

The KEELSON Review

Insurance News for Individuals and Families

Protecting Your Home From Unpredictable Weather

As you may know, the weather in the Pacific Northwest is very unpredictable. Safeguarding your home from the possibility of costly future repairs is ultimately your responsibility. Keeping your home in good condition year round can be beneficial. Some of the maintenance may need to be done with the assistance of a licensed contractor.

Monthly Maintenance:

Develop a monthly routine of checking the components and mechanical systems throughout your home.

Periodically check your smoke and carbon monoxide detectors for working batteries.

Examine doors and windows for proper operation and accessibility.

Inspect heating, ventilation, A/C and water heater units for proper and efficient operation.

Check fire extinguishers for proper operation.

Inspect all main circuit breaker or electrical panels and sub panels for loose connections.

Check faucets and drains for proper flow, dripping and drainage of all sinks, showers and bathtubs.

Some seasonal exterior maintenance may be required as well. Suggestions for maintenance for the exterior are: Clean all gutters and downspouts. Clean all leaves and debris from window wells, A/C units and foundation. Trim all trees and shrubs that can cause water damage to the siding or roof. Check the roof for damaged or missing shingles and the exterior for dry rot damage or missing siding. Check all exterior painting for peeling and cracking, which may result in potential water leaks or moisture problems.

During the winter be sure to prepare for sudden and unpredictable changes in the weather. Ice and snow can cause seepage to walls and ceilings resulting in cracking and the possible collapse of the roof. Avoid a warm attic by properly insulating the attic floor. This insulation can help with heating bills as well as provide

for continuous ventilation of attic air.

Plumbing is one of the most vulnerable places to have a loss. The plumbing is located in the outer walls of your home; this exposes your pipes to colder temperatures than other parts of the home. This exposure can result in freezing or bursting pipes. Protect your pipes by: Properly insulating unfinished rooms, such as garages, where pipes may be exposed. Consider snap on insulation. Drain and shut off pipes flowing to the outside faucets. Leaving faucets dripping and cabinet doors open while you are away to expose pipes to warmer air can help. Install a low temperature alarm if you are frequently away.

Improperly used or poorly maintained heating systems, such as furnaces, fireplaces or wood stoves, can cause fires, puff backs and smoke damage. These items need maintenance too. Remember to service furnaces or boilers at least once a year. Clean chimneys and flues periodically. Check your local listings for chimney sweeps to do the work.

Although no one can predict the weather, possible losses, or damages, we can all do our part to help prevent them. In the event of a loss or damage to your home or property, the most important action is to contact your agent immediately. For further information or coverage questions be sure to contact us.

"Nothing good ever comes of violence." - Martin Luther

"There is more to life than increasing its speed" - Mohandas Ghandi

Strange Laws:

In parts of Alaska it is illegal to feed alcohol to a moose.

It is against the law to hunt whales in Oklahoma.

It is illegal to hunt camels in the state of Arizona.

In Michigan it's illegal to place a skunk inside your bosses desk.

You can't plow a cotton field with an elephant in North Carolina.



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Health Tips

Being overweight seems to be one of the hot button issues in healthcare today. Why? Simply put, Americans are eating more and exercising less. To reverse this trend we must be aware of what we eat and how much we exercise.

Nutrition Facts	
Serving Size 1 cup (228g) Servings Per Container 2	
Amount Per Serving	
Calories 250	Calories from Fat 110
% Daily Value*	
Total Fat 12g	18%
Saturated Fat 3g	15%
Trans Fat 3g	
Cholesterol 30mg	10%
Sodium 470mg	20%
Potassium 700mg	20%
Total Carbohydrate 31g	10%
Dietary Fiber 0g	0%
Sugars 5g	
Protein 5g	
Vitamin A	4%
Vitamin C	2%
Calcium	20%
Iron	4%

* Percent Daily Values are based on a 2,000 calorie diet. Your Daily Values may be higher or lower depending on your calorie needs.

	Calories: 2,000	2,500
Total Fat	Less than 65g	80g
Sat Fat	Less than 20g	25g
Cholesterol	Less than 300mg	300mg
Sodium	Less than 2,400mg	2,400mg
Total Carbohydrate	300g	375g
Dietary Fiber	25g	30g

Start Here →

Check Calories

Limit these Nutrients

Get Enough of these Nutrients

Footnote

Quick Guide to % DV

• 5% or less is Low

• 20% or more is High

Problem #1: We are eating fatty foods. First, look at the serving size to help portion control. Next look at the calories listed. Ration your daily caloric intake to 2,000 calories. Next, look at the nutrients. Limit fats, cholesterol, and sodium, but get a proportionate amount of potassium, fiber, calcium, iron and vitamins. Last look to the “% Daily Value” column.

Problem #2: “Reduced-fat” or “fat-free” foods and drinks have been a popular way to maintain weight control. Many of these foods and drinks have the same amount of calories as regular food, or added sugar (skimping on healthy nutrients) to keep the flavor. Even worse, some of us may feel that we can eat or drink twice as much, because it contains less fat.

Problem #3: We are eating larger portions. According to the National Institute of Health, the portions we receive from restaurants and convenience stores are larger than they were 20 years ago.

Problem #4: We are not as physically active today. Most of us spend most of our time sitting at a desk working rather than being physically active. You should receive between 30 to 60 minutes of physical activity a day.

To learn more about keeping healthy, please visit the National Institute of Health website at <http://www.nhlbi.nih.gov/health/public/heart/obesity/wecan/index.htm>.

We are Moving our Office

After 50 years on the corner of 12th and Morrison in downtown Portland, Keelson Partners is moving to the Union Bank of California building to accommodate our growth. Our new address on January 1st is 707 SW Washington, Suite 625, Portland, OR 97205. All of our phone numbers and email addresses will remain the same. Come by and visit our new office.

