

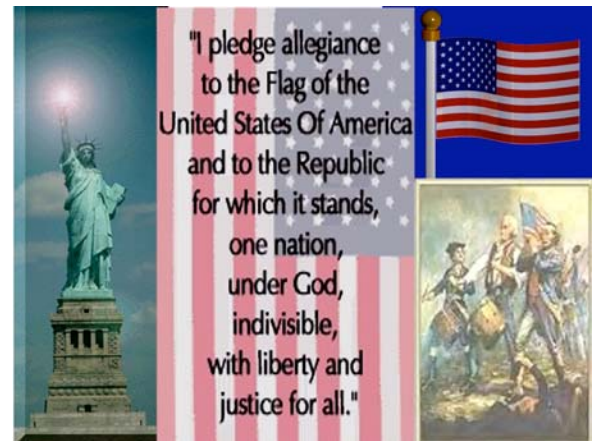
Cathell Insurance & Financial Services

Newsletter

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Extreme Heat

Summer is a great time to go swimming and enjoy the sun, but this comes with caution. Heat disorders can occur at anytime; however, you can plan ahead to protect yourself and your family.

Plan Ahead

Summer may not come year-round where you live, but there are things you can do now to help prepare your family for extreme heat.

Before extreme heat:

- Install air conditioners snugly
- Check air-conditioning ducts for proper insulation
- Install temporary window reflectors such as aluminum foil-covered cardboard to reflect heat back outside
- Weather-strip doors and windows to keep cool air in
- Cover windows that receive morning or afternoon sun with drapes, shades or awnings
- Keep storm windows up all year

Prevention is the key to protecting against disorders. During a heat emergency when the weather is extremely hot:

- Stay indoors as much as possible and limit exposure to sun
- Stay on the lowest floor out of sunshine if no air conditioning is present
- Consider spending the warmest part of the day in public buildings and avoid strenuous work at this time
- Eat well-balanced, light and regular meals
- Drink plenty of water
- Limit intake of alcohol
- Dress in loose-fitting, lightweight, and light-colored clothes that cover as much skin as possible
- Wear a wide-brimmed hat to protect your face and neck
- Never leave children or pets in closed vehicles

Act Quickly, Don't Panic

If someone starts to suffer from the heat, time is crucial. The sooner that the victim can be cooled off and the body temperature returned to normal, the better.

Heat disorders can occur at anytime. It's especially important to watch older adults, young children and those who are sick or overweight because they're the most likely to suffer from heat cramps, exhaustion or stroke.

Heat cramps

- Occur with muscle pain and spasms start due to overuse. (Normally involving the abdominal muscles or legs)
- Treatment:
 - Have victim rest in comfortable position
 - Lightly stretch the affected muscle and replenish fluids
 - Give the victim half a glass of cool water every 15 minutes
 - Don't give liquids that have alcohol or caffeine in them

Heat exhaustion

- Occurs when people exercise or work in a hot, humid place
- Blood flow to the skin increases, restricting blood flow to vital organs causing the victim to go into mild shock
- If not treated, the victim will continue to get worse and may suffer heat stroke
- Treatment:
 - Get the victim out of the heat and into a cooler place
 - Loosen tight clothing and apply cool, wet cloths, such as towels or sheets
 - Give the victim half a glass of water every 15 minutes, and have the individual drink it slowly
 - Don't give liquids that have alcohol or caffeine in them
 - Let the victim rest

Heat stroke

- A life-threatening condition
- The victim's control system that produces sweating to cool the body stops working
- When this happens, a victim's body temperature can rise so high that brain damage and death may result
- Treatment:
 - Call 911 or your local emergency number
 - Move the victim to a cooler place and quickly cool the body
 - Immerse the victim in a cool bath, or wrap wet sheets around him/her and fan the body
 - Watch for breathing problems
 - Continue to have the victim lie down and continuously try to cool the body
 - If the victim is vomiting, fading in and out of consciousness or refuses water, don't give the individual anything to eat or drink

This information is meant to help you make decisions that may reduce your risk. Of course, we can't note every possible risk, and we can't guarantee that these tips will work for you. However, we hope that if you use some of them, you'll better protect your family and yourself.



[Is extreme heat happening in your area?](#)

Stretching Your Vacation Dollars

7 easy planning tips

Whether you're considering a handful of one-day adventures, a cross-country road trip or a seven-day cruise, vacation inevitably means spending your money.

Make the most of your vacation by following these money-saving planning tips:

1. **Book early:** Get bargain rates and special offers when you make arrangements well in advance. Book rental cars at least a week ahead since the lowest rates usually require a few days of notice.
2. **Establish a budget:** Figure out how much you'll spend (include a little for unexpected expenses) and start putting money aside now. Avoid or limit credit interest by paying cash for some or all of your vacation.
3. **Go off-peak:** Travel mid-week or off-season to save money and avoid crowds. Good deals usually go fast, so be ready to act quickly.
4. **Ask for discounts:** Lower prices on everything are often available for senior citizens, automobile clubs and special-interest groups. If you see an ad in a local paper advertising a reduced rate, call and ask for the same discount.
5. **Dial direct:** Hotels often offer reduced rates when occupancy is low. Call a chain hotel's local number instead of the toll-free reservation number.
6. **Call late:** The early morning hours are a great time to get discounted airfares so call after midnight to book a flight.
7. **Tap into tourism:** Call or visit the local tourism office or Chamber of Commerce. They're often privy to special offers for hotels, restaurants and attractions.

<http://www.nationwide.com/nw/life-events-raising-a-family/stretching-your-vacation-dollars/index.htm>

Nationwide Lowers Rates on Auto in Maryland

Have you checked Nationwide on your auto insurance lately? If not you may find one of Nationwide's Auto Companies could benefit you. Click the link at the end of the article to see if Nationwide can save your hard earned dollars.

If you currently have Nationwide auto, you too may save. However, there is a catch, as in everything else. If you save on the new company rates and decide to switch, you give up your history with Nationwide and start over requalifying for the long term discount (3 years) and accident forgiveness (5 years). If the savings is substantial, it may be worth your benefit; if not, you may want to consider keeping your current policy.

Nationwide also has close ties with the Maryland Farm Bureau. Members are entitled to an extra discount on their auto and/or homeowners policy and farm policies. You do not have to be a farmer to be a member of the MD Farm Bureau; anyone is able to join by paying the annual membership fee which ranges from \$50 - \$65 depending on the county you live in. Your discounts on the insurance is an average of 7%.

Boating Season

Do you have the ‘boating fever’? Are you itching to get out on the water? Are you taking full advantage of your insurance to make sure you are enjoying your boating without worrying? Nationwide has the policy you’re looking for. From personal watercraft to sailboats, there’s nothing like the adventure and serenity that comes from being out on the water. And whether you’re fishing or cruising, novice or expert, Nationwide® offers affordable boat insurance that’s flexible enough to meet your needs.

We provide:

- Runabout Insurance
- Mini Jet Boat Insurance
- Sailboat Insurance
- Cabin Cruiser Insurance
- Fishing Boat Insurance
- Pontoon Insurance
- Jet Ski Insurance
- Waverunner Insurance
- Sea Doo Insurance
- Other Personal Watercraft (PWC) Insurance



Boat insurance coverage options

Just think of the fun you'll have with your family and friends as you take to the waves. Think how much more fun it will be when you realize you've covered all the unique insurance needs that come with owning a boat.

Your Nationwide Agent could help with:

- Physical damage
- Personal valuables
- On-water towing
- Rental reimbursement
- Roadside assistance
- Fishing equipment
- Liability insurance
- Medical payments
- Uninsured / Underinsured boaters

Save on boat insurance with Nationwide

There are lots of ways you could save with Nationwide. We’ve got discounts for:

- Completing a boater safety course
- Multiple boat coverage
- Having a boat policy along with other Nationwide policies
- Diesel fuel usage