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**Special Interest
Articles:**

Winter is
coming... Are
you ready?

Office
Happenings
and Closers.

**Individual
Highlights:**

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Fall Recipe 3

Winter is coming.....

It's October & fall is in the Air! With this season comes shorter days, falling leaves, football season- tailgating, and holiday gatherings. But the season also brings unpredictable weather! Now is a great time to start preparing for cold Montana winters.

- Trim low-hanging tree branches
- Clear debris from your yard
- Make sure your sidewalks and driveway are in good condition
- Replace furnace filters
- Blowout your sprinkler system
- Cover outdoor faucets
- Replace exterior light bulbs if needed
- Clean out gutters and downspouts so melting snow and ice can drain properly
- Check smoke and carbon monoxide detectors
- Reverse ceiling fan direction to circulate warm air



Pumpkin Carving Safety Tips:

- Don't Let Young Children Carve
 - Use The Right Tools
 - Take Your Time
- Light Your Creation (without an open flame)
 - Know First Aid





Agent Spotlight – Ryan Rothing / Big Sky Office

Ryan was born in Bozeman and raised in Belgrade; his heart has always been in Montana. Ryan played basketball and baseball in high school before continuing his baseball career in college. He started his college journey at Bemidji State and ended up graduating from Central Washington University. After graduation he head Montana calling to him and found himself heading

back to Big Sky Country. When he is not working, Ryan loves bowling and taking advantage of all the outdoor activities our community has to offer; including hiking, skiing, and playing softball in a local league. You can find Ryan in our Big Sky office ready to assist you with all your insurance needs. Reach out to him today!

Office Happening's and Closers:

Halloween is Tuesday October 31!
We would love for you and your kids to stop by the office and show off your costumes and trick or treat.
Have a pet in a costume? BRING THEM IN!!!



CIA Halloween 2016

Our office will be closed on the following dates:

November 23rd & 24th so our employees can celebrate the Thanksgiving holiday with their Families.



