

# WELCH'S INSURANCE TIDBITS



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## Falling flat-screen TVs a growing threat for kids

By: Alex Johnson, reporter msnbc.com

Nearly 17,000 children were rushed to emergency rooms in 2007, the last year for which complete figures were available, after heavy or unstable furniture fell over on them. The study, published in the journal *Clinical Pediatrics* by researchers at Nationwide Children's Hospital in Columbus, Ohio, found that such injuries had risen 41 percent since 1990.

The increase correlated with the popularity of ever-bigger flat-panel televisions that Americans have brought into their homes in that time, along with the entertainment centers and narrow, less-stable stands to hold them. Injuries from televisions alone accounted for nearly half of all injuries related to falling furniture during the study period - 47 percent.

Three-quarters of the victims of falling furniture are younger than 6 years old, and children that age "simply don't recognize the danger of climbing on furniture," said Gary Smith, director of the Center for Injury Research and Policy at Nationwide Children's Hospital.

That makes it imperative that parents take steps to secure flat-panel TVs, which have narrow centers of gravity, and other top-heavy pieces, said Yvonne Holguin-Duran, a child safety specialist with University Health Systems in San Antonio, Texas.

### **Tougher voluntary rules have little impact**

Like many other childhood bumps and bruises, most of the injuries related to falling furniture were minor. But 3 percent of the 264,200 children whose cases were reviewed from 1990 to 2007 were injured seriously enough to require hospital admission - most of them for head and neck injuries - and about 300 of them died.

The report "demonstrates the inadequacy of current prevention and strategies and underscores the need for increased prevention efforts," Smith said. □

### **'Keep an eye on your child'**

In 2005, Congress took a stab at the problem. Rep. Allyson Schwartz, D-Pa., introduced legislation that would have required the U.S. Consumer Product Safety Commission to set more rigorous standards for furniture that "poses a substantial risk of tipping" or that includes a glass surface or pane.

That measure died in committee. It again died in committee after Schwartz tried a second time in late 2007.

Until laws are strengthened to mandate safety straps and anchor mechanisms, parents are largely on their own in making sure their homes are safe, Smith said. Fortunately, he said, "following a few simple prevention steps" dramatically reduce the likelihood of injury:

- Place television sets low to the ground and near the backs of their stands.
- Strap televisions and other large furniture to the wall with safety straps or L-Brackets.
- Buy furniture with wide legs or with solid bases.
- Install drawer stops on chests of drawers and place heavy items close to the floor on shelves.
- Eliminate kids' impulse to climb by remembering not to place items like toys or the remote control on top of furniture or the television.
- Always keep tabs on where your kids are and what they are doing.

You can read the complete article at  
<http://www.msnbc.msn.com/id/30686493> ■

## Eco Friendly Office Hours

Because we have very few calls or visits after 4:30pm daily we are adopting new office hours of 8am – 4:30pm. This saves on office costs of staffing and utilities for a more efficient, earth-friendly environment. We will be happy to meet with you by appointment after 4:30 or on Saturdays. ■

## Welch's Cooking Corner

Aloha Pork Chop Skillet brought to you by kraftfoods.com:

### Ingredients:

- 2 teaspoons oil
- 4 (6 ounce) bone-in pork chops
- 1 medium red pepper, cut into chunks
- 1 medium yellow pepper, cut into chunks
- 2 (8 ounce) cans pineapple chunks in juice, undrained
- ½ cup fat-free, reduced sodium chicken broth
- ¼ cup KRAFT CATALINA Dressing
- 1 ½ teaspoons garlic powder
- 1 ½ cup MINUTE White Rice, uncooked

### Cooking Directions:

1. Heat oil in large nonstick skillet on medium-high heat. Add chops; cook 5 minutes on each side or until browned on both sides.
2. Add peppers, pineapple with its juice, broth, dressing and garlic powder; mix well. Bring to boil.
3. Stir in rice; cover. Reduce heat to medium-low; simmer 5 minutes or until chops are cooked through (160 degrees F.) Remove from heat; let stand 5 min.

Yield: 4 servings. ■

## How can I insure against loss of income?

If you were disabled and unable to work as a result of an accident or illness, what would you and your family do for income?

Disability income insurance, which complements health insurance, can replace lost income. 43% of all people age 40 will have a long-term (lasting 90 days or more) disability event by age 65.

There are 3 basic ways to replace income:

### 1. Employer – paid disability insurance

This is required in most states. Most employers provide some short-term sick leave. Many larger employers provide long-term disability coverage as well, typically with benefits up to 60% of salary lasting 5 years to age 65, and in some cases extend for life.

### 2. Social Security disability benefits

This can be paid to workers whose disability is expected to last at least 12 months and is so severe that no gainful employment can be performed.

### 3. Individual disability income insurance policies

Other limits replacement income is available for workers under some circumstances from workers compensation (if the injury or illness is job-related), auto insurance (if disability results from an auto accident) and the department of Veterans Affairs.

For most workers, even those with some employer-paid coverage, an individual disability income policy is the best way to ensure adequate income in the event of disability. When you buy a private disability income policy, you can expect to replace from 50% to 70% of income. Insurers won't replace all your income because they want you to have an incentive to return to work. However, when you pay the premiums yourself, disability benefits are not taxed. (Benefits from employer-paid policies are subject to income tax.) [www.iii.org](http://www.iii.org) ■

# We're on a mission

## National Safety Council - TEEN DRIVER

Traffic crashes are the leading cause of teen fatalities, accounting for 38% of all teen deaths in the United States. Chances are your community has been struck by a tragic accident involving a teenage friend, classmate or family member. The National Safety Council is trailblazing new ground to confront this crisis on a national level.

We're on a mission to inform teens and their parents that they can beat the odds.

**Join Us** as we launch new strategies to:

- Reduce teen drivers' exposure to **risk**
- Modify risky driving **behavior**
- Develop driver skills and **experience**

### Reducing risk

All new drivers can make wrong decisions behind the wheel; however teens are the most at jeopardy. They bring to the road a unique mix of inexperience, distraction, peer pressure and a tendency to underestimate risk.

The National Safety Council pioneers research, symposiums and partnerships to identify and reduce the major risk factors teenage drivers face.

What you should know about:

- **Teen passengers**
- **Nighttime driving**
- **New Technology and teen drivers**
- **Inexperience and extended learner's permits**

Learn what you can do as a **parent** to curb these risks

### Modifying risky behavior

Most Americans typically learn to drive during the teen years, when the brain is not fully mature yet. Recent research is beginning to give us insight why many teens have difficulty regulating risk-taking behavior:

- The area of the brain that weighs consequences, suppresses impulses and organizes thoughts does not fully mature until about age 25.
- Hormones are more active in teens, which influence the brain's neurochemicals that regulate excitability and mood. The result can be thrill-seeking behavior and experiences that create intense feelings.

Learning to regulate driving behavior comes with time and practice.

**Defensive Driving Course-Alive at 25°** offers a balanced approach to help teens not only regulate their own driving behavior, but also help them deal with the actual issues that can influence their driving behavior.

### Developing Skills

Driver education programs play a role in preparing teens to drive, but should not be viewed as the end of the learning-to-drive process. In order to develop safe driving skills, inexperienced drivers need opportunities to improve through gradual exposure to increasingly-challenging driving tasks. Teens become safer drivers with more driving experience.

In some states, the completion of driver education qualifies a teen for full driving privileges. The National Safety Council believes this is not a wise approach. Research shows that significant hours of behind-the-wheel experience are necessary to reduce crash-involvement risk. **Parental involvement** and state-imposed **Graduated Driver Licensing** play important roles in developing skills.

### The Hard Truth

Every day - more than 10 young drivers age 15-20 are killed in crashes and another 745 are injured.

About 25% of crashes killing young drivers involve alcohol.

39% of young male drivers and 26% of young female drivers were speeding at the time of their fatal crash.

Although young drivers only represent 6% of all licensed drivers, they are the drivers in 16% of all traffic crashes. Go to <http://teendriver.nsc.org> for more information. ■

## New Licensed Agent

Welch's Insurance would like to introduce our newest licensed agent to our clients. Sandy Martin has been with our agency since November of 2008 and recently passed her Iowa Personal Lines licensing exams. Please congratulate Sandy when you see her! ■

## Welch's Insurance Goes Green

Welch's Insurance thinks that it's keen to go "Green"! Part of our process of going "Green" is to try to reduce the amount of paper that we use in the office. There is 83 million tons of paper thrown away each year and only about half of that is recycled. Much of that wasted paper is generated by businesses. The average office worker uses 10,000 sheets of copy paper per year - that's one sheet every 12 minutes.

Approximately 90 percent of the writing and printing paper made in the United States is virgin paper (paper made from wood pulp and containing no recycled material), according to the Recycled Paper Coalition. Recycled paper makes environmental and financial sense, because compared with virgin paper, it:

- Saves trees, water, energy, and landfill space
- Produces less air, water, and soil pollution
- Helps protect ecosystems
- Requires less bleaching during manufacturing, which reduces the use and the need to dispose of toxic chemicals

You can be a part of Welch's going "Green" process by giving us your email address. We can email you for a signature and even this newsletter instead of printing another piece of paper to mail to you. ■

## How Many Agents do you call?

How many different agents do you have to call to handle your insurance needs? Do you have one for your auto insurance, another for your home, and yet another for your life insurance? It doesn't need to be that confusing.

One of the real problems with spreading your insurance coverages around is that, unless you are very experienced student of insurance contracts, you could be creating gaps in coverage. One agent cannot possibly know all the details of another agent's coverage plan and how there might be overlaps or gaps in your overall coverage. The overwhelming trend today, when it is possible, is to keep your insurance coverage with only one agency. Not only does this provide a solution to the "right hand not knowing what the left hand is doing" when it comes to gaps and overlaps in coverage, but there are often serious discounts available for having all your coverage with a particular company. You also have the convenience of only one agent to call for all your insurance needs.

For most of our clients we do handle all of their insurance coverage. If for any reason we are not presently taking care of all your insurance needs, please give us a call and we will do a thorough review and provide you with our professional advice. ■

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New office hours:  
Changed from 8-5  
PM to 8-4:30 PM