



**February 1, 2011**

*Ames Insurance Center: Passionate about exceptional service.*

## With Spring Comes Water!

As the last few years have proven, flooding has become a huge issue around the state of Iowa. Now is a great time to talk about adding water and sewer back-up on to your homeowners policy and adding a flood policy.

The water and sewer back-up provides coverage if you have water or sewage backing up through pipes in your basement. It also covers you if your sump pump quits working.

Flood policies are provided through the government, and we can get a quote for you. Remember, flood is *never* covered on a home policy.

Just give us a call if you have any questions, or if you would like any quotes!



537 Main Street #101

Ames, IA 50010

(515) 663-8750

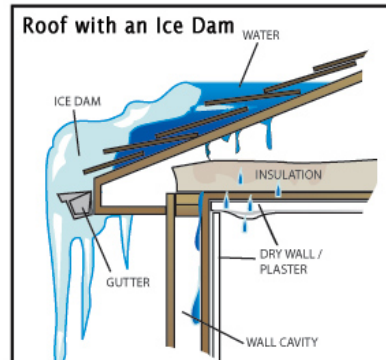
## Ice Dams: Information and Prevention Tips

We have been experiencing some crazy temperatures lately—forty degrees one day, ten degrees the next. This melting and refreezing of snow can lead to ice dams, which can create some major problems.

### What is an ice dam?

An ice dam forms when melted snow refreezes at roof edges. Ice dams are most commonly formed when heat from the inside of a home is not properly dispersed and ventilated to the outside.

Without sufficient attic ventilation, heat collects under the roof, which causes the snow on the top of the roof to melt. The melting snow collects at the eave where it refreezes. When this process continues, a layer of ice forms at the eave and gets thick, eventually causing a “dam” to form. This dam stops the melted snow that is rolling down the roof and a pool of water is created. The water pool can creep under the shingles and into the house, which can lead to damage inside and outside of the home. Ice dams can



cause collapsed gutters, water damaged ceilings, peeling paint, damaged plaster, wet insulation, etc.

### Preventing Ice Dams

Freeing the roof eaves of snow is an easy way to prevent the formation of an ice dam. Remove the first couple feet of snow from the roof with a “roof rake” which can be found at most hardware stores. Never put rock salt or sodium chloride on the roof as these materials can damage shingles. Potassium chloride or calcium chloride can be placed on the roof without harm or damage to the shin-

gles.

Properly ventilating and insulating the attic area of the home are the best ways to prevent ice dams from forming. Have a roofing or insulation specialist take a look at the ventilation system to ensure that the heat is being properly dispersed from the home. Icicles forming along the roof line is one of the first

signs of a ventilation problem.

Ice dams are common this time of year, and it is important to be aware of preventative measures that can be taken to lower the chance of having an ice dam form. So, keep an eye out for possible ice dams on your roof and call a professional for any recommendations they may have. (And remember— THINK SPRING!)

Information: West Bend Mutual Insurance

Photo: Lyons Contracting, [www.lyonscontracting.com/blog/tag/ice-dam-removal-arlington-va](http://www.lyonscontracting.com/blog/tag/ice-dam-removal-arlington-va)

## Office Update

The new year has brought about some exciting changes at Ames Insurance Center!

After three years as the Marketing Coordinator and Administrative Assistant, Kaitlyn has accepted a job in Des Moines. She will begin working as the Marketing and Admissions Coordinator at Ramsey Village, an assisted living facility, on March 1. She will miss coming to work at Ames Insurance Center eve-

ryday and will also miss seeing and speaking to our great clients, but she is very excited to begin her new adventure!

Leslie has taken an internship opportunity for the summer months at Target in Cedar Rapids. She is also taking a study abroad trip to Italy in the fall! She is very excited for the upcoming months and we are very happy that she has come across two great opportunities!

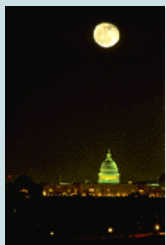
We have also hired two new employees! Kim Leaders is a sophomore at ISU studying Business Management and Jessica Baseler will graduate this upcoming spring with degrees in Marketing and Apparel Merchandising and Design.

We are very excited for both Kaitlyn and Leslie and we are also very happy to welcome Kim and Jessica to Ames Insurance Center!



**February  
2011 News-  
letter**

***“To catch the reader's attention, place an interesting sentence or quote from the story here.”***



**Caption describing picture or graphic.**

### **Inside Story Headline**

This story can fit 150-200 words.

One benefit of using your newsletter as a promotional tool is that you can reuse content from other marketing materials, such as press releases, market studies, and reports.

While your main goal of distributing a newsletter might be to sell your product or service, the key to a successful newsletter is making it useful to your readers.

A great way to add useful con-

tent to your newsletter is to develop and write your own articles, or include a calendar of upcoming events or a special offer that promotes a new product.

You can also research articles or find “filler” articles by accessing the World Wide Web. You can write about a variety of topics but try to keep your articles short.

Much of the content you put in your newsletter can also be used for your Web site. Microsoft Publisher offers a simple way to convert your news-

letter to a Web publication. So, when you're finished writing your newsletter, convert it to a Web site and post it.

### **Inside Story Headline**

This story can fit 100-150 words.

The subject matter that appears in newsletters is virtually endless. You can include stories that focus on current technologies or innovations in your field.

You may also want to note business or economic trends,

or make predictions for your customers or clients.

If the newsletter is distributed internally, you might comment upon new procedures or improvements to the business. Sales figures or earnings will show how your business is growing.

Some newsletters include a

column that is updated every issue, for instance, an advice column, a book review, a letter from the president, or an editorial. You can also profile new employees or top customers or vendors.

### **Inside Story Headline**

This story can fit 75-125 words.

Selecting pictures or graphics is an important part of adding content to your newsletter.

Think about your article and ask yourself if the picture supports or enhances the message you're trying to convey. Avoid selecting images that

appear to be out of context.

Microsoft Publisher includes thousands of clip art images from which you can choose and import into your newsletter. There are also several tools you can use to draw shapes and symbols.

Once you have chosen an image, place it close to the arti-

cle. Be sure to place the caption of the image near the image.