

Larry S. Helms
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INSURANCE SERVICES

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September 2018

Fall and Winter Preparation



Fall - The Perfect Time to Check and Prepare

Summer is over. Remember all those "things" you noticed while grilling out? Or things you were going to "wait until it gets cooler" to get done.

NOW is the time. Let's get this done!

Get Your Home in Shape

HVAC checkup: get those furnaces checked and cleaned for Winter heat.

Detectors - smoke, carbon: time to change batteries. If yours is built-in to your electrical system, they still have backup batteries. TEST them as well.

Security systems: test them. Call your provider and make sure they see your system and can see when you did the test.

Fireplaces/chimneys: check for damage, clean the flue. Go outside and look at the chimney. Are there any cracks? Think about hiring a service to clean out your chimney - check for build up and critters.

Fire extinguishers: check the dates. If needed, take them in for service and refilling.



Paperwork and Other Things for Fall

Fall usually denotes medical and corporate/group benefits enrollment periods.

Gutters: Time to clean those out. And while you're there, check for damage and wood damage behind them.

Windows/doors: check weatherstripping and caulking. Check attic insulation.

Faucets: inside and out. Any leaking water needs to be stopped.

Outdoor pets: Check dog houses for any insulation or straw needs. Make sure they will have shelter from cold winds and rain in the coming Winter months.

Time to Prep the Yard for Winter

Time to **clean and store yard furniture**. But you can wait a little longer on this one. NC/SC Falls allow us to stay outside longer.

Same for grills - go ahead and clean them but you can leave them out and function for a couple more months.

Clean and store yard work equipment - mowers, trimmers, etc. When you're done mowing for the year, run the lawnmower out of gas before storing it.

Trim trees and shrubs. If the recent hurricane left any damaged trees or limbs, think about having those removed.

Time to aerate the lawn. Depending on your type of grass, it might be a good time for winter fertilizer.

Clean out summer flower bed. Divide perennials. Add mulch to plants that will need extra protection in the winter.

Time to paint. If your exterior needs some touching up - get that done now before it gets cold. Same with roof repairs - get those done now.

Is Your Car Ready?

Depending on where you live and where you drive - time to get out your winter car check list.

New/Different tires: do you need snow tires?

Oil and fluids: if you're not on a regular mileage oil change schedule - think about getting all your fluids checked and changed before winter. Make sure to check the coolant.

Brakes: Any day is a good day to have the brakes checked.

insurance, wills and powers paperwork, credit cards and lines, retirement plans, tax deductions, etc.

What big changes have you made this year? Did you add a room or get a new roof? Did you buy any new toys - boat or 4-wheeler? Or did a child go to college or roll off your insurance?

Big changes you need to make to paperwork can easily be forgotten - now is a great time to make sure you have them on all the policies and paperwork they need to be on.

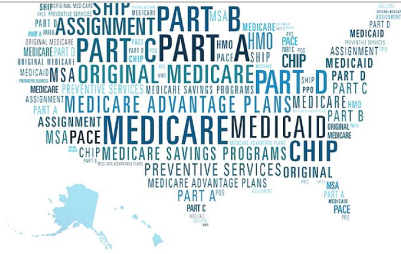
Checking on things in the Fall also allows you time to make necessary changes or contributions before the end of the year.

Charitable giving: Though not "paperwork", Fall is a great time to clean out and donate to a worthy charity. Not only are you done and cleaned out, you've donated things that might be used in Christmas sales. And, you might have a nice charity contribution deduction done for taxes.

Fall is also a great time to review escape plans with your family. Especially with fireplaces and heating equipment. Review your home's floor plan, Make sure everyone knows what to do and not do, and where to meet outside the house.

AND remember Fall is Nut Gathering season!





Turning 65 soon? You Are Invited to Attend Our Information Session - at No Cost!

To assist with creating a better understanding, we have put together a program to help clarify *Original Medicare Part A and Part B*. The program will be held each Tuesday morning from 10:00 to 11:00 am in our office.

You're welcome to drop in any Tuesday morning at 10:00 am. Though it would be helpful to let us know you're coming. Please give us a call: 704.893.2793.

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.



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