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Texas Heritage for Living®

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TEXAS SUMMER FUN

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OR POND NEAR YOU!

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The Bluntzer
family, Texas
Farm Bureau
members,
enjoy Padre
Island National
Seashore.

Choosing a Camper
Would an RV or a camper
better suit your needs?

PAGE 6

The Dirt on Texas Soil
Some types could damage
your garden and foundation.

PAGE 8

Swimming Safety
Using caution near your
pool is no splashing matter.

PAGE 30



AGENT LETTER



Texas Heritage for Living® shares the stories and successes of Texans just like you. Since 1952, the Texas Farm Bureau Insurance Companies have been helping families protect what matters most.

ADVENTURES IN TEXAS

It takes just a few seconds to dig your toes into the Gulf Coast's wet sand to recall the beautiful tranquility of Texas beaches.

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Time for a clean sweep!

For a chance to win a Dyson vacuum, turn to page 33.

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CONTENTS

SUMMER 2014

10

SOAK UP SOME SUN

Beaches. Rivers. Spring-fed pools.

In Texas, there's always a natural watering hole somewhere close to where you live.

By Lisa Martin



16

Texas Treasures

From corn dogs to berry picking, there are plenty of opportunities for your family to explore our state.

By Lisa Martin

20

Emergency 101

Agents offer advice on how you could spare your family and property from some of life's most common crises.

By Lisa Martin

24

Who's In Your Wallet?

Using social media, public Wi-Fi, and online payment sites makes you susceptible to hacking.

By Paula Felps

IN EVERY ISSUE

2 Round Up

Texas caviar, member benefits, and an introduction to reading this magazine in Augmented Reality.

6 Behind The Wheel

Which is right for you, a camper or an RV?

8 Gardening

Identifying the kind of soil in your yard could save your garden — and home's foundation.

28 Home Front

Find out if you should consider extra liability insurance before you *actually* need it.

30 Security

Make sure your home pool is safe.

32 Vistas

Safari Lake

ROUND UP

NEWS YOU CAN USE

BY CALLIE LEAHY

SMALL BITES

Texas Caviar Recipe

Beat the heat and ditch your grill for this crisp, refreshing summer salad that is so wild and flavorful it just had to have Texas in the name.

Ingredients

- 1 can of black-eyed peas, drained
- 1 can of pinto beans, drained
- 1 can of black beans, drained
- 1 can of corn, drained
- 1 can of diced tomatoes with cilantro and lime
- 1/2 of a fresh lime
- 1 leek
- Chopped fresh cilantro
- 2 Tablespoons ranch dressing
- Minced jalapeños (to taste)
- Dash of garlic powder
- Salt

Combine black-eyed peas, pinto, and black beans with corn and jalapeños, and mix thoroughly. Add the can of tomatoes, garlic, and then top off with a squeeze of lime. Add leeks and cilantro. Mix well with ranch dressing, then salt to taste. Texas Caviar is best left to marinate overnight. Remove excess juice and add a topping of fresh cilantro.



MEMBER BENEFITS

Summer Member Benefits

Planning a trip to grandma's house this summer? How about a staycation or a cross-country excursion? Before you finish packing, make sure you bring along your most valuable travel companion — a Texas Farm Bureau membership card.

Members can take advantage of exclusive discounts on car rentals, entertainment, lodging, and even discounts for child-restraint seats.

Rental Cars Save on the road with discounted rates for car rentals, available through popular agencies like Avis, Hertz, Enterprise, Alamo, and National.

Hotels Mention your Texas Farm

Bureau membership when making your reservations at Drury, Choice Hotels International, LaQuinta Inns & Suites, and the Wyndham Group for discounts and special promotions.

Entertainment Avoid the wait — order tickets online to movie theaters, water parks, and amusement parks for significant savings.

Car seats Keep safety top-of-mind with a new car seat or booster seat for your pint-size passengers.

→ Check out even more exclusive benefits online at www.texasfarmbureau.org/memberbenefits.aspx



Baseball tickets

Did you mow your lawn in the shape of a baseball diamond this weekend? Are there visions of peanuts and Cracker Jacks dancing in your head? If you eat, sleep, and breathe baseball, then Texas Farm Bureau has an exclusive member benefit just for you. Check out TexasHeritageForLiving.com for more details.



FIRE PREVENTION

Wildfires: Know Your Safety Zone

Burn bans. Water restrictions. Closing of parks and campgrounds. Texas' hottest months create dry conditions resulting in some of the nation's most dangerous wildfires. Here are a few ways you can prepare your family:

- **Cigarettes, charcoal, and burning brush** need to be properly disposed of to ensure safety.
- **Create a safety zone** of 15 to 30 feet around your home devoid of ignition sources, like grills and dead landscaping.
- **Keep dead grass hydrated** and gas-powered equipment from idling over dry grassy areas.
- **Review your safety plan** with your family.
- **Leave quickly.** Honor the first sign of an evacuation.
- **Remember:** Possessions can be replaced, but your family cannot.

To help prepare your home and family this summer, check out the Texas Farm Bureau Insurance wildfire video by downloading our app and hovering your smartphone over this picture.

*Content provided by IBHS.

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Want to see it happen? Download the *Texas Heritage for Living*® iOS or Android app, then follow these simple instructions. Once you have the app downloaded, you'll be able to experience Augmented Reality. The pages of this magazine will literally come to life. Imagine *Texas Heritage For Living*® articles that don't just tell you about loss prevention, the importance of reviews, or life insurance — but show you.



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3 HOVER YOUR DEVICE OVER THE PHOTO

With the app launched, hover your device over the accompanying image near the icon.



2 LOOK FOR THE ICON

Augmented Reality pages or images will be flagged with an icon.



4 OOOH AND AAAH

Watch photos and pages come to life!



The Trinity River stretches from Gainesville to the Gulf, attracting urban kayakers all along the way.

OUTDOOR FUN

Unexpected Water Adventures

Cool off this summer in some of Texas' most refreshing waterways. From kayaking the scenic Trinity River to checking out the gators of Orange, these unexpected water adventures are sure to spice up your summer. ☀



Kayaking the Trinity

Located in Coppell, the Trinity River Kayak Co. offers several options for kayaking and canoeing along the 700-mile-long Texas river.

→ www.trinityriverkayak.com



Airboat Swamp Tours in Orange

Visit the gator capital of Texas for a chance to see the wildlife and scenery of the Blue Elbow Swamp during an exciting daytime or nighttime tour.

→ www.airboattridesinc.com



Jet Skiing on Lake Amistad

Located on the Texas/Mexico border, near the Del Rio area, is one of Texas' premier national recreation areas and one of the few national parks where jet skiing is allowed.

→ www.nps.gov/amis



Surfing in Port Aransas

Catch a wave on the Lone Star waters of St. Joe's Island and Mustang Island State Park.

→ www.surfingintexas.com
→ www.boardhousesurfshop.com

DANCING WITH THE STARS

McDonald Observatory's 75th Anniversary

The stars at night are big and bright — deep in the heart of West Texas. The McDonald Observatory, an off-site research unit of The University of Texas at Austin, is celebrating 75 years of dedication on May 5 with events that run through August.

But you don't have to travel all the way to Fort Stockton to participate. Special guest lecturers and programs will be visiting planetariums, universities, museums, and libraries across the Lone Star State to memorialize the event throughout the summer.

For more information on the anniversary celebration activities and events visit www.mcdonaldobservatory.org/anniversary.

The Hobby-Eberly Telescope is surrounded by star trails centered on Polaris, the North Star.

Credit: Frank Cianciolo/McDonald Observatory.

2014
McDonald Observatory's 75th anniversary

2007
Dark Energy Search



1969
Laser bounced off the moon



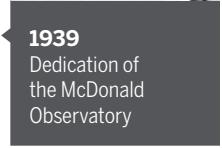
Late 1960s
Construction of Smith telescope



1963
Harlan J. Smith Directorship

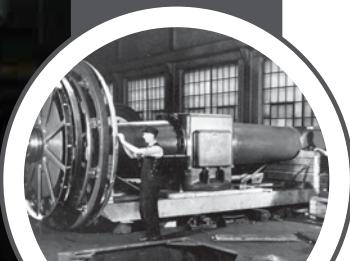


1944
Discovery of Titan's atmosphere



1939
Dedication of the McDonald Observatory

1930s
CONSTRUCTION BEGINS





Camper Confusion

THERE'S NO BETTER WAY TO EXPERIENCE THE GREAT STATE OF TEXAS AND BOND WITH YOUR FAMILY THAN TO HIT THE OPEN ROAD.

BY JAMES MAYFIELD

Recreational vehicle. What comes to mind when you hear these words? Road trips? Freedom? Camping out under the stars? Mobility? All good answers, and all things associated with the benefits of an RV or camper.

With summer upon us, your plans may involve traveling the expansive Texas highways, and there's no better way to ride in style than by renting or purchasing a home on wheels.

Campers and RVs come in all shapes and sizes, so if you're unsure how to begin finding the right one for you, start by asking yourself this question: Do you want something you can tow or drive?

Pulling

If you're already set with a towing vehicle (truck, SUV) and you want to save some money, a towable may be the perfect fit for your traveling party. Towables come in three main types:

folding trailers, travel trailers, and fifth-wheel trailers.

Folding trailers (or pop-ups) are the least expensive of the bunch and are great for a smaller party going shorter distances. They range in size from 8 to 16 feet and can sleep up to eight, according to several manufacturers. Prices range from \$4,000 to \$25,000 depending on the size and materials involved.

Travel trailers are a little larger and thus more expensive (\$10,000 to \$100,000) than folding trailers. They range in size from 10 to 35 feet and can sleep up to nine.

Then there are fifth-wheel trailers, which as the name implies, have a "fifth



wheel" hitch installed inside the towing vehicle (bed of a truck for example) that the travel trailer attaches to, providing a more stable ride. Prices for this type range from \$15,000 to \$100,000, with the high end featuring plush amenities.

Driving

If you want the all-inclusive wheeled home, then you're ready to step up to the motorcoach. And depending on your budget and the size of your traveling party, there are several options for a motorized RV. Mainly Class A, Class B, and Class C.

The largest and most expensive (they can cost as much as \$500,000) is the



Hitting the highway soon?

Read more tips on travel planning at www.TexasHeritageForLiving.com.

Class A. For luxury and comfort, there's nothing better for a large group going a long distance than the Class A. Most average 30 to 40 feet, so if you're the one behind the wheel, they can take some getting used to.

Class B motorhomes (aka van campers) look like an extended van. They average 22 feet in length and go for around \$100,000 depending on the interior (which can include bathrooms, widescreen TVs, and microwaves).

Class C are the truck/camper combo built together on one frame. Ranging in size from 20 to 30 feet, you can get a good one for around \$70,000.

Licenses

Whether you choose to tow or drive, there are a few more things to consider. Every state has different driver's license rules for operating recreational vehicles. In Texas, if the motorhome weighs under 26,000 pounds, a regular Class C license will suffice. If the cruiser goes over 26,000 pounds, you'll need an exempt (noncommercial) Class B or Class A license. Contact your local DPS office to find out about specific requirements before getting behind the wheel.

Another thing to consider with a camper is insurance.

Chris Forgey, a Texas Farm Bureau Insurance Agent in Tarrant County,

says that deductible premiums for RV insurance are usually small.

"How it works is we'll take down the year, model, and other info and give that to the underwriting team and provide a quote for the customer," Forgey says. "For towing campers, it does make it easier if the vehicle they are using to tow is already covered by Texas Farm Bureau Insurance." While there are plenty of other things to map out before hitting the road, this should help you in the RV decision-making process. Be safe, and happy motoring.

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Digging Up the Dirt on Texas

THE TYPES OF SOIL IN TEXAS CAN VARY BY REGION, CITY, BLOCK,
AND EVEN AS MUCH AS BY FEET IN YOUR OWN GARDEN.

BY GLENDA VOSBURGH



PHOTOGRAPH BY ELIZABETH LAVIN



Not knowing the kind of soil you have can cause a lot of unnecessary headaches for anyone who wants to protect their home's foundation or have beautiful, healthy gardens.

In a state that has more than 1,300 kinds of recognized soils — each with a specific set of properties — it's no wonder some homeowners are confused about how to make their soil suitable for plants and foundations. In Texas, soil types can include blackland clay, sandy loam, sand, yellow clay, and alluvial soil, just to name a few.

Don't guess when it comes to your soil. Have it tested by an organization, such as the Texas A&M AgriLife Extension program (<http://soiltesting.tamu.edu>) or the Texas Plant and Soil Lab ([www.texasplantandsoilab.com/soil-testing.asp](http://texasplantandsoilab.com/soil-testing.asp)).

Soil types in even small residential yards can vary widely; so be sure you take the soil sample from the spot you want to work in, such as a flower bed, vegetable garden spot, or around your home's foundation.

"In Texas, if you don't like your soil, you can move a few hundred feet and get something different," says Sam Feagley, a specialist at Texas A&M Soil and Crop Sciences in College Station.

As an example, he points to soil differences in his own area, which range from deep sands to areas of clay. The characteristics and behavior of soils

have a big impact on the performance of your home's foundation, and that can be costly.

Soil expands when it's watered and contracts when it's dry, and that can cause serious and expensive damage to your foundation — which can cost thousands of dollars to repair, Feagley says.

Watering the ground around your foundation to prevent uneven settling is common in Texas, but don't overdo it.

"You should keep the ground moist but not wet, and it should really be moist six to eight feet out from the foundation," Feagley says. "Watering should be consistent, because once the soil starts to shrink, it's hard to get it to swell again."

How do you know if you're watering too much? Feagley recommends turning up a shovel of dirt. "If the top couple of inches is moist and everything under that is dry, that's good."

Proper placement of plants is important for your foundation. It's wise to keep plants a safe distance from the foundation, usually five feet or more.

Otherwise, the landscaping could cause the soil to expand through overwatering, deprive plants of the moisture when roots reach under the foundation — or in the case of trees, create foundation problems because of their roots.

Proper drainage is also important, including gutters that deposit water away

In Texas, watering the ground around your foundation to prevent uneven settling that causes damage is common, but don't overdo it.

from the house and a properly graded yard that slopes downward and deposits water runoff on the street.

No matter what you plant, you can't expect to be successful without good soil.

"Plants get food from the nutrients in soil, air, and water," says Liz Baloutine, owner of Seedlings Gardening in Austin. "We can directly affect the supply of these nutrients by managing our gardens. When plants don't get what they need, they often go into stress. When stressed, plants have been found to emit hormones that alert insects and diseases."

Gardening in Texas comes with a host of challenges, but conditioning your soil for a productive yield doesn't have to be one of them.



TEXAS SUMMER FUN: JUST ADD WATER

SEEKING RESPITE FROM THE HEAT? IN THE LONE STAR STATE,
THERE'S ALWAYS A WATERING HOLE NEAR YOU.

BY LISA MARTIN
PHOTOGRAPHY BY ELIZABETH LAVIN



The Bluntzer family — Daniel, Lily, Mitzi, and Clay — frolick along Padre Island National Seashore.



The Bluntzer family of Robstown fills the lazy months of summer with cookouts under the stars, plenty of sunscreen, and swimming lessons.

But the family's favorite summer activity is early-morning trips to witness hoards of frenzied turtle hatchlings crawl into the water at Padre Island National Seashore.

"The hatchling releases are always one of the highlights of the summer because each one of us enjoys the unique experience so much," says Mitzi, mother to 11-year-old Clay and 6-year-old Lily. "We wake the kids up very early so we

can get to the Malaquite Beach Visitor Center by 5 a.m., because these events always draw such big crowds."

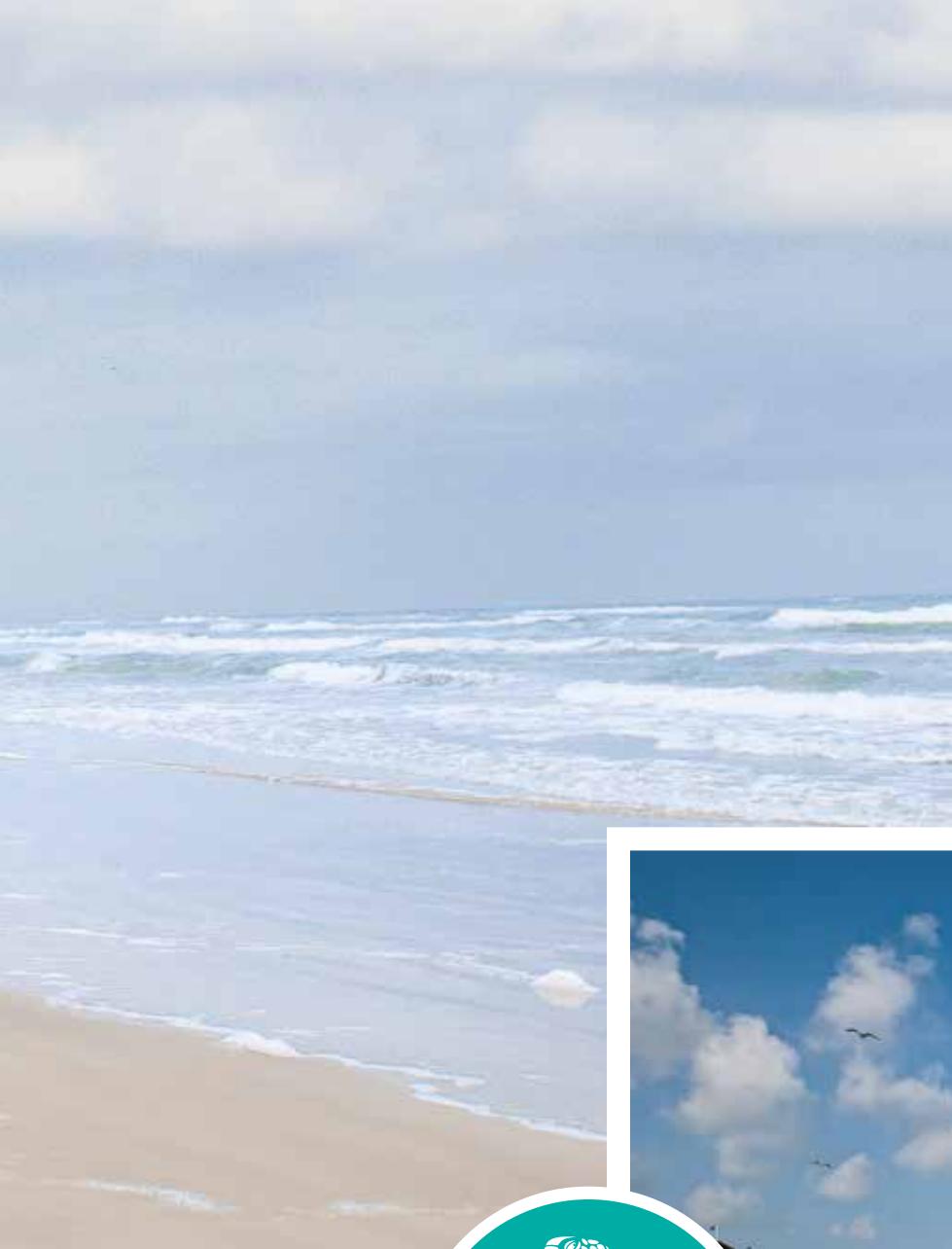
Against the backdrop of an audience whose numbers swell into the hundreds, park rangers, scientists, and volunteers usher herds of tiny turtles toward the water not long after sunrise, usually about 6:30 a.m. Last year, thousands of visitors from around the globe attended

25 public releases between June and August.

Daniel Bluntzer says his family also indulges in leisurely days at the beach.

"You never know what you're going to find," says this longtime Texas Farm Bureau member. "A great shell, live crabs, or something else really special. And it's great to spend part of the day outside."

With 3,300 miles of tidal shoreline, 6,700 lakes, and some 3,700 named streams snaking through many counties in our state, Texans don't have to travel far to enjoy exceptional waters — particularly during the warm weather. From angling and kayaking to birding, and



seashell hunting, Texans use all manner of aquatic adventures to create lifelong memories.

Galveston

Nature's power was on full display nearly six years ago, as Hurricane Ike threatened to decimate Galveston Island, which endured a tidal surge that stretched 11 miles inland on Sept. 13, 2008. In the wake of disaster, the town rallied and today welcomes legions of visitors to the state park, as well as Crystal Beach, East Beach, and other popular destinations.



You can call the Hatchling Hotline at 361.949.7163 for projected 2014 release dates.

TOP LEFT:

Galveston Island offers 27 miles of natural splendor.

TOP RIGHT:

Miles of docks testify to the area's maritime culture.

MIDDLE RIGHT:

The Texas Gulf is one of the nation's top birding destinations.

BOTTOM RIGHT:

Kemah Boardwalk features more than a dozen rides.





"You can't help but fall in love with Galveston," says Georgia Massa, a Texas Farm Bureau Insurance Agent in Galveston County, who also owns a beach home in Dickinson. For the past three years, Massa has hosted a fishing tournament to celebrate the birthday of her son, Thomas, who turns 14 in June. "The kids are on the boats at 5:30 a.m. and spend the whole morning catching flounder and snapper," she says.

Experienced shell hunters head to the island's western end for prime pickings, which are at their very best following a storm. Look for murex, marsh snails, Hay's Rock shells, lightning whelks, zebra periwinkles, shark's eyes, or moon snails, along with a host of clams and scallops. After scouring the sand for treasure, the whole family can hike the area's trails, which range in difficulty from easy to challenging. Biking, too, abounds as does kayaking. Galveston Island State Park boasts three paddling trails, affording kayakers pristine views of bayous and interconnected tidal pools.

Nature-watching

Some 200 miles to the south, Corpus Christi and Padre Island boast some of the best birding in America. One-third of the birds sighted in Texas each year spend some of their time in Corpus Christi, according to the National

The Texas State Aquarium rehabilitates sea turtles, which have their own exhibit.

whooping cranes, white ibises, great blue herons, and other species at some of the best locales for spotting waterfowl, such as Hazel Bazemore Park, Redhead Pond Wildlife Management Area, and Hans & Pat Summer Wildlife Refuge.

The beach at Packery Channel on North Padre Island proves a mecca for seashells. Researchers have documented more than 37 species, including cayenne keyhole limpets, sundials, spiny jewelboxes, and giant cockles. The area is rife with sea-beans too; the tropical seeds travel hundreds of miles before washing up on the shores in early June.

The Bluntzers maintain a family membership to the Texas State Aquarium, which is open daily from 9 a.m. to 6 p.m. from March through Labor Day. Must-sees include the 400,000-gallon Dolphin Bay exhibit, Owen's Paleo Park (for great fossil digging), and the HEB Splash, which kids love for the water cannons. Visitors may also get a chance to observe the staff assisting injured birds — such as pelicans, egrets, and spoonbills — as part of the aquarium's Second Chances Wildlife Rehabilitation program.

"They do it so well at the Aquarium," says Daniel. "You could go every single day and still find something new."

For freshwater aficionados, Lake Corpus Christi State Park offers a wealth of leisure, including swimming, boating, and fishing for largemouth bass, white bass, crappie, and catfish.

Boating and swimming

Boating throughout the state remains one of our most popular pastimes but can come at an unwitting cost.

"I hope Texas boaters will always remember to 'clean, drain, and dry' their boats, trailers, and gear because all it takes is one instance of not properly cleaning to introduce highly invasive and unwelcome species to a water body," says Carter Smith, Texas Parks and Wildlife Department's executive director. For example, our state has battled the zebra mussel since the invasive species first turned up in Lake Texoma in 2009.

For many Texans, summertime wouldn't feel satisfying without a visit to one of the state's natural swimming holes. These liquid gems can be found in almost every corner of the state, including Balmorhea State Park in Reeves County. Smack in the middle of the Chihuahuan Desert, some 25 million gallons of pristine water gurgle through the world's largest spring-fed pool. In Uvalde County's Garner State Park, the Frio River culminates into a delightful pool at a dammed area where anyone can float an afternoon in an inner tube. While in the Hill Country, check out the Colorado River-fed Devil's Waterhole at Inks State Park if you dare: On any given Saturday during the summer, some 2,000 visitors will join in the fun, a number of whom will tour the water by canoe.

"You can't help but feel really fortunate to live in a place like Texas where you can do so many great things outside," says Massa. ★

Texas Farm Bureau member
Gayle Hall is director of
festivals and events for the
Grapevine Convention and
Visitors Bureau.



TEXAS TREASURES

TAKE A TRIP AROUND TEXAS, COURTESY OF THE LOCALS.

BY LISA MARTIN
PHOTO BY ELIZABETH LAVIN



Last year, Texas welcomed some 387,000 new residents, many of whom have no doubt already sampled some of the top tourist fare around the state: the Alamo, River Walk, and SeaWorld in San Antonio; the State Capitol in Austin; the Houston Space Center; the Fort Worth Zoo; and the beaches of Galveston and South Padre Island.

But if they're looking for some less obvious destinations, escapes, and adventures, newcomers might benefit from seeking the seasoned advice of a Lone Star native or two. To that end, several Texas Farm Bureau members — each one born and raised within our borders — agreed to share with us their perspectives on the best of Texas, both classic and contemporary, past and present.

Crowned Miss Lake Grapevine as a teenager in the mid-1960s, Gayle Hall continues to live up to her title. As director of festivals and events for the Grapevine Convention and Visitors Bureau, this fifth-generation Texan has made a career of promoting her beloved hometown as she travels all over the state.

Most every fall, Gayle heads over to the historic Cotton Bowl area of Dallas for the State Fair of Texas, the largest state fair in the United States. In September 2013, organizers unveiled the new Big Tex, the fair's 55-foot-tall animated cowboy mascot, replacing a previous incarnation that burned to the ground the year before. Also emblematic of the annual three-week event are its much-ballyhooed edibles.

"I tell everyone they must have a corny dog and the roasted corn-on-the-cob," says Hall. "Your fair experience won't be complete if you don't."

By the time the State Fair closes for the year, Hall has about six weeks before her town experiences its own annual boon. "Grapevine is the Christmas Capital of Texas, and no one does the season better," she insists. Her favorite events include attending North Texas' largest

Kemah Boardwalk offers 42 acres of entertainment in Galveston County.



lighted Christmas parade, visiting the Grapevine Vintage Railroad's North Pole Express, and simply strolling about the charming lighted downtown with family and friends.

For 80-year-old Joyce Thane of McGregor, no season in Texas trumps spring. For this former schoolteacher who lives on her family's farm outside Waco, springtime brings with it the state's most splendid sight: bluebonnets.

"I'm very attached to the land, and nothing is more beautiful than our fields of bluebonnets," says Thane, who adds that brides and young families often use her family farm as a backdrop for photos.

The beginning of summer signals endless outdoor fun for the Holzworth family of Deer Park. Tessa met her husband, Andy, when she was in third grade and enjoys introducing her young children, Maddox and Trinity, to favorite old haunts like Kemah Boardwalk. Situated on Galveston Bay (a scant 20 miles southeast of Houston), the 42-acre complex boasts a 65-foot



1



2



3

Ferris wheel, carousel, and other carnival rides.

"I have been going there since elementary school," says the 31-year-old mother. "Because it's right there on the water — and there are so many games, rides, and restaurants, everyone always has a good time. You can stay all day and still not do everything."

Tessa's son and daughter also love trips to Froberg's Farm in Alvin, particularly during strawberry season. "They give you a bucket, and the kids go crazy handpicking enough strawberries to fill it," she says. The farm offers a daily array of fresh fruits and vegetables; summer produce includes tomatoes, eggplants, okra, and figs. Most weekends from June through August, the farm also offers face-painting for the kids. In October and November, children can enjoy a corn maze, hayrides, and other seasonal activities.

Several times every summer, the Holzworts also head south to Galveston's Moody Gardens, a resort complex that emphasizes conservation and wildlife. Three massive pyramid attractions house some 9,000 species of flora and fauna, including penguins, sharks, tropical fish, monkeys, sloths, rare orchids, and more. Families flock to the water park with its lazy river, tower slides, and freshwater lagoons. A replica of a paddlewheel boat from the

1800s takes guests on an hourlong cruise on the bay.

Since even vacationing in-state can quickly become pricey, Rebecca and Albert De Los Santos of San Antonio often take their three sons, ages 4 to 10, on camping trips. "It's such an affordable way to vacation, and Texas has so many secret spots to explore," says Rebecca, who is in her mid-30s. As a family, they particularly enjoy venturing to the coast near Rockport. (Albert grew up in nearby Corpus Christi.)

Another favorite: Concan, a town on the Frio River about 75 miles west of San Antonio.

"My husband has a kayak, and the boys are getting to the age where they can now go out with him," Rebecca says. "There is nothing better than being outside, fishing, exploring, and playing in the water. The boys are in heaven any time they are there."

Back at home, the family appreciates the San Antonio Museum of Art's range of programming for children, which includes a monthly film series and free admission for kids under age 12. Originally established in 1925, the museum is currently housed in

1-2. The State Fair of Texas now and in 1886.

3. The San Antonio Museum of Art boasts 25,000 pieces of art.

the historic Lone Star Brewery on the River Walk. The permanent collection contains more than 25,000 works by artists who hail from all over the globe.

While the Fort Worth Zoo may win more accolades, the De Los Santos family remains partial to their hometown fave. "It is such a natural setting and very kid-friendly," she says. Established in 1914 and spanning 56 acres, the San Antonio Zoo remains the only zoo in the country with its own separate children's zoo area; Kronosky's Tiny Tot Nature Spot underwent a significant revamping two years ago and is a proven haven for kids age 5 and under.

"We love that this state has so much to offer for anyone, young or old," says Rebecca. "Even just getting in the car and driving along the highway gives you a chance to see something remarkable and new." ★

EMERGENCY

101

YOUR GUIDE TO HANDLING LIFE'S COMMON CRISES

by LISA MARTIN

Nothing makes life feel quite so fragile as a crisis hitting home. From an injury on your property to a devastating weather event, how you respond to an emergency can often shape its ultimate impact. To that end, professionals at Texas Farm Bureau Insurance suggest a few strategies for how to best deal with certain calamities.



As the father of two young children, Brantley Burns, a Texas Farm Bureau Insurance Agent in Hunt County, was persuaded by a client to get certified in cardiopulmonary resuscitation, or CPR.

"I struck up a conversation with a client who teaches CPR and decided that the 6-hour certification class was well worth my effort," he explains.

Visit the American Heart Association website (www.heart.org) to find local classes on CPR, how to use a defibrillator, and how to identify the signs of a heart attack.

To safeguard his family even further, Burns keeps a first aid kit in his home.

RICH JOHNSON, AUTHOR OF LAST YEAR'S OUTDOOR LIFE DISASTER SURVIVAL GUIDE, SAYS A WELL-STOCKED KIT INCLUDES:



NONADHESIVE DRESSING



MEDICAL TAPE



SCISSORS



PAIN AND ANTI-INFLAMMATORY MEDICINE



ANTIBACTERIAL OINTMENT



TWEEZERS



ADHESIVE BANDAGES

 CAR TROUBLES

► The Lone Star State has seen a fatal wreck every single day since Nov. 7, 2000. Meanwhile, the Texas Department of Transportation reports that more than 45,000 men, women, and children have lost their lives on our highways and roads since then — a staggering total.

"Any kind of accident, no matter how severe or traumatic, creates a stressful situation for everyone concerned," says Jared Carter, a Texas Farm Bureau Insurance field adjuster based in Jefferson County. "The first thing you need to do right after it happens is to make sure everyone is safe, yourself included."

Don't attempt to move anyone with serious injuries; call 911 instead. Carter also encourages anyone involved in a mishap to call the police — even for just a fender bender, the most common type of collision he encounters on the job.

"If you don't have a police report or any witnesses to back up your story, it can be hard to prove later if the other driver decides to contradict what you are saying," he says.

While waiting for the authorities to arrive on the scene, try to gather contact information from the other driver as well as any witnesses.



45,000

Men, women, and children have lost their lives on our highways and roads since Nov. 7, 2000.

 = 1,000

CONTINUED ►



HEAVEN AND EARTH



► **A natural catastrophe** can devastate your property in a matter of seconds — whether it's hail, lightning, straight-line winds, a deluge from the skies, or wildfires.

"Having a plan outlining what household members will do in an emergency is the best thing they can do to be prepared for an emergency or large-scale disaster," says Richard Reed, senior vice president of disaster cycle services for the American Red Cross. "Things can happen very quickly, giving people only minutes to react. Planning ahead can help keep everyone safe."

The single most critical component of a family's escape plan centers on where you will meet up once you evacuate. As you leave, grab your "to-go" bag —

preferably one kept packed in the event of an emergency — with three days' worth of prescription medications and non-perishable food, along with a change of clothes, extra cash, and photocopies of key documents, such as driver licenses, insurance policies, and essential medical records. Once safely settled, reach out to your Texas Farm Bureau Insurance Agent.

"You need to file a claim as soon as possible at the time of the loss," says Albert Beltran, Texas Farm Bureau Insurance agency manager in El Paso County. "Your agent will remind you what is covered."

If, say, you lose your home in a tornado, your adjuster can often write you a check as a stopgap to pay for additional living expenses such as a hotel room or food.

WHAT'S IN YOUR EVACUATION BAG?



PRESCRIPTION MEDICATIONS



NONPERISHABLE FOOD



CHANGE OF CLOTHES



EXTRA CASH



KEY DOCUMENTS



HARMED AT HOME



► **A housepainter tumbles from** a ladder while finishing your exterior trim.

Your daughter's best friend startles your new puppy — and then it bites her leg.

At a neighborhood get-together, a guest slips on the wet coping around your swimming pool and fractures his wrist.

These scenarios may seem a little less daunting knowing that Texas Farm Bureau Insurance looks out for your interests 24/7.

"The first thing I tell everyone is to offer to take the injured party to the emergency

room," says Brian Frizzell, a Texas Farm Bureau Insurance agency manager in Tom Green County. "Most homeowners policies provide the injured party coverage up to \$5,000 for an emergency room visit."

While those you hire to work on your property should carry their own liability insurance, the situation becomes less cut-and-dried when involving a friend or family member.

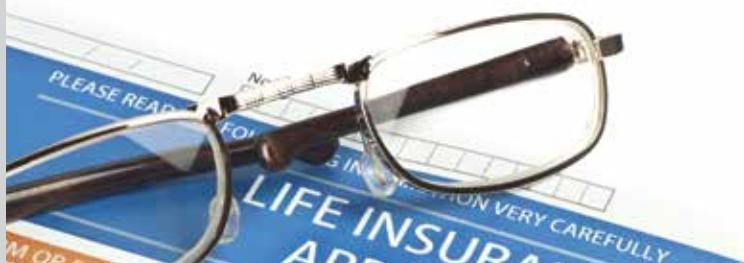
"Whoever it is, and no matter their relationship to you, treat them like family," counsels Frizzell, who notes that he raised his liability insurance

FAMILY LEGACIES

► **While grieving the loss of a loved one**, many also find themselves overwhelmed by the sheer volume of paperwork associated with settling an estate. Closing credit card accounts, assessing federal tax liability, even simply notifying Social Security can seem like Herculean tasks even on relatively straightforward estates. When an individual dies without a will, the whole process typically becomes more complicated.

"One of the most difficult aspects of discussing life insurance with someone is when the head of the household hasn't provided enough for his family after he's gone," says Aubrey Feril, Texas Farm Bureau Insurance agency manager in DeWitt County. "The survivors are not only grieving his death, but they're also fearful about how they are going to maintain their lifestyle in the face of it."

Work with your Texas Farm Bureau Insurance Agent to provide for your heirs and dependents. Also, consider insuring the lives of children — even if only to offset funeral expenses.



to the \$1 million mark when he and his wife installed a swimming pool. Anytime you do a significant change to your property, he recommends sitting down with your agent for a 360 Review® of your policy.

"If you've had a child, bought a car, a new boat, a house, added a pool, or had any other significant purchase or change in your circumstance, always let us know," Frizzell says. "Even if nothing has changed, you should still review your policy with your agent every year to 18 months. It's well worth an hour or two of your time to make sure you have the right insurance coverage in place."

CRIME WATCH



► **You arrive home from that family reunion or Florida vacation** — only to discover that someone has burglarized your home.

"Once in your home, a burglar can easily steal computer equipment, televisions, CD and DVD players, as well as jewelry and other valuable items," says Jeanne M. Salvatore, senior vice president and chief communication officer for the nonprofit Insurance Information Institute. "The average dollar loss per burglary is over \$1,700."

Report the break-in as soon as possible to your agent.

"I tell my customers it's a huge advantage to have inventories of their possessions along with photos," says Lisa Evans, a Texas Farm Bureau Insurance Agent in Rockwall County. "Especially when they're upset, it can really help jog their memory of what's missing."

Even going room to room shooting video of your home and belongings with your smartphone can go a long way in helping you reconstruct your losses in the aftermath of a theft. ★

THE AVERAGE DOLLAR LOSS PER BURGLARY IS OVER

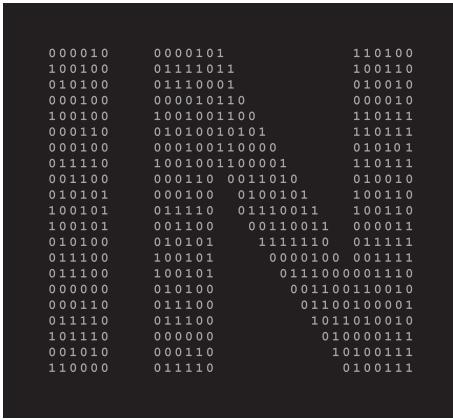


\$1,700

TECHNOLOGY HAS SIMPLIFIED BANKING, BILL PAYING, AND COMMUNICATION — BUT IT'S ALSO MADE US MORE VULNERABLE.

BY PAULA FELPS





this age of online info sharing and oversharing, keeping private information secure is more important — but more difficult — than ever before.

Today, hackers can use a single piece of personal information to damage your identity, plunder your bank account, and run up your credit cards — often before you even know you've been compromised.

In just minutes, hackers can create enough havoc to disrupt your life for months, even years. And as technology becomes more ubiquitous, our vulnerability grows too.

"Setting and maintaining strong password hygiene remains one of the most important things you can do," says Joel Scambray, managing principal for the software security consulting firm Digital.

Since it's important to use different passwords for different accounts, and change them frequently, Scambray advises using a trusted password management utility to help create, store, and protect passwords. Also helpful is the use of the multifactor authentication, or MFA, option for cloud services, as it requires an extra measure to identify the user, such as a text message sent to your mobile phone number.

Security expert Joe Ferrara, president and CEO of Wombat Security Technologies, says not to use obvious passwords that could be guessed — including birthdays, anniversaries, pets' names, kids' names, or addresses.

"Use different passwords for email, social media, online banking, etc.," he says. "Using the same password across several different accounts means that one

guessed password gives criminals access to everything you have."

GUARDING ENTRY POINTS

Online accounts often leave a trail of personal information that's easy for expert hackers to follow. They no longer need direct access to your bank account to drain it; they can access it through social media, your smartphone, tablet, or even an email address.

In 2012, a hacker gained access to *Wired* writer Mat Honan's Google account, changed the password, and then took over virtually every aspect of his life, including his Twitter and AppleID accounts, which allowed that person to erase everything from Honan's iPad, iPhone, and MacBook. That initial information from Google was enough to unlock access to banking information, credit cards, and more.

In retrospect, Honan identified several areas where he could have secured himself, but he also learned that today's online and cloud-based world allows many entry points for security violations. As is the case with home security, consumers must take measures to safeguard their well-being.

Brian Greenberg, a data storage and protection expert at General System Dynamics LLC, advocates enabling password protection on all devices, and your security data should be backed up at least once a week. Furthermore, the backups should be encrypted and kept in a secure location where it can't be accessed

if your home is burglarized. "That means, back up to an external drive, put it in your safety deposit box, and rotate it out regularly," says Greenberg.

With constantly growing threats online, how can you play it safe and protect your accounts? Here's how experts advise managing some of the greatest vulnerabilities we face:

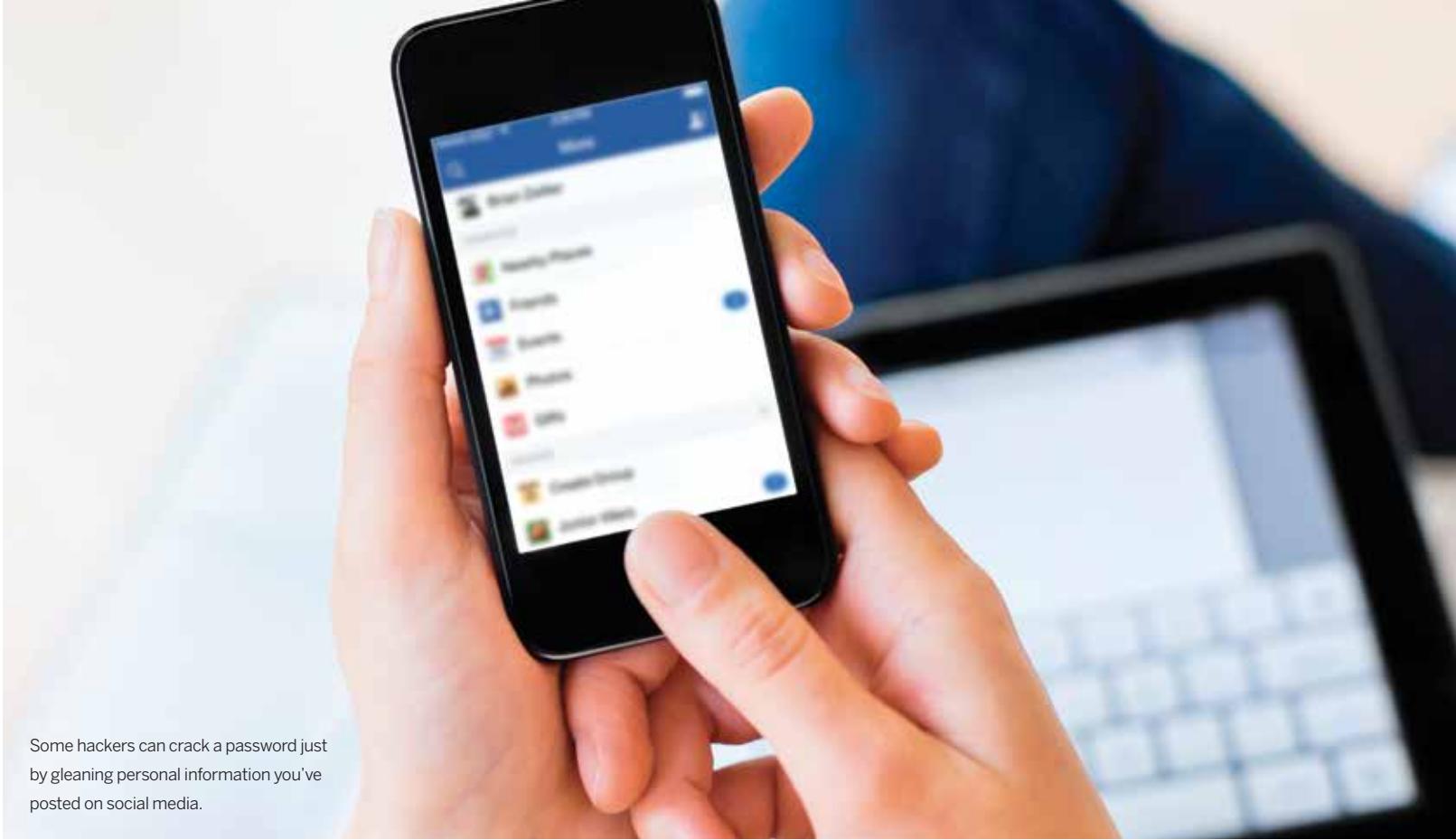
FACEBOOK/SOCIAL MEDIA

This is a huge area of concern — perhaps in part — because it seems so innocuous. Social media makes it easy for thieves to access our personal information, and the more information we share online, the easier it is for them to identify passwords of other accounts.

"Everything posted on Facebook is public, and criminals will use it to stage targeted attacks," says Ferrara. That includes birthdays, the names of children and pets, even "checking in" at a certain location. Even clicking "like" on a page comes with risks.

If a page owner has access to Facebook's developer tools, they can collect data on the people who 'like' the page and use that for targeted attacks later. Ferrara recommends checking out every page before "liking" it, even if it's recommended by a friend. In some cases, the friend's account may have been hacked, and the recommendation is actually an attempt by scammers to gain access to your information.

Greenberg says changing your Facebook



Some hackers can crack a password just by gleaning personal information you've posted on social media.

privacy settings to "Friends only" and signing out of all accounts when you're done using them are additional ways to safeguard yourself against hackers.

PAYPAL AND BANK ACCOUNTS

Online banking is an obvious area of vulnerability to hackers because we've become so comfortable with exchanging money online. When banking online, make sure that the URL begins with "https," not the less-secure "http," Ferrara says. "And never do any online banking over public Wi-Fi. Criminals can 'eavesdrop' on those wireless connections, steal your credentials, and later empty your bank account."

PayPal is designed to provide secure online payments, but remember that nothing is 100 percent secure. For example, if you've used the same password for PayPal as you've used for another account, such as an email address, and that account gets hacked, the scammers now have access to your PayPal account. That, in turn, gives them access to your bank

account, which means they can quickly move your money to another account.

Armed with your information, hackers can sign up for PayPal's mobile PIN service and use a smartphone to go on a shopping spree at any physical store location. Safeguard yourself by using a unique password on your PayPal account. In addition, always log out when you're done using it, and if you receive an email from PayPal asking for sensitive information, go directly to the site and confirm that it's a legitimate request.

DIGITAL DEVICES

Smartphones and tablets have made our lives easier, and we use them without giving it a second thought. But it could be time to rethink that casual approach. The first thing to do? Put a PIN on your phone to keep it secure. A study by Symantec found that in 96 percent of all cases of theft, people who found smartphones accessed the device and reviewed its data. In the wrong hands, this could take them directly to your bank, Facebook page, email

accounts, or any other number of entry points to your personal information.

We all love using our smartphones, but entering personal passwords into sites while using public Wi-Fi is like leaving copies of your house key lying around.

"Don't use public Wi-Fi for anything besides surfing the web," Ferrara suggests. "Don't enter any credentials, such as account username and password, and don't log in to your email."

Ferrara cautions against using apps indiscriminately as well.

"Don't download apps to any device that you haven't fully reviewed," he cautions. "Check for the length of time the app has been around, how many times it has been downloaded, and always check reviews."

Lastly, when it comes to online accounts, says Digital's Scambray, be skeptical.

"Whether it comes in the form of a phishing email, a telephone solicitation, Facebook invite, or even someone posing as the IT guy at work, the quickest and easiest way into your digital life is still via human interface," he says. ★





A New Umbrella

FIND OUT HOW MUCH EXTRA LIABILITY COVERAGE YOU MIGHT NEED AND WHEN YOU NEED IT.

BY JENNIFER CHAPPELL SMITH

If you get caught in a downpour without an umbrella, it's no fun, but the raindrops do little damage. However, if you find yourself suddenly liable for another person's injury or major property damage, not having an umbrella insurance policy may prove catastrophic.

"You don't have to be a millionaire to be sued like one," says B.J. Donaldson, vice president of underwriting at Texas Farm Bureau Insurance. And if you do have a net worth of a million or more, an umbrella policy can protect assets, your lifestyle — and ultimately your financial legacy.

How Umbrella Policies Work

At home or driving a car, you could find yourself at fault for accidents you can't even imagine. "Accidents are always unexpected," says David Bruton, a Texas Farm Bureau Insurance Agent based in Kendall County who has more than 37 years of experience in the insurance industry. Personal umbrella policies provide a well of funds to draw on if you must pay damages to someone — once you've exhausted the upper liability limits of your home or auto policy.

Bruton adds that in today's litigious-minded society, some people may take advantage of a minor accident to claim frivolous or extraordinary damages. "People bring suit at the drop of a hat these days," he says. "Then there are those who have truly undergone serious bodily injury or physical loss that deserve

compensation. An umbrella policy helps your insurer pay, and you want that."

New Risks in a New Day

A new home, a new sailboat, and a huge payday on a stock sale — they're all reasons to reconsider your net worth and make sure you have enough protecting. Having a pool, a dog that nips at people, a treehouse, or a teenage driver — all things that put your family at greater risk.

Internet access opens families up to liability unheard of five or 10 years ago, Donaldson says. After all, parents can't control what their teens might post on the latest social media network, or what video they make that may go viral.

Umbrellas not only protect assets and lower exposure to risk, they also can cover costs stemming from litigation, Donaldson notes. "Legal fees add up — even if you win," he says, adding that if you lose, damages awarded can take your current assets and even future income.

You want to keep your house. You want to be able to pay your bills. You want to keep sending your kids to their private school or taking vacations. "An umbrella is really about protecting your standard

of living," Bruton says. "In Boerne, there are some ranches that have been in the family for four generations. You sure don't want to lose that land because you made one wrong turn."

How Much Security Costs

The Insurance Information Institute estimates that an umbrella policy costs between \$150 and \$300 annually for the first \$1 million in coverage and about \$75 for the next \$1 million.

Donaldson estimates that at Texas Farm Bureau Insurance, \$1 million in personal umbrella coverage for an estate with a home and two automobiles could run about \$220 annually — about the cost of a dinner for four at a nice restaurant on a special occasion. "It's an inexpensive way for you to protect yourself against a devastating lawsuit," Donaldson says. (Coverage and discounts are subject to qualifications, and policy terms and may vary by situation.)

Because umbrellas can provide such stability to members' financial position, Texas Farm Bureau Insurance is increasing its umbrella-policy training for agents and urging members to determine if such a policy could benefit them. "Just have your agent assess your situation and make a suggestion about how much coverage you might need," Bruton says.

*Coverage and discounts are subject to qualifications and policy terms, and may vary by situation. ©2014 Texas Farm Bureau Insurance



Keeping Your Cool in the Pool

EVERY SPA OR POOL IS A HAZARD.
THESE SIMPLE STEPS HELP PREVENT INJURIES.

BY KRISTY ALPERT



There's nothing quite like jumping, uninhibited, into a pristine pool of water in the middle of a hot summer day. It's something like an unspoken rite of passage for a true Texas summer, but even this harmless way to beat the heat can turn a carefree summer into a dry subject if you don't take the right precautions.

Pool safety is no splashing matter. Last year alone the Texas Department of Family and Protective Services reported that more than 82 children drowned across the state. Unfortunately, drowning is a leading cause of accidental death for kids under the age of 5, with toddlers being the highest age group at risk. Thankfully, it is also one tragedy that can easily be prevented with simple precautions, lots of supervision, and a few house rules.

BE PREVENTATIVE. The U.S. Consumer Product Safety Commission (CPSC) recommends installing a four-sided isolation pool fence to separate the house and yard from the pool. It should be at least four feet high and include a self-closing feature on the gate that opens outward and latches high enough that little hands can't reach.

BE PREPARED. The CPSC's recommendations include creating a pool safety kit and keeping it handy near any residential body of water (pools, spas, ponds, etc.) to make sure you'll be prepared in the event of a water emergency. Their top picks for the kit include a first aid kit, a pair of scissors to cut hair or clothing, a charged portable phone to call 911, and a flotation device.

BE PROTECTIVE. Make sure your pool and spa covers are locked and in working order during the chilly months, and schedule a pool inspection before the weather warms to ensure your pool is compliant with the Virginia Graeme Baker Pool & Spa Safety Act.

Share your favorite vistas with us! Whether it's a picture of your family on a Texas road trip or even a snapshot of your favorite landmark in the Lone Star State, send us a digital image and a brief description to editors@dcustom.com, and we may include it in an upcoming issue.

VISTAS



SAFARI WATERS RANCH

This private, gated community has a wild streak. Located in LaRue, the lakefront property features 1,776 acres of woods and free-roaming exotic wildlife, including zebra, elk, and antelope.

Text by **Rick Lopez**

Photo by **Elizabeth Lavin**

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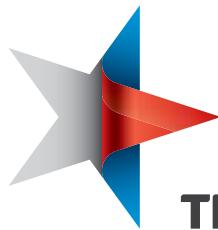


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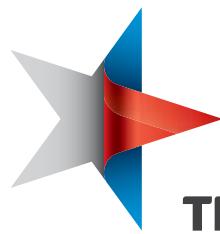


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