

BELLOWS-NICHOLS INSURANCE

Your road to Coverage



June | 2020

LETTER FROM AGENCY PRINCIPAL

Since my last message in March, our world has seen many changes and faced numerous challenges. When 2020 began we never could have imagined the obstacles we would be facing globally and how it has affected each one of us. I hope that you and your loved ones have remained safe and healthy during this pandemic.

At the end of March Governor Chris Sununu issued the stay at home order and we acted quickly to transition our staff to a remote working environment in order to ensure their safety and the safety of our clients. Our #1 goal was to do our part in flattening the curve, helping to protect our communities. Aside from a few technical issues, we feel the transition went smoothly and we hope you have felt that Bellows Nichols has been here for you every step of the way.

As I write this, we are exploring a slow re-opening process and transition back into the workplace. By July 6th our team will have entered phase one of this plan. We want to thank you for your patience and understanding as we work to establish a “new normal” for our five office locations. Please keep an eye on our website, Facebook, and Instagram for up-to-date details in the weeks to come.

Enjoy the summer,

Tim McMahon



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UPCOMING EVENTS

- All offices will be closed
Friday July 3rd

HAPPY INDEPENDENCE DAY!

Branch Office Locations

Antrim—26 Main St.

(603) 588-3600

Hancock—27 Main St.

(603) 525-3342

Jaffrey—8 Main St. Unit 9C

(603) 532-5600

New Ipswich—670 Turnpike Rd.

(603) 878-4860



2019 Anthem Award

Congratulations to Tim McMahon who was acknowledged this spring by Anthem as a Medicare Sales Leader in 2019.

Great job Tim!

What Car Drivers Need To Know About Motorcycle Safety



Summer is here, which means you'll likely see more motorcycles on the road. And the key word here is "see." People driving cars and trucks often fail to notice the motorcyclists around them, partly because they're not accustomed to looking for them.

It's obvious yet bears repeating: Motorcyclists are much more vulnerable than car and truck drivers and passengers. Not only are there many more cars and trucks on the road, but there's no such thing as a "fender bender" for a motorcyclist. Even a low-speed collision can seriously injure a rider, not to mention total the bike, so it's important to always give motorcycles extra space and an extra look.

Below are six tips to help you safely share the road with motorcyclists:

Objects in mirror. The object in your mirror may be closer than it appears — especially if it's a motorcycle. Due to its size, it can be harder to determine how close a motorcycle is and how fast it's moving. When turning into traffic, always estimate a bike to be closer than it appears to avoid forcing a rider to quickly hit the brakes — or worse.

Watch those left turns. One of the most common motorcycle accidents involves a car making a left turn directly in front of a bike at an intersection. Give yourself an extra moment to look specifically for motorcycles coming toward you when turning into traffic.

Double-check your blind spot. Carefully checking your blind spot before changing lanes is always a good idea. When it comes to motorcycles, it's critical. A bike can be easily obscured in the blind spot, hidden behind your car's roof pillars, or blend in with cars in other lanes, so make a habit of checking carefully before changing lanes. Plus, always use your turn signal.

Don't tailgate. This is another general rule for all drivers, but it's especially important when following a motorcycle. Be aware that many riders decrease speed by downshifting or easing off the throttle, so you won't see any brake lights even though they are slowing down. Following at least three seconds behind the bike should give you enough time and space to safely slow down or stop when necessary.

Stay in your lane. Obviously, motorcycles don't take up an entire lane the way cars or trucks do. But that doesn't mean you can cozy up and share a lane with a bike. Just because the rider may be hugging one side of the lane doesn't mean you can move into that space. Riders are likely doing this to avoid debris, oil on the road, or a pothole, so a bit of mild swerving within the lane can be expected. Do not crowd into the lane with a bike.

Five Power Tool Safety Tips

For All Your DIY Projects

When it comes to power tool safety, there's a simple way to think about it: Use your head, keep your fingers.



All joking aside, it's extremely important to your entire well-being to use power tools with the utmost of care. Here's how:

1. **Read all about it.** You love the feeling of firing up and wielding a tool that's abuzz with power. Just don't do so until you've read the instructions. The instructions will help you get the most out of your tool, both in terms of safety and performance.
2. **Take notes.** When you get a new tool, jot down the details and add the notes to your home inventory. Include a description, serial number and a copy of the receipt if you have it, because it will all come in handy if your tools are ever stolen, or damaged in a fire or other disaster. Not big on writing? Photos or videos are great, too.
3. **Get to work.** Finally, it's time to work, so long as you've got the right safety gear. This may include: eye and ear protection; a mask or respirator if the project will kick up a lot of dust or other fine debris; and protective clothing that isn't loose.
4. **Don't rush.** Working too quickly can lead to injuries. Always stay in control by making sure your work area is stable and clean. Use both hands to operate your power tools, and avoid distractions while you work. Don't ever use powerful tools if you're tired, sick or under the influence of drugs or alcohol. Not only will you jeopardize your safety, you probably won't be happy with your work.
5. **Take good care of your tools.** Keep your tools clean and stored in a safe, secure area. Replace parts, such as blades, as soon as they become bent or warped, and don't ever use tools that have been damaged. Following the manufacturer's instructions, along with using a little common sense, should help ensure your tools remain in good working order for years to come. Let's hope that deck you're building will, too.

A great compliment from you would be a referral to your family and friends!

Fresh Blueberry Cobbler <https://www.food.com/recipe/fresh-blueberry-cobbler-71109>

INGREDIENTS

1 ¼ cups all-purpose flour
1/2 cup sugar
1/4 teaspoon salt
1 ½ teaspoons baking powder
3/4 cup whole milk
1/3 cup butter, melted
2 cups fresh blueberries
1/3 cup sugar
1 teaspoon vanilla extract



DIRECTIONS

Add flour, 1/2 cup sugar, salt, and baking powder to a mixing bowl; stir to combine. Add in milk and butter; stir to combine. Spread butter into a greased 8-inch square baking pan. Sprinkle blueberries evenly over batter. Sprinkle with 1/3 cup of sugar and drizzle with vanilla. Bake at 350° for 40-45 minutes or until a pick comes out clean. Serve plain or with ice cream on top.

Congratulations Bethany!

Bethany Willett is retiring after a lifelong career in the insurance industry. Her final day will be Tuesday, June 30th. Looking back on her career, Beth has shared that her favorite thing about this field was developing relationships with her clients and being able to assist them when it was needed. Also, the time spent with all of the great co-workers that she has met along the way has been fun and inspiring too. We shall miss her very much and are so grateful for the years of dedicated service she has provided to our clients. While we are sad to see her go, we share in the excitement of what her next chapter of life will bring. Beth is looking forward to spending time with her husband and family members and plans to enjoy some of her favorite hobbies such as reading, gardening, and travel. She also plans to volunteer at her grandson's school upon his entry into 1st grade. Enjoy your next adventure, Beth!



Welcome Ava Stevenson!

Ava is the newest addition to our Commercial Lines Department and has been working in the insurance industry for 8 years. Ava relocated to this area from Londonderry to be closer to her family. She grew up in the Keene area and has since lived in Ohio, Colorado, and Florida. Ava is a mother of two and loves outdoor activities like running, biking, rollerblading, kayaking, and skiing. We know you will enjoy getting to know Ava and we are pleased to have her on our team!

