

# BELLOWS-NICHOLS INSURANCE

Your road to Coverage

Dec | 2020

## LETTER FROM AGENCY PRINCIPALS



Looking back at the past eight months, I think we can all agree that 2020 has left its mark. Just when we started to feel like things were getting a little bit safer, NH is now recording its highest numbers of daily COVID cases. It is hard to plan for the future, but we remain diligent about keeping our employees and our clients as safe as we can.

Technology has improved our lives in so many ways, but we see now, more than ever, how important and irreplaceable human contact is. We miss having our doors open and we appreciate your understanding and willingness to set up appointments ahead of time, so we can always ensure a safe meeting space. The protocol of wearing a mask is critical. We look forward to the day that we can shake your hand and visit with you without having to follow these strict guidelines.

Rest assured that although not all of our office locations are open throughout the upcoming winter, you can always call us to set up a time to meet with a member of our team at the Peterborough office. We will make every effort to accommodate your schedule and even travel to meet with you if needed.

In closing, we can never express our gratitude enough, for your continued business. Thank you to all of the businesses in our region for staying open and supporting us as well. As the saying goes, *we're all in this together!*

We wish you all a safe and enjoyable holiday season with your treasured family and friends. Thank you for the opportunity to serve you during this unprecedented time.

Sincerely,

Timothy J. McMahon & Laura Akerley



### Bellows-Nichols' Family is Growing!

Congratulations to Meghan Carr and her husband Tim on the arrival of their beautiful baby girl, McKenna Rose! McKenna was born on September 28th, 6 lbs. 12 oz. and 18.5 inches long. We are so happy for them all!

### IN THIS EDITION

<b>Safe Driving in Winter Weather</b>	2
<b>Fascinating Facts about February</b>	3
<b>Ravishing Recipe: Holiday appetizer</b>	4
<b>Welcome New Team Members!</b>	4

### Holiday Schedule

- All offices will be closed Thursday, Dec. 24th and Friday, Dec. 25th
- All offices will be closing at 3pm on Thursday, Dec. 31st
- All offices will be closed on Friday, Jan. 1st



We are accepting donations!

**10 Main Street**

**Peterborough, NH**

**Nov. 23rd—Dec. 18th**

**Ring the doorbell at our  
back door to drop off your  
donation**

# Safe Driving in Winter Weather



Millions of Americans will be traveling this holiday season, and if it's anything like previous years, a lot of that travel will be on the road. Last year, AAA estimated that more than 100 million Americans were planning a trip of more than 50 miles during the holidays—and that was just between Dec. 23 and Jan. 1. Of course, winter weather creates a unique set of challenges on local roadways, too. So even if you're not headed out of town, these safety tips can help you make it through the season safely.

## **Make sure your car is ready**

Before winter arrives, and before any long trip, give your car a thorough check-up. Do wipers need to be replaced? Are your fluid levels where they should be? How's the radiator and cooling system?

If you live in an area (or visit one often) where temperatures regularly drop below 45 degrees, it's a good idea to get a set of winter tires—they're better suited for the cold than all-season tires, because they're designed to provide the best traction and handling in ice and snow. Whatever you're driving on, however, make sure your tires are inflated properly and that they have enough tread.

Your car should have an emergency kit, too. Pack it with jumper cables, blankets, a first-aid kit, flares, food and water, a flashlight and other safety gear. A shovel and cat litter or sand are nice to have as well; they can provide traction should you get stuck.

## **Before you leave**

If you're going on a trip, make sure you check weather conditions along your route and take printed maps—you might not always have cell reception. Let someone know your itinerary, so if you don't arrive on time, officials know where to look for you.

Every time you drive somewhere, even if it's just a quick trip to the store, clear snow and ice off your car; it can be a hazard to other drivers. And don't forget to clear your headlights and other lights.

## **When you're on the road**

Are roads snowy or icy? Take it slow. Take it slow. Take it slow. Give yourself extra time to get to your destination, and make sure you leave extra room between your vehicle and others. Watch for ice patches on bridges, overpasses and shady spots. And remember, having four-wheel or all-wheel drive does not mean your car will stop (or steer) better on ice.

If you're caught in a storm that seems like it's too much for you to handle, seek refuge as soon as you can. Sometimes it's best not to drive in snow and ice at all—if it looks bad out there, stay home if possible.

## **If your vehicle becomes disabled or you get in an accident**

Car trouble and accidents affect thousands of people every winter. If your vehicle is disabled, be sure to stay with it. Run your engine and heater for short intervals, and open one of your windows slightly to prevent carbon monoxide build-up. Light two flares (remember that vehicle emergency kit? Now's the time to use it) and place one a safe distance from both the front and rear of your vehicle. Note your location with mileposts, exit numbers or cross streets and call the authorities or a tow truck.

If you're in a crash, be careful—the aftermath of a car accident can be dangerous, especially in winter when visibility might be reduced and conditions might be slick. Check everyone involved for injuries and call 911 if necessary. After minor accidents, have everyone pull well off the road. Put out flares and turn on your hazard lights.

When you can't move your car, stay inside unless traffic is completely clear. It's far better for another vehicle to hit your car, even with you in it, than to hit you directly.

**Wherever you may be headed this winter, we hope you enjoy the season with friends and family. Here's to healthy and happy holidays!**

# Fascinating Facts About February

February is the shortest month of the year (even in leap years, when it has 29 days instead of 28), but there's no shortage of interesting facts about it. From weird holidays to astronomical oddities, this month has a bit of everything. So with a nod to what February is perhaps best known for—Valentine's Day on Feb. 14—here are 14 things we bet you didn't know about the second month of the year.

1. **February (do you see that extra "r"?) is one of the most frequently misspelled words in the English language.** In 2015, even the White House press office got it wrong—several times over the course of the month.
2. **For more than 40 years, February has been Black History Month.** The precursor to Black History Month, however, is a lot older. Black leaders in 1926 dedicated the second week in February to recognizing the history of African-Americans—a week chosen to coincide with the birthdays of Abraham Lincoln (Feb. 12) and Frederick Douglass (Feb. 14).
3. **It's the month for a lot of other causes, too.** February also marks American Heart Month, along with some other "months" you might not recognize: Canned Food Month, Grapefruit Month, Hot Breakfast Month, and our favorite, Return Shopping Carts to the Supermarket Month.
4. **February got its start as a spring-cleaning festival.** Well, kind of. It's named after one: "Februa" was an early Roman festival and cleansing ritual held on Feb. 15.
5. **It's the only month that can pass without having a full moon.** That doesn't mean February never has a full moon—it usually does, as a matter of fact. The last time it didn't was 1999. The next time it won't have a full moon? 2037!
6. **Groundhog Day—Feb. 2—is based on a German superstition.** In Germany, though, it's not a groundhog that forecasts either an early spring or a longer winter: It's a badger.
7. **February is the only month that gets longer every four years.** Sure, everybody knows about leap years, and most know why we have them. But did you know that every so often, we need a "leap second," too? This is typically added to Coordinated Universal Time in June or December, because of irregularities in our planet's rotation.
8. **The odds of being born on Feb. 29 are about 1 in 1,461.** If you're born on a leap day, you're typically known as a "leaper" or "leapling." And depending on where you live, Feb. 28 or March 1 is considered your birthday in non-leap years.
9. **We misspelled "February" in item No. 7.** Did you catch it?
10. **Valentine's Day did not start on a romantic note.** According to historians, the day now synonymous with "love" probably began as a pagan fertility festival in ancient Rome. We'll leave it at that, because some of the other details are disturbing.
11. **And maybe it's more commercial than romantic now,** anyway. It's estimated that Americans spend more than \$18 billion on gifts, chocolate and more for Valentine's Day.
12. **Valentine's Day isn't just about humans, either.** Almost 9 million people in the U.S. buy their dogs gifts or cards for Valentine's Day.
13. **The first Sunday in February is Super Bowl Sunday** (at least for the foreseeable future). It wasn't always that way—until 2001, the game was played in January. But we'd say that's a pretty good way to kick off a month.
14. **Speaking of that, February is National Snack Food Month as well.** Way before the Super Bowl took over the first weekend of February, the month was pretty slow for snack sales—and National Snack Food Month was born. We're guessing sales are up a little bit now.



## Toasted Gruyere and Cranberry Cups

By <https://www.foodnetwork.com/recipes/trisha-yearwood/toasted-gruyere-and-cranberry-cups-7981502>

### Ingredients:

- One 10-ounce bag frozen or fresh cranberries
- 1/4 cup sugar
- 1/2 teaspoon orange zest plus 1/4 cup orange juice
- 4 ounces cream cheese, at room temperature
- 1 cup grated Gruyere cheese
- 48 frozen prebaked phyllo cups or hors d'oeuvre cups
- 2 tablespoons chopped chives



### Directions:

1. Preheat the oven to 450 degrees. Line a rimmed baking sheet with parchment.
2. Mix the cranberries, sugar, orange zest, and juice in a small saucepan. Place over medium heat and cook until the cranberries soften and start to burst, 8 to 10 minutes. Set aside.
3. Combine the cream cheese and Gruyere in a large bowl with a wooden spoon or rubber spatula until smooth.
4. Place the phyllo cups on the parchment-lined baking sheet. Spoon about 1 teaspoon of the cranberry sauce into each cup. Spoon about 1 teaspoon of the cheese mixture on top of the cranberry sauce. Bake until the cups are crisp and the cheese is melted and bubbling, 10 to 12 minutes. Sprinkle with chives before serving.

## Welcome New Agents Cindy Robichaud & Rosemary Campbell



Cindy Robichaud joined the Peterborough office Personal Lines Dept. in August 2020. Cindy is a native of Keene and has many years of insurance experience. She enjoys meeting with new and existing clients and sharing her knowledge with them. Helping people fully understand their coverage needs is Cindy's favorite part of the job. In her free time, Cindy enjoys baking and being outdoors to take photos. She also enjoys traveling and going to different beach destinations.



Rosemary Campbell joined our team in September 2020 as a Personal Lines Assistant. She has worked in the insurance industry for over 35 years. A true "Mainer," Rosemary has lived in Maine her entire life and works remotely from her home. Her hobbies include cooking for her family, singing, reading, and swimming. Rosemary also volunteers at the local hospital thrift shop and helps with costuming at the Heartwood Community Theater. Rosemary currently resides in Newcastle, Maine with her son T.W., two granddaughters Allie and Arayna, and their Brittany Spaniel, Scout.