

# the Provident Letter

••••• March 2010



## ▶ From Jerry —

With longer days and the first day of Spring approaching, I am energized and enthusiastic. There continue to be ways to crunch the numbers as we forge ahead. But, the basics that ground us never change: protecting what means the most to us, home and hearth. My summary below offers simple, easy ways to save you money and avoid some risks.

Call me and I can provide you with good options. I am always available for you by phone at 770.499.2040, by email at [jerry@ Providentgroup.com](mailto:jerry@ Providentgroup.com) or by fax at 770.499.9882.



## Home Sweet Home

Home, that place of comfort we all head to at the end of the day in these tough times. But, you could be unaware of the liabilities you could face there. **We handle those risks!**

Whether you rent or own, we may be able to save you money and still make sure you are properly covered. As independent agents, we are able to offer you many options:

As a renter:

1. Would you be able to start from scratch if something should happen, like a burglary?
2. If you keep expensive items in your car and they get stolen or damaged, your auto policy **does not** cover them. **Your renter's policy would!**
3. And if you are living in a complex, their insurance does not cover your personal belongings if something should happen, such as a fire.

And as a homeowner:

1. Are you getting **all discounts** to which you are entitled?
2. You may think you have a "**replacement cost guarantee**" on your home. Are you sure?
3. And when was the last time your current agent reviewed your policy? Did you know that 67% of all homeowners are under-insured?

## Word of the Month

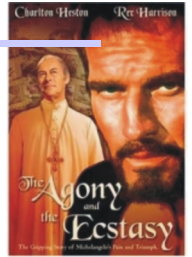
**approbation** \ap-ruh-BAY-shuhn\ , *noun*;

1. The act of approving; formal or official approval.
2. Praise; commendation.

## March

The name of March comes from ancient Rome, when March was the first month of the year and named *Martius* after Mars, the Roman god of war. In Rome, where the climate is Mediterranean, March is the first month of spring, a logical point for the beginning of the year as well as the start of the Roman military campaign season.

- Mar. 6: Michelangelo Buonarroti born, 1475.
- Mar. 14: Daylight Savings Time begins. Albert Einstein born, 1879.
- Mar. 15: Julius Caesar assassinated, 44 B.C.
- Mar. 17: St. Patrick's Day
- Mar. 20: First day of Spring



## Springtime

### a few interesting facts about the first day of spring:

- \* If you were standing on the equator during either the vernal or autumnal equinox, you would see the sun pass directly overhead, the only two times in the year when that is true.
- \* The two equinoxes are also the only times during the year when the sun rises due east and sets due west.
- \* In spring, the Earth's axis is tilted toward the sun, increasing the number of daylight hours and bringing warmer weather that causes plants to bring forth new growth.

"There is no cure for birth and death  
save to enjoy the interval."

~ George Santayana

## Miscellany

- Sunglasses date back to 15th Century China, where they were worn by judges to conceal their expressions while presiding over court.
- The name "Oz" came to author L. Frank Baum when he noticed the drawers of his filing cabinet were marked A-G, H-N and O-Z.
- The jukebox got its name from *jook*, African American slang for "dance".
- An ostrich's eye is larger than its brain.



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Despite March's windy reputation, winter isn't really blown away: it is washed away. It flows down all the hills, goes swirling down the valleys and spills out to sea. Like so many of this earth's elements, winter itself is soluble in water. ”

— Author Unknown

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