

No Bull Newsletter, (573) 769 2086

## Frank Burch

Producer/Owner

## Ellen Goodwin

Producer

## Darin Goodwin

Producer

## Michael Meyer

Producer

## Michele Hopson

Producer

## Katie Sanders

CSR

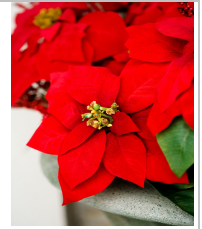
## Jessica Fohey

CSR

118 E Lafayette  
PO Box 329  
Palmyra, MO 63461  
888-310-6161  
573-769-4548 Fax

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## B & S Insurance

It's Christmas time again! The smell of fireplaces, hot chocolate and sugar cookies baking can be smelled wafting in the air. With everyone busy buying that last perfect gift, and checking off everything on your list (don't forget batteries) stay alert while driving don't let your minds wander. Be very careful when heading out on the roads. You

can never be too careful with the holiday traffic and the nasty weather conditions.

It is also a good time to make sure all of assets are covered such as home, auto or farm. Just give us a call and let us give you a quote! You will certainly be glad you did!

Don't forget about your health! We can also help with Health

Insurance, Medicare Supplements, & Long Term Care. Especially during these cold winter months, you want to make sure your health insurance is up to date. In addition to these products we also cover commercial, garage liability/garage keepers; restaurants, cleaners, flower shops, you name it we can help with all of your insurance needs!

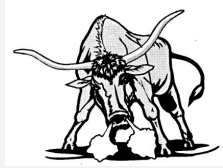
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## Harvest time is here

We realize harvest is delayed, so if you are not finished harvesting by December 4, 2009, give the office a call so we can turn in a claim. Wheat and PRF acreage reports are due by November 30, 2009. Please report your acres to the FSA office and bring your 578's and maps to the office so we

can complete your acreage reports. Adjusters are working on the prevented planting wheat claims, and are trying to get them finished up quickly. Remember we are only a phone call away. We will be glad to answer any questions you may have.





"Together we have a combined total of 75 years of experience."

We would like to introduce you to our team. Our part-time Customer Service Representative, **Jessica Fohey**. She is in the office on Monday, Wednesday and Fridays. Her and her husband, Brett, are expecting a baby boy due this month, they reside in Hannibal. The person on the other end of the telephone line is **Katie Sanders**. Katie has been with the agency for one year. She brings with her approximately two years of insurance experience. She resides in Hannibal with her two children, Colton and Sophie. Farmers, if you have questions regarding your farm insurance or your crop insurance, Frank and Michael are here to help. **Frank Burch** is the owner of the agency and spends many hours each day just working one on one

## Introductions

with Farmers. **Michael Meyer** is Frank's right-hand man. Michael and his wife are also expecting a new little baby boy any day. He is there to help with the crop questions as well as make any changes in your farm policy that you might need. **Michele Hopson**, is also there to help with your farm needs. She helps Frank in most other lines of business when the need arises.

Since we are an all lines agency, we have **Ellen Goodwin** to help you with your Medicare Supplements and Final Expenses needs as well as your auto and home insurance.

If you need Health insurance, or commercial coverage, give **Darin Goodwin** a call, he has a lot of knowledge in both of these fields.

We all pitch in where we are needed and are certainly not limited to just these markets. Know you can always feel assured that we are here to serve you.

Together we have a combined total of **75 years** of experience. B & S Insurance has been in business since 1984 and we are strong and ready to answer your call.

We would like to thank each and everyone for trusting us with all of your insurance needs for the last 25 years. We plan on being here for many more to come; we look forward to hearing from you.



Happy Holidays!



## Good to Know

### What to know for winter driving

Every time you get behind the wheel, the risk is ten times greater when driving in winter weather. Preparing your vehicle for the winter season and knowing how to react if stranded or lost on the road are important factors to safe winter driving. Use common sense when venturing out on wintry roads. Do not overestimate your ability or your vehicle's ability overcome bad driving conditions. Traveling at high speeds on wet or slick roads can cause your vehicle to lose contact with the road, according to the Department of Transportation.

#### **Some good driving tips are:**

- Turn on your low-beam headlights or fog lights whenever fog, rain or snow reduces visibility. High beams increase the glare and reduce visibility.

- Drive well below the posted speed limit and avoid the use of cruise control when snow, ice, freezing rain or sleet is on the pavement.
- Accelerate slowly to avoid loss of traction and subsequent loss of control.
- Remember – "Smooth and slow on ice and snow."
- Driving in winter conditions causes rapid mental and physical fatigue and reduces reaction times. Never drive while tired or under the influence of alcohol or drugs.
- Stopping distances on roads with ice and snow can triple over distances under normal conditions. Double or triple the 2-second count rule to create a safety buffer zone behind the vehicle in front of yours.
- Pass with care: passing lanes (left lane) are not as well maintained as driving lanes (right lanes).
- Brake carefully with short rapid application of the brakes. Don't slam on the brakes. The wheels could lock, causing your car to slide.
- If your car starts to slide, turn your wheels in the direction it is sliding to straighten it out.

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### **Black Ice**

Just what is black ice? It's frozen ice without many air bubbles trapped inside, making it highly transparent. This type of ice takes on the color of the material beneath it, making it look almost invisible. "So why call it black ice?" Because while it's not truly black it is transparent, this allows the usual black asphalt road to show through. Bridges and overpasses are especially dangerous because air can circulate both above and below the surface of the elevated roadway, causing the pavement temperature to drop more rapidly. That is why black ice forms first on bridges and overpasses.



When temperatures reach below 0°F/ -18°C, black ice can form on roadways due to the moisture which condenses from automobile exhaust on the road surface. Unfortunately salt is ineffective at melting ice at these temperatures. A similar hazardous condition can occur when diesel fuel spills onto roadways. The lighter fractions evaporate quickly to leave a greasy slick residue which is difficult for drivers to spot in time to prevent skidding and hydroplaning.

#### **Tips for driving on black ice**

- When your car begins to slide take your foot off the gas pedal.
- Don't slam on the brakes. (it will only cause your car to

lose control and slide even more. Tap the brake lightly.)

- Look for trouble spots ahead. (If you see cars ahead of you sliding. If you can downshift to a lower gear.)
- If your car does begin to skid on the ice turn the wheel into the direction of the skid. (This will help correct your car.)
- Leave plenty of space between you and the other cars. (Even if you feel confident that you know how to safely drive on black ice, that doesn't mean the driver in front of you does.)
- Even if you drive a truck or a sports utility vehicle that doesn't mean you're not susceptible to black ice as well. (While 4-wheel drive is great for driving in snow it does nothing for black ice.)
- Drive with your low beam headlights on even in the daytime.
- Make sure your tire tread is in good condition with plenty of traction.
- Drive with caution on bridges and overpasses.
- Wear your seatbelt!

**Be careful and drive safe!**

## Continued Good to Know

### Ward off holiday break-ins

Police are warning everyone that car & home break-ins will increase as the holiday season approaches. Thieves often start their holiday shopping by stealing from your vehicle as you shop in stores and malls. Police warn to either take valuables with you or store it out of sight. The best place is to lock it in the trunk of your vehicle. Also don't forget to lock your doors before walking

away from your car. Police say around 95% of victims admit to leaving doors unlocked. Try and eliminate the temptation of a break-in as much as you can. Police remind everyone to not only look out for your personal property but your personal safety as well. They suggest to park in well lighted areas, and to be aware of your surroundings at all times. (Especially at the bank & ATMs) Police advise against telling too many people that you will be out of town during the holiday

season. Thieves can be watching your schedule and routine so they will know when you are away. A good suggestion is to put your lights on times throughout your house so it will appear someone is home. Another is to ask a friend or neighbor that you trust to periodically check in on your home while you will be away or out of town. Before leaving take a moment and make sure doors are locked and any temptation is out of sight.



## Brain teasers

1. Stands  
0 \_23456789

2. faredce

3. insult + injury

4. i4i

5. poFISHnd

6. uPLATm

7. knee  
lights

8. long  
do

9. Beating  
Beating Bush Beating  
Beating

10. You can  
1234  
US

11. you the past

\*\*\*\*\*Answers\*\*\*\*\*

1. No one understands

2. Red in the face

3. Adding insult to

injury

4. An eye for an eye

5. Big fish in a little pond

6. Platinum

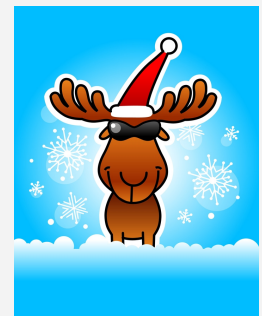
7. Neon Lights

8. Long overdue

9. Beating around the bush

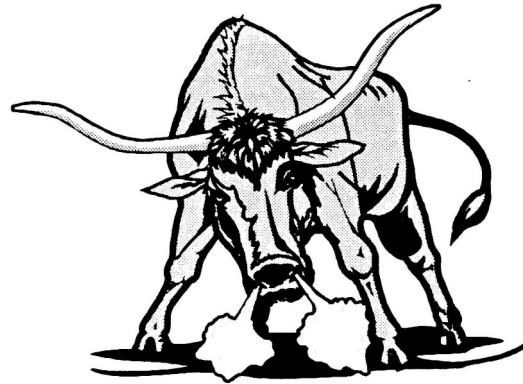
10. You can count on us

11. Put the past behind you



## Call for a quote today!

We are an Independent Agency, with many companies to offer. We search a variety of companies to get you the coverage that best fits your needs at the most affordable premium. We offer the **GREAT** service you expect.



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[www.bandsins.com](http://www.bandsins.com)

Happy Holidays!

