

# Ask The EXPERT

**Q:** What are some reasons why I might need additional life insurance?

**A:** We live in a time where the potential to lose a loved one is greater than Americans have faced in many years. Children are developing childhood diseases like diabetes that can disqualify them for a life insurance policy as an adult.



**Byron Dashnaw**  
Allstate Agency Owner

Young people being killed in car accidents have increased by 60% as a result of distracted driving because of cell phone usage. Eventually most parents will co-sign for an auto or school loan, or maybe a home loan. If you would lose your child to an accident or sudden illness, a life insurance policy would help offset or pay for the loans that you co-signed for. Purchasing a life insurance policy for young children can ensure they can have life insurance as an adult. There are many reasons why you might lose an adult loved one. Do you have a mortgage, auto loans, or even your own school loans? Would the loss of your loved one's income have a negative impact on your family's financial future and quality of life. A life insurance policy can help ease the loss of a loved one or bread winner by replacing their income.

Many people don't consider life insurance when planning for their family's future until their health begins declining or they have an illness. This is the wrong time to consult someone about life insurance. Sooner is better than later to purchase life insurance. You will never be any younger. Many people could change their diet or lose a little weight to get a better rating or reduced premium. For most people putting off life insurance will only cost them more money.

If you have any questions about life insurance or planning finances for the future, feel free to call my office at 419-424-5580. We have many products to help plan for your family's future. Neil Ickes, our Personal Financial Representative is available for a consultation with no obligation.



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## IT'S GOOD TO BE IN



### Dashnaw Insurance Agency

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**Q:** What does massage do?

**A:** Massage therapy is one of the best things you can do for your body. It goes right along with exercising and eating right.

Massage can help improve circulation and metabolism as well as help you look and feel younger. However, the main reason to get massage is the stress relief. People are more stressed out in today's society than ever before and we wonder why people are so sick. Stress is linked to almost all disease weather directly or indirectly. The word disease itself tells us that. "Dis-ease: without ease." So, the relaxation or stress relieving benefit of massage alone is more than enough reason to get regular massage therapy.



**Adam Goodrich**  
LMT, PTA, MAT, CFMT



**Q:** I am the head nurse at one of the local nursing homes. I was told that someone from your office could come to our facility and do an in-service with our staff to teach them ways to clean patients' hearing aids to help prevent breakdowns. Is this true?

**A:** That is correct. We have a lot of patients that are in nursing homes and some of them can't do the cleaning themselves to help prevent breakdowns. We would come into your facility and properly train your staff on how to clean them. Please feel free to contact our office for more information.



**Jodi Turnwald**  
ACA, BC-HIS, COHC



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**Q:** Is my upper respiratory infection contagious to my dog?

**A:** No, as a general rule you should consider your dog safe. While dogs may exhibit many of the same symptoms, an upper respiratory infection is typically species specific. It is possible for dogs to contract certain illnesses from humans; however, an upper respiratory infection (URI) is not one of them. Dogs with a URI are contagious to other dogs for 7-14 days. Although a URI may be caused by a virus or bacteria, they are both contagious. URIs can spread rapidly through kennels or grooming facilities, anywhere there are more crowded areas. They are typically spread through direct contact but can also be spread by fomites (contaminated objects). Healthy dogs with stronger immune systems may also be carriers. Not all dogs will need antibiotics for their URI, it is best to contact your veterinarian to better assess your dog's needs. You should also contact your veterinarian for vaccine recommendations to help prevent an upper respiratory infection.



**Alexandra Tyzzer**  
DVM



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**Q:** What conditions do chiropractors treat?

**A:** Doctors of Chiropractic are trained to assess and treat disorders and injuries associated with the neuromuscular and musculoskeletal systems. This includes the muscles, ligaments and joints of the body and the associated nervous system components. Many think of chiropractic care as a safe and effective treatment for neck pain, back pain and headaches but we do so much more. From TMJ to plantar fasciitis, chiropractors offer many effective treatments and therapies to alleviate pain and promote healthy body biomechanics. Additionally, Doctors of Chiropractic offer unique perspectives on proactive and reactive general health issues with a focus on the human frame, diet, nutrition, and exercise.



**Doctor Renee S. Perry**

### DR. RENEE S. PERRY

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## Ask The EXPERT

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**Q:** How often should my dog see a groomer?

**A:** The frequency of your dog's visits to the groomer depends on it's breed, hair type, how it's maintained at home, what type of cut you want and how perfect you want to keep that cut. Let's think about it in comparison to the human haircut schedule. There are people with very short hair, crew-cuts, pixies, bobs, etc. who, in order to maintain this look, need to visit the salon or barber every four or five weeks. It doesn't take much growth to make a short, stylized haircut look unkempt. These would be your poodles, bichons, schnauzers, airdales and any other dog that gets a specific, tight haircut that you want to keep perfect looking. Another group of people would have mid-length to longer hair who could go six to eight weeks or longer depending on how involved their cut is and how perfect they want it to look. These would be the lhasas, shitzus, golden retrievers, and other longer haired breeds that don't necessarily show growth as quickly and are meant to be longer-haired. You also have the exotic type person who dances to the beat of their own drum and allows their hair to mat up into dreadlocks that will eventually result in the need to shave their head to start over. These are the rarely seen pulis, komondors and havanese. These are also the overgrown dogs that aren't brushed correctly at home or just like to mat up because their hair is like a woolly sheep. And, with no human comparison, there are short-haired dogs that never need a hair-cut but will sometimes not smell as fresh as you would like, these dogs get groomed on a completely random basis depending on their level of funk and your tolerance of said funk.



**Lori Baird**  
VCA FACC Manager



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**Q:** I have noticed big black ants in my house already this year. They didn't die off or do whatever they do in the winter. What can I do to prevent them from getting worse this year?

**A:** Big Black ants are usually Carpenter Ants. These ants are named appropriately. They are a wood destroying insect and could possibly be working on your house! These ants go into a Diapause in the winter. It is a state of very low activity and are usually out of sight. February and March is usually when they come out of this and start foraging. Many times Carpenter Ant colonies are located outside. They will travel a considerable distance to a food source. A very close and careful inspection must be done before any treatment is performed. Should you get up in the morning and find several hundred winged ants in your house you are in trouble. That most often means that the colony is in your house and they are doing damage. Look for piles of sawdust, that is when you are closest to the colony. Then pick up the phone and call me, we will discuss this in much greater detail!



**David Hartzell**



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