

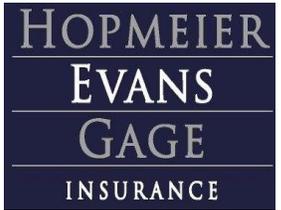


David Evans
Certified Insurance
Counselor

2330 BROADWAY SCHENECTADY NY
Alyssa@yourownagent.com

180 MAIN STREET ESPERANCE NY
todd@yourownagent.com

TEXT US AT 518-377-7414



Local people, Real Answers

JANUARY 2022



Winter Driving

Be Prepared for Successful Driving in Snow and Icy Conditions

- **Are Four-wheel or All-wheel Drive Vehicles Better in the Snow?**

No. Having power too all wheels helps you move but does not help you steer or stop.

Excerpt from AAA Everyday Magazine

- **Do I Need Snow Tires?**

It depends. Snow tires are better in snow, but worse on dry pavement. All-season tires attempt to find middle ground. If you plan to drive in all weather and can't wait for the plows, you will need snow tires.

- **What Should I do if I Skid on Snow or Ice?**

Skids are caused by driving too fast for conditions. By driving slower, you reduce instances of wheel spin or brake lock-up. If you still experience a skid, stay off the brakes and gas while you look and steer in the direction you want to go. You don't need to steer into the skid.

- **What is Traction Control & How Should I Use It?**

Antilock brakes and traction control are a real plus in the winter. If you brake too hard, the ABS will pump the brakes rapidly too avoid wheel lock-up leading too a skid. If you attempt to accelerate too quickly, the traction control system kicks in to avoid a wheel spin. You may feel some vibration and pulsation when these systems engage but the sensation is normal and should only last a few seconds.

Whether you will be driving a lot this winter or staying close to home, be safe out there.

CALL OR TEXT US AT (518) 377-7414

Hopmeier Evans Gage Agency (518) 377-7414 Or find us online:

www.yourownagent.com www.facebook.com/insurancehelp www.twitter.com/ourinsurance

www.linkedin.com/davidmevans

WATER - SEWER - GAS

DO YOU HAVE SERVICE LINE COVERAGE
ON YOUR POLICY—NOT SURE ?
GIVE US A CALL

YOU DON'T WANT TO PAY FOR THIS!!! JOB!!



WE ARE HERE FOR YOU !!

Reach us on our phone app to send us requests, claims, home inventory changes, 24 hours a day!

Our website chat is now available to help make reaching us even more convenient.

www.yourownagent.com



GET IT ON GOOGLE

- Look for the **Chat / Message Us** button at the bottom

BUNDLE * BUNDLE * BUNDLE

CALL us to make sure ALL
your discounts are included and you're not missing any.

OUR AGENCY DONATIONS FOR 2021 TOTALED \$2542 LOCALLY
INCLUDING NORTHERN RIVERS, GUILDERLAND CTR VFD, MEN WEAR PINK
AND THE AMERICAN CANCER SOCIETY

**The biggest compliment you can give us is to refer friends,
family members, co-workers, and neighbors.**

- ◆ *If they mention your name when they call or come in,
we will send you a*

\$10 GIFT CARD!! Whether the person becomes a client or not!!

****We will also make a \$5 donation to a charity****

You then qualify for the monthly drawing for a \$50 gift card

OUR \$50 WINNER FOR DECEMBER IS ...Dave Schrepper