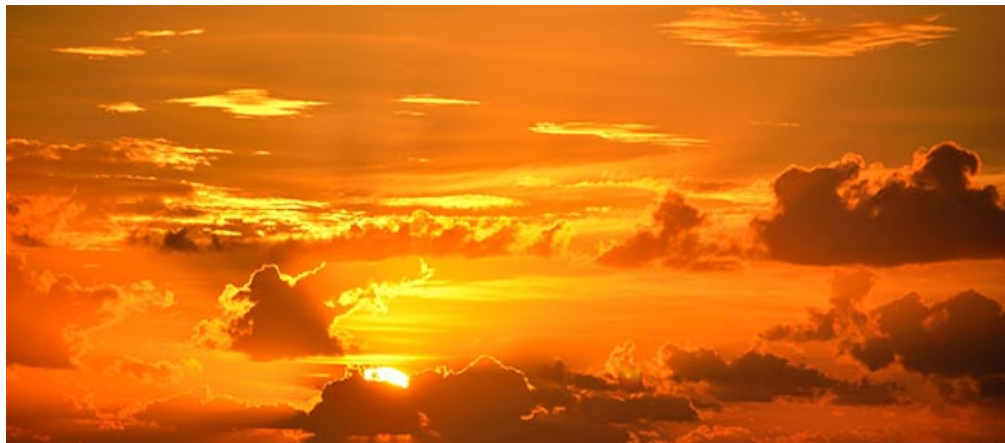


Larry S. Helms
& Associates
INSURANCE SERVICES

704.893.2793
www.LarryHelms.com

February 2019

Daylight Saving Time



What Do You Really Know About Daylight Saving Time?

Myths, Facts, Tidbits

Benjamin Franklin came up with the idea of Daylight Saving - as a joke. His theory was cities could save candle wax (it was 1784) and money by adjusting the clocks to use more daylight.

The idea that **farmers "created" Daylight Saving Time (DST)** to give them more daylight hours for their work is a myth.

DST became law during WWI, with Germany as the first adopter, in order to conserve coal. Several European countries soon followed suit. The idea of DST spread to the United States in 1918.

Everyone was so confused. After WWII, some towns adopted DST and some didn't. Until the Uniform Time Act standardized DST in 1966.

DST is not mandated by federal law in the U.S.

More Sales? In 1986, Congress changed DST from 6 months to 7. The golf industry saw an extra \$200 million in additional sales of golf clubs and greens fees. The barbecue industry gained \$100 million in sales of grills and charcoal.

Candy and DST? Candy makers have long thought if trick-or-treating was covered by DST, children would be out longer, collecting more candy.



March 1st - Horse Protection Day

Source: nationaldaycalendar.com

National Horse Protection Day was created to bring light to the plight of horses in America and beyond and help the thousands of unwanted horses in this country to find forever homes.

The horse holds a legendary mystique in the American culture. It helped to forge a nation and yet despite that many go unwanted, abused or neglected. National Horse Protection Day is about addressing those issues.

HISTORY

National Horse Protection Day was founded in 2005 by Pet Lifestyle Expert and

the number of heart attacks surge as much as 24% on the first Monday of DST. In 1996, The New England Journal of Medicine published a study reporting an 8% increase in traffic accidents on the first Monday of DST.

Lower Crime Rate! The U.S. Law Enforcement Assistance Administration found that crime has consistently dropped during DST by 10 - 13%.

Energy Savings? In 2008, The U.S. Department of Energy did a study and found DST reduces annual energy use by about 0.03%.

2 am was chosen on purpose. The assumption was most people would be asleep.

Technical note: Saving Time, not Savings Time.

Combined information sources: msn.com/en-us/news/us/story/on/DST, cnn.com/2017/03/10/health/story/on/DST by Michael Pearson, mentalfloss.com/article/88302/story/on/DST

ON THAT NOTE:

We want to remind you, our very own **Robert Ross can help you with insuring your horses.**

We offer Full Mortality Coverage for your horse for death as a result of an injury, illness, or humane destruction, and coverage also provides for loss or death as a result of theft. Please call Robert for a quote.

Do you have questions about your insurance?

Do you have the insurance you need? Have you had any life changes that might affect your insurance coverage?

Call us today! We'll look at what you have and answer your questions.

Larry S. Helms
& Associates
INSURANCE SERVICES

Larry S. Helms & Associates Insurance Services
4389 Indian Trail Fairview Rd., Suite 2, Indian Trail, NC 28079

704.893.2793

