



The Circle of Safety

consumer awareness advisor

brought to you by Shane Davolt & Peggy Marrs

News and tips to make your life easier, safer and happier!

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It's easy to make a buck. It's a lot tougher to make a difference

– Tom Brokaw

School Zone Safety

Tragedies occur when drivers and pedestrians don't know or follow the rules of the road. Across the nation more than 230 million children begin and end the day on a school bus, so with buses and children crowding the streets again, reviewing the "rules of the road" can help save lives. As a driver the most important thing you can do to protect children in school zones is to slow down. Parents should also review bus safety with their children.

Rules You Need to Know

When driving near school buses, remember:

- It is against the law to pass a stopped school bus while its lights are flashing and its stop arm is extended.
- On undivided roadways, with no physical barrier or median, vehicles must stop on both sides of the roadway.
- Yellow flashing lights indicate that the bus is preparing to load or unload children. Motorists should slow down and prepare to stop their vehicles. Red flashing lights and extended stop arms indicate that the bus has stopped, and children are getting on or off. Motorists approaching from either direction must wait until the red lights stop flashing before proceeding.
- Learn and obey the "alternately flashing warning light" system that school bus drivers use to alert motorists.



Share these tips with your children if they are taking the bus to school.

- Have a safe place to wait for your bus, away from traffic and the street.
- Stay away from the bus until it comes to a complete stop and the driver signals you to enter.

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Peggy's Helpful Quick Tips!

Save Money by Combining
Your Auto and Home Coverage!

You may already have our top-quality coverage for either your home or personal auto. Consider insuring both with the same company—such as Allied! You'll save even more time and money. Just look at the advantages that other carriers may not offer.

- A single deductible – you just pay one deductible for any claim when both your auto & home are affected by the same event
- Bonus emergency lockout coverage – company pays for a locksmith when you are locked out of your auto or home
- Bonus airbag replacement – company pays for replacing your air bag that deploys accidentally
- Bonus accidental death benefit - \$10,000 paid in the event of your death from an accident involving your auto (you must be wearing your seat belt)

Most of all – A money-saving, multi-policy discount!

How Can Roadside Service Help You?

Recently when our car insurance came due, Peggy Marrs made us aware of a roadside service program that our Allied Insurance offered. Since it had all the features and cost far less than our previous service, we decided to purchase it.

Very recently I had occasion to use the service when my truck died on the side of the highway. I called the 800 number at Allied and a young lady taking the call immediately asked if I needed 911 help. I assured her that I was okay, but needed a tow truck. She was extremely courteous, very knowledgeable and connected me to another lady who arranged for a tow truck to pick me up. She indicated that they would be there in 45 minutes, but they'd call to let me know exactly when they'd arrive. She asked if I would be contacting the repair shop to let them know the truck would be coming. Since I did not have the telephone number with me, she looked it up for me, so I could place the call. In about 15 minutes, I received a call from the tow truck driver saying he would be there in 25 minutes and he arrived at exactly that time.

This turned out to be a very pleasant experience due to the knowledge, courtesy, and timeliness of everyone involved.

~ Bill Stanley, 2009



Get Fit on a Shoestring Budget

Aside from all the health benefits of exercise, a good exercise program can also help you save money and possibly even make more money ... and you can implement an effective, comprehensive exercise program with very little expense.

Research has demonstrated that people who exercise on a regular basis save thousands of dollars in medical expenses over a lifetime. Because exercise improves the immune system, exercisers usually experience fewer colds and other respiratory infections and thus have fewer "down days" and doctor bills. Exercisers also have fewer lower back problems, and the incidence of heart attacks, strokes and certain cancers is lower in exercisers! Exercise also increases mental acuity, reduces fatigue and improves the quality of sleep ... leading to improved productivity and quality of life for most people.

A comprehensive exercise program consists of two components: aerobic and anaerobic. They work together to give you all the benefits you can derive from an exercise program.

1. Aerobic exercise refers to exercises like brisk walking, jogging, swimming, aerobic dance, outdoor cycling, stationary cycling, stair climbing, etc. The benefits of aerobic exercise are numerous including increased caloric expenditure, increased metabolism, increased energy levels, decreased incidence of cardiovascular disease, etc. The simplest, most liked, and usually least expensive of these is walking. Or, if you already have the required equipment such as a rower or stationary cycle, or access to a swimming pool, these would also be inexpensive options. If you're interested in buying exercise equipment, never buy it new! Free classified type newspapers around the country are LOADED with used exercise equipment! I recommend doing some form of aerobic exercise on a daily basis, preferably first thing in the morning. Get in the habit of exercising every day ... just like brushing your teeth.

2. Anaerobic exercise is the second component of a comprehensive exercise program and refers primarily to resistance exercise like weight training to tone and strengthen your muscles. Weight training is loaded with benefits such as increased metabolism, improved appearance, increased fat burning 24 hours a day, increased sense of well-being and confidence, decreased incidence of osteoporosis, etc. Weight training can be done at a health club or less expensively at home. For less than \$30 you can usually buy the dumbbells (small weights) needed for an effective home weight training program. You should weight train 20 to 30 minutes three days per week.

Be sure to check with your health care professional before making any changes in your activity habits.

Author and exercise physiologist, Greg Landry, M.S

Are You The **Client of the Month?**

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept our heartfelt "thanks" for your support. We truly appreciate it.

For outstanding work telling others about our agency for July, August, and September, we honor, Quintin Conway, Stuart Woodbury and Christopher Smith

Winners will receive a \$25 Visa Card. Thanks for your continued business!

(Who's next? Hint ... it could be you! Watch this space for the announcement.)



A Not-So-Trivial Pursuit

This month G.M. Peters Insurance is sponsoring a Trivia Contest and offering you a chance to win valuable prizes. Test your knowledge! Just one correct (or nearly correct) answer and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax this page to (816) 781-8050 OR send it to 11 N. Water Liberty, MO 64068. Good luck!

Can wild turkeys fly? If so, how fast?

Your Name _____

Your Answer _____

Last Month's Winner:

Congratulations to Pat Swope for correctly answering last month's trivia question! For the correct answer, Pat has won a free cooler bag.

Last month's question was: *Name the three standard banana split toppings?*

Answer: *Chocolate, Strawberry and Pineapple*

Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without you!

Quintin Conway
Darrell Thomas
Jason Peregrine
Leroy Millard
Nathan Jenkins
Michael Arndt

David McCampbell
Glenda Hampton
Stuart Woodbury
Wes Byler
Emery Call
Jim Stewart

Stephen Smith
Christopher Smith
Chen Wei Landewee
Chris Jones
Gordon Williams

- When being dropped off, exit the bus and walk ten giant steps away from the bus. Keep a wide distance between you and the bus. Also, remember that the bus driver can see you best when you are away from the bus.
- If you have to cross the street in front of the bus, walk at least ten feet ahead of the bus along the side of the road, until you can turn around and see the driver. Make sure that the driver can see you.
- Wait for a signal from the driver before beginning to cross. When the driver signals to you, walk across the road and keep an eye out for sudden traffic changes.
- Do not cross the centerline of the road until the driver has signaled that it is safe for you to begin walking.
- Be aware of the street traffic around you. Drivers are required to follow certain rules of the road concerning school buses, however, not all do. Protect yourself and be on the look out
- Use the handrail to enter and exit the bus.
- There should be no drawstrings on hoods or around the neck. Drawstrings at the waist or bottom of the jacket should extend no more than 3 inches to prevent catching in car or bus doors or on playground equipment.



Tell Others About Us And Win a Prize...

We've built our agency by taking special care of you – and our other clients. And it shows in the large number of people who call us because you, our existing clients, recommend us.

Naturally we want to grow – but only with the right kind of clients. *Clients like you.* Our best new clients call us because you recommend us, so...we LOVE it when you “**Just Keep Talking**” about the special treatment and low prices **you** receive from us!

Now, we want to add a little FUN to the process! We're going to make EVERYONE A WINNER when they tell a friend, relative, colleague or whoever to call us. We could give our advertising dollars to newspapers, ad agencies, etc., but we'd rather give them to **you**, because...**YOU are the best advertising we can get!**

3 Chances, 3 Prizes for YOU to WIN!

#1 Tell a friend, a colleague, a relative, an acquaintance... whoever... about us. When they contact us and tell us you sent them (don't worry, we ask if they were referred by anyone).

YOU WIN: • \$5 Gas Card and YOU GET

• 1 chance to win a \$25 Gift Card (awarded each month), AND

• 1 chance to win the Grand Prize Your Choice - A 42" Flat Screen TV or A \$1000 Visa Gift Card!

#2 The first week of each month we'll randomly draw from all of last month's Chance #1 qualifiers.

- THE WINNER will receive a \$25 Visa Gift Card

GRAND PRIZE On December 11th, 2009, we'll conduct a random drawing from all chances at the Grand Prize qualified through December 10th, 2009.

- THE GRAND PRIZE WINNER will make the choice - Have a 42" Flat Screen TV delivered to their home in time for the Holidays! OR Get a \$1000 Visa Gift Card to make that Last Minute Shopping a little easier!

G.M Peters Agency, Inc's "Just Keep Talking!" Program Rules:

- There is no limit on the # of chances you can create for yourself. Odds of winning are entirely dependent on the quantity of qualified chances created during the contest periods.
- This contest and the rewards provided are open to anyone who refers a prospect to our agency. You do NOT have to be a client to receive your gas card or to be entered for a chance to win any of the random draw prizes.
- The prospects referred do NOT have to become our client for the referring party to receive any of the rewards and/or chances in this program.

Thank You For Your Business! You Are Appreciated!

816-781-4922 • www.gmpeters.com



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“Very pleased by the speed and friendly manner in which our claims were handled. Thank you to all”!

– Neil and Sharon Sandridge

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