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MAY 9th

Driving Tips for Raining Weather



In stormy conditions, it is more difficult to see other vehicles, road signs and the road itself. It is critical to make sure you can see and be seen. Slow down! This should be obvious but it also very important. People are so used to driving certain speeds on certain roads that sometimes they forget the need to slow down when inclement weather presents itself. It takes longer to stop or adjust in wet weather.

Continued on page 2

THIS WOULD BE A GREAT TIME TO REVIEW YOUR AUTO POLICY TO ADDRESS ANY CHANGES IN YOUR FAMILY'S LIFESTYLE AND MAKE FURTHER RECOMMENDATIONS (IF ANY ARE NEEDED), TO GIVE YOU THE SECURITY YOU DESERVE!

“A mother is the truest friend we have, when trials, heavy and sudden, fall upon us; when adversity takes the place of prosperity; when friends who rejoice with us in our sunshine, desert us when troubles thicken around us, still will she cling to us, and endeavor by her kind precepts and counsels to dissipate the clouds of darkness, and cause peace to return to our hearts.”

- Inspirational sayings by Washington Irving



Good to Know

Driving Tips for Raining Weather *Continued from page 1*

- Stay toward the middle lanes - water tends to pool in the outside lanes.
- Maintain proper following distance (3 Second Rule). This needs to be increased in wet weather.
- Drive in the tracks of a car ahead of you.
- Don't follow large trucks or busses too closely. The spray created by their large tires reduces your vision. Take care when passing them as well; if you must pass, do so quickly and safely.
- Watch out for brake lights in front of you.
- Avoid using your brakes; if possible, take your foot off the accelerator to slow down.
- Turn your headlights on even in a light rain, or in gloomy, foggy or overcast conditions. Not only do they help you see the road, but they'll help other drivers see you. If your car has daytime running lights you still should put them on, so vehicles behind you can see you better.
- Before it starts to rain, replace old or brittle wipers.
- Never drive through moving water if you can't see the ground through it; your car could be swept off the road.
- When driving through a puddle of uncertain depth, go slow. If it's deeper than the bottom of your doors, turn around and find another route. Deep water can cause serious damage to a modern car's electrical system.

SPRING ALLERGIES

As the trees start to bloom and the pollen gets airborne, allergy sufferers begin their annual sniffing and sneezing. Each year, 35 million Americans fall prey to seasonal allergic rhinitis, more commonly known as hay fever.

You can find out the daily pollen count in your area by watching your local weather forecast or by visiting the NAB: Pollen & Mold Counts page on the American Academy of Allergy, Asthma and Immunology's web site.

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"I stopped to smell the flowers. Where's my inhaler?"

REMEMBER WE CAN GIVE YOU A **FREE QUOTE FOR HEALTH INSURANCE!**



Dem' Smart City Folk



A man from the city is out plowing his field and gets his tractor stuck in the wet ground. A farmer driving by stops his truck and walks to the fence to call over the city feller. "You need a mule to plow such wet ground," he says.

"Where can I buy one?" he is asked.

"Well, I just happened to have one for 100 dollars," he says.

"I'll take him," says the other man as he counts out the money.

"Well now, ya see, I can't bring him over today. I don't work on Sunday morrow OK?"

"Sure."

The next day the truck pulls up and the old farmer gets out. He says, "Sorry, bad news. I went out after breakfast and the mule was dead."

The city feller says, "Just give me my
(*Life's Inspirations & Fun Times, October 2009*)

money back then."

"Can't, spent it already!"

"Well...unload the mule then."

"What ya gonna do with him?"

"Raffle him off!"

"Naw, ya can't raffle off a dead mule!"

"Just watch me Us City fellers know a few tricks."

One month goes by and the city feller and farmer run into each other at the barber shop.

"What did ya do with that dead mule?"

"Raffled him off, sold 100 tickets at Two dollars each and made 98 dollars profit."

"Didn't anyone complain?"

"Just one guy so I gave him his two dollars back."

Importance of Crop Insurance

Crop insurance provides a safety net against perils such as frost, drought, flooding and hail. Without a strong crop insurance program, uncontrollable changes in weather could undermine the financial security of individual farmers and place the entire farm economy in jeopardy. In addition to reducing risk and protecting their investments, crop insurance enables farmers to borrow money to expand and improve their businesses by providing lenders the assurance that farmers will have sufficient economic security to repay their loans.

We offer two Crop Insurance Companies:

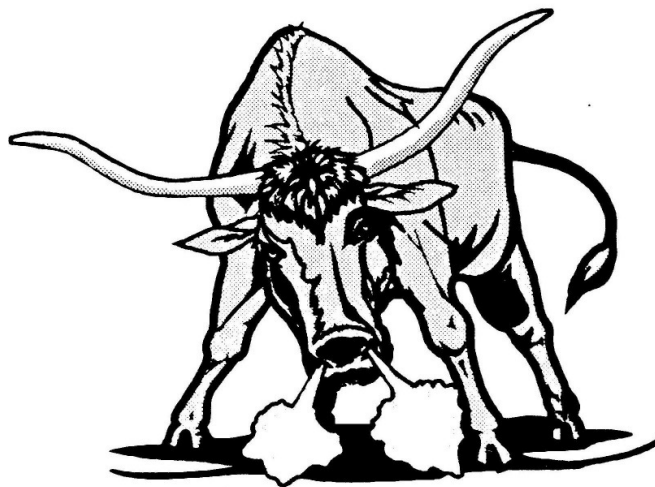


ADM Crop Risk Services



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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