

Cathell Insurance & Financial Services

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Newsletter



6 Must-Have Cell Phone Numbers

These days, you can store practically all of your computer information on your cell phone – from your entire music collection to the latest dog-riding-a-skateboard video. You can also use your mobile device as a safety net in case of emergency. Take five minutes right now to tap these important numbers into your contact list so you'll be prepared if something happens.

- **ICE.** This number, which stands for "In Case of Emergency," should be your emergency contact – a parent, spouse, close friend or whomever you want notified if something happens to you. Many emergency responders and hospital personnel know to look for this number.
- **Home.** Your home phone number. If someone finds your lost cell phone, he or she can call this number to let you know your phone is intact. Emergency personnel may also try it as an alternative number if there is no answer at the ICE number.
- **Police.** In case you have an emergency or witness someone else who needs help, you can notify your local police station about the situation more rapidly if you already have the number stored in your phone.
- **State highway patrol.** See a motorist stranded by the side of the road? Be a good Samaritan and call the state highway patrol for assistance. Most of the time #77.
- **Insurance company.** If you are in an accident, you can notify your insurance company right away and get roadside assistance or towing help if you need it. (Nationwide's toll-free number for claims is **1-800-421-3535**.)
- **Your motor club.** Membership in an auto club can get you out of a jam. Store their 800 number in your cell phone in case you lock your keys inside the car or get a flat tire.



A word about 911 and cell phones

While technology continues to improve, many wireless phones do not offer a way to determine a caller's location. If you call 911 in an emergency, be sure to mention your location, your phone number and what has happened.

http://www.nationwide.com/nw/newsroom/on-your-side/cell-phone-numbers/cell-phone-numbers.htm?oys=cell_phone112607&pos=3

Life After College



Finally, the years of hard work are behind you and you're ready to take on the world. But are you prepared for the financial demands of post-college life?

This is probably the first time in your life that you're responsible for all your financial obligations... all by yourself. If you had to pinch pennies in college or rely on the occasional check from your parents, the amount of your first professional paycheck may seem like a small fortune. But before you start dreaming of a new car, that luxury apartment or a major shopping spree, stop a minute and think about your financial situation. Remember, the choices you make now may have a significant impact on your long-term financial security.

Personal finances

The best way to understand your financial world is to review everything you have and then fill in the blanks.

- Think about your current income and expenses
- Consider tracking your spending so you can see where your money goes
- You might try setting up a budget
- Do more than think about saving - even if it's just a small amount a week
- Look at any investment options available through your employer, such as a 401(k) plan.

While credit cards may have been necessary to see you through college, it might be a good time to pay them off. If you have more than one credit card, do you have any with higher interest rates? You might think about paying those off first.

Student loans

If you took advantage of student loans to help finance your college education, you're not alone. But now that graduation's behind you, it might be time to start paying them off. Do your school loans have a grace period after graduation and before repayment starts? Some may and some may not. Do you know what types of loans you have and what the repayment terms are for each one? If you don't, communication with your lenders might be helpful in getting you closer to meeting your financial obligations.

Living expenses

The cost of survival – your rent or mortgage, utilities and food - will probably take the largest chunk out of your paycheck. If living on your own doesn't fit your budget, you might consider getting a roommate to share expenses or living at home temporarily.

Job hunting

Before accepting a job offer, find out what the starting salary range is for someone with your skills and education. Consider the total offer—the benefit package as well as the salary, and don't get hung up on the size of the paycheck. Career satisfaction is equally important. A large paycheck sometimes isn't enough to compensate for being miserable in your job.

Opportunities

Graduating from college is the beginning of a whole new phase in life for you.

Seize the opportunity to make the choices that will allow you to effectively manage money for the rest of your life. Preparing yourself for financial obligations today may lay the foundation for a secure financial tomorrow.

Keeping Little Ones Safe this Holiday Season

Written by [Katie Mason](#), Staff Writer, RedCross.org



Amid the whirlwind of presents and parties while enjoying traditions and treats, make sure that safety doesn't take a holiday when you do. Whether decorating, entertaining, giving gifts or visiting with family and friends, the American Red Cross has tips to help keep little ones out of harm's way during this most wonderful time of the year.

Decking the Halls

Items used to deck the halls and trim the tree may be not-so-jolly for young children or family pets:

- *Boughs of Holly and Mistletoe* – As beautiful as the mistletoe and holly look for decoration, to a child's eyes any berries are food. While the live plant is toxic if ingested, even artificial versions can be dangerous as their berry-size and shape pose a choking risk. Other harmful seasonal plants include amaryllis, boxwood and juniper plants. The long maligned poinsettia plant, while not poisonous, still will upset tummies if eaten and its milky sap can cause skin irritations.

Better to be safe and place decorative seasonal plants high up (or use artificial varieties) where they can be admired but kept out of the reach of children. If a child shows signs of having eaten anything poisonous, call the Poison Control Center at 800-222-1222. If the child is unconscious, call 9-1-1 immediately.

- *Trimming a Tasty Tree* – While food-inspired decorations may look good enough to eat, they and any ornament or garland with small pieces can be a choking hazard for children. Consider hanging them higher on the tree or trim them from holiday décor altogether until children are older. Hard candy canes and gingerbread cookies hung on the tree are a tradition, but children need to know that even these edibles are only for decoration – unless an adult says its the okay to eat them.
- *"Holiday" Hazards* – Don't forget four-legged family members. Like children, pets may see tree decorations as a holiday buffet. Even shiny garlands and tinsel tempt cats and dogs alike, but the thin strands, if swallowed, can get tangled in their digestive tracks, causing serious harm. Also, some foods such as chocolate and mold-varieties of cheeses can make dogs sick. Be mindful of where candy dishes and serving trays are kept.

Also, remember that changes in surroundings and routines may excite or upset pets. Ordinarily docile animals may snap or lash out if tired, irritated or stressed out by the sounds, sights and crowds of holiday celebrations. Protect guests and pets by supervising animals at gatherings or securing them in another room, space or location until the party is over.

- *All is Merry and Bright* – Whether adding a warm glow to a holiday buffet or lighting the Menorah or Kinara, never leave burning candles unattended. Keep candles safely out of reach of children and away from flammable materials like gift wrap, bows or seasonal greenery.

Making a List and Checking It Twice

Toys are probably the most anticipated gifts for children of all ages, but it is important to make sure the toy is appropriate. Last year, an estimated 140,700 were treated in hospital emergency rooms after toy-related incidents, according to Consumer Product Safety Commission. And, no one wants to spend the holiday in the emergency room!

- *Check the Label* – Always read the label for age recommendations. Younger children love to put things in their mouths, so toys with small parts such as small marbles, balls or wheels should be avoided. Packages that read "not recommended for children under three" may indicate that there are small parts included.



Although not poisonous as often portrayed, the winter poinsettia plant still will upset stomachs if ingested. Also, its milky sap can cause skin irritations. Better to be safe and place this and other decorative seasonal plants high up where they can be admired but not reached by children or pets. (Photo Credit: Leigh-Anne Dennison/American Red Cross)

- *Buttons and Bows, Strings and Things* – For children under three years old, even age appropriate gifts should be checked for small, loosely attached pieces that could be swallowed. Make sure that eyes and decorations such as bows or buttons on dolls or stuffed animals are sewn on securely.

Toys with pull strings also can be dangerous if the string is longer than 12-inches. A child could get tangled in longer pull strings and strangle. Avoid toys with sharp edges or ones constructed of thin plastic that may break or splitter.

- *Incredible, Edible Arts and Crafts* – Arts and crafts kits are a hit with kids of all ages. While wax crayons, paint or glue may not seem appetizing to grown ups, children may feel the urge to take a taste so always buy non-toxic art supplies. Also, use care when giving gift sets that include sharp or pointy tools such as scissors, pencils, needles or pins. Even older children should be supervised when using these or other unfamiliar art supplies.

Celebrate Good Times

- *Spreading Holiday Cheer* – To many, the holidays mean dinner parties and gatherings with friends. When entertaining, be sure to clean up immediately. Younger children coming across leftover food wrappers may accidentally swallow and choke on them. When visiting with friends outside your home, realize that their house may not be childproof. Scan the area for hazards and keep children away from candles, sharp edges and any other potential hazards. Additionally, keep plastic bags used to carry food or gifts and shrink-wrap or plastic materials from inside gift packaging away from children. The plastic could block their nose and mouth, preventing breathing.

Add Safety to Your Wish List

- *Safe Baby Orientation* – A great way to ensure a young child's safety is to be prepared and know what to do in an emergency. The Red Cross offers the new Safe Baby Orientation, a one-hour, hands-on orientation to infant CPR. This informative program teaches participants what to do when an infant is choking as well as the opportunity to practice the basics of infant CPR. Taught by a Red Cross certified instructor, the Safe Baby Orientation can be held anywhere from a baby shower to a classroom to your own home. For more information, contact your local Red Cross chapter.
- *Pet First Aid* – Many Red Cross chapters now offer pet first aid classes, which teach valuable skills for animal caregivers such as recognizing a problem, what to do if an animal is choking and how to perform rescue breathing. Classes are available at select chapters throughout the country, and pet owners anywhere can purchase a copy of the Red Cross pet first aid book online or from their local chapter.

Everyone can enjoy a happy and safe holiday season by planning ahead and keeping a watchful eye on children and pets at all times.

http://www.redcross.org/article/0,1072,0_332_4992,00.html

