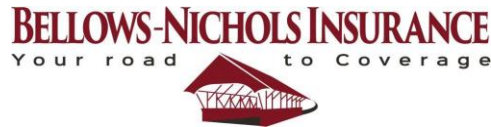


# Bellows-Nichols News



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## Winter Checklist

**December 1, 2018  
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### Housing

- Prevent ice dams by clearing snow from your roof with a roof rake and removing leaves as well as other debris from gutters to prevent debris from interfering with water drainage.
- Trim trees and branches overhanging your home that may be weakened by snow, ice, and wind.
- Keep the inside temperature of your home at 65 degrees or warmer to ensure that the pipes don't freeze.
- If leaving your home for an extended period of time, turn off the main water supply completely and drain the pipes.
- Keep kitty litter, sand, or rock salt on hand to sprinkle over driveways, walkways, and sidewalks to prevent slip-and-fall injuries.

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### General Winter Driving & Safety

- Have a mechanic check the battery, antifreeze levels, thermostat, lights, heater, brakes, defroster, oil levels, hazard lights, headlights, wipers, and the ignition and exhaust systems in your vehicles.
- Install winter tires and make sure they have adequate tread.
- Keep your automobile stocked with flashlights and extra batteries, a first aid kit, extra clothes, jumper cables, a shovel, high energy snacks, and plenty of bottled water.

### Fire Prevention

- Install smoke detectors and make sure they are working properly.
- Inspect outside lights each year for frayed wires, bare spots, gaps in the insulation, broken or cracked sockets, and excessive kinking or wear.
- Use extension cords only on a temporary basis and only ones that have been listed by a registered certified organization such as Underwriters Laboratories, Inc. (UL).
- Do not overload outlets and unplug all nonessential electrical appliances when not in use.
- Never leave fireplaces, woodstoves, space heaters, or candles unattended.

### Woodstoves

- If you have a wood burning stove or plan to buy one, remember, a wood stove can be a fire hazard.
- Have a professional install your woodstove, stove pipe, and chimney.
- Keep chimneys free of excessive creosote buildup.
- Be sure to dispose of ashes properly.
- Never store items within 3 feet of your stove.
- Have your chimney, chimney vent, and flue cleaned and inspected annually.

### Fire Safety

- Identify two escape routes from each room and make sure everyone (especially children) knows the plan.
- Teach children to follow escape routes without stopping for valuables or returning to a burning home.
- Install smoke and carbon monoxide detectors. Check detectors monthly, and replace batteries at least twice a year.

# Really Ravishing Holiday Recipes



## Buckeye Cookies III (www.allrecipes.com)

Directions:

1. You'll need wax paper, a double boiler, a cookie pan, and a medium bowl. In the medium size bowl, mix peanut butter, butter, vanilla, and confectioners' sugar (mixture will be stiff).
2. Shape into balls and place on a pan covered with wax paper. Place into the refrigerator.
3. In double boiler, melt chocolate and shortening. Pour into bowl and dip balls with chocolate.
4. Refrigerate for thirty minutes until chocolate is firm.

### Ingredients:

- 1 1/2 cups creamy peanut butter
- 1/2 cup butter, softened
- 1 teaspoon vanilla extract
- 2 1/2 cups semisweet chocolate chips
- 2 tablespoons shortening
- 4 cups confectioners' sugar

## Tomato and Mozzarella Appetizer (www.allrecipes.com)

Directions:

1. Using a toothpick, spear half of a tomato, a leaf of basil, a mozzarella ball, and another half of a tomato.
2. Repeat with remaining ingredients.
3. Place on a serving dish and sprinkle with salt and pepper.
4. Mix the oil and vinegar together in a small bowl to serve as a dipping sauce, or drizzle over all.



### Ingredients:

- 20 grape or cherry tomatoes/halved
- 20 fresh basil leaves
- 20 small balls of fresh mozzarella cheese
- Salt and pepper to taste
- 1/2 cup balsamic vinegar
- 1/4 cup extra virgin olive oil
- 20 toothpicks

### Ingredients:

- 1 Bone-in or boneless prime rib roast (you pick the size!)
- 2 tablespoons of black pepper
- 2 tablespoons of sea salt
- 1 tablespoon of dry rosemary
- 2-3 large minced garlic



## A Simple Oven Prime Rib Roast (by Julia)

Directions:

1. The day/evening before, rub roast down with spice mixture. Let refrigerate overnight.
2. Remove roast from fridge and let sit for 30 minutes to bring it up to room temperature.
3. While the roast thaws, preheat the oven to 450 degrees for 30 minutes.
4. In a pan with high sides, if it's a bone-in roast, place bone side down. If it's a boneless roast, a roasting rack should be inserted at the bottom of the pan, with the roast placed "fatty side" down.
5. Cook roast at 450 degrees for 15 minutes.
6. Decrease temperature to 325 degrees. You are going to cook the roast for **15 minutes per pound**. (You want the internal temperature to reach 120 degrees.)
7. Remove roast from oven and let stand for 20 minutes before slicing and serving.

# Calendar of Events: *Looking Forward*

We're on the Web!  
www.bellowsnichols.com

**Thanksgiving:** Closed November 22 and November 23

**Christmas:** Closed December 24 and December 25

**New Year's:** Closing at 3:00pm December 31 and Closed January 1

**Festival of Trees:**

Antrim at James A. Tuttle Library: November 24 through January 2  
Peterborough at Recreation Dept.: December 8 10:00 AM – 6:00 PM  
December 9 11:00 AM – 3:00 PM

**Toys for Tots:** Collection dates at all of our office locations: Nov. 19 – December 14

**Servpro Food Drive:** Peterborough office only: November 19 – December 7

## Frequently Asked Questions



**What is Scheduled Personal Property and why do I need it?**

A personal schedule of items (personal articles floater) is specialized coverage for high value items such as jewelry, antiques, fine arts, coins, collections, etc. It is important to consider scheduling valuable items in order to benefit from the broader coverage that this endorsement provides. If you decide not to schedule items and a covered loss occurs, it is important to note your policy caps special items under the "special limits of liability" coverage. The perils insured against are not as broad, your policy deductible will apply, and depreciation could be factored in a claim settlement.

If you think you have a need to schedule items, contact your agent today for more information!

--Items may require a receipt or a professional appraisal.--



**Do you have a question for our agents? Visit our website to submit your inquiry!**



## Past Events: *What Have We Been Up To?*



**NHAIA Convention**



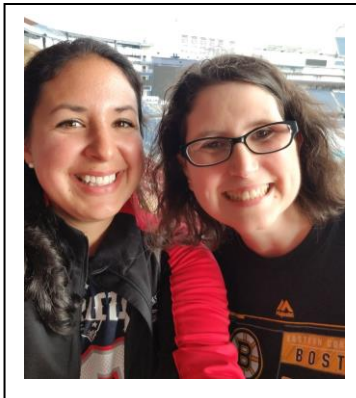
**2018 Antrim Parade**



**Bennington Rhubarb Festival**



**Applied Net Conference**



**Plymouth Rock Ascend  
Conference at Gillette**



**Hancock Old Home Days Parade**



# December 2018

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
						1
	<p>"Eating Christmas Tourtiere (French Canadian) Pork Pie."</p> <p>Cyndi C.</p>	<p>"The memory of making cinnamon rolls with Mom."</p> <p>Jane F.</p>	<p>"Getting new Christmas pajamas to wear on Christmas Eve."</p> <p>Cathy C.</p>	<p>"Hiding presents inside the Christmas tree for my children."</p> <p>Tim M.</p>	<p>"Our whole family goes on an annual Christmas outing, holiday concerts, glass blowing, gingerbread house making, etc."</p> <p>Tracy V.</p>	
<p>"Holiday decorating, making paper chains for the tree, and watching Christmas movies."</p> <p>Nichole J.</p>		<p>"A favorite holiday is a good reason to be able to listen to Christmas music, as well as gathering of family and friends."</p> <p>Jeannette A.</p>	<p>"Setting up the Christmas village that has been passed down to us from a very good friend."</p> <p>Laura A.</p>	<p>"I make a special cookie at Christmas which my Grandmother and Mother would make. It is a simple recipe made with a lot of butter, and different types of preserves"</p> <p>Cheryl O.</p>		<p>"Mistletoe with my honey, midnight mass, our roast beef dinners, singing Happy Birthday to Jesus and jumping through wrapping paper."</p> <p>Julia L.</p>
<p>"Setting up the Christmas tree with our children while watching 'It's a Wonderful Life'."</p> <p>Pam H.</p>		<p>"Sharing stories about Christmas decorations passed down from generations. I like to put up the ones that I remember from childhood."</p> <p>Cathy C.</p>			<p>"My family does an ornament exchange every year. My Christmas tree is full of special and meaningful decorations!"</p> <p>Ali V.</p>	<p>"Drinking Mimosas in our jammies every Christmas morning."</p> <p>Arlene P.</p>
	<p>"Attending the Christmas Eve service at our church."</p> <p>Tracy V.</p>			<p>"Making Christmas cookies with my 4 grandchildren."</p> <p>Bethany W.</p>	<p>"I do the Elf on the Shelf for my kids, and spend time with friends."</p> <p>Heather L.</p>	<p>"Making Italian cookies."</p> <p>Karen T</p>
<p>"Making homemade marshmallow in different flavors to enjoy in hot chocolate."</p> <p>Cyndi C.</p>		<p>Wishing you a wonderful <b>Holiday</b> season!</p>				