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# After 35 Years in the Business, I'm Still Learning

**By Jay True** 

Every day I learn something new about insurance. Simply by doing my job, I learn about, for example, new coverages, new credits that are available, new exclusions to policies and new rates. It's fascinating stuff!

And this is good news for you, our very valued customers. When we learn something new in our office, we share the information so that the whole team -- the whole staff of 15 -- is able to utilize the information. Thus, when we speak with you, you benefit from our expertise, knowledge and our continuing education and awareness.

It doesn't cost extra to use us as your expert, teacher and shopper. We are happy to share what we learn.

#### True Rewards!

John Hughes from Lansing won \$200 from True Insurance for referring his friends and neighbors to True Insurance. John'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

Debra Bookhout
Commercial Lines Customer
Service Representative

• She is a crazy dog person ... but she doesn't currently have any dogs



- She gets her energy by being surrounded by fun people
- She loves to read but is incredibly slow doing so
- She has an astonishingly poor sense of direction
- She likes to surprise people (with good things!)
- Sometimes she just wanders around, looking at stuff for hours and is completely content
- She makes her bed EVERY morning
- Her secret long-term dream is to retire and live by the sea, maybe in the Mediterranean. (Take us with you!!)
- She buys products that aren't tested on animals

 Her favorite place to visit is Sedona, Arizona

 Her family is the most important thing in the world



# DO YOU HAVE A FIRE ESCAPE PLAN?

Fire experts say you have about two minutes to get out of a house safely.
Would you and your family know what you should do?

#### Make a plan:

- · All members of the household should know two ways to get out of every room.
- Consider escape ladders for sleeping areas or homes on the second floor or above. Learn how to use them and store them near the window.
- · Pick a place outside for everyone to meet and make sure everyone knows where it is.
- Practice your home fire drill until everyone in the household can do it in fewer than two minutes.
- Practice waking up to smoke alarms, low crawling and meeting outside. Make sure everyone knows how to call 9-1-1.
- Teach household members to STOP, DROP and ROLL if their clothes should catch on fire.

# Welcome to the Agency:

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Alyssa Beshore

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# We Want to Spread the Happy!

We are asking our clients to share the love on Facebook! We may ask YOU if you would tell the Ithaca area how you feel about True Insurance. There is no better reward you can give us for a job well done than to share your good experience with others.



I have been a happy True Insurance customer since 2002!



We are happy True Insurance customers!



I am a happy True Insurance customer!

# STRANGE INSURANCE CLAIM: CIGARS UP IN SMOKE



According to Listverse.com, a lawyer from North Carolina purchased a box of expensive cigars and insured them against flooding, storm damage and – of all things – fire.

Needless to say, his investment went ... up in smoke within a month – after which the lawyer filed a claim with his homeowners insurance company, stating that he was owed compensation because "the cigars were lost in a series of small fires."

The insurer refused to pay, assuming (correctly) that the man had smoked the pack himself. A judge ruled, however, that since the insurer had never stated what was considered to be "unacceptable" fire, the company did, in fact, owe him \$15,000 to replace his property.

Result: The insurance company paid the claim, but then had the lawyer arrested. He was sentenced to 24 months in jail and a \$24,000 fine for 24 counts of arson and insurance fraud.

It appears that smoking can be damaging to your health and your reputation!

Have questions about your insurance coverages or perhaps a strange story to tell? Stop in to see us! We LOVE to listen.



#### **FLOATER:**

An endorsement to the homeowners policy that provides coverage of personal property (not real estate) beyond the limits or terms of the basic policy. Used especially when the policyholder has unusually valuable personal property.

## You can Save 10% off Your Auto Insurance Policy with a Defensive Driving Course

Go to the True Insurance website at 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.

# FORTUNE

Fortune Magazine's 2016 list of the world's most admired companies:

## The Top 15

- 1. Apple
- 2. Alphabet
- 3. Amazon.com
- 4. Berkshire Hathaway
- 5. Walt Disney
- 6. Starbucks
- 7. Southwest Airlines
- 8. FedEx
- 9. Nike
- 10. General Electric
- 11. American Express
- 12. Costco Wholesale
- 13. Nordstrom
- 14. Facebook
- 15. Coca-Cola



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Thanks for doing business with us! — Jay True

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



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### **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!

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Mark Sipes

#### Recipe from the True Crew

## **Pineapple Pudding Cake**

MAKES: 20 servings **INGREDIENTS** 

1 package (9 ounces) yellow cake mix

1-1/2 cups cold fat-free milk

- 1 package (1 ounce) sugar-free instant vanilla pudding mix
- 1 package (8 ounces) fat-free cream cheese
- 1 can (20 ounces) unsweetened crushed pineapple, well drained
- 1 carton (8 ounces) frozen fat-free whipped topping, thawed
- 1/4 cup chopped walnuts, toasted



Laura Ruebel, Personal Lines Agent

TOTAL TIME: Prep: 25 min. Bake: 15 min. + chilling

Prepare cake mix batter according to package directions; pour into a 13-in. x 9-in. baking pan coated with cooking spray.

Bake at 350° for 15-20 minutes or until a toothpick inserted near the center comes out clean. Cool completely on a wire rack.

In a large bowl, whisk milk and pudding mix for 2 minutes. Let stand for 2 minutes or until

In a small bowl, beat cream cheese until smooth. Beat in pudding mixture until blended. Spread evenly over cake. Sprinkle with pineapple; spread with whipped topping. Sprinkle with walnuts and garnish with cherries.

Refrigerate until serving.

Labor Day honors the American labor movement and the contributions that workers have made to the strength, prosperity, and well-being of the country.

A special thank you to my 15 team members who work hard every day. -- Jay True

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