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Ellen Goodwin

Producer

Darin Goodwin

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Michael Meyer

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Michele Hopson

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Happy Fourth of July!!!

It is again the time of the year that we, as a nation need to pause and give honor and praise to our forefathers who gave us this Independence Day, commonly known as the **Fourth of July**. This is a federal holiday commemorating the adoption of the Declaration of Independence. The

staff at B & S Insurance Agency wishes you and your family a Happy 4th!! Enjoy your day, but, be sure and take the time to thank God for all His wonderful gifts that he has given us; especially that gift of **Freedom**.

Summer is here and we at B & S Insurance want you to know that our agency

is here to service your needs in any type of weather. We have great motorcycle and boat insurance for these fun days of summer!!! Just give us a call and let us give you a quote! You will certainly be glad you did!

We want to introduce you to the two newest additions
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Farm and Crop Insurance Update

Acreage reports are due July 15, 2009. It is crucial for this information to be correct. So we ask that you report to the FSA office first, be sure to get all of your Form 578's and maps. Bring them here to the office and we will get your acreage report completed. Remember that

Prevented Planting and Replant claims cannot be paid until your acres have been verified. The sooner you report, the sooner your claim can be completed and you get paid. We have several companies that are very competitive in the farm insurance market. If your current farm policy is

about to renew, bring a copy by and let us give you a quote. Our companies offer great coverage at affordable rates. It does not matter if your farm operation is big or small we have a company that will fit your needs. Wheat production reports will be coming out soon. As you finish harvesting
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"Together we have a combined total of 75 years of experience."

Continued Happy Fourth of July

to our staff. The person on the other end of the telephone line is **Katie Sanders**. Katie has been with the agency for approximately six months. She brings with her approximately two years of insurance experience. She resides in Hannibal with her two children, Colton and Sophie.

Our part-time Customer Service Representative is **Lori Smith**. Lori brings with her several months of life sales. She is in the office on Monday, Wednesday and Fridays. Her and her husband live in Palmyra with there three children, Austin, Ethan, and Abigail.

Farmers, if you have questions regarding your farm

insurance or your crop insurance, Frank and Michael are here to help you. **Frank Burch**, is the owner of the agency and spends many hours each day just working one on one with farmers.

Michael Meyer is Frank's right-hand man. 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, just recently married, 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, but, want you to always feel assured at we are always 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.

Happy 4th of July and stop by our office soon and say hello!!

Continued Farm and Crop Insurance

your wheat remember to keep your production separate by unit. If you think you have a claim on wheat be sure to call the office as soon as

possible. The way the wheat market has lowered since last fall, if you have a revenue policy there is the potential to have a

Revenue Only claim. We will be sending out revenue plan loss estimators as soon as they are available.

The Illinois Wife

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The first man married a woman from Ohio. He told her that she was to do the dishes and house cleaning. It took a couple of days, but on the third day he came home to see a clean house and dishes washed and put away.

The second man married a woman from Michigan. He gave his wife orders that she was to do all the dishes and the cooking. The first day he didn't see any results, but the next day he saw it was better. By the third day, he saw his house was clean, the dishes were done and there was a huge dinner on the table.

The third man married a girl from Illinois. He ordered her to keep the house cleaned, dishes washed, lawn mowed, laundry washed, and hot meals on the table for every meal. He said the first day he didn't see anything but by the third day, some of the swelling had

gone down and he could see a little out of his left eye, and his arm was healed enough that he could fix himself a sandwich and load the dishwasher.

The preacher was wired for sound with a lapel mike, and as he preached, he moved briskly about the platform, jerking the mike cord as he went. Then he moved to one side, getting wound up in the cord and nearly tripping before jerking it again.

After several circles and jerks, a little girl in the third pew leaned toward her mother and whispered, "If he gets loose, will he hurt us?"



Emergency Tools; Items to have for Unexpected Events

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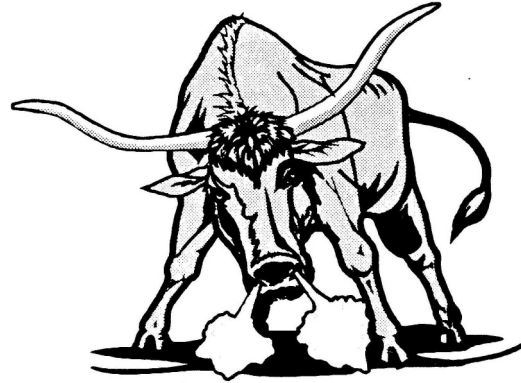
Often, we do not think about what we need in an emergency situation until we're in one. Whether you have a flat tire or another roadside emergency situation, you should have the following items in your car:

- Spare tire (Be sure to have it checked each time you have your tires rotated)
- Jack

- Scissors
- Tool box with screwdrivers and wrenches
- Car owner's manual
- Blanket
- Small hammer
- Flares
- Fuses
- Snack food
- Sealant for small leaks in tires
- Duct tape
- Fire extinguisher
- Empty gas can
- Can of motor oil
- Portable radio with batteries
- Emergency phone numbers of family and friends
- Insurance information
- Car registration
- Flashlight with spare batteries
- First aid kit
- Bottled water
- Jumper cables
- Tire pressure gauge
- Pen / paper
- Window scraper for ice
- Reflective vest

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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Have a Safe Summer

