Vehicle's inspection data.

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**"Every time you smile at someone, it is an action of love, a gift to that person, a beautiful thing." – Mother Teresa**

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THANK YOU  
FOR INSURING  
WITH  
Us!