

BELLOWS-NICHOLS INSURANCE

Your road to Coverage



March | 2020

LETTER FROM AGENCY PRINCIPAL

Welcome to 2020! It's almost spring and I think it's safe to say that most of us are ready to say goodbye to another New Hampshire winter and hello to warm spring days!

Those of you who know me may know that I am an avid fisherman and the best part of the spring for me is getting back out on the water to cast a line. This edition of our newsletter contains some fun outdoor information-in particular, celebrating Earth Day! 2020 marks the 50th Anniversary of Earth Day. What will you be doing to celebrate on April 22nd? Bellows-Nichols is going to sponsor a highway through the NH DOT in an effort to do our part in keeping our Earth clean.



As we embark on another year, I would like to take this opportunity to thank all of our valued clients for trusting Bellows-Nichols with your insurance needs. We know that you have many other options and we sincerely appreciate your commitment to our locally owned and operated agency. This year marks 184 years that Bellows-Nichols has been a trusted advisor in the Monadnock Region.

As the seasons change, don't forget to consider calling us for a free quote on your RV, motorcycle, boat, jet ski, or other seasonal toys! Maybe you are one of the many people who enjoy camping. If so, don't miss the article on page 3 to help you prepare for the camping season ahead.

Enjoy the beginning of spring and stay safe!

Tim McMahon

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UPCOMING EVENTS

- Special Olympics/
Young Agents
March 1st -3rd
- Conant Career Day
April 8th
- Earth Day April 22nd
- All offices closed
May 25th

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



Celebrate Earth Day

April 22, 2020

Take part in an Earth Day event or celebrate in your own way!

People are thinking more and more about the environment — whether it's something that affects the quality of life here in the Monadnock Region or global issues such as climate change and extreme weather.

However, people are not content with simply thinking about these things any more. They're focused on taking action.

Earth Day, celebrated April 22, is the perfect time to take action, whether you are looking to take part in a community event or organize your own. Here are some tips to help you get involved and think about our planet Earth throughout the year.



Find an event

It's easy to find Earth Day events, whether you live in Peterborough or Manchester. City and town Facebook pages are a great place to start, along with the websites of local environmental organizations. Newspapers, radio, and TV often publicize events as well.

The Environmental Protection Agency website lists major Earth Day activities at <http://www.epa.gov/earthday/index.html>.

What can I do?

There are all kinds of Earth Day activities, even some you can easily complete by yourself or with your family. Examples include:

- Planting trees
- Cleaning up litter from a natural area or park
- Adopting a road for litter control
- Talking about Earth Day and helping to educate others
- Using alternate transportation, instead of taking your car
- Holding a garage sale or clothing swap, rather than throwing out unwanted items
- Learning more about actions you can take to reduce your environmental impact

What if I want to organize an event?

Hosting an event doesn't have to be a Herculean task, particularly if you keep it small. Any of the ideas listed above could be turned into your own event — just get the word out via social media, friends and family, or even local print and broadcast media. But if you do want to organize a full-scale event, go for it!

Make it more than a day

Of course, one of the best ways to have an impact is to make everyday Earth Day. You can take part in earth-friendly activities at any time! So in addition to celebrating once a year, make this April 22 just the beginning of something special. And whether you find an event or create your own, the important thing is getting involved!

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

Finding a Great Place to Camp in Your RV

Tips for a fun camping season

“Wherever you go, there you are.”

Whoever said that must have been an RV owner — after all, one of the best things about vacationing in an RV is the fact that your “hotel” is pretty much anywhere you decide to stop. Of course, there’s a little more to finding a great camping spot than just pulling over and hoping for the best. We at Bellows-Nichols Agency put together some tips and resources to help you find the best spots on your next trip.

Plan ahead

Just as you would book a hotel before you leave on a vacation, it’s best to make reservations for your RV trip. It’s important to plan ahead regardless if you’re staying at a private RV park or a campground on public property.







Public or private?

From basic accommodations to luxury RV resorts, you have many choices. State and national parks tend to have simple campgrounds, but they often offer the best in natural beauty! Whether you go public or private, you’ll want to consider whether the site has hookups for your RV, how much you’re willing to spend, and how close you’ll be to the attractions you want to visit — particularly if you aren’t towing a separate car and need to use the RV for all of your travel.

What about parking lots?

Some shopping centers and truck stops will allow overnight camping, while rest areas generally prohibit it. Always be certain that you have permission to camp before setting up for the night.

The Family Motor Coach Association recommends the following if you stay in a private parking lot:

-  Park out of the way
-  Avoid using slide-outs and awnings if possible
-  Do not use your leveling jacks on asphalt
-  Limit your stay to one night and leave the area cleaner than you found it
-  Purchase fuel, food, or supplies as a thank-you when feasible
-  Do not put personal items, such as chairs or a grill, outside



How to find campgrounds

RV campground directories are available at bookstores, libraries, and some RV supply stores; they can be very useful to keep with you as you travel. You can also contact local and state tourism bureaus for camping information. Naturally, you have plenty of online resources to choose from as well:

U.S. National Parks reservations and other public campgrounds: www.recreation.gov

National Recreation Reservation Service: www.fs.fed.us/recreation/reservations

Guide to Federal Recreation Passes: <http://store.usgs.gov/pass>

Reservations for Canadian parks: <http://www.pc.gc.ca/eng/voyage-travel/reserve.aspx>

We know insurance is just about the last thing you want to have on your mind when you’re on vacation, so give us a call at any of our five office locations before you leave, to make sure you’ve got the coverage you need!

Here’s to safe travels and happy RVing!



Face-Cloth Easter Bunny

<http://craftandactivities4elderly.blogspot.com/2011/03/face-cloth-easter-bunny.html>

Supplies:

A Face-cloth
Ribbon
Googly Eyes
Double-sided Sticky Pads
An Easter Egg

Directions:

Fold the face-cloth in half forming a triangle. Roll the face-cloth from the points towards the long edge. Then fold this in half and place the Easter Egg in the center of the fold. Tie the ribbon around the "neck" of the bunny. Tie another bow higher up, to create the bunny "face" and the "ears" above. Using the double sided sticky pads, attach the eyes.

A Special Thank You To the Rindge Chamber

Thank you to the Rindge Chamber of Commerce for a lovely night of yummy food, entertaining music, and community camaraderie. Congratulations to our friends Dana Ryll of Old Glory Guns and Ammo, Becky Ryll of Fieldstone Farm, and the Pumpkin Organization of Rindge for being recognized as businesses of the year and non-profit of the year. It is a well deserved honor, we are so happy for you all!



Who Can be Excluded on My Workers Compensation Policy?

In the state of New Hampshire, depending on the type of entity, owners and/or some officers of a business have the option of being excluded from Workers Compensation coverage. Sole-proprietors and partnerships are two entities which allow the owners to opt out of coverage without formally filing an exclusion form with the state. For other entities such as corporations, limited liability companies, and non-profits only three officers and/or members can be excluded at one time. Any additional officers or members are included using their actual payroll or minimum payroll if they do not collect a wage. It is important to note that if the exclusion form is not completed for these entities, all officers and/or members are considered (by the state) to be included and you will be charged for coverage accordingly.



Please visit <https://www.nh.gov/labor/faq> for more information.