



124 Seneca Way, Ithaca, NY 14850
607-273-7511

www.trueinsurance.com

Thanks for doing business with us! — Jay True

- Insuring more than 3,500 Homes
- Insuring more than 6,000 Vehicles
- Insuring more than 700 Businesses
- Insuring more than 15,000 of your neighbors!
- 13 New York Licensed Insurance Agents
- Good value! Good rates! Good service!



We share tips, news, contests and more!
We also post the pictures of our happy clients!

THANK YOU for your referrals!

Look at all of these people who referred us to their friends and neighbors. Thank you for your confidence! We hope you are enjoying your \$15 Ithaca Bakery gift cards!

Debra Mack	Elliot Broadus	Robert Payne
Roy Hubbell	Billie Jo Frank	Sally Bunce
Theresa Nichols	Georgia Hotchiss	Ngawand
Vinton Steven	Colin Clement	Dhondup
Jeremiah Davidson	Rochelle Semmler	Brian Card
Arthur Howser	Miranda Fisher	Katheryn Russell
Dan Swansbrough	Mengtian Song	Joyce Boyer
Coral Ough	Joseph Nedrow	David Vogel
Trudy Vandenberg	Julie Freisinger	Amy Chaffee
Rhonda Howe	Dennis Buono	Barbara Kelly
Linda Corey	Nancy Istock	Sarah Tasker
Dale VanEtten	B Jean Spencer	Terry Ruger
		James Vann



"This has been a favorite of mine forever! My Aunt Sue, Gram and mom would make it and it was always soooooo good!"



Deb Kippola,
Personal Lines Agent

Recipe from the True Crew Kringle Pastry

Mix all together in a ball and cover with plastic wrap. May be stored in the refrigerator up to a week. It will dry out if not covered completely. When ready to use, divide dough into fourths. Roll piece of dough into a large rectangle. Spread filling down the middle third of the dough. Fold each side over the middle and cut through the top layers of dough to the filling every inch or so. Wrap the ends under so that the filling does not leak out. Bake at 400 degrees for 20-30 minutes. I always check at 20, then 25 and it is usually always done in 30 minutes. I am able to put two pastries on one good sized cookie sheet for baking.

FILLING: I use Solo brand canned pastry fillings (my favorite is Almond) or any acceptable pastry filling. Pie filling is too thin. You could also use apples sliced thinly with cinnamon, sugar and nuts.

FROSTING: use a powdered sugar frosting thinned and drizzle over the warm pastry.

INGREDIENTS

Filling and frosting (see notes)

Crumble together with food processor or pastry blender or fingers:

- 4 cups flour**
- 1 cup butter (use real butter for best results)**
- 2 Tbsp sugar**
- 1 tsp salt**
- 1 package dry yeast**

Add:

- 2 eggs**
- 1 cup cold milk**

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Holidays 2016

Our Favorite Holiday Traditions



Jay True

For over 40 years, on Christmas Eve, the extended family gets together and sings Christmas carols.

We always finish by singing "The Twelve Days of Christmas" with each of the twelve days assigned to several people to sing on cue. It gets confusing, silly and fun!



Mary Hulbert

We all sit around the tree on Christmas Eve listening to Christmas

music and we get to open one present ... and it is always pajamas.



Karen McManus

Listening to Christmas music while decorating the tree.

Floyd Wilcox

Having the entire family together for Thanksgiving Day dinner.



Deb Kippola

Gathering with friends and family!



Brittany McNamara

At Christmas all the girls in the family drink my great grandmother's favorite drink in her memory.



Ann McNamara

It's the decorating!

Laura Ruebel

Decorating the Christmas tree!



Crystal Brown

Making Christmas cookies with my mom every year. We usually make 8-10 different kinds of cookies!



Amelia VanDeMark

I love going to cut down a fresh Christmas tree the weekend after Thanksgiving. I listen to Christmas songs the whole way there and then triumphantly drink hot cocoa after sawing down the perfect tree.



Debra Bookhout

Spending time at the holidays in Arizona with my friends and family.

Mary Hulbert Celebrates 10 Years at True Insurance!



Personal Lines Agent

What do you remember about your first day at True Insurance waaaaay back then?

I remember being very nervous but feeling excited, too.

What was going on in your life in 2006?

I had two teenagers keeping me busy with sports and with National Honor Society. I spent most of my free time driving them around.

What advice do you have for youngins starting out today in the insurance world?

Get lots of sleep! It's a busy industry. Stay positive. I like to make people happy when they talk to me, so I am in the right job!

Where will you be in 2026?

My husband and I will be in a cabin in Montana enjoying life with friends and family. Ahhhhh ... to dream ...

Welcome to the Agency:

Elda Zulay Siba
Daniel Rocio
Daniela Hedwig
Ma-Sha D. Starks
Eden Pasto
Christopher D. Arocho
Edwin B. Moran
Michael E. Murphy, Jr
Mark W. K. Lentz
Orson R. Ledger, Jr.
Leonardo
Navarrete Aio
Jamison W. Poyer
Bryan K. Mikula
Aurora L. McMillen
Timothy M Mack
Maxine A. McBean
Abdul Abdur-Razzaaq
Muhammad N. Zahid
Howard Ott
Paul Goodsell
Shaul Oreg
Alexander J. Perialas
Niaome L. Hickman
Daniel A. Brewer
Sumit Chakraborty
Eric J. McLaurin
Xuhong Duan
Carissa M. Thomas
Heidi Hartman
Sarathawhanna
Johnson
Andra Escobar

Kathryn Russell
Robert W. Durantt
Thomas E. Gerow
Tiesha M. Jay
Gina Eastman
Richard Smith
Nathaniel Newton
Jana Leyden
Elizabeth M. Rhodes
William T. Ford
Laura Hunsinger
Catlin M. Burns
Aaron Stedje
Cheryl L. Downey
Jennifer K. Royer
Judy J. Bower
Renee McNamee
Michael A. Stooks
April M. Robbins
Robert G. Payne
Griffen Pompilio
David M. Cook
Rachel A. Fenner
Samantha E.
McLean-Corey
Minsu Kim
Ahmed Pla
Michael X. McKenzie
Cooper Walter
Douglas L.
Schoenfeldt
Raymond R. &
Rita Jones

Brian J. Kenna
FayWei Li
Michael J. Motell
Donald C. Head
Leslie M. Rosemann
Thomas D. Sanford
Eric Shearer, Sr
Juliana Kochis
Joyce Murray
Wilson A. Gearhart
Corey J. Shipos
Astrid Vanoyen
Adam Monzella
Dana D. Oltz
Akihiro Shiba
Stephen C. Williamson
Aung K. Win
Olena Okolita
William T. Pannhlaing
Shawn P. Waterman
Irene Dickson
Kyoung Ho Choi
Kali A. Bradford
Teresa Treacy
Torrey L. Clark
Angela Copeland
Jennifer Goodmark
Doug L. Ewoldt
Leonard Geller
Mengtian Song
Haiyan Hu
Jeanne C. Butler
Teri Bunce
Joan Ramage
Macdonald
Lee I. Burlingame
Angelica M. Scott
Donna Rumsey
Leonard F. Shevalier, Jr

Eleanor R. Tucker
Aaron J. Newport
Christian Mercado
Kathy Pletcher
Brandy J. Bowers
Benjamin
Chiaravanont
Vally Kovary
James Miner
Ben M. Kathan
Andrew M. Hecht
Nicholas R. Joseph
Kenneth R. Mahoney
Lynn E. Musgrove
Anja Steinbach
Reginald Collins
Ana C. Ortiz
Deborah A. Allison
Tyler Trask
Stafan P. Sieverding
Rodney &
Terri Vanderzee
Randy E. Smith
Ernest Williams
Diana L. Grant
Hannah L. Frelove
Xiaoyun Han &
Lipu Zhang
Huajun Bai
Rachael Bump
Douglas W. Campbell
Tezin Jordan
Tashi Topgyal
Angel Delaney &
Delia Yarrow
John Drake
Lisa R. &
Stacy J Jursick
David W. &
Jill Chandler

William H. Rampe III
Hernando Gil
Andrew J. Ginter
Nelson Jones
Robert Grolling
Daniel Pritchard
Neal Giannone
Brian Hughes
James Walker III
Shirley C. Rice
Devin M. Austen
Abhilash Saksena
Glennis E. Peterson Sr
Kyle W. Henderson
Khalifa Middleton
Daqian Sun
Andrea M. Dimsdale
Kenneth E. Newton Jr
Vicky L. Grady
Thomas C. Hart
Chad Jacobson
Eric Lerner
Geneva M. Faraci
Matthew D. Armstrong
Micheryl R. Blake
Edward E. Sutherland
Bruce White
Myis M. Boda
Pablo M. Lopez
Jacob Cobb
Ruben A. Aclolea
Rodriguez
Phoebe F.
Parr-Boynton
Terri L. Utter
Enilda M. Frias Bello
Terance D. Jones
Marvin G. Ink
Alender Ivanov



True Rewards!

Coral Ough won \$200 from True Insurance for referring her friends and neighbors to True Insurance. Coral's name was drawn from all of the people who made referrals to True Insurance in the last business quarter. How can YOU enter to win

\$200? All you have to do is refer your friends, neighbors and family members to True Insurance. If they call us for a quote and give us your name as the referrer, you get a \$15 gift card to Ithaca Bakery. Plus, your name goes into the "hat" for a \$200 drawing held every quarter. Every time you refer someone you get another Ithaca Bakery gift card and another chance to win the \$200 drawing! It's our way of thanking you for recommending our services.

NO PURCHASE NECESSARY.

Random Thoughts

Amelia VanDeMark
Front Desk/Reception



Amelia as a Creepy Doll for Halloween!

- She really loves Paul McCartney's "Wonderful Christmas Time" but her all-time favorite Christmas song is "I Want a Hippopotamus for Christmas."
- Her favorite holiday is Halloween
- Every year, her family goes out the weekend after Thanksgiving to cut down the Christmas tree. Then they have hot cocoa and cookies and eat Thanksgiving leftovers after being out in the cold!
- She adores iced sugar cookies!
- Her house smells like Christmas! -- she simmers orange peel, whole clove, and a cinnamon stick in a pot on the stove.
- She watches "A Christmas Story" at least twice in a row on Christmas Eve.
- She likes the True Christmas party because it gives her a chance to connect with her co-workers outside of work.
- On the weekends in the winter, you can find her home. She makes a pot of hot tea, cooks up a big batch of soup, and binges on some video games. But! If the weather isn't bad she likes to go to the wineries.
- She has enjoyed her first year at True Insurance. "I am confident in my role now!"

Santa's Annual Trip: How is it possible?



According to the Centre for Economics and Business Research, Santa visits over 5,000

houses per SECOND and eats around 1.5 billion calories on his Big Night. No wonder he's always portrayed as a bit overweight.

Quotables

“ Unless we make Christmas an occasion to share our blessings, all the snow in Alaska won't make it white.

—Bing Crosby
star of the 1954 classic "White Christmas"



LIMITS:

Limits are the largest total amount the insurance company will pay for losses. Policies can have many limits! There could be a certain amount per person, another amount per accident, and so on. Sometimes there is an aggregate limit on all losses paid during the term of the policy.

Looking Good!

Jerry True Celebrates 92 Years Young!

