



Townsend Mutual Insurance Newsletter

# The Town Buzz

Fall 2014

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## 2015 Calendars

We are pleased to let you know that we will continue to provide annual calendars. However, we understand not all of our clients use and/or care to receive these printed items. Therefore, to be environmentally responsible, we have opted to scale back on the quantity we print. The calendars will be available for pick-up at our reception desk beginning in early November. However, if you wish to receive one by mail, simply let your Agent know, and we'll be happy to oblige.

## Winner of the 2-in-1 Detector

Ann Dares was the winner of our last Facebook Contest! Ann won a 2-in-1 Smoke/Carbon Monoxide Detector. Just for liking us on Facebook, Ann and her family are one step closer to being protected (not to mention, Ann is already our client, so now she has double the protection!)

## Scholarships

Our 2014 Scholarship Essay Contest was a great success! From seventeen Applicants, we are pleased to announce that ten scholarships at \$1,000 each have been awarded.

A total of four panel members evaluated the essays, consisting of: one staff member, one Director, one non-policy holder, and one policy-holder. The process was completely anonymous, and non-bias, as the author of each essay was kept secret. Panel members ranked each essay independently, on a scale of one through ten. The results were tallied through a completely transparent process, and the winners were then notified.

The Winners of the 2014 Townsend Mutual Insurance Scholarships were (in alphabetical order): Erin Armstrong, Canaan Awde, Randi Booker, Kaitlin Case, Samantha Goble, Melissa Lyne, Nigel McRae, Patrick Murphy, Kathryn Slaght, Jacqueline Slater.



Neil Shay and Mike Kekes reviewing the submitted essays.

## We're Giving Back

We are proud supporters of the West Haldimand Hospital & Healthcare Foundation. In September, Neil Shay and Mike Kekes presented a cheque for \$1000 to Susan Coe, Manager of Development in support of their Annual Auction.



## Contact Us!

Send Mail To:  
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P. O. Box 1030  
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Visit Us At:  
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Phone Us At:  
519-443-7231  
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## What's Going On?

### Building Our Future

Many of you have asked about the progress of our new building. There's a saying, "things worth doing are worth doing right." So, that being said, we're taking our time. However, the process is definitely moving in the right direction. This fall we have been working to come up with the final plans to convert the former restaurant into an insurance office, ready to serve our members. Before we could proceed with any renovations we had to do some maintenance to our roof, and get rid of the old duct work from the deep fryers and grills, that were no longer needed. In the near future we'll be posting our progress on our Facebook page, so keep watch, and let us know what you think.

## In The Community



Pumpkinfest is a great tradition in our community, and we at Townsend Mutual are proud to support this family-friendly event! From the highly entertaining parade, to crafts, football and midway rides, we enjoy every moment. We love seeing so many of you out enjoying yourselves as well!

## Review Your Coverage Today

Don't just assume you have the insurance coverage you need. We invite you to contact your Agent, at your convenience, to discuss your current policy. Life rarely stays the same from one year to the next, and therefore, your insurance policy might require some tweaking too. And for most people, navigating the fine print isn't a strong suit, so contact your Agent to help you. At Townsend Mutual we're always looking for ways to serve you better. Taking the time to understand your evolving needs is just one of the ways we work hard to do just that!

Like Us on Facebook and visit our website at:  
[www.townsendmutual.com](http://www.townsendmutual.com)

If you would like to receive our future Newsletters by email, simply let us know and you will be added to our email list.

## Alarming Facts

Not every household in Norfolk County & surrounding area has carbon monoxide detectors.

Carbon Monoxide (CO) is a colorless, odourless, tasteless, non-irritating gas produced whenever any carbon-based fuel such as wood, charcoal, gasoline, oil, kerosene, propane, or natural gas is not burned properly (incomplete combustion). CO exposure is responsible for more fatal unintentional poisonings in Canada than any other agent, with the highest incidence occurring during the cold-weather months.

### Where does carbon monoxide come from?

Potential sources of CO include: unvented kerosene, propane, and gas space heaters; leaking chimneys and furnaces; back-drafting or spillage from furnaces, gas water heaters, wood stoves, and fireplaces; gas ovens and ranges; and automobile exhaust fumes. Tobacco smoke, including second hand smoke, is also a source of CO exposure in homes with smokers.

### What Can You Do?

#### Maintenance Is Key!

- Maintain fuel-burning appliances, because CO detectors may not detect low levels of CO.
- Ensure appliances like furnaces, fireplaces, gas stoves, and water heaters are well maintained and inspected by a professional at least once a year.
- During and after a snow storm, inspect the exhaust vents for your dryer, furnace, wood-burning or gas stove, fireplace, and heat recovery ventilator, to make sure they are not covered with snow.

#### Get a CO Detector!

- Put at least one CO detector in your home. A smoke alarm helps protect against fires, not CO. You need a CO detector in your home as well as a smoke alarm.
- Install a Canadian Standards Association (CSA) certified CO detector with an alarm you can hear to warn you of high CO levels in your home. The most important place to install a detector is in hallways, outside of sleeping areas.
- Make sure to follow the manufacturer's suggestions on how to install, test, use, and replace the detector.
- Test your detectors regularly. Replace batteries and the detector itself as recommended by the manufacturer. You can use a marker to remind yourself when it was installed and when it should be replaced.

#### Leave It Outside!

- Never use a barbecue or portable fuel-burning camping equipment inside a home, garage, vehicle, camper or tent.
- Don't use kerosene or oil space heaters or lamps in enclosed areas unless they're specifically designed for indoor use.
- Tobacco smoke is a source of CO. Don't let people smoke indoors.

#### No Idling Indoors!

- Don't let vehicles idle in the garage, even when the garage door is open.
- Never run gas-powered lawnmowers, trimmers, snow blowers or other machines in the garage.
- Keep the door between your house and the garage closed.