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Congratulations to the Benz Associates sponsored 10U Hamburg Dawgs baseball team for their fantastic 26-6 season! Our own Lisa Kellner's son Brad is on the team.

Hurricane Sandy has come and gone but the damage she caused will be around for a long time. With winter weather upon us we want you to be prepared for any storms we may have.

Winterize your car with a disaster kit for your vehicle that includes:

- Sand or kitty litter
- Tow chain
- Jumper cables or a portable battery booster
- Non-perishable food like granola bars and water
- Cell phone and charger
- Road flares
- Small first aid kit
- Flashlight

Make sure you have good all-weather tires on your auto, fill up your washer fluids, and try to keep your gas tank full.



Winterize your home & business with a disaster kit that includes:

- Bottled water
- Non-perishable food
- Flashlights and extra batteries
- First aid kit
- Cash
- Battery powered radio

It is a good idea to have a portable generator. Always keep them outside when running and use an industrial extension cord.

NEWSLETTER

VOLUME 10

INSURANCE FACTS

Snowmobiling is a very popular sport in our area. Because of this, there is a need for increased attention to the safe use of snowmobiles. Watch out for:

- Thin ice and open water
- Oncoming snowmobiles
- Unforeseen obstacles beneath snow
- Unexpected corners, intersections and stops
- Snow banks and drifting snow
- Wildlife and domestic animals

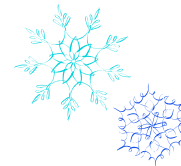
Visibility is reduced when riding at night, so slow down and ride with individuals familiar with the area.



If your home will be vacant for an extended period, you should create a checklist of items to winterize that includes turning off the water supply completely at the mains, drain all the water that can be drained, bring in any outdoor furniture or accessories that can be stolen, close flues and dampers, remove all the trash, and put dryer sheets all around to deter rodents. If possible, have someone check on your property periodically. Look around the exterior and interior to customize your list specific to your home.

Businessowner's – Remember to:

1. Keep us informed of any changes to your business operations so that we can make sure you are properly insured.
2. When renting equipment, contact us to confirm coverage is included.
3. Get certificates of insurance from any subcontractors hired. Feel free to forward to us for review.



Our \$5 Tim Horton's referral program has been a great success and we have decided to continue it. For each of your referrals that we quote, we'll give you a \$5 Tim Horton's gift card. The contest is open to everyone and no purchase is necessary. Thank you for your support.