

Lewistown Insurance Agency, Inc.

UPCOMING EVENTS

- Fergus Homecoming Events week of Sept. 19th-24th
- Heart of Montana Farm in the Dell Fall Festival Oct. 1st & 2nd
- Lewistown K-8 PTO Fall Carnival Oct. 8th
- Columbus Day Oct. 10th
- Halloween Oct. 31st
- Daylight savings time ends Nov. 6th



Happy Fall!

Pumpkin Carving Tips

- Choose a hard pumpkin without any dark spots.
- Cut a whole in the back or bottom of the pumpkin to remove the guts.
- Spray your pumpkin with water to keep it from losing too much moisture.
- Remove ALL of the pulp out of your pumpkin. Scrape the sides well!
- Draw your design on paper first.
- Use duct tape to attach your design to the pumpkin and punch your holes using the template.
- Use battery operated tea lights instead of real candle to illuminate your pumpkin.



Clip it-----

Stacy's Pumpkin Muffin Recipe

Ingredients:

1 box spice cake mix

1 can pumpkin puree

½ c.-1 c. water

Directions:

Mix all ingredients together. Start with ½ c. water and add more if the mixture is too thick.

Pour into muffin tins.

Bake 12-15 mins. @ 350 degrees or until done.

“Spice” it up a bit! Try adding nuts and/or chocolate chips.

Umbrella Education

What is a Personal Umbrella?

A Personal Umbrella provides affordable coverage beyond your basic policies, such as your homeowners, renters, auto, or watercraft policies. It helps protect your assets (your home, for example) and future earnings, and pays for defense costs, in the event that you are sued.

Do I need it?

Yes...because everyone makes mistakes that can lead to a lawsuit. Even if you're not at fault, a Personal Umbrella policy can also cover defense costs.

Here is an example to consider:

During John's holiday party at home, his friend slips on a wet floor and strikes his head hard on the counter. Recovery includes a long hospital stay and rehabilitation. John's homeowner's policy maxed out at \$300,000, and his Personal Umbrella policy paid out \$2.5 million. Without the Personal Umbrella, John would have lost his home and paid the cost out of his own pocket.

We strongly urge all customers to consider purchasing the highest level of limits available and a Personal Umbrella policy is an affordable way to increase your personal liability protection.

Please contact Lewistown Insurance Agency to get your Personal Umbrella quote.

Meet Our Agent Ron Miller

Ron Miller started with our agency in 2002. He is an experienced commercial lines and health insurance agent who provides great customer service to our insureds. Here is a Q&A with Ron:

Q. Outside of the office, what are your favorite hobbies/interests?

A. *I enjoy playing golf in the summer, watching the St Louis Cardinal and Indianapolis Colts, and watching the NCAA Tournament.*

Q. How many children do you have, and what are their current interests?

A. *I have one child, Jordan, who is a dentist in Sarasota, Florida.*

Q. What has been your favorite thing about joining Lewistown Insurance Agency?

A. *I love being part of a team who definitely puts customers first. I thoroughly enjoy our staff at Lewistown Insurance who genuinely care for each other.*

