



Making Our Communities a Better Place!

May/June
2012

Vol-un-teer a person who performs a service willingly and without pay.

Volunteering is a great way to make a positive impact in your community. Becoming a volunteer can be personally and professional rewarding; not only will you be helping people but you can also meet new friends and learn new skills.

Everywhere you look there are opportunities to volunteer such as coaching a baseball or softball team, reading to the elderly at the local nursing home, or serving on a community board. The options are endless and are limited only by the talents you would like to share or the time you have to invest.



Some volunteers are specifically trained in the areas where they donate their time, like medical personnel or emergency responders. Some learn skills as volunteers and then turn that work experience into a profession. Others volunteer to meet new people, build self esteem and confidence, have fun, or to share their talents.

The number of places to volunteer are endless. Ask your friends, check at church, or call your children's school. Call the local Chamber of Commerce or the animal shelter or the hospital. Just find something that is meaningful to you.

As you consider your options and begin volunteering, keep these tips in mind.

Visit the organization you before you volunteer to make sure you are a good fit.

Find out what your duties will be.

Be realistic about the number of hours you will be able to volunteer.

Be responsible and show up when you say you will.

Have a positive attitude.

Volunteering is a great way to further a cause. Support an organization by volunteering, and make a difference in your community and yourself.

To all of the volunteers that make our community the wonderful place it is, THANK YOU!



May—September
Polson Farmers Market
9am—10pm

May 11-13th & 18-20th
Port Polson Players
The Music Man

June 7-10th
Port Polson Players
Those Boomer Boys

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DON'T FORGET TO RECOMMEND US TO YOUR FRIENDS AND FAMILY TO QUALIFY FOR OUR MONTHLY \$100 GAS CARD DRAWING AND OUR ANNUAL \$1,000 GROCERY DRAWING!

SEE PG 4



2012 Scott Firefighter Stairclimb



On Sunday, March 11, 2012, four firefighters from Polson Fire Department participated in the Scott Firefighter Stairclimb in Seattle, WA. This is the largest individual firefighter competition in the world. There were 1,552 firefighters representing 291 departments from 24 states, Canada and Germany competing in this timed race to the top of the Columbia Center in full gear and self contained breathing apparatus (SCBA) with gear weighing over 40 pounds, and breathing only their air they carried

on their backs. At 788 feet of vertical elevation the Columbia Center in downtown Seattle stands as the second tallest building west of the Mississippi. It boasts 69 flights of stairs and 1,311 steps reach the observation deck overlooking the city. The Scott Firefighter Stairclimb supports the mission of The Leukemia & Lymphoma Society, raising money through sponsorships, individual and department fundraising and entry fees for blood cancer research and patient services. The Polson Fire Department raised \$3,596.65 this year.

This year's best time was turned in by a Missoula firefighter, Andrew Drobeck with a time of 10:39 and was a new record for the event. Local firefighters that participated in the event include: Pete Bishop (Asst. Chief) with a time of 24:33; Bruce Gerlach (Lieutenant/Paramedic) with a time of 24:10; Kevin Straub (Lieutenant/Paramedic) with a time of 28:40 and Ryan Nelson (Firefighter) with a time of 19:59.



L-R Kevin Straub, Bruce Gerlach, Pete Bishop & Ryan Nelson

Employee Spotlight – Shelly Moore



Shelly Moore

Shelly joined Bishop Insurance in December, 1997. Shelly started at the receptionist desk (as so many of our people do). She found out that she enjoyed the insurance business and our customers so much that when a position opened in the Commercial Lines department she decided to take on that additional responsibility. Shelly sat for the Montana Insurance licensing exam in July, 2006 and passed on her first try. Believe me, that is no small feat! In 2007 Shelly was nominated for the Agency Employee of the Year Award presented by the Independent Insurance Agents of Montana. Shelly's desire to put our customers' needs and concerns first and the fact that she does her job well the first time is part of the reason we nominated her for this award. In addition to handling our commercial customers' questions and needs she is always ready and willing to offer assistance to anyone else that needs help. She is a great trainer with new employees and having done several of the jobs in the office, she has a breadth of knowledge to draw from. She is our office comedian/humorist and some days we don't know how we'd make it without her. She always finds a way to put a little laughter in the day.

Why Renter's Insurance?

If you live in a rental home or apartment, chances are you don't have the proper insurance. Even though rentals are more likely to be burglarized than owner-occupied homes, many renters don't have a renters policy.



Why does it matter?

"If you rent a house or apartment and think your landlord is responsible when there is a fire, theft or other catastrophe, think again," warns the Insurance Information Institute*. "Your landlord probably has insurance to protect the building you live in, but your landlord's policy won't replace your personal possessions or pay for your living expenses while the building is under repair. The only way to protect yourself financially against disasters is to buy a renters insurance policy." Renters insurance covers your possessions, liability, and additional living expenses. Check out these three types of protection:

Possessions: Normal renters insurance protects your personal belongings against fire, smoke, vandalism, theft, wind, water, and other disasters listed in the policy. Floods and earthquakes are not covered. To decide how much insurance to buy, you should know the value of all personal possessions such as furniture, clothing, appliances, linens, and sports equipment. The easiest way to determine a dollar amount is to create an inventory that lists all of your personal possessions and their estimated value. There are two types of renters insurance policies:

Actual Cash Value pays to replace your possessions minus depreciation (the reduction in the value of items due to age and use) up to the limit of your policy.

Replacement Cost pays the full cost of replacing your possessions (with no deduction for depreciation), up to the limit of your policy. The price of Replacement Cost coverage is about 10 percent more than Actual Cash Value coverage, but can be well worth the additional cost.

Note that a standard renters policy includes a limit for items such as jewelry, silver, furs, etc. If you own property that exceeds these limits, we recommend that you specifically schedule those items and their proper value. This schedule costs a little more but ensures that you receive the proper reimbursement for special items.

Liability: Standard renters policies also provide liability protection in case you, your family, or your pets negligently cause injury to others or damage their property. Liability coverage pays the cost of defending you in court and can include court awards up to the limit of the policy. Liability limits generally start at \$100,000. Your policy also provides medical payments coverage of \$1,000 to \$5,000 for visitors injured in your home regardless of negligence, and you can submit their medical bills to your insurance company for payment. It does not pay medical bills for your own family or your pets.

Additional Living Expenses (ALE): ALE coverage is usually included in a renters insurance policy. If the rental you occupy is damaged or destroyed and you need to live elsewhere while it is being rebuilt, renters insurance will cover your additional living expenses - namely the difference between your regular living expenses and the additional costs incurred by having to live away from your home. This includes expenses such as hotel bills, temporary rent, restaurant meals, etc.

Need help deciding what coverage is best for you? Contact us today — Lynn in the Polson office at (406) 883-5372 or e-mail lynnreeves@centurytel.net or Jennifer in the Ronan office at (406) 676-5300 or e-mail jenniferd@ronan.net. We're here to help!

Refer a Friend and Win

Bishop Insurance Service “Spread the Word” Referral Program

Your referrals mean the world to us. We work hard to earn each referral with great service every day. As our way of saying thank you for this business, we’re kicking off our new “Spread the Word” program. Here’s our way to say thanks for all the referrals you’ve trusted us with over the years:

Refer someone to Bishop Insurance and get something back! For every referral, you get a **\$10 Theater Card!** What qualifies as a referral? *A referral is when we get a call for a quote from someone saying you referred them to us.*



There’s more! You will also be entered into our monthly and annual drawings for prizes.

- Each month we draw for a **\$100 Gas Card** from everyone who referred someone to us that month.
- Each month we’ll announce the monthly winner in our newsletter.

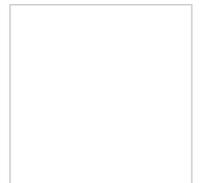
We also have an annual drawing. Each referral you’ve given through the year equals one entry for our drawing in **July, 2012** for a chance to win a **\$1,000 Grocery Certificate!**

That’s it! Give it a Try.

The best part is you don’t even have to be our customer to win (but we’d love it if you were)!



Bishop Insurance
302 First Street West
Polson, MT 59860



[Recipient Name]

[Street address]

[Address 2]

[City, ST ZIP Code]