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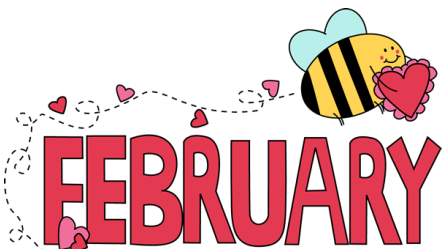
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GET AN INSURANCE CHECKUP

Just as your body needs a checkup once a year, you should consider giving your insurance the once over occasionally as well. People's lives can change very rapidly. But one thing many of us forget is to adjust our insurance coverage along with these changes. If it has been several years since you've sat down and reviewed your insurance coverage, now is the perfect time.

Start with your life insurance. If the number of dependents you have has increased due to a new birth or a marriage, you will need to consider both the amount of life insurance you have, and who is named as beneficiary.

If your children have grown, you may find that you no longer need the same type of insurance that you had before. If you are approaching retirement or are already retired, consider sitting down with an insurance professional to determine whether you have the right coverage for you-you may find that the type of insurance you have is no longer necessary.

Next, take a look at your auto insurance. You probably obtained collision insurance when you bought your new car. It makes sense to carry this type of insurance on newer models of cars. But as your car ages, this type of insurance may no longer be necessary. The value of a car decreases as time goes by. To gauge whether this type of insurance makes sense, compare the value of the car, and the cost of repairing it, to the cost of the collision insurance premiums. The most cost effective solution may be to assume the risk of repairing your car yourself.

While evaluating your renter's or homeowner's insurance, be sure to consider whether you have added any items of monetary significance to your home in the past few years. If you have purchased expensive jewelry, furs, or other big-ticket items, you may need to add some insurance coverage for these items.

Make it a habit to review your insurance coverage whenever a policy comes up for renewal. You will save yourself from being underinsured in certain situations and will save money by eliminating unnecessary coverage in others.





HAPPY PRESIDENT'S DAY

(Third Monday in February)

Until 1971, both February 12 and February 22 were observed as federal public holidays to honor the birthdays of Abraham Lincoln (February 12) and George Washington (February 22). In 1971, President Richard Nixon proclaimed one single federal public holiday, the Presidents' Day, to be observed on the third Monday of February, honoring all past presidents of the United States of America.





Commissioner
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District 5



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SAFETY FIRST

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Excellent References
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SIMPLE FRENCH ONION SOUP

INGREDIENTS

- ½ cup unsalted butter
- 2 tablespoons olive oil
- 4 cups sliced onions
- 4 (10.5 ounce) cans beef broth
- 2 tablespoons dry sherry
- 1 teaspoon dried thyme
- 1 pinch salt and pepper to taste
- 4 slices French bread
- 4 slices provolone cheese
- 2 slices Swiss cheese, diced
- ¼ cup grated Parmesan cheese



DIRECTIONS

1. Melt butter with olive oil in an 8 quart stock pot on medium heat. Add onions and continually stir until tender and translucent. Do not brown the onions.
2. Add beef broth, sherry and thyme. Season with salt and pepper, and simmer for 30 minutes.
3. Heat the oven broiler.
4. Ladle soup into oven safe serving bowls and place one slice of bread on top of each (bread may be broken into pieces if you prefer). Layer each slice of bread with a slice of provolone, 1/2 slice diced Swiss and 1 tablespoon Parmesan cheese. Place bowls on cookie sheet and broil in the preheated oven until cheese bubbles and browns slightly.

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FORGOTTEN KISSES

To sweeten up your Valentine's Day, try making these tasty treats to share with your loved ones.

2 egg whites, room temperature
 1/8 teaspoon cream of tartar
 1/8 teaspoon salt
 2/3 cup sugar
 1 teaspoon vanilla
 2-3 drops red food coloring
 Hershey's Kisses (6 oz. package, 36 count, unwrapped)



Beat egg whites with cream of tartar and salt in small bowl until soft peaks form. Gradually beat in sugar; continue beating until stiff peaks form. Add vanilla and food coloring. Drop meringue mixture by half teaspoonfuls onto greased cookie sheets; top each with a Hershey's Kiss. Cover kiss completely with a small teaspoonful of meringue. Place in a preheated 375 degree F oven. Immediately turn off oven and let cookies remain in oven overnight or until cookies are completely dry and oven is cold. Don't peek during this time, or your cookies will turn soggy. Makes about 2 1/2 dozen.

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