

“THE CIRCLE OF SAFETY” CONSUMER AWARENESS ADVISOR

*News and Tips to Make Your Life Easier, Safer and Happier!
For Friends and Clients of Dan Yoest Insurance, Inc.*

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**Abby Asks...
The Agent
Answers**

Abby asks: With all this slick weather, there sure have been a lot of fender benders. What should a driver do if in an accident?

The Agent Answers:

Yes Abby, slick roads do cause a problem. If a driver is in an accident, the first thing to do is check for injuries. It is okay to provide blankets, etc. to make a person comfortable, but *do not move* an injured person. **Call 911.**

Next, protect the accident scene by setting up flares. If there are not any serious injuries, the cars can be moved off the road to prevent further incidents.

Give the facts of the accident to the police officer. *Do not admit fault.* Get a copy of the officer's report.

Be sure to get the names, license numbers, and insurance information of all people involved.

Write down everything that happened on Auto Accident Report form included with this newsletter.

Finally, call your insurance agent.

For more information, read the *Special Report* found at

www.danyoestinsurance.com



Grand Prize Winners!!!

Dale and Val Roberts are the Dan Yoest Insurance Referral Award Program grand prize drawing winners. Guin and Dan Yoest presented Val and Dale with the 'Howard Miller' Dual Chime Mantle Clock. Congratulations Dale and Val!

Yoest Yakkity Yak Referral Program for 2008 Announced

We love it when you “yakkity yak” to your friends and family about us and we want to thank you. In fact, we DO thank you. When someone tells us that you referred our agency, we send you “**thank you coupons**” for lunch at **Taco Bell** AND we place your name in **TWO** drawings.

The first chance for you to win is our monthly drawing for a
\$25 gift certificate to Hawthorne Inn.

PLUS, you are also automatically entered into our **GRAND PRIZE** drawing to be held in December.

This year's Grand Prize is a ...

DRUM ROLL PLEASE...

32” LCD High Definition TV!!!

Please refer as many people as you want. Your name is entered into every drawing each time and never taken out. So, you have **MANY** chances to be a winner simply by telling your family and friends about us. **THANK YOU!**

We love our clients!

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● **TIME CHANGES** On March 9th at 2:00 am we begin Daylight

● Saving Time. Since it is close to spring we will “spring forward” with our

● time. Before you go to bed on March 8th, set your clocks ahead one hour.

● Visit the web site <http://webexhibits.org/daylightsaving/b.html> for more

● information about time changes throughout the world.

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Company Announcement

For those of you insured through Hawkeye-Security Insurance Company, the company has experienced a NAME CHANGE. The new name is America First Insurance Company. Nothing else has changed; your policy, coverage and premium remain the same. America First Insurance is a wholly owned subsidiary of Liberty Mutual just as Hawkeye-Security was. America First retains all of the financial strength of the Liberty Mutual Group of companies.

BUY YOUR RAFFLE TICKETS HERE!!!

You are among the first folks in Washington, Union and the surrounding neighborhoods to get this opportunity... all because your agents Dan and Guin Yoest, Joyce Mills and our part-time assistant, Pat Kuddes, are members of the Washington Optimist Club. In case you don't know, the Optimist Club motto is "Friend of Youth" and all of our funds go toward helping local youth programs of one sort or another... college scholarships, little league baseball, a fishing tournament for local youth, the May Bicycle Rodeo, Back Packs for Kids, and much more. We know our clients support local youth (we've seen some of you at our Optimist Christmas Tree lot) and we want our clients to have the best chance to win. Win what, you may want to know?? This year the Optimists are having a Raffle for a John Deere Gator or \$5000, whichever prize you would prefer. A limited number of tickets will be sold for a drawing to be held on or before August 10, 2008. I've saved the best for last... the cost is only \$20 per ticket!! Tickets will be available at the Washington office on March 10, 2008. Come by the agency soon to get your ticket(s). ☺

Is Your Identity Safe?

It is estimated that 1 in 6 people will be victims of identity theft this year. If you've ever paid a bill, made a purchase, or done any banking online you could be at risk for identity theft.

Even if you think you've taken the necessary precautions to safeguard your identity and personal information you could be at risk! Identity theft is when someone obtains personal or financial information about you with the intent to commit fraud. The scariest part is that everyone is at risk. Don't be lulled into a false sense of security just because you think no one would want your personal information or that you are not in a high risk group.

How can you protect yourself from identity theft?

The good news is that protecting yourself from identity theft is simple and there are many effective ways to protect your financial and personal information from falling into the wrong hands.

- Keep your vital records like bank statements, birth certificates, social security numbers and other personal information in a safe place. Using a locking file cabinet or fire safe is one way to protect your records at home. Either of these solutions is economical when you consider the cost and inconvenience of losing your identity.
- Consider leasing a safe deposit box at your bank. The fees are usually low and if you have an account already some of the fees might be waived. A safe deposit box is the place to keep your will, or power of attorney, or other important records.
- Be sure that your mailbox is lockable. Statistics show that having your mail delivered to a locked mail box discourages thieves. If you can't have your mail delivered to a locked box at your home consider using a post office box. The cost is small and you'll feel more secure knowing that your mail and your personal information are not at risk.
- And while we're talking about mail; be sure to shred any mail that has your name, address, account numbers, or other personal information on it. Especially if it's an offer for credit, home loans, or bank services. These documents are gold to a thief and need to be shredded immediately if you aren't going to take advantage of the offer. A shredder for your home or office is an inexpensive alternative to hiring a document shredding company for your business.
- Use common sense when you shop or bank on line. Never shop with a vendor that doesn't offer a secure payment method. Never respond to emails that ask for personal information, even if they appear to be from your bank or financial institution. And never give out your passwords or log in information.

There are many resources available to you. Check with your bank or financial institution on their policies regarding identity theft. Visit the bookstore or library for information on what steps you can take at home. Contact the Better Business Bureau or your local Chamber of Commerce to see what information they might have on how you can fight identity theft and of course you can visit the many sites online. One good website is; www.ftc.gov/privacy.

AGENT SPOTLIGHT



Bill Stallmann

Bill is a native of Franklin County and grew up in Union, MO. He became an insurance agent in 1998 and joined Dan Yoest Agency in 2002.

Bill's main goal as an agent is to educate his clients about insurance. "Knowledge is power so a more informed client is able to make better decisions regarding their insurance needs than someone who knows nothing about insurance," states Bill. He feels his most important job is to provide clients with the coverage they need at an affordable price. He finds one of the rewards of being an insurance agent is meeting with a client, reviewing their coverage and providing them with better coverage than they previously had for less premium.

Bill and his family have lived in New Haven for over 20 years.

Personal insurance specialties include: Preferred Auto & Home, Long-Term Care, Life, and Worker's Compensation.

Commercial/Business specialties include: Contractors, Day Care/Preschools, Golf Courses, and Wineries.