

Bellows-Nichols News



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12 Days of Protection *by Cathy Casale*

"Sung to the last verse of 12 Days of Christmas."



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www.bellowsnichols.com

An Open Letter to Snow Plowing Contractors

by Julia Letourneau

Dare I say it? SNOW. The stuff that falls from the sky and covers New England in a beautiful and sometimes dangerous blanket of white. It is unavoidable which makes the removal of it inevitable and the services offered by snow plowing contractors indispensable. As such a contractor you may be thinking *"If my services are so indispensable why is the insurance company insisting that I have a contract for every customer that I plow for? Why do I have to keep a log? Don't they know how much paperwork that involves?"* The answer is yes! The insurance companies are aware of what this involves; and, I promise you, they aren't doing this just to make your jobs unbearable.

There has been a substantial increase in the number of snow plowing related claims and lawsuits over the past few years. Whether it be a slip-and-fall or some other accident, these claims often result in expensive liability lawsuits that you, the contractor, are held accountable for. Having a good contract and well-kept log help decrease the likelihood of liability issues and financial loss.

So, before you put your blade down this winter consider a contract that specifies the scope of the services you are offering. Think where, when (is this going to be based on accumulation or a certain time) and what you will be doing (does plowing include sanding or salt?). Verify that your logs indicate dates, time in and out, accumulation and weather (are you out in freezing temperatures or blizzard like conditions?). Perhaps there was a vehicle parked that you couldn't plow around. Make a note of it. The more details you provide the better off you will be in the event of a claim or lawsuit.

❄️ Stay safe! ❄️

Really Ravishing Recipe and Creative Craft

Gingerbread *by Kingarthurfleur.com*

What You Will Need:

- 2 1/4 cups King Arthur White Whole Wheat Flour or 2 cups King Arthur Unbleached All-Purpose Flour
- 1/4 cup granulated sugar
- 1 teaspoon baking soda
- 1/2 teaspoon salt
- 1 1/2 teaspoons ground ginger
- 1 teaspoon cinnamon
- 1/4 teaspoon each cloves and nutmeg
- 1/2 cup (8 tablespoons) unsalted butter, melted
- 3/4 cup standard molasses (not blackstrap)
- 1/4 cup water
- 1 large egg
- 1 cup buttermilk
- 1/2 cup diced crystallized ginger, optional

Instructions:

- Grease and flour a 9" square pan.
- Preheat the oven to 350°F.
- In a large mixing bowl, whisk together the flour, sugar, baking soda, salt, ginger, cinnamon, cloves, and nutmeg.
- Melt the butter in a heatproof measuring cup.
- Add the molasses to the cup, and pour into the dry ingredients in the bowl, mixing to moisten.
- Add the water, stirring until everything is moistened.
- Whisk together the egg and buttermilk. Stir into the batter until it's evenly combined.
- Stir in the crystallized ginger.
- Pour the batter into the prepared pan, and bake for 30 to 35 minutes, until the cake just begins to pull away from the edge of the pan.
- Remove from the oven and cool on a rack for 15 minutes before slicing; gingerbread is best served warm with whipped cream or ice cream.



Tea Light Snowman Ornaments *by Debbie on Onelittleproject.com*

What You Will Need:

- Battery operated tea lights
- A black and orange sharpie
- Red ribbon
- Red pipe cleaners
- Red pom poms
- A Glue Gun

Instructions:

- Position the face, so that the flame is pointing up.
- Use the black Sharpie to draw a simple face onto the tea light. You can use googly eyes if you want.
- Cut a piece of red pipe cleaner to approximately 2.5" long. Curve it around the tea light and then add a small line of hot glue on both ends to hold it in place. Don't glue it the entire way around because you'll need to be able to slide the ribbon under the pipe cleaner later.
- Add a generous dab of hot glue where the ears would be and add the pom poms. Now your snowman has ear muffs.
- Cut out a piece of ribbon to be approximately 4.5" long. Then cross it over itself and add a small dab of hot glue to hold it together. I found this was the best way to make the ribbon look like a scarf. Add a small line of glue to the back of the "scarf" and then glue it to the back of the tea light like in this picture.
- Cut a piece of the thinner red ribbon to be approximately 11" long and then slide it under the pipe cleaner.
- Tie a tiny knot in the ribbon to keep it together.
- The tea light flame is white when it's turned off so you'll probably want to color it orange with a marker to make it look like a carrot even when the tea light is turned off.



Calendar of Events: *Looking Forward*

Bellows-Nichols Employee Christmas Party: All offices are closing December 13 at 11:30 AM for the day

Christmas: Closed December 24 - 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 30 - December 30

Toys for Tots: Collection dates at all of our office locations: November 25 – December 13

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



Meet Our New Agent: *Erin Smyth*



After relocating from the Midwest earlier this year, Erin loves any opportunity to get out and explore her new surroundings. She enjoys hiking through the gorgeous New England countryside with her fiancé and canine companions, as well as finding unique local shops and eateries. In her spare time, Erin pursues her passion for making art, reading, and cooking. She was thrilled to join the Bellows-Nichols team this past summer and currently operates in the Commercial Lines Department as a licensed Property & Casualty agent.

What Have We Been Up To?





*Bellows-Nichols Agency wishes you
Happy Holidays and a
Wonderful New Year!*

