



## Are you ready for Winter?

November/  
December  
2012



Snow. Snow?? Yeah Snow!!! Some of us like it, and want to play in it, ski, snowmobile, sled, make snow angels, and go ice fishing. Some of us don't love it, and want to snuggle next to a warm fire with hot chocolate and a good book. Which are you?

If you love winter and all the fun that comes with it, remember to take care of a few details so you can continue to enjoy the weather. Get out the winter coats and hats and gloves. Waterproof your boots if you have to, so you can keep your feet dry and warm.

For winter sports, remember to do the basic maintenance on your equipment before you head out. Tune up the skis, wax them and sharpen the edges. They will love you for it. If you are ice fishing, get all the equipment together so you aren't way out on the ice when you discover you left something like the ice auger or the fish hooks at home. Have the snowmobile tuned up – no sense in getting stranded way back in the woods where someone else has to pull you out.

Now, if you are the kind of person who wants to snuggle under a blanket and read a great book or watch movies, you still need to be prepared for winter. Have your furnace serviced before you must rely on it for the next several months. It's also important to clean out your woodstove chimney so you can have a nice, warm, safe fire.

For basic safety, you should check your dwelling's rain gutters to be sure they are empty of leaves so the snow and ice doesn't build up in them and rip them off the house. Remember to have your snow shovel ready to clear the sidewalk and driveway. Keep a little ice melt or cat litter handy for the icy spots.



We can all enjoy winter in different ways, but we all should be prepared for it. Have fun!! See you at the snow angel!!

### November

Polson & Ronan  
Community Thanksgiving  
Dinner

### December

4-H Holiday Bazaar  
(Ronan) 7th & 8th

Holiday Treasures  
(Ronan) 8th & 15th

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**CONGRATULATIONS TO  
OUR GAS CARD  
WINNERS!**

**August — Ronda Lozeau**

**September—Gloria  
Califato**

**See our "Spread the  
Word" Referral Program  
on Page 4**



# Ronan's Holiday Treasures

The Ronan Area Chamber of Commerce started the Holiday Treasures program over 30 years ago as a way to thank everyone who does business in Ronan throughout the year. The program is still going strong, thanks to how the organizers continue to shape it according to what the community likes.

This year, the big change is that there will be only two drawings so that all those folks who don't want to stand in the cold week after week, can stay warm an extra weekend. Those of us who work on the program don't like to be cold that long either, but we love to give away prizes. The best part is that there will be a lot of great prizes, but they will all be worth more. Lots more!

The Holiday Treasures program works like this: 1) Sign up for a number in one of the sign-up books located at Ronan Auto Parts, Arnie's Gas & Tire, ACE Hardware, Hanson & Granley, Ronan Sports & Western, Ronan Power Products, Mission Mart, or Bishop Insurance. 2) When you sign up, you will receive 3 free tickets. 3) For every \$2 you spend in a business that is giving away tickets, you will receive one ticket. 4) Put your number on every single ticket. Do not write your name on the ticket; just the number. 5) Come to the drawing and wait for your number to be drawn.

The tickets are given away in all kinds of Ronan businesses including grocery stores, telephone office, insurance agencies, hardware stores, gas stations, and more. The program is financially supported by many Ronan businesses which makes Ronan Holiday Treasures truly a community-wide Christmas celebration.

Happy Holidays!!

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## Employee Spotlight – Caitlyn Vassar



Caitlyn Vassar

Caitlyn joined the agency in August 2008 as our receptionist. She works Monday, Wednesday and Friday in the Polson office and Tuesday and Thursday in the Ronan office—it keeps her on her toes as well as giving her an opportunity to get to know all of our customers. She is generally the one who greets you in the office or on the phone and directs you to the person most able to assist you, sometimes that is her; she takes lots of customer payments. She keeps us organized and does her best to keep track of us. Caitlyn left the agency for a year and moved to Boise to spread her wings. Although she loved Boise, she decided that the Mission Valley really is home and returned. She rejoined the agency in September and we are glad to have her back.

Caitlyn is a 2008 graduate of Polson High School, she was an avid soccer and softball player while in high school. She continues to play softball on a local coed team. She has taken online classes through Miles Community College toward a business degree with an insurance emphasis.

# Holiday Travel Tips!

## Over the river and through the woods in Montana ...

Millions of Americans will do some traveling this holiday season - the majority of it by car. Of course, winter weather creates a unique set of challenges on the roadways, whether you're simply driving around the Mission Valley or headed out of town or out of state.

We'd like to help you not only enjoy your holiday season, but help ensure you'll be around for future holidays, too! So please take these winter-travel safety tips to heart.

### **Prepare your car for winter**

Before leaving on your trip give your car a thorough check-up. Do wipers need to be replaced? Are your fluid levels where they should be? Your tires need to be in good shape for driving on wet or snowy roads, and be sure your radiator and cooling systems are up to snuff. And - we know you've heard this before, but bear with us - your car should have an emergency kit. 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 (to provide traction should you get stuck in snow or ice) are good ideas as well.

### **Before you leave**

Know exactly where you're going, with printed maps, and check weather conditions along your planned route. Let someone know your itinerary, so if you don't arrive on time, officials know where to look for you. If your car has snow or ice on it, make sure it is completely cleared off before you depart. Don't forget to clear your headlights and other lights, along with the roof - ice and snow blowing from your car could create a hazard for other drivers.

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

Are roads snowy or icy? Take it slow. Take it slow. Take it slow. Sorry for repeating ourselves, but it's absolutely vital to, yes, take it slow. Give yourself extra time to get to your destination, and make sure you leave extra room between your vehicle and others on the road. Watch for ice patches on bridges, overpasses and shady spots. 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. Of course, sometimes it's best not to drive in snow and ice at all - stay home if you can.

### **If your vehicle becomes disabled**

Nobody wants to think about being stranded on the side of the road in a storm, but it happens to thousands of people every year. 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.

We hope you enjoy your holidays with friends and family, and we look forward to serving you in the New Year!



# 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 continuing our “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!**

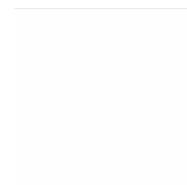
What qualifies as a referral? *A referral is when we get a call for a quote from someone saying you referred them to us.*

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

- ◆ Each month we draw for a **\$50 Gas Card** from everyone who referred someone to us that month. We’ll announce the monthly winners in our newsletter.
- ◆ Each referral you’ve given through the year equals one entry for our annual drawing in **July, 2013** for a chance to win a **\$500 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)!



[Recipient Name]

[Street address]

[Address 2]

[City, ST ZIP Code]