

Renter's Insurance

Take a look around you. Everything you see has value, and you could be vulnerable if you don't have insurance. Many renters think that their possessions are covered by their landlord's policy. But your landlord's policy typically only covers the structure and any liabilities the owner would face. Your possessions are not covered under this type of policy.

Why Do You Need Insurance?

You may think your possessions aren't valuable enough to insure, but add up the cost of replacing everything you have. It is a significant amount of money. If you do not have enough savings to cover these expenses all at once, you need renter's insurance. Many policies also provide personal liability coverage, protecting you in the event that someone is injured at your home.

Isn't It Expensive?

Renter's insurance can cost as little as \$15.00 a month. It all depends on how much coverage you want and where you live. Considering that you have no control over circumstances like fire, water damage, or burglary, this is a wise investment and gives you peace of mind.

Where Do I Get Renter's Insurance?

Almost all insurance agents that sell homeowner's insurance also sell renter's insurance. Call several for quotes and choose the one that seems the most comprehensive and affordable for you. If you are interested in buying renter's insurance online, search for renter's insurance and you will find many companies willing to give you quotes by email. One company specializes in renter's insurance with a low deductible and the ability to purchase your policy online. Go to renterscoverage.com for more information.

Green Living

Carpeting in your home can trap environmental hazards that come into your home. This can lead to a buildup of toxins in the air of your home. Carpets also harbor dust mites and other allergens. Your best bet is to replace carpets with hardwood or tile floors. But if you love your carpets, be sure to vacuum them at least once per week and have them professionally cleaned twice a year.

Thoughts from Chad Sorrell

Here we are already tapping on September's screen door. Every September, rain or shine, I find myself pondering about what happened to June, July & August; as if I misplaced them in my sock drawer or under the bed. Of course they're not there – but maybe the closet?

I suppose losing a summer isn't the absolute end of the world. And I further suppose if I take a breather and think back over the past few months, I'm sure I could recall many good times, beautiful sunsets, lush gardens, and even some much-needed thunderstorms.

Maybe some of us will think back over the past few months and not many highlights will come to mind. And in any given year, if we do absolutely lose our summer, at least we have Labor Day to ease us into the next season!

But what if we lose our files or critical data? Well, no holiday we could imagine would save us from the devastation that that disaster would wrought.

Considering that possibility is not a pleasant thought, but it's my job to think about such things. If you're an existing client of ours, then you don't have to ever worry about having such unpleasant thoughts. You know we've got your vital assets secure & protected.

If you're not yet a client and find yourself thinking unpleasant thoughts about your files and data, then why not take advantage of one of our promotional coupons in this newsletter and try us out?

Here's to a Safe, Secure September!



Have A Question For Us?

We love to hear from all our good friends and clients who enjoy reading our monthly newsletter. If you have a question related to off-site document storage, shredding, or media vaulting, please feel free to give us a call or send us an email.

(423) 391-0014 or info@tcimweb.com

END OF SUMMER OFFER:

Become a TCIM records storage client in September and we'll move your boxes to our facility at no charge for the entire month.

Preventing Elder Abuse

The U.S. General Accounting Office published a report on the state of our country's nursing homes. It found that sixteen percent of nursing homes had serious quality problems, which was a decrease from the previous year. The trend downward is good, but this still represents a significant problem in the nursing home industry.

Elder abuse is defined as physical abuse, neglect, financial abuse, abandonment, isolation, or any other treatment that might cause physical or mental pain or suffering directed towards any person aged 65 or older. If your elderly parent is not under your direct care, you should be aware of the signs of elder abuse. These include bruises, scratches, cuts, or other injuries. The use of physical restraints should be carefully examined, as well as indicators such as poor hygiene, unexplained weight loss, bedsores, or falls. Emotional signals can be fear, helplessness, strange stories, withdrawal, confusion, anxiety, or depression.

If your parent is in a care facility, pay close attention to staffing levels and the treatment of other seniors. It is a good idea to visit during various times of the week and day. You have the right to ask to review medical records. You can insist on a personalized and practical plan for care. Many nursing home facilities have residents' or family councils. Join one or start one if there isn't such a group operating. Above all, the key is to stay connected to your parent by visiting frequently or establishing a network of family and friends that make contact with your parent often.

Many of life's failures are men who did not realize how close they were to success when they gave up.

– Thomas Edison

Hope is the most exciting thing in life and if you honestly believe that love is out there, it will come. And even if it doesn't come straight away there is still that chance all through your life that it will.

– Josh Hartnett

Traveling Pets

Many cats and dogs do not travel well in cars. If your pet is sensitive to car travel, talk to your vet about the use of sedatives or travel-sickness medication. You should not give your pet any medication without checking with your vet first to find out if it is appropriate and to get the correct dosage. If your pet does get sick easily, try to plan shorter travel days with lots of rest time during the trip.



September Events

- 1 National No Rhyme Nor Reason Day
- 4 Newspaper Carrier Day
- 6 Fight Procrastination Day
- 5 Be Late for Something Day
- 5 Labor Day
- 6 Another Look Unlimited Day
- 8 Pediatric Hematology/Oncology Nurses Day
- 8 International Literacy Day
- 9 Wonderful Weirdos Day
- 10 Swap Ideas Day
- 11 National Grandparents' Day
- 11 Patriot Day
- 12 National Boss/Employee Exchange Day
- 13 National Celiac Awareness Day
- 15 International Day of Democracy
- 16 Constitution Day
- 16 National POW/MIA Recognition Day
- 17 Citizenship Day
- 19 National Woman Road Warrior Day
- 21 International Day of Peace
- 22 American Business Women's Day
- 22 Dear Diary Day
- 23 Hug a Vegetarian Day
- 23 Love Note Day
- 23 Family Health and Fitness Day
- 24 National Hunting and Fishing Day
- 24 Responsible Dog Ownership Day
- 25 Gold Star Mother's Day
- 26 World Maritime Day
- 27 Ancestor Appreciation Day
- 27 World Tourism Day
- 28 National Women's Health and Fitness Day



Astrological Sign:

Virgo (Aug 22-Sept 23) &
Libra (Sept 24-Oct.23)
Flower: Aster
Birthstone: Sapphire

September is also:

- International Self-Awareness Month
- International Strategic Thinking Month
- Library Card Sign-Up Month
- Mold Awareness Month
- National Alcohol and Drug Addiction Recovery Month

First Aid Tidbit

You can make a compact first aid kit by starting with an empty baby wipes container. This plastic box is the perfect size to store essentials such as bandages, sterile gauze pads, adhesive tape, scissors, and antibiotic ointment. You can also add some burn cream, small bottles of pain reliever, tweezers, anesthetic spray, and some rubber gloves. Keeping it all in the wipes container means that you will have everything ready whenever you need it.

Flavor and Health

There is a world of variety in oils beyond canola and olive oils. On your grocery shelves, you can find varieties of oils including pumpkin seed, walnut, grapeseed, avocado, hazelnut, and pine nut. These oils can impart a unique flavor to your dishes. Use them to sauté fish, meats, or vegetables. They also bring additional nutritional elements to your food. Some of these special oils, especially those that are plant-derived, offer increased immunity protection and can lower levels of LDL cholesterol.

TCIM Referral = \$100⁰⁰

Here's how it works: Simply tell a friend or colleague about TCIM and if they become a new records storage customer -- we'll send you a **\$100⁰⁰ VISA Gift Card!**

Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did do. So throw off the bowlines, sail away from the safe harbor. Catch the trade winds in your sails. Explore. Dream. Discover. – Mark Twain



Do You Want to Win a \$50 VISA Gift Card?

Each month we'll give you a new challenge of some type. All those who reply with a correct answer are eligible to win. At the end of the month we'll draw a lucky name.

Here is this month's mind bender:

Riddle: If it has a quart capacity, how many pennies can you put into a empty piggy bank?

Last Month's Answer to:

Arnold Schwarzenegger has a big one, Micheal J Fox has a small one, Madonna doesn't have one, The Pope has one but he never uses it, Bill Clinton has one and he uses it all the time! -- What is it?...

SURNAME

Last Month's Winner:

FRAN HALL

Email your answer to info@tcimweb.com

Back to School

Are you looking for a change? It may be time to head back to school. To decide if college is right for you, take these points into consideration.

TAKE A TEST

Many colleges offer career placement tests to help you discover your talents and interests. One test you may be able to skip, however, is the SAT. Many colleges have modified their admissions criteria and offer alternative admissions tests.

LOOK AROUND

Many colleges offer programs specifically designed for working adults. You may find that you only need to attend classes one or two nights a week. Some colleges offer on-site, low-cost day care and other services for parents. You also may be able to take some of your classes by email, video, or Internet.

SAVE A BUCK OR TWO

Scholarships and federal grants are designed to help you afford an education and they don't have any age restrictions. Get information on all the programs you qualify for from the student financial services office. You can also contact the Federal Student Aid Information Center (FSAIC) at 1-800-4-FED-AID or studentaid.ed.gov for more information on government student aid programs.



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BITS *and* PIECES
is a free monthly newsletter
from your friends at



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What's Inside This Month?

Renter's Insurance

Thoughts from Chad Sorrell

Preventing Elder Abuse

First Aid Tidbit

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September OFFERS!

Getting It All Done

Do you find yourself constantly putting things off? You are not alone! September 6th is Fight Procrastination Day. Everyone suffers from procrastination at one time or another. For some, it is an ongoing battle. There are ways, however, to jump-start your to do list.

BREAK TASKS DOWN INTO SMALL TASKS.

Saying you need to organize your kitchen cabinets can seem like a huge job, but organizing just your silverware drawer may not be so bad. For every big job, make a list of all the parts that need to be done and tackle them one by one. Pretty soon, your big job will be completed without feeling so big.

KNOW YOUR WEAKNESSES.

Take a moment to think about your worst source of procrastination. Is it doing the laundry, making sales calls, planning for dinner? Make this job your number one priority of the day. By accomplishing this task first, you will free yourself up to move forward without it hanging over your head.

DO YOU HAVE 15 MINUTES TO SPARE?

Even in the busiest schedule, most people can find 15 minutes a day. Budget this short time to tackling a project that you've really wanted to get done, but never seem to get to. It seems like a short time, but it is amazing what can be accomplished in this short time. You may find that you spend even longer working on your project once you get started.



REWARD YOURSELF FOR A JOB WELL DONE.

Plan something nice for yourself--a movie, a special meal, a weekend away--but only do this if the project you've been putting off gets done. Share your goals with someone close to you and you will get encouragement along the way.

CURE THE PROBLEM.

Recognize that while procrastination may be caused by simple laziness or boredom, often it is a sense of fear that keeps us from getting started. You may also feel overwhelmed or stressed in general. Take some time to examine whether eliminating some other tasks might help you feel less pressured. If it is fear that is stopping you, working through that anxiety first will help you prepare to get the job done. Most importantly, be ready to admit if the job you are trying to accomplish is really necessary after all. You may find that it is something you'd like to get done, but that doesn't really need to be finished. Giving yourself a break may be the best way to get motivated in the long run, as you will be doing projects when you are more interested in them.