

OUR HOMETOWN

LIVE WELL AND THRIVE

Oct 2020

Serving All of Arkansas

Once in a

Blue Moon

pg.4



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Help Us Kill The "65 Roses"!

by Russ Berryhill

"65 Roses" is the nickname given to Cystic Fibrosis by a 4-year old patient who unknowingly overheard his mother ask for funds to help fight this terrible disease. From his innocent mispronunciation came this term which is still used to help children put a name to their condition. Today, the United States is among countries with the highest incidence of Cystic Fibrosis, with about 30,000 people living with the disease today. Our agency is on a mission to help organizations find the cure. By supporting the extraordinary work being done by the Cystic Fibrosis Foundation - Arkansas Chapter, we are committed to raising awareness and funds for this very worthy cause. We can join forces to bring hope and hopefully a cure to those suffering from this disease.

Since its inception in 1955, the Cystic Fibrosis Foundation has been able to improve the daily lives of numerous

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people with Cystic Fibrosis by allocating efforts to drug development, clinical trials, and advocacy work.

We are deeply inspired by how the Arkansas Chapter's operations and staff endeavor to reach their goal of helping those affected by CF and finding a cure. Our team here at the Berryhill Insurance Group sincerely believes that this organization genuinely deserves all the help they can get.

So, we're now advocating and directing monetary rewards to this very cause. We hope to build smiles and relieve some of the burden carried by those affected by CF and their families – and you can help. When you recommend someone to us for a quote, we offer to donate \$10 on your behalf. And yes, that is for EACH friend you send us. How many do you have? Do the math! Give us a name and join our cause today!

OUR GOAL:

\$500

WE CAN CHANGE THINGS FOR ARKANSAS CYSTIC FIBROSIS RESEARCH → CYSTIC FIBROSIS FOUNDATION - ARKANSAS CHAPTER

Let's change lives! We'll continue to support our community and you can always join by sending friends to us for a no-obligation quote. We'll offer to make a donation to those in need every time.

If you've already told others about how they can just call us for a quote and we'll donate to the community, THANK YOU! You're a true hero!!! Now, let's keep spreading the word!



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We often run easy-to-win customer appreciation **promotions** to keep you feeling rewarded, too. Stay tuned to this monthly **magazine** and our **Facebook page!**

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+ For each **QUOTED FRIEND** you send our way, get...

- A **\$10 Donation** to a worthy cause!
- **1** entry for our **Luxury Prize** Quarterly drawing!

To recommend friends now, **visit us at:**
berryhillinsurance.com/rewards-program

JUST AROUND THE CORNER

THIS MONTH:

OCT 5th

by Jeff Cooper

World Teacher's Day

We have missed you more than words can say!

OCT 9th

Fire Prevention Day

Time to find a new hobby.

OCT 10th

National Motorcycle Ride Day

Put a helmet on!

OCT 16th

Bosses Day

Remember, they're human too!

OCT 17th

National Pasta Day

How about Italian takeout tonight?

OCT 25th

Mother-In-Law Day

Show her how smart her child is...they chose you!

OCT 31st

Carve a Pumpkin Day

Sure, you have the guts...



SHRIMP STUFFED

PUMPKIN DELIGHT



WHAT A TREAT
by Kimberlie Dillon

The pumpkin-everything season is here!!! Prepare to carve out some orangey goodness and enjoy the smoothest, coziest, most unique gourd-based recipe you've ever tried. Yes, that's a big statement, and it gets even bigger when you learn that preparing this savory treat is also *trick-free*. If your deepest culinary excitement and curiosity aren't awake yet, check your pulse! Otherwise, get ready to spice up **National Seafood Month** like never before!

INGREDIENTS

- 1 large** pumpkin
- Olive oil to taste
- 4** garlic cloves
- 1 1/2 onion**
- 2 lbs** of fresh and cleaned shrimp
- 1 lime**
- Black pepper to taste
- Salt to taste
- 2 large** tomatoes, minced
- 1-2 tablespoons** of fresh parsley or cilantro, to taste
- 1 cup** of sour cream
- 3 tablespoons** of cream cheese (can use reduced fat)
- 1 tablespoon** of flour (for thickening if necessary)



HOW TO MAKE IT

- Carve out a "lid" on the pumpkin and remove the seeds.
- In a mortar and pestle (or food processor), combine the garlic, salt, pepper, half onion, and olive oil drizzle. Make sure it's a paste-like consistency. Rub the paste thoroughly on the inside walls of the pumpkin.
- Cover the pumpkin, wrap it with aluminum foil and bake for about **40-45 min.**
- While the pumpkin is in the oven, season the shrimp with the fresh juice of one lime, salt, and pepper to taste.
- Then, in a saucepan, add a generous amount of olive oil, three garlic cloves, and one chopped onion. When the onion becomes golden brown, add the shrimp. Sauté the shrimp for a few minutes, but don't overcook it! As soon as the shrimp becomes pink, add the two chopped tomatoes and the parsley (or cilantro).
- Sauté everything until the tomatoes look cooked and add the cream cheese and sour cream. Mix well and add more salt if needed.
- If necessary, thicken with 1 tablespoon of flour dissolved in water.
- Take the pumpkin out of the oven and remove all the water from inside. Pour about half of the filling mix into it, stirring it all together with a large wooden spoon.
- Fill the pumpkin with the rest of the shrimp mixture, stir, and bake for about **5-10 minutes.**
- Serve it cautiously, but definitely **drop it while it's hot! Boom!**



Special thanks for **TRUSTING** our agency...

Stephanie Iglehart
Kimberly Flanagan
Daniel C. Johnson
Suson
Amy Howard
Nathan Chamblee
Jocelyn

We will keep rewarding **YOU!**



by Sheila Seeber

Once in a Blue Moon

PROTECT & GUARD

Some life events simply cannot be canceled. For everything else, there is 2020.

Despite the *cancel-everything* trend we've experienced in the past few months, this year's mysterious late

October nights are set to make the list of unignorable events. Why? Astronomy experts say we will have two full moons in the coming short weeks, including a bright "Blue Moon" framing our October 31st activities (or lack thereof).

In case you're wondering, though, a "Blue Moon" does not

necessarily look blue. That's a designation for the second full moon within a single calendar month, which is a pretty infrequent phenomenon that only happens every two to three years. Because it is uncommon, the "Blue Moon" became the root of a commonly used reference, "once in a blue moon," which - you already know - is about something improbable to happen right at this moment, but not impossible to materialize at some time.

So, we agree, a "Blue Moon" is an occurrence of extraordinary nature. However, it has also been in scheduled existence since... forever, as far as we know. Yet, we seem to find ourselves intrigued by its character and surprised by its presence each time. Instead of expecting it, we see it as a *sneaky trick-or-treater*, barging into our lives to watch us from above, powerfully positioned to see into our souls.

The truth is, we humans tend to hold the passive end of most of those relationships with life experiences that, well, only come "once in a blue moon." Positive and negative ones, as well. Now, more than ever, we are certainly being "invited" to change that dynamic. Living through a pandemic teaches us how a more active approach can be the difference between dreading and conquering a moment of change.

Starting from the most vivid pandemic scenario as our first example, we will run through a few other likely life events here to list

important steps that we believe can be taken to make us more prepared before it is too late - or too difficult:

Pandemic/epidemic. Sure, we all get a bit of a pass for our passive ways on this one, since a pandemic had not been part of civilized life in the U.S. since 1918, and was therefore way less expected than any previous "Blue Moons." No longer the case, we now have a good understanding of what it takes to stay better equipped to fight dangers of the sort. Even without any guarantees, here are three items we deem essential to try and have under your belt at all times:

- Optimal overall physical health, focusing on a robust immune system.
- Reliable personal and professional technology setup.
- An emergency fund to get through times of possible financial strain.

Natural disasters. Mother nature is the main force commanding this one, no doubt. No need to feel powerless, though. To exercise your resilience, start securing...

- Shelter options - may be with out-of-town family members, in second homes, or consider your proximity to alternative public spaces.
- Emergency supplies, including alternative power sources.
- Adequate coverage through existing homeowners' and/or renters' insurance. If not available, consider additional policies that can protect you from specific threats.

Winning prizes / inheriting money. Even though this is an exciting life event, it is not uncommon for winners/heirs to end up in more challenging situations than they ever were before. Properly welcoming this type of good fortune requires...

- Keeping sound financial advice.
- Exercising self-control and discipline to follow such professional guidance.
- Seeking flexible insurance coverage that allows expansion or inclusion of new property.

Accident/serious illness/death in the family. While pain and loss are extremely difficult to prepare for, we believe further emotional deterioration due to collateral factors such as medical bills, can certainly be minimized by:

- Securing adequate health/accident/life insurance that can come to the patient's or family's rescue - and save lives!

- Establishing a living will that specifies what actions should be taken concerning health when one is no longer able to make decisions for themselves.
- Documenting a testament or last will that expresses their wishes as to how their property (estate) is to be distributed or managed.

Sudden loss of income. Those who rely on each paycheck to meet monthly financial obligations have even more of a need to act proactively in the set up of a *safety net*. Essential fibers of that net are:

- Supplemental insurance or loss of income coverage for small business owners.
- An emergency fund that can be a crucial cushion while waiting for benefits to kick in.
- Staying up-to-date with trends and technology within the industry, and remaining able to embrace possible new opportunities.

Growing the family. Sooner or later, it's bound to happen for most people, multiple times, even. Nonetheless, it's still a pretty unexpected...surprise! A baby is coming; someone popped the question - or both! It doesn't hurt to build a foundation for that kind of lifelong commitment. Here's an excellent place to start:

- Above-average credit standing is critical to being approved for new loans and credit lines - usually needed when starting a new life.
- Professional stability, which may also secure the next item...
- A health plan that embraces all members of the new family in the most comprehensive and cost-effective way.

You may not be trick-or-treating this year, but life may still, "once in a blue moon," come knocking on your door. The question is, have you got enough treats?



L I F E W I S E

by Kaity Lackey

GIVE ME SOME SPACE

Apart from zero-g, our experience with social distance in the past few months may have a lot more in common with the way astronauts live in space than with our own pre-pandemic lives. Did that just make astronaut life sound uneventful, or our *Common Joe* life more exciting? Either way, placing ourselves in the same sentence as those who have, literally, mastered rocket science, is an honor. So, in the name of **World Space Week (Oct 4-10)** celebrations, let's look at the many ways we can still relate to the routine of astronauts, even as we start venturing out to conquer our own six feet of terrestrial space **everywhere** we go:

- Astronauts orbit the earth every 90 minutes and therefore get to view a sunrise and sunset every 45 minutes. If not carefully tracking time, their days can blur together. Sounds familiar?
- Spacemen and women see the same people 24 hours a day for weeks and sometimes months at a time. *Déjà vu*, anyone?
- Much like how it goes in our

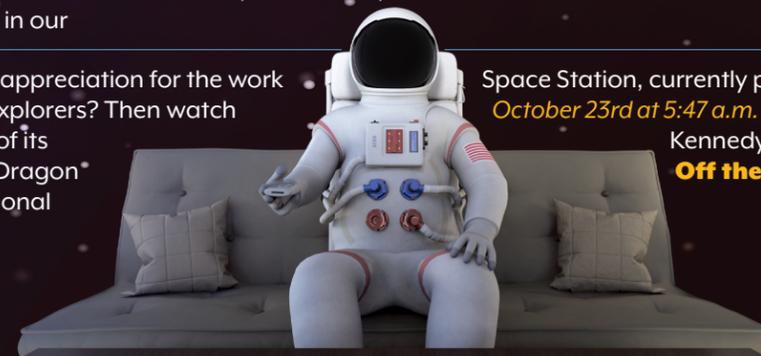
earthly families, astronauts face extremely stressful situations alongside their *roommates* and must find ways to overcome them as a team - or family.

- Anxiety and fear creep in sometimes, but bringing the focus back to the ultimate goal changes that view. Yes, they get lonely, bored, and scared, too.

- Because astronauts often sleep and work in the same space, they keep a morning routine to turn on their brains' work mode. Didn't you finally adopt that habit too?
- A new perspective. You probably never looked at your family this up close. Astronauts see the entire world from far away. Both voyages are filled with valuable discoveries.

Did you just grow your appreciation for the work done by brave space explorers? Then watch the live SpaceX launch of its first operational Crew Dragon mission to the International

Space Station, currently planned for this **October 23rd at 5:47 a.m. EDT** from NASA's Kennedy Space Center. **Off they go!**





WHICH WAY DO YOU GO?



by Stuart Berryhill

Say you are asked to identify the meaning of common emojis and road signs. Where would you score higher?

This may shock you, but the results of a recent insurance industry survey revealed that 1,890 respondents did not do as well as they thought on the road sign department. The meaning of the "yawning" emoji was correctly identified by 85% of the respondents, but only 31% correctly identified the "lane reduction" road sign. Additionally, 71% knew the "in love" emoji, but the "keep right" road sign was correctly identified by only 51% of quiz-takers.

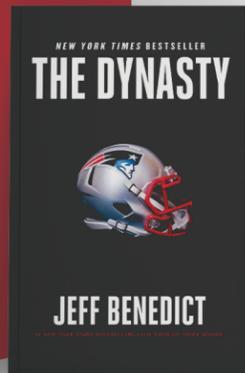
Emojis are continually being added to our messaging vocabulary, and for the most part, we're able to keep up with this ever-changing landscape. Road signs are a much different story. They are heavily regulated to become lasting conventions through long periods of time. It is that consistency that helps more than 200 million licensed U.S. drivers stay safe.

While it is okay to only somewhat understand an emoji, it is imperative to know exactly what a road sign is communicating. So, the fact that far more people seem to be able to identify emojis than road signs is certainly bad news. And what's worse,

they're often looking at those cute little icons while operating a vehicle! Non-surprisingly, distracted driving - considered as anything that takes a driver's attention away from the road, including texting and talking on a phone - accounted for 3,166 fatalities in 2017, according to the *National Highway Traffic Safety Administration*.

Being an attentive, educated driver not only decreases the chance of accidents, it may even earn you a smiley face from your auto insurance folks. Don't read or react to that message while driving, though - we'll wait! 😊

THE DYNASTY



A BOOK BY

JEFF BENEDICT

I am no New England Patriots fan, but have to agree that Jeff Benedict's book about the team, entitled *The Dynasty*, is one of American football's most engaging reads of all time. Its release is timely too - out now, at the beginning of 2020's abbreviated season.

The story kicks off with a drama-filled peek inside Drew Bledsoe's hospital room after a game injury occurring just as the team began gelling. Bledsoe's life and career - as well as owner Robert Kraft's reputation, his fortune, and the future of the franchise - were on the line, and resting on the back of a largely untested and unknown quarterback named Tom Brady.

Benedict takes us back to the beginning. Robert Kraft is a fascinating, self-made man who built a business empire and we're privy to his private thinking and motivations, his deep love of family and community, and his honest, forthright

approach to business. But he had special love for the Patriots and, from childhood, his dream was to, one day, own it.

Purchasing the Pats, getting a new stadium built, and bringing strong talent together wasn't a quick or easy road. The obstacles were vast, yet Kraft persevered. He inherited coach Bill Parcells, who was a wild card, hugely driven by ego, but who also gave them credibility, and eventually led the team to work under the skillful leadership of Bill Belichick. After watching him in action, Kraft was convinced Belichick was indeed the right man to build his winning machine.

Tom Brady's acquisition, grooming, and eventual stardom are deeply explored. What Kraft and Belichick initially saw in Brady was keen focus, a strong work ethic, and the type of leadership skills that could not only win games, but also put the franchise on the map. Twenty years, ten Super Bowls, and six rings later, their wisdom is undisputed.

The Dynasty is rife with lessons on business, leadership, loyalty, community, and life itself. Benedict has delved into the real nitty-gritty here, with exhaustive research and dozens of interviews with the organization's key players. Whether you love them or hate them, it's hard to beat the sheer drama that's revolved around the New England Patriots.

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WATCH OUT!!!

DID YOU KNOW The odds you will hit a deer or another large animal are 1 in 116.

This likelihood is based on the fact that **U.S. motorists made more than 1.9 million animal collision claims** from July 1, 2018, to June 30, 2019.

Wild, huh! Save our number now, just in case. Drive safe!

Last month's **RIDDLE** answer is...

8

(Slice me at the waist and surely I'll turn null. (o))
Sit me sideways and I'll go on forever, Beyond everything you know. (oo)
WHO AM I?!

Winner will be announced on our **Facebook** page between **Oct 2-9.**



BERRYHILL
INSURANCE GROUP

New look, same focus on you

We're excited to announce that the Berryhill Insurance Group has become a fully independent insurance agency. What does this mean for you? A wider range of insurance solutions to help protect what you value most. What hasn't changed? The trusted advice and personal service you count on, now and in the future.

LET'S TALK TODAY.

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