

### Refreshing VBS News:

- Flooring Division
- Employee Spot Light
- Growth is here

### Anniversaries

Andres 3 Years  
 Manny 17 Years

### Claims we handle:

- Fire
- Water
- Wind
- Storm
- Vandalism
- Vehicle
- Mold

The way to gain a good reputation, is to endeavor to be what you desire to appear.

- Socrates

### Weather Patterns and Claims

A record-breaking amount of winter storms that coated the Midwest and East with snow for two weeks in February is expected to cost insurers billions.

According to the catastrophe risk modeling firm EQECAT, insured losses from two major February storms in the Eastern U.S. will exceed two billion dollars! They based this on a preliminary assessment of the overall scale of these storms and their snow, ice and wind impacts. EQECAT said the most common sources of monetary losses are a result of roof damage, pipes breaking, and ice dams in eaves that cause water to leak into buildings.

EQECAT said it expects the majority of the losses to be focused in the areas from Northern Virginia to the New York Metro area. However, this estimate was made on Feb. 14, 2010, so losses should be expected to climb even higher after blizzard conditions continued to affect much of the Midwest, Southern, and Eastern U.S. areas.

### Hey, did you know?

In addition to the dynamic team we have here, VBS also has a flooring division. Our team of flooring experts are here for home owners and business owners to help in their process of flooring selections. This makes us a great one stop shop for customers. We have products ranging from Mohawk and Shaw carpeting, along with Virginia Hardwood for wood flooring and Arizona Tile, we have a variety of selections large enough for even the choosiest home or business owner. With our mobile show room, we make it easy for insureds to have a smooth claims process.

### Employee Spotlight

Vicki Duran has been with us here at VBS for 11 years in April. She started as the front desk receptionist and has been promoted over the years and now manages our accounting department. Vicki is a vital part of our success and a huge team player here at VBS.

When she's not in the office Vicki enjoys reading, shopping, and cooking up a delicious meal.

### We are here to help

<u>Bruce Berres</u>	CEO
<u>Gene Weinstein</u>	General Manager
<u>Rick Mason</u>	Estimating Manager
<u>Jim Cox</u>	Production Manager
<u>Vicki Duran</u>	Accounting Manager
<u>Rachel Sester</u>	Director of Marketing

### Note from Bruce:

I don't know about you but the first 2 months of this year has flown by and we're still waiting on the financial institutions to loosen up on the surplus monies they received to get themselves healthy. Instead they've handed out high bonuses to their executives, all while small business' who desperately need capital to operate with, are still on the waiting list with banks to start commercial lending again. There is something very wrong with this picture. The Congress and Senate should have mandated that certain funds be allocated to small business' rather than giving and escape clause to the large banks. Here's one to think about – who's running this country? The President with the Senate and Congress or the banks?

~Bruce Berres