

Buffalo Lake-New Auburn
Mutual Insurance Company

514 Sibley Avenue Gaylord MN 55334

507-237-2136 1-800-642-5770

November 2008

***Celebrating 120 Years Of Service To
Our Policyholders***

Please call the office if you install a new wood, corn or pellet burner.

Which Deductible Is Right For Me?

If the premium you save by going to a higher deductible over a three to five year period is greater than the increase in the deductible, it might be a good idea to raise your deductible. Here is an example. If your current policy has a \$500. deductible and your premium is \$1500. you could save 10% or \$150. by increasing your deductible to \$1000. Over the course of three years your savings would add up to \$450. If during that time you have no claims you save \$450. and if you have one claim you would pay out an additional \$500. Most customers don't have any claims over a three year period. If you are like most people it would make sense to save the money up front banking on the fact that you won't have a claim. If you do have a claim in the first three years you are only out an additional \$50. over what you would have saved in premium. Your agent would be glad to visit with you about your deductible. Give them a call today!

What To Do In Case Of Loss

Notify your agent immediately. Protect your property from further damage and prepare an inventory of your damaged property.

Avoiding Fires In Winter

Do not use heaters that burn fuel such as kerosene inside a residence. These types of appliances in closed places are a source of ignition and can also generate life-threatening carbon monoxide.

Get a carbon monoxide detector that will alert you to high concentrations of this deadly gas.

Never store or use flammable liquids inside a residence, such as stripping furniture or storing a motorcycle or gasoline. The vapors from these types of liquids can easily ignite from stoves or water heaters.

Always keep at least a three foot space open around any heating system, and do not store combustible materials near any heating appliance.

Keep a holiday tree well watered and make sure it does not dry out. Trees can easily ignite from hot holiday lights and if dry, will burn very quickly and spread fire throughout your dwelling.

Avoid using candles and if you do use them, never leave them unattended.

Avoid using extension cords.

Check tree light bulbs before putting them on a tree to ensure they are working properly and no shorts exist in the wiring.

When replacing a fuse, only replace it with the same size.

Trivia: It snows more in the Grand Canyon than it does in Minneapolis

Heading south for the winter? Don't ruin a wonderful trip south by returning home and discovering frozen water pipes, or that your home was broken into or vandalized and your valuables are gone. Have the water system drained by a professional to keep pipes from freezing or bursting. Also, have someone check on your home on a regular basis. If there is a problem, it can be fixed quickly, thus lessening any damage. Activity at your home will also reduce the likelihood that it will be burglarized.

Think about this scenario. Your washer hose burst in the laundry room which is next to the family room, at 9:00 A.M. when no one was home. A 5/8" washer fill hose will spew over 1,700 gallons water in your home in just three hours! In an emergency, response is critical to control the damage and to get your life back to normal. Does everyone in your home know where your water main shut off is? Enclosed is a free "main water shutoff" tag, compliments of ServiceMaster. This tag will let others see where your water shut off is in the event of an emergency.

Automatic Payment Available

Now you can pay your insurance premium using Automatic Payment. It is easy, safe, efficient, and will save you postage. Banking laws protect consumers from ever having to worry about someone taking money from their account using Automatic Payment in an unauthorized manner. You can choose to have your insurance premium withdrawn from your savings or checking account annually, semi-annually, quarterly or monthly. Contact the office at 507-237-2136 or 1-800-642-5770.

Trivia: A polar bear's skin is black. Its fur is not white but actually clear.

Winter Weather Preparation

Maintain gutters and remove debris from them so melting snow and ice can flow freely. This can prevent "ice damming" - where water is unable to properly drain through the gutters and instead seeps into the house causing water to drip from the ceiling and walls. Also consider installing gutter guards.

Trim trees and remove dead branches. Ice, snow and wind cause weak trees or branches to break, damaging your home, car or injuring someone walking on your property.

Maintain pipes by wrapping them with heating tape and insulate unfinished rooms such as garages that frequently have exposed pipes. Also, check for cracks and leaks. Have minor pipe damage fixed immediately to prevent much costlier repairs in the future.

Keep the house warm. The temperature in your house should be at least 65 degrees. The temperature inside the walls where the pipes are located is substantially colder than the walls themselves. A temperature lower than 65 degrees will not keep the pipes from freezing.

Check heating systems. The proper use and maintenance of furnaces, fireplaces and wood burning stoves can prevent fire and smoke damage. Have furnaces, boilers and chimneys serviced at least once a year. Make sure that smoke and fire alarms are working properly and install a carbon monoxide detector.

Maintain steps and handrails. Broken stairs and banisters can become lethal when covered with snow and ice. Make repairs now to prevent someone from falling and seriously being injured.

BL-NAMIC Goes World Wide

Visit our website on the internet at www.blname.com. If you have an email address, please let us know. We will enter it into our system so that we can email you future newsletters instead of mailing them to you. Thanks!

Favorite Recipe

Hot Turkey Sandwich Filling

6 c. diced cold turkey
1 can cream of mushroom soup
1 1/2 c. Velveeta cheese slices
1 1/2 c. chopped celery
1 large chopped onion
1/2 c. salad dressing
Mix together and put in crock pot for two hours. Serve on buns and enjoy.

Holiday Office Closings

Buffalo Lake-New Auburn Mutual will be closed on the following dates:

November 27 & 28 - Thanksgiving

December 24 & 25 - Christmas

January 1 - New Years

Happy Holidays
from the office staff-
Linda, Yvonne, Maureen



*One Of The Real Joys
Of The Holiday Season
Is The Opportunity
To Say Thank You
And To Wish You
The Very Best.*



*Buffalo Lake-New Auburn Mutual
Board of Directors*

Front: Phyllis Gruenhagen, Alvin Ulrich, Cynthia Gerholz. Back: Vivian Grisham, Dale Mackenthun, Terry Jones, James Berger.

