



124 Seneca Way, Ithaca NY 14850 • (607) 273-7511 • TrueInsurance.com

Holidays 2014

## 11 Things Insurance Won't Cover

1. Damage from water that seeps in your basement from the walls or floor. This loss is excluded on all insurance policies and cannot be purchased. Your remedy is to install proper, effective drainage of water away from your house.
2. Something you don't own.
3. Damage caused by a healthy tree limb that blows off a tree on your property and damages your neighbor's house. Legally, it's not your fault and the damage is not covered by your insurance.
4. Deductibles.
5. Flood damage. This is not covered by any House Insurance policy. You must buy a Flood Insurance policy through the Federal Government program to have flood coverage.
6. Wear and tear on your vehicle. There are maintenance agreements you can buy, but they are different than insurance.
7. Your priceless dog and your priceless photographs. There is no coverage for companionship or memories.
8. Foolishness ... er ... Fraud. Did you send money over the internet to someone in Nigeria? You are not covered.
9. Government takeover of your house. No coverage. (It happens, even here in Ithaca!)
10. Rental Cars used out of the country. There is no coverage unless you buy insurance from the car rental company.
11. Damage caused by termites, carpenter ants and skunks. There is no coverage for the damage done or to remove.

Do you have any item or situation for which you need to understand coverage? Call us!

These might surprise you!

## Random thoughts



**Jeanette Stedge**  
Commercial Lines Agent

- Loves motorcycle rides with her husband
- Daily roams her 15 acres with her dog
- Crochets and knits hats and scarves
- Wants to move to Florida some day!
- Loves pizza. Despises scalloped potatoes.
- Her pet peeve? Seeing people on their cellphones when they're driving
- The book "Heaven is for Real" changed the way she looked at life
- Can be found scouring the Internet for new recipes
- Embraced Farrah Fawcett hair back in the day! (Pictures, Jeannette?)
- She feels most at peace when she is on the motorcycle because "you see so much and feel so free."

## True Rewards!

NO PURCHASE  
NECESSARY.

Kara Nash won a \$200 MasterCard from True Insurance! The team drew Kara's name from all of the people who referred new clients to True Insurance between July 2013 and November 2013. How can YOU enter to win a \$200 MasterCard? 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 MasterCard drawing held every quarter. Every time you refer someone you get another Ithaca Bakery gift card and another chance to win the \$200 MasterCard! It's our way of thanking you for recommending our services.



Kara with  
Jay True,  
President

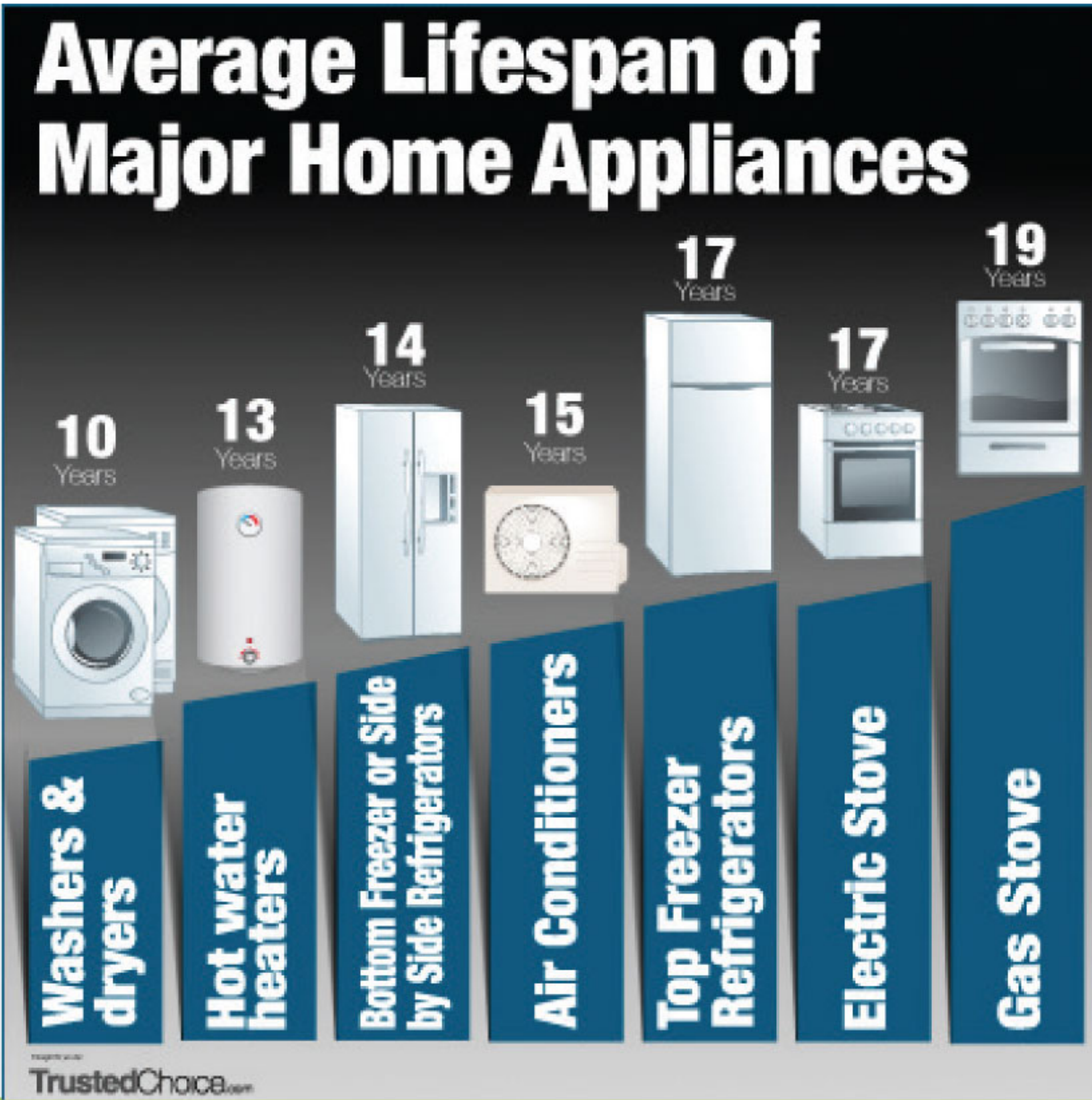


# Real-Life Warning Labels

Some things in life should go without saying, but there is always the one guy who needs to be told to not use a blowtorch while sleeping.



- On a Duraflame fireplace log: **“Caution—Risk of Fire.”**
- On a compact disc player: **“Do not use the Ultradisc 2000 as a projectile in a catapult.”**
- On a bottle of hair coloring: **“Do not use as an ice cream topping.”** *Wow. Really?? This needed to be said??*
- On a propane blowtorch: **“Never use while sleeping.”**
- On a curling iron: **“Warning: This product can burn eyes.”**
- On a cardboard sunshield for a car: **“Do not drive with sunshield in place.”**
- On a toner cartridge: **“Do not eat toner.”** *How hungry are these people??*
- On a toilet bowl cleaning brush: **“Do not use orally.”**
- On a pair of shin guards: **“Shin pads cannot protect any part of the body they do not cover.”**
- On a portable stroller: **“Caution: Remove infant before folding for storage.”**
- On a plastic, 13-inch wheelbarrow wheel: **“Not intended for highway use.”**
- On a laser pointer: **“Do not look into laser with remaining eye.”**
- In a microwave oven manual: **“Do not use for drying pets.”**
- In the instructions for a digital thermometer: **“Do not use orally after using rectally.”**



# Welcome New Clients

- |                       |                     |                      |                     |
|-----------------------|---------------------|----------------------|---------------------|
| Susan Mitchell        | Linda Salen         | Olivia Armstrong     | Huan Wang           |
| Zhou Tang             | Meg Yu              | Justine Mainville    | Seung Hoon Choe     |
| Dave Marshall         | Matthew Dolittle    | Sylvia Caserta       | Maria Goula         |
| Larry Pan             | Teresa Personious   | Do Yoon Kim          | Yana Lptyrenko      |
| Fred Ennis            | Joghaeng Yoon       | Dag Johansen         | Anthony R Carlisle  |
| William Owen          | Sarena Lynch        | Shaofeng Song        | Ernesto Bonaparte   |
| Peggy Sears           | Navid Movahoed      | W Kevin White        | Jennifer L. Harris  |
| Anthony Valent        | Leelt Tafari        | Xin J. Huang         | Kevin L Bowers      |
| Rama Ahabian          | Charlotte Bahnfleth | Eric J Caruso        | George P. Hade, III |
| Amber Gilewski        | Brandon Washburn    | Stacey L. Mitchell   | Shakara S Perkins   |
| Daniel Empson         | Andrew Fendrick     | Stanfi A. Strickland | Paul D. Kneeland    |
| Brian Williams        | Josh Young          | Charlotte M. Massey  | Enhua Liu           |
| Earl Kaiser           | Alicia Spillman     | Bridget A. O'Connor  | Bonan Zhang         |
| Beth Mitchell         | Jane Shantz         | Francis J.Troy       | Brenda L. Race      |
| Pastinat Maiyod Klang | Chelliah Selvarajah | Petru H. Petrina     | Penny S. Bridges    |
| Zimu ZhuAbdullah Bey  | YiYi Zhang          | Dale E. Bauman       | Yongzhu Yi          |
| Hojung Sun            | Donald Mccartha     | Jonathan T. Eschler  | Anthony R Davison   |
| Roy Clements          | Cody Moyer          | Beth Putnam          | Zackary J. Valko    |
| Jeannine Sarro        | Zeying Guo          | Stephen F. Whicher   | Marion M. Pryor     |
| Aidan Renaghan        | Shivrang Setlur     | Heather L. Benjamin  | Anthony R. Carlisle |
| Allision Springer     | Danika Appel        | Kaja Maria McGowan   | Rachel A. Vervalin  |
| James Ayers           | Jody Hallett-Harris | Hyungdae Yi          | Ann S. Wexler       |
| Jeff Makela           | Yusaku Uga          | Rita Roquette        | Nicholas DiEugenio  |
| Ruofei Gao            | Priscilla Reyer     | Mangtian Zhao        | Claire A. Combs     |
| Greg Hunter           | Yuxin Chen          | Yi Da                | Ana C brescia Lolas |
| Bunthy Sox            | Andrew Petruzzelli  | Kun Dong             | Michelle D. Maillet |



# 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!



Fred Ennis	Craig Nash	Peter Roank	Wayne Holden
Chad Kaiser	Katie Gaffney	Petru Patrina	Julia Gorman
Sharon Stodolski	Jacob Roberts	Mengjian Li	Maralyn Edid
Susan Mitchell	Jon Gould	Augie Adams	Matt Pritchard
Amber Smith	Harlowe Nash	Dave O'Neil	Muhammad Arif
Dai Li	Rose Arena	Juan Arroyo	Xiangfeng Jing
Vanessa Garnett	Deb Camestars	Jefferey Shephardson	Ahmet T Demire
Ed White	Sa Deljoo	Sarah Paradiso	Al Champion
Charleen Heidt	Bob Tottey	William Monihan	Rene Garcia
Joe Bice	David O'Neil	Jackie Hildreth	George Apgar II
Deanna Ellis	Linda Moesch	Brandon Gaylor	
Steven Freidmutter	Miranda Fisher	Yi Hong	
Thomas Holmes II	Stu Stevens		

## Quotable Holiday Thought

*"You may have heard of Black Friday and Cyber Monday. There's another day you might want to know about: Giving Tuesday. The idea is pretty straightforward. On the Tuesday after Thanksgiving, shoppers take a break from their gift-buying and donate what they can to charity."*  
—Bill Gates



## Know how to use a chair?



Then you already know how to  
**SAVE  
10%**  
on your  
auto policy.



Really. It's as simple sitting down.

That's because the  
Improv Defensive Driving Course  
is 100% online.

Never a classroom.  
Never a test. And impossible to fail.  
Take it, and you're guaranteed a

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on your auto policy.**

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the local coffee shop. On your own time.  
Five minutes at a time, or all at once.

Our humorous approach, created with the  
world famous Improv Comedy Clubs, will  
make your experience fun and effective.  
Seriously.

**So sit down and start saving today.**

## How can you start saving?

Go to the True  
Insurance website at  
[TrueInsurance.com](http://TrueInsurance.com)  
and find the link to  
the Improv Driving  
School on the home  
page. Click on that  
link and type in the  
promo code TRUE  
to save \$5 off your  
purchase.







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[www.trueinsurance.com](http://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!

## Recipe from the True Crew

# Taco Soup

Submitted by  
Brittany McNamara,  
Personal Lines Agent



*This is a crock-pot recipe -- perfect for the weather coming up!*

- 1 can corn
- 1 can kidney beans
- 1 can chili beans
- 2 cans diced tomatoes, your choice of flavor (I use basil, garlic and oregano)
- 1 lb ground beef (you can use ground turkey or chicken as well)
- 1 1.25oz. packet taco seasoning
- 1 1oz packet ranch dressing mix

Put corn, kidney beans, chili beans, and tomatoes in crock-pot without draining. Add 1 can of water.

Brown and drain beef, add taco seasoning and ranch dressing mix to meat with 1/4 cup of water. Mix well.

Add meat mixture to crock-pot, stir and let it sit for 6-8 hours on low. Add salt and pepper to taste. *Enjoy!*



## Remember! every time you refer a friend

or family member to True Insurance, not only do you earn a \$15 Ithaca Bakery gift card, but you are also entered in a drawing for a \$200 pre-paid MasterCard gift card that we give away quarterly! *Increase your referrals to increase your chances of winning!*



## ITHACA BAKERY

EST. 1910

ITHACA, NEW YORK