



Jim Hall
President & Agency Owner

Circle of Safety

For Friends & Clients of the Merritt Hall Agency

Drive Your Road Trip Costs Down This Summer



After a long, cold winter and near incessant spring rain storms, summer is finally here along with weather that invites us outside to enjoy it. The Travel Industry Association estimates nearly 335 million trips will take place this summer. It's not too late to plan yours and take advantage of the long summer days. With gasoline hovering near \$4 per gallon, here are some great tips that will help you save on fuel costs: And remember, even if your car gets higher than average fuel economy, there are still some things you must do to keep it running efficiently.

- Replace dirty or clogged air filters. If your filters are dirty, a new filter can improve your fuel mileage by more than 10%.
- Make sure your tires are properly inflated. Underinflated tires create more friction and drag, which reduces fuel economy. Keeping your tires at the correct pressure can improve gas mileage by over 5%.
- Drive smoothly and consistently. Avoid accelerating and breaking erratically, as this can lower your fuel mileage by 5% in town to as much as 33% at highway speeds.
- Keep the engine well-tuned and repair any problems immediately. As simple tune-up can increase fuel efficiency by more than 6%
- Avoid prolonged idling. When your car is idling, you're getting 0 miles per gallon.
- "The faster I drive, the better the fuel economy, right?" Wrong. With most cars, traveling at speeds above 65-70mph increase engine RPM's, which burns more fuel and lowers the miles per gallon... even though you're getting where you're going faster.
- Choose high-quality gasoline. Some of the smaller "discount" gasoline chains use lower-quality gasoline that may allow performance-robbing gunk to form in your engine.
- Use cruise control on highways and interstates and in free-flowing traffic. Maintaining a constant speed will improve your

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June 2011

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gasoline mileage.

- Don't rule out renting a car. If your daily driver is a gas guzzler, you might want to consider renting a more fuel efficient vehicle for that long road trip. By leaving your 15 mpg car at home and instead driving a 30 mpg rental car, you could see fuel savings that alone would more than pay for the cost of the rental. It's worth considering.

Whether you stay around home or head out in search of relaxation and adventure, we wish you a safe, enjoyable and refreshing summer. We appreciate you. Thank you for trusting us to help you protect what matters most.

June Fun Facts

- June 1 –Superman the comic is published. (1938)
Andy Griffith and Marilyn Monroe born. (1926)
- June 2 - P.T. Barnum's circus began it's first US tour (1835)
- June 3 - The Rolling Stones begin their first US tour (1964)
- June 4 - China becomes the first to record a solar eclipse (780 BC)
Angelina Jolie and Russell Brand born. (1975)
- June 5 - Bobby Kennedy assassinated. (1968)
- June 6 - Chrysler corporation is founded. (1925)
First drive-in theater opened in New Jersey (1933)
- June 7 - The United Colonies make a name change and became the United States. (1775)
- June 9 - Disney's Donald Duck makes his debut. (1934)
Johnny Depp born. (1963)
- June 10 - Benjamin Franklin flies a kite in a lightning storm and discovers electricity. (1752)
Dutch colonists settle on Manhattan Island (1610)
- June 11 - The Movie E.T. The Extra-Terrestrial was released. (1982)
- June 12 - John Lee Richmond pitches baseball's first "Perfect Game." (1980)
- June 13 - Pioneer 10 becomes the first satellite to leave the solar system. (1983)
- June 14 - The U.S. Army is formed. (1775)
Isaac Fischer Jr. patents sandpaper. (1834)
Benjamin Grushkin patents Chlorophyll (1938)
- June 14 - Walt Disney's Bambi is released (1942)
- June 15 - George Washington appointed Commander-in-Chief of the U.S. Army. (1775)
- June 16 - Ghostbusters II premieres. (1989)
- June 17 - The Statue of Liberty arrives in New York City. (1885)
King John signs the Magna Carta (1215)
- June 18 - Women's rights activist Susan B. Anthony is arrested for voting in Rochester, N.Y. (1873)
Sally Ride becomes the first woman to enter outer space. (1983)
- June 19 - The Civil Rights Act is approved after an 83 day filibuster. (1964)
Paula Abdul born. (1962)
- June 20 - Muhammad Ali is convicted for refusing induction into armed services. (1967)
Nicole Kidman born. (1967)
- June 21 - Cyrus McCormick patents the reaping machine. (1834)
- June 22 - Donuts are invented. (1847)
- June 23 - US Secret Service is formed. (1860)
- June 24 - Henry VII is crowned the King of England. (1509)
- June 25 - Lt. Colonel George Custer and the 7th Cavalry are wiped out by Sioux and Cheyenne Indians at the Battle of Little Big Horn. (1876)
- June 26 - The Saint Lawrence Seaway is opened. (1959)
- June 27 - The song "Happy Birthday to You" was sung for the first time. (1859)
Helen Keller born. (1880)
The Federal Savings and Loan Association is created. (1934)
- June 28 - Treaty of Versailles is signed, ending WW I. (1919)
- June 29 - Shakespeare's Globe Theater burns down. (1613)
- June 30 - French acrobat Blondin crosses over the Niagara Falls on a tightrope. (1859)

Quote of the Month



"Don't participate in recessions. Hope to prosper at every moment of your life." - Rush Limbaugh

June 2011

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BONUS: You can also win \$100 Cash just for sharing your comments with us. Next drawing will be held August 31, 2011. To be entered to win, send your comments to mhall@merrithall.com

Thank You! Thank You! Thank You!

Thanks to everyone who graciously shared their family and friends with us! A few of you are listed below.



- Jackie Feldman
- Chris Boerner
- Charbel Harb
- Maureen Sciamè
- Vic Ruthig
- Chris Miller
- Leah Fayette
- Terry Bengé
- Diana Hall
- Clyde Thatcher
- Rusty Burch
- Susan Francis

Are You Smarter Than a 5th Grader?

Be the first to correctly answer the question below and win a prize! The prize this month is a **\$25 gift card for Bob Evans**. Just one correct (or nearly correct) answer, and you could be the winner. The Rules:

1. The entry that comes closest to the correct answer will be the winner.
2. If more than one person has the exact answer, the winner will be the person whose entry reached our office first.

Write down your name, phone number and answer, and then fax it to (317) 240-3705 or Email your answer to: contest@merrithall.com. The winner will be featured in our next newsletter! Good luck!

Joe calls a taxi cab to take him to the airport. The pick up fee is \$3 and the meter rate is \$2 per mile. When Joe arrives at the airport, the total bill comes to \$38.40 (excluding the tip). How many miles was the trip to the airport?

Your Name _____ Phone # _____

Your Answer _____



Congratulations to Nel Main! Nel was first to correctly answer last month's trivia question: "Which state was admitted to the union by the U.S. Congress in 1816 and given a name meaning "land of the Indians?"

Answer: Indiana

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The Circle of Safety

A Monthly Newsletter For Friends & Clients of Merritt Hall Insurance



In This Issue...

- Drive Your Road Trip Costs Down!
- June Fun Facts!
- Great Grilling Recipes!
- Prize Winners Revealed!



Play 5Plus1™ & Win BIG!

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New and Turbo-Charged for 2011. Bigger, Better Prizes! More Ways to Win!



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

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THE MOSQUITO EPIDEMIC OF 2011



Summer is here at last, and with all the rain we've had in the past few months, mosquitoes are out in full-force. Unfortunately, there really isn't a perfect, permanent solution to avoiding mosquitoes. You can wear pants and long sleeves, apply smelly chemicals and greasy oils, but if you're outside during their active feeding times, plan on getting bit. Citronella candles are popular, and they may help, but they don't solve the problem completely. I've had as many as seven citronella candles burning around the perimeter of my deck, and mosquitoes were still breaking through the invisible barrier by the dozens.

But there IS something you can do to prevent mosquitoes from breeding, which will significantly reduce their population around your home. Mosquitoes lay their eggs (up to 250 at a time) in stagnant, standing water. These eggs will become adult mosquitoes in 7 to 15 days, or lay dormant for up to one year during the off season. If you remove their sources of standing water, mosquitoes will be forced to go elsewhere to breed. The lifespan of a mosquito is somewhere between a week to a month, so if you hinder their ability to "replenish the ranks," they'll soon die off and be less of a nuisance. A few tips to rid standing water:

- The following common outdoor items can hold stagnant water, providing the perfect breeding ground for mosquitoes: wheelbarrows, tires, hubcaps, toys, garden equipment, flower pots, pool covers, tarps, plastic sheeting, boats, canoes, recycling bins, trash can lids, buckets and jars. If it can be left upside down to prevent it from collecting and retaining water, that's usually the best option.
- Roof gutters can be a good source of standing water too, so make sure your gutters are draining properly and free of leaves, twigs and blockages that could cause water to accumulate.
- Completely change the water in birdbaths and wading pools weekly.

Following these tips will make outdoor activities around your home more enjoyable this summer.