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For Friends and Customers of The Speegle Agency

March 2021

Insurance Insider™

"News and Tips to Make Your Life Easier, Safer and Happier"

Hello!

This issue of **"Insurance Insider"** is being sent to you courtesy of

The Speegle Agency

It is our way of saying that you're important and that we truly value your business.

Our Goal Is Your Complete Satisfaction!

Save Up To
37% MORE!

By Combining ALL of
YOUR Insurance

Our Insurance Agency Products:

- Home Insurance
- Auto Insurance
- Motorcycle Insurance
- Personal Umbrella
- Boat Insurance
- Landlords Insurance
- Renters Insurance
- Condo Insurance
- Motor Home Insurance
- Flood Insurance
- Secondary Residence
- ATV Insurance
- Antique Vehicles
- Commercial Auto
- Business Insurance

Life & Health Products:

- Life Insurance
- Cancer Insurance
- Long-Term Care Insurance
- Disability Insurance

March is National Nutrition Month

In response to the growing public interest in nutrition, National Nutrition Month was created in March 1973 to educate and provide information about the importance of making informed food choices and developing sound eating and physical activity habits.

Here are a few healthy tips to help boost your personal nutrition and help you become a healthier and happier you:

- ◆ **Eat Breakfast** - Start your day with a healthy breakfast that includes lean protein, whole grains, fruit, and vegetables.
- ◆ **Watch Portion Sizes** - Make half your plate fruit and vegetables and the other half for grains and lean protein foods. Measuring cups will help you compare your portions to the recommended serving size.
- ◆ **Know Your Food Labels** - Reading and understanding the Nutrition Facts panel will help you choose foods and drinks that meet your nutrient needs.
- ◆ **Fix Healthy Snacks** - Choose two or more grains, fruits, vegetables, dairy, and protein to sustain your energy levels between meals.
- ◆ **Drink More Water** - Drink water instead of drinks with added sugars and empty calories.
- ◆ **Reduce Added Sugars** - Foods and drinks with added sugars can contribute empty calories with little or no nutrition.
- ◆ **Eat Seafood Twice a Week** - Seafood - fish and shellfish - contain a range of nutrients including healthy omega-3 fats.
- ◆ **Explore New Foods and Flavors** - Add more nutrition and eating pleasure by expanding your range of food choices. Select new fruit, vegetables, or whole grains to try out at mealtime.

For more healthy tips check out <https://www.eatright.org/> for free tips on food, health, and more!

Here's to a healthier, happier you in 2021!

MARCH

March and St. Patrick's

Day Fun Facts

- ◆ The name March comes from the Roman god of war, Mars. March was originally the first month, but when Julius Caesar reformed the calendar it became the third month.
- ◆ Each year March and June end on the same day of the week.
- ◆ The birth flower for March is the daffodil and the birthstone is the aquamarine.



- ◆ Daylight Savings begins and we "Spring Forward" on Sunday, March 14th.
- ◆ On Saturday, March 20th we celebrate the Spring Equinox.
- ◆ According to Irish tradition the leaves of the 4-leaf clover symbolize faith, hope, love and luck.
- ◆ Starting in 1962, Chicago uses vegetable dye (food coloring) to turn the Chicago River green on St. Patrick's Day.
- ◆ The very first St. Patrick's Day parade was held in Boston in 1737.
- ◆ Estimates suggest that there are about 10,000 3-leaf clovers to every 1 4-leaf clover.

STOP!! Don't Make This Common Mistake

In the event of an accident, most people will file a claim with their insurance carrier, no matter what happened. Doing so seems like the logical thing to do—right? I mean, you have insurance for just this reason, in case something happens.

The problem with filing a claim before speaking with your insurance agent is that many times this could hurt you and actually COST you money!

Here's an example: Let's say your insurance costs \$1,000 per year. You have a fender bender and file a claim for a small amount, a mere \$700. Your policy carries a \$500 deductible. You pay the \$500 and the insurance company pays \$200 to the body shop. Because of this claim, you may lose discounts of up to 20% for the next 3 years. That's \$200 for 3 years, \$600 out of your pocket.



Avoid making this common mistake by always checking with us first before filing a claim. We can guide you through the claims process smoothly and efficiently while making sure to deliver the best value to you.

We're here to help! Call us every time before you file a claim.

Recipe of the Month— Clover Crispies

These sweet snacks that are a new take on a traditional favorite are like the pot of gold at the end of your meal. With yummy peppermint and marshmallow flavor, they'll make even those without Irish hearts happy. And they'll have the cook smiling, too. They're so simple and easy to make!

What You'll Need

- 3 tablespoons butter
- 4 cups large marshmallows
- 1/4 teaspoon peppermint extract
- 6 cups crisp rice cereal
- 6 ounces white candy coating, coarsely chopped
- 4 drops green food coloring
- Green sprinkles

Directions

1. In a large saucepan, melt butter. Add marshmallows; cook and stir over low heat until melted. Remove from the heat; stir in extract and cereal. With buttered hands, press the mixture into a greased foil-lined 13-in. x 9-in. pan. Cool completely on a wire rack.
2. Turn onto a cutting board; remove foil. Cut with a 3-in. shamrock cookie cutter; reshape shamrock stem if needed (save scraps for another use).
3. In a microwave, melt candy coating at 70% power for 1 minute; stir. Microwave at additional 10- to 20-second intervals, stirring until smooth.
4. Stir in food coloring if desired. Spoon over cutouts and spread evenly. Decorate with sprinkles. Let stand until set.

Enjoy!

Do You Have a Record of What You Own?

It is very important to keep track of all of your personal belongings in the event something catastrophic happens to you. We hope that disaster never happens to us, but we must be prepared for the worst.

Think about how difficult it would be to list all of your personal belongings after they are lost. Chances are some things would be forgotten or you would not have proof that you owned them initially.

A Home Inventory ensures that your belongings are protected.

You need to complete a **Household Inventory** and make sure that it is updated frequently, especially after any big purchases. Having a Household Inventory will protect your belongings in the event that they are damaged or destroyed, as well as help you maximize your insurance claim payment.

An accurate inventory and proof of ownership at the time of a loss can make the claim settlement easier and faster.

Taking inventory can be tedious, but if you ever have a fire, break-in, or damage or destruction to your property, you'll be glad you have a record of what you own.

Tips for building your home inventory:

- ◆ List the value of each of your possessions
- ◆ List serial numbers when possible
- ◆ Keep receipts in a fireproof box if possible or keep a copy of receipts by scanning them and saving them electronically.
- ◆ Take photos and video of your belongings while you narrate with the description of the item and the price paid.
- ◆ Store these files online so you can access them from anywhere.
- ◆ It is not necessary to photograph every book and CD you own...taking a photo of your bookcase or china cabinet will be sufficient.
- ◆ Take advantage of technology - there are many apps and excel templates available that you can download to digitally store all the information you need.



***Complete Your Home Inventory Today
& Make Sure You Are Protected Tomorrow***

Insurance Insider

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"Our Goal is YOUR Complete Satisfaction"

We Are So Lucky!

We celebrate St. Patrick's Day this month on Wednesday the 17th. This holiday is all about the "Luck of the Irish". We want to tell you, our valued customer, how very lucky we are to have you as a part of our agency!

We are very grateful to have customers as wonderful as you, and we just wanted to pause for a moment to say Thanks!



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Dan Speegle
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Welcome to our VIP Customer newsletter for the month of March! We have a lot of great info for you this month, including how March is National Nutrition Month, a common mistake not to make, a gummy recipe, plus a lot more! We hope you like the newsletter... be sure to let us know what you think!

- Dan Speegle

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Spring Into Daylight Saving Time

Daylight Saving Time starts on **Sunday, March 14th.**

Daylight Saving Time is a great time to remind us to do little things about the home that should be done every 6 months such as:

- **Replace Batteries and Test** your smoke and carbon monoxide detectors.
- **Clean out your Medicine Cabinet** to dispose of any expired prescribed and over-the-counter medications.
- **Test Lights and Signals** on your car to make sure everything is working properly.
- **Complete an Inspection** of your home to check for any small issues that could turn into large expenses if left alone.