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Web Resources

AIADC.org

GreenLivingTips.com

MovieFone.com

DropBox.com

JPMA.org

Newsletter

Resident Link

Volume 10, Issue 9

September 2017 Newsletter

Renters Insurance 101

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 Tip

If your hairbrush is made of plastic with synthetic bristles, there is an easy way to make a greener choice in your grooming tools. There are a variety of natural material brushes on the market. To find the most environmentally friendly, first look for a wooden handle. Many natural hairbrushes are made from boar bristles. These bristles are actually preferred by hair stylists, as they evenly distribute the natural oils in your hair, making it shinier and more manageable. If you want to avoid animal products, look for recycled-product bristles.

Reduce . Reuse . Recycle 

Playing @ The Movies

Home Again

A recently separated mother of two starts a new life in Los Angeles, which is complicated by her decision to house three young, charismatic guys. Her unlikely new family and new romance comes to a crashing halt when her ex-husband shows up, suitcase in hand.

Movie Stats

Rating: PG-13
 Genre: Comedy / Drama
 Release Date: September 8, 2017
 Director: Hallie Myers-Shyer
 Cast: Reese Witherspoon, Candice Bergen



Your Monthly Internet Tidbit

"Dropbox.com enables you to sync files across platforms and devices"

Sharing files is not a new concept, but DropBox.com has come up with a better way of doing it. DropBox.com enables people to sync files and media across platforms and devices, in order to have them available from any location. It also lets you share files with others. Users get 2 GB of unrestricted cloud file storage for free. To share your files with others, simply put the folders you want to share in your DropBox.com, and invite people to them. You can also send people links to specific files within your DropBox.com. Besides file-sharing, Dropbox.com can also act as an automatic backup utility for important files. **Check it out today at: [Dropbox.com](https://www.dropbox.com)**

September is Baby Safety Month



An important responsibility begins with selecting a child car seat and using it properly from the moment you bring the baby home to every car ride after that. All 50 states have laws that require the use of a car seat. All car seats manufactured today must be designed to meet stringent safety standards set by the Federal government. In fact, child restraints sold in the United States are required to satisfy the rigorous performance standards established by the National Highway Traffic Safety Administration (NHTSA), and are certified by their manufacturers as compliant before they can be offered for sale.



Before printing think about your responsibility and commitment to the **ENVIRONMENT**