

"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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"But each spring... a gardening instinct, sure as the sap rising in the trees, stirs within us. We look about and decide to tame another little bit of ground"

--Lewis Gantt

Danger! Injured Pets May Not Be Themselves

What if a pet becomes ill or gets badly injured. Would you know what to do?

Here are some helpful hints that could save a pet's life AND protect you or a member of your family:

- Approach the ill or injured pet slowly and cautiously. Even your own pet can become aggressive when in pain or scared.
- Don't make any sudden or loud movements; you might scare the animal even further.
- If needed, use towels or blankets to subdue cats or small dogs.

SPRING... A Good Time to De-stress Your Life!

Valuable Tips To Help You Eliminate Stress and Enjoy A Happy, Healthy Spring and Summer

Stress. We've all heard of it and we've all experienced it. While a certain amount of stress can actually be *good* for you (it increases productivity, among other things), too much is definitely detrimental. In fact, scientists began documenting the correlation between stress and cancer beginning in the early 18th century. It has also been linked to strokes and heart attacks, and it has been estimated that 85-90 percent of all medical visits to family practitioners are for stress-related problems.

So we know it's a problem, but what can we do about it?

Over the last 300+ years there have been thousands of remedies for stress. The "answers" have ranged from exercise to meditation to vitamins to aromatherapy. The true key to reducing stress, however, is preventing it in the first place.

Here are a few things you can do to reduce stress in your life today:

Identify The Source – Knowing what causes your stress is the first step toward alleviating it. If finances are the cause, see how you can cut back on expenses or visit a financial planner to help you set a plan. If work is the cause, talk to your boss and see how you can rearrange your day to make it more positive. If family is the cause, talk to your family and see how you can make changes.

Live A Balanced Life – People who experience large amounts of stress often live unbalanced lives. They work extremely long hours, don't eat healthy, don't exercise, or consume lots of alcohol or drugs. Try to balance out your life. Prioritize things and see where you can cut back and how you can add other activities in.

Accept Support From Others – One of the most effective ways of relieving stress is to talk to someone about it. Internalizing your stress only increases its effects, but sharing your concerns with an understanding friend can measurably reduce the stress you're feeling.

- Keep your veterinarian's phone number and address in a convenient location in your home (near the phone, perhaps?).
- Also, keep the phone number and address of an after-hours veterinary clinic, as well as directions to that clinic, in a convenient location. If possible, call the clinic ahead of time so the on-duty staff knows you're coming and the nature of your pet's illness or injury.

Hopefully you will never have to deal with a situation where you need to seek emergency aid for an animal, but if you do, exercise caution, protect yourself and your family first and then protect the animal.

How Your Insurance Works

Personal auto insurance can be quite confusing. It's really several different kinds of insurance rolled into one policy. Liability is one of the most important coverages you can buy.

Generally speaking, if you are found liable in a court of law for injuries or damages sustained by other people, your liability insurance pays your defense costs and judgments against you...but only for covered claims up to the limits you've purchased.

With personal auto insurance there are two primary liability coverages. Bodily injury (BI) liability protects you when your actions physically injure someone else. Property damage (PD) liability protects you when your actions damage property that does not belong to you.

Take some sound advice...do not skimp on your liability protection to save a few bucks. Our country is lawsuit-crazed. It's very easy to get distracted behind the wheel and cause an accident. If people are badly hurt, they'll be coming after you. And if your insurance is lacking, they can get your personal assets.

Plus, everything costs more these days. You may be sitting on old, outdated coverage limits that aren't going to protect you properly anymore. Give us a call to make sure you're confident in the protection you've purchased.

Develop Coping Skills – The way you think has a profound effect on the way you react to stress. To improve your ability to handle stress, consider some of these ideas:

- Be realistic. No one is perfect, so don't hold yourself to a standard of perfection.
- Be assertive rather than passive or aggressive. If you can't add one more task to your list today, say something up front rather than internalizing it.
- Think about the positive things in life. Changing your focus from the negative to the positive is a great way to avoid stress altogether.
- Don't take work problems home or home problems to work.

Organize and Simplify Life – Most people feel overwhelmed when they have a long list of things to do and that overwhelmed feeling leads to major stress, especially as the list grows. It doesn't have to be so bad! A few easy ways to prevent this type of stress include:

- Plan your day the night before
- Make a list
- Prioritize that list
- Break large items down into smaller, more manageable ones
- Organize your home and work space so things are easy to find

Nurture Yourself – Little things like getting a massage, reading a book, playing with a pet, exercising, or pampering yourself in some other way is a great method to reduce stress.

Take A Break – Not enough people take time out of their day to do something they truly enjoy... even for a few minutes. Doing things you love can help minimize the stress in your life. Take several small breaks in the day and read, play with your dog, watch some TV, or what ever else you love to do.

Keep A Journal – Writing things down is a great way to put things into perspective. By putting your worries into words it can show that you may be over-thinking things and don't need to worry so much. It's also a great way to release stress that you are internalizing.

You CAN reduce stress this year. Regular exercise, more balance in your life, taking a "big-picture" view of things, and prioritizing your life are great ways to prevent and reduce your stress. Sometimes you can't do it alone, and there is nothing wrong with that. There are amazing people out there who specialize in helping people cope with stress. If you feel you can't do it alone, by all means, seek professional help. It will make you happier and healthier in the long run.

For more information on stress and how to deal with it, visit www.stress.org or www.helpguide.org. Information for this article was gathered from both of these websites and both contain more great information to help you with stress.

Remember that stress won't go away on its own. You'll need to make changes and change can often also lead to stress. Remind yourself that this change is for the best and that it will help you feel better. Break the

What's The Best Way To Protect People in The Car ...

Set a good example and always wear your seatbelt!

It can't be said enough, safety belts really do save lives. Put yours on and make sure all your passengers wear them, too.

Thank You! 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 your help!

Dan Yoest has been the insurance agent for Prairie Ridge Golf Course for more years than I can remember. We have appreciated his help. When we need him, he is there. I like the way he works to help keep our costs down while working to see that we are adequately protected. This is the kind of agency I like to work with.

Richard P. Beard, President
Prairie Ridge Golf Course, Inc.

Bill has been a great help with any problems that come up. It's always nice to know someone you can trust & feel you can talk to. He is a very good agent & we have turned all of our friends and family a good word about him. We are glad we have him for our needs. Believe me, I'm in there enough.

Audrey Hoerstkamp



changes down into small items and make them one at a time. Once you've done it, you'll thank yourself for years to come!

Client of the Month

We wish to show each of you who have helped us grow our business how much we appreciate your confidence in us. To do this, we have started a new program called "Client of the Month." Each time you refer a new client to us, we will put your name in our drawing for Client of the Month. When your name is drawn, we will present you with a special token of our appreciation. Below are our January and February winners. And, as always, thank you for referring your friends and family to us.

Are you our Client of the Month???

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

For outstanding work telling others about our agency... our January Client of the Month was Cindy Shedden and our February Client of the Month was Bill & Dianne Bailey, and our March Client of the Month was Val & Dale Roberts.

These Clients of the Month will receive a \$25 gift certificate to the Hawthorne Inn. Thanks for your continued business!

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

Check out our new web site!

<http://www.danyoestinsurance.com/>

We have another way to serve you with our new web site. By using our site, you can easily find information about each of our offices as well as phone numbers for the various companies we represent should you have a claim. Our web site makes it easy for you to email your agent, request a quote, or request information about products and services. Plus, we have provided free consumer reports that may assist you in learning more about insurance.

Our Circle of Safety newsletters are also posted on this web site. If you prefer to receive an email alerting you when a new issue is posted to the site so you can read it online rather than receiving a mailing, we will be happy to do so. Simply send us an email with the subject of "*Dan Yoest's Circle of Safety Newsletter*" to tammy@danyoestinsurance.com and we will send you an email each time we publish a new Circle of Safety newsletter. As always, your personal information (email) is kept confidential.

The objective of our newsletter is to provide you with valuable information, possibly throw in a few laughs, and make your day brighter. We welcome comments and suggestions about our new web site and our Circle of Safety newsletter. *Service is the Heart of Our Business!*

Heather Jones has always provided prompt, professional service in a friendly and courteous manner over the many years we have done business with her.

Michael Bocklage

Chuck stopped by several times trying to sell insurance before I listened. He quoted me, helped me compare insurance and gave me better insurance at a much better price with better coverage. When I have questions or a problem, he returns my calls promptly and is always very courteous. Should have listened long ago. Thanks for the good service and insurance.

John F. Tosti
Fenton Transmission

"An investment in knowledge always pays the best interest."

Benjamin Franklin

A boy was taking care of his baby sister while his parents went to town shopping. He decided to go fishing and he had to take her along.

"I'll never do that again!" he told his mother that evening. "I didn't catch a thing!"

"Oh, next time I'm sure she'll be quiet and not scare the fish away," his mother said.

The boy said, "It wasn't that. She ate all the bait."



EMERGENCY CONTACT PROGRAM

One of our main goals for 2007 is to provide you with another level of security. Our new Emergency Contact Program will be offered to you soon. The purpose of this program is to provide you with the opportunity to let us know who we can contact on your behalf in the case of an emergency. In addition, your emergency contact people will have the information necessary to contact us if you can't so that we can begin to help you with your insurance needs. Please be assured that we will not solicit business from your emergency contacts. Our intention is simply to help you, our client, in any way that we can.

Top 3 Mistakes Savvy Travelers DON'T Make

Like most people, you probably planned this year's vacation in advance. You've confirmed your flight, your hotel reservations, and your rental car. Here are some last minute tips that could save you valuable time and MONEY:

- **Get to the airport on time:** The number one mistake travelers make is not allowing enough time at the airport. We should be accustomed to the safety regulations by now, but most people just don't allow enough time to get through security. The best way to avoid this: be there early. Allow at least 2 hours prior to your flight. Bring a good book and snacks and games in your carry-on bag.
- **Missing paperwork:** Did you pack your ID in your checked baggage? You would be amazed at how many people do. This can result in costly delays and other fees. Always keep a photocopy of your ID and other important papers in your checked bags, but bring the official documents in your carry-on.
- **Getting dehydrated:** The air inside the plane and the airport is extremely dry. Be sure to drink plenty of water before, during, and after your flight. Studies have shown that staying hydrated can decrease jet-lag and travel fatigue.

The best travel tip is to plan carefully and stay relaxed. Use these simple tips to make sure your vacation is relaxed and stress free.

Avoid Injury! Protect Your Back when you lift

A few quick tips to protect your back when you lift...

1. Plan before you lift. Remove anything that is in the way. Pushing is easier than pulling. Pulling is easier than carrying. Lowering loads causes less strain than lifting.
2. Get help for heavy or bulky loads. Use equipment like a cart to help when possible.
3. Lift with as straight a back as is comfortable. Tighten your abdominal (stomach) muscles. Bend your legs so they do the lifting.

Spring Forward!

This year Daylight Savings began on Sunday, March 11 at 2:00 a.m. Did you know Benjamin Franklin proposed this idea back in 1784?