



THE RIDER REPORT

VOLUME 18, ISSUE 9
FEBRUARY 2017

A PUBLICATION OF RIDER & ASSOCIATES, INC. REPORTING & TRANSCRIPTION SERVICES

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What Do They Mean?

A decision that goes along with property and personal insurance is what kind of deductible do I want. Deductibles, by definition, are the amount of money the policyholder must pay before the insurance company contributes towards a claim. In other words, what do I pay first?

For automobiles, you may set a deductible of \$500 or \$1,000 or more; with homeowners, \$1,000 might be the minimal rate set for a home with some choosing \$1,500 or even up to \$3,000, or it could be a percentage of the property's value. That's because homeowner claims are usually against larger losses. We all know that claims drive the premiums higher.

You've Gotta Have Heart

The reason that losing weight is such a big resolution for many of us is that our metabolism slows down as we age. That piece of pie that just disappears when we were in college, seems to stick around in places that can be seen as we get older.

But more importantly, it becomes a strain on your heart – the organ that pumps life-renewing blood to all parts of our body. According to LiveScience, if you were to lay out all the arteries, capillaries and veins in one adult from end-to-end, they would stretch roughly 60,000 miles!

Doctors recommend walking 10-15,000 steps a day in order to control weight gain, and, of course, avoid saturated fats and bad carbohydrates which tend to raise blood pressure.

Other fascinating facts about the heart:

1. In an average person's lifetime, the heart beats 2.5 billion times;
2. A woman's heart typically beats faster than a man's (78 to 70 beats per minute);
3. Cornea cells in a person's eye is the only cell that doesn't receive blood;
4. The thump-thump sound you hear when the heart beats is the closing of the four heart valves;
5. Unlike other cells, red blood cells do not have nuclei, so they have room to carry oxygen. However, that also means they do not divide or synthesize new cells;
6. A tiny droplet of blood contains five million red blood cells;
7. The right ventricle moves blood to the lungs, where it receives fresh oxygen and nutrients. The left atrium and left ventricle receive this oxygenated blood from the lungs. ■

Individual and family major medical insurance policies can run even higher deductibles.

But here there's a difference. Major insurance carriers negotiate rates paid to doctors for treatments and to hospitals and ambulatory treatment centers. Therefore, when the member has a health plan, he or she is benefiting from those reduced rates.

Since the Affordable Care Act has gone into law, premiums and deductibles have risen, but so, too, have the subsidies for those inside 400% of the Federal Poverty Level.

Whenever you consider a deductible, ask yourself if you can afford to pay it in full if something goes wrong. ■

The Super Bowl of Dog Shows

The Westminster Kennel Club Dog Show, held every year in February at New York's famed Madison Square Garden is the Super Bowl of pure breed canines as they strut their stuff in front of 20,000 spectators, their handlers and an array of judges.

This year, for only the second time in its history, a German shepherd won Best in Show.

Rumor, a five-year-old, who was runner-up last year and named for Adele's hit song, "Rumor Has It," won her 104th, and presumably last, ribbon at the most prestigious event in the world.

The Westminster Kennel Club Dog Show has run continuously since 1877 and named for an extinct hotel in Midtown Manhattan. It began before the automobile, manned air flight, and only the Kentucky Derby, among colossal sporting events, precedes it by a year.

It has been staged in all four Madison Square Gardens, honored rescue dogs and the recovery dogs of 9/11, and was a big donor to the Red Cross in both world wars.

The first beagle champion, "Uno," visited the Bush White House in 2008.

Wire Fox Terriers have won the most BIS, with 13 victories, followed by Scottish Terriers with nine. The youngest winner was a Rough Collie at 9 months old, and the oldest, a Sussex Spaniel at 10 years, 2 months and 9 days.

Rumor, of Edgerton, Wisc., beat out a Norwegian Elkhound, a Pekingese, a Miniature Poodle, an Irish Setter, a Boxer and Norwich Terrier in the final ring. ■

Teresa's Thoughts



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Nobody lives forever, though my mom came closer to most. I lost her two weeks ago and I am heartbroken.

Perhaps that's being a bit selfish, but I don't care. It doesn't matter how, where or when they go, when you've lost a parent – especially the last one – you feel adrift. My childhood is officially over. I've lost my best friend, the one who gave me life. She nurtured me and shaped me into the person I am. My direct connection to past generations is untethered. She is with her sisters and brother, my dad and friends she has outlived.

Which is just about everyone because we were planning her 104th birthday celebration.

Instead we are making funeral plans to lay her to rest beside dad in Everett.

Right now, every time I think of her I well up inside. Heaven is a better place for her, I'm sure, but down here on Earth there's a hole in my heart.

Thanks for allowing me to share my innermost feelings. I know you understand.

I love you, Mom!