



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

Holidays 2015

A Special Gift I Received —by the True Crew

Ann MacNamara

Personal Lines Agent/Office Manager

I had a great gift one year when we were snowed in at the Lake with the Florida family. Florida kids are hilarious on skis!

Debra Bookhout

Commercial Lines Customer Service Representative

When I was young girl I made a special request for an Easy-Bake Oven. I wasn't sure I would get it. I did! I was so happy when I opened that package.

Becki Hildreth

Personal Lines New Business Sales

Years ago, when my kids were little, they wanted to buy me something. I gave them \$5 and they went into Fays Drug Store. They bought me a cheese cutter. They were so proud of that cheese cutter. That was the best gift ever -- to see how happy that made them.

Jay True

Owner/Agent

When I was in 5th grade, I was given a "Raleigh" brand bicycle. Three speed! Wow! I rode that bike all over town for years. It was my wheels to get around. It seems young people don't ride bicycles for transportation anymore, but I sure did.

Jeannette Stedge

Commercial Lines Agent

My son was my special holiday gift. He was born on Christmas Day at 11:45pm.

Laura Ruebel

Personal Lines Agent

My daughter gave me a picture of her handprints with a poem. Awww!

Deb Kippola

Personal Lines Agent

Rich proposed to me on Christmas! He proposed with a ring he had designed for me out of my great grandmothers 50th wedding anniversary ring.

Lisa Sheffied

Personal Lines Agent

The most special holiday gift that I've ever received was the news that my Mom was in remission from breast cancer. She'd been diagnosed with breast cancer early in the fall of 2001. She started chemotherapy. On Christmas Day, she called to wish us a Merry Christmas and she told me that the breast cancer was in remission!! It was the best gift I could have received – the gift of more time with my mother. She is still cancer free.

Brittany McNamara

Personal Lines Agent

Anything my mom has given me is special to me ... because it is from her.

Mary Hulbert

Personal Lines Agent

Every gift from my husband and children is special. I can't choose.

Amelia VanDeMark

Receptionist

Last year my boyfriend and I decided to get a Nintendo Wii U but we were recent college graduates so we didn't have a lot of spare income. We decided to split the cost between us and agreed it would be each of our present to each other. The entire month of December we knew we had a brand new Wii U to play, but we had to wait until Christmas to open it. We both felt like little kids Christmas morning when we finally got to tear off that pretty paper!

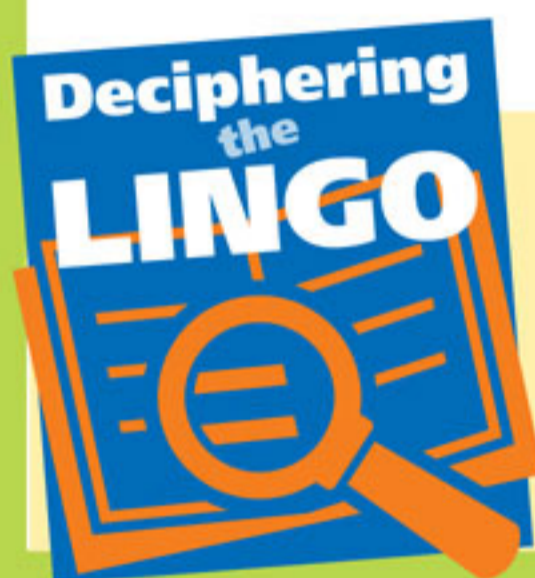
Welcome Amelia VanDeMark, Receptionist

We are excited to welcome the newest member of our team: Amelia VanDeMark! Amelia joined us a couple of months ago and has fit right in. She is bright, energetic and eager to work work work! Amelia grew up in Newfield, attending Newfield High School and then SUNY Albany, graduating in 2014. She worked part-time at Northside Liquors before accepting the role at True Insurance. "I love it here," said Amelia. "I feel like I am helping people because there is always something for me to do, some way for me to help." Amelia performs all traditional receptionist duties, including greeting customers, assisting clients and taking payments. Amelia lives in Newfield with her boyfriend, Kevin, three cats and one dog.



True Rewards!

Jennifer Best won a \$200 MasterCard card from True Insurance for referring her friends and neighbors to True Insurance. Jennifer'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 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. **NO PURCHASE NECESSARY.**



DEDUCTIBLE: This is the amount that the policyholder pays before insurance pays its portion. This amount is deducted from the loss that you suffered. For example: If an insured auto has \$400 worth of damage and the policyholder has a \$100 deductible, the policyholder pays the first \$100 and the insurance company pays the \$300 balance.

Welcome to the Agency:

Frank J. Zgola
Thomas Wood
Deborah Kreiss
Kaliyma A. McDonald
Vanya Rohwer
Wendy Blake
Pierre Luc M. Pradier
John K. Rapone
Faez Bakalian
Wendy Blake
Jonathan Hsieh
Matt Doolittle
Mai Van Tran
Clinton Slougher
Meghan Trumbull-Kennedy
Sarah Hair
Giulia Andreani
Ashley Watts
David McKenna
Lloyd Ellis
Andrew Delaubell
Jose Nunez
Joanne Zager
Ran Ranbinowtch
Rebecca Bingham

Dandi Pei
Elissa Zahuranec
Juraj Gavurnik
Zhi Lun Liu
Tsung Lin Tsai
Sujin Lee
Congzhi He
Joseph Moresco
Kritin Dutertre
Rachel Tan
Judith Kirtland
Karika Wijayati
Zhaoji Qiu
Marcia Cardoso Costa
Gim Pai
Sergey Pikuz
Jianwei Chen
Laura Ashley McLeod
Nicolette E Hallock
Lisa Lyons
Cody M. Arnold
Margaret Dennis
Wing-Loong Cheung
Gail Neely

Beth Reiter
Leanne Youstra
Sarah Mirabile
Jimmie Hinkle
Suli Chen
Laura S. Brown
Destiny Boda
Lois J. Collins
Jumpei Lwata
Ruth Mullett
Michael Cafaro
Ehab Chafee
Young Gin Choi
Timothy Snyder
Claes G. Nyberg
Bin Chen
Lan Shi
Li Xiao
Lisa D. Patti
Kaitlynn Hilfinger
Catherine G. Ritchie
Zhaoxia Sun
Andres Gutierrez
Thao Le
Christen Meyer
Lee T. Grover

Randall Limber
Angela Mack
Peter F. Delnero
Jennifer R. Tennant
Amanda Bindhammer
Nemanja Radoja
Randall Limber
Elizabeth Bitting
Emma K. Mullen
Marlene Sack
Paul Warrender
Flora McDowell
Jeremiah Davidson
Jordan Peter
Anna Jones-Ottoson
Nancy Connolly
Yevgeniya Vichnevskaya
Jessica Gardner
Virginia O'Toole
Patrick Campbell
Kim Goldman
Jesika Craven
Alexander Holgate
Kathryn Heisler

Nicita Putri
Sophie Trowbridge
Aaron Lyndaker
Stephanie Ortolano
John Wagner
Aaron Goldweber
Enkhmaa Battumus
Kenneth P. Merrill
Tracey J. Jellison
Renjen Homestead LLC
Gail Neely
Jean Scriber
Zachary J. Kippola
Cassandra M. Shortle
Jasmine A. Baskiewicz
Allen E. Walters
Kristen B. White
John W. Wagner

10 Things You Should ALWAYS Tell Your Insurance Agent

- 1 If you move. Failure to tell your agent could result in not receiving your bill and cancellation of your policy. We see this happen a lot!
- 2 If you sell your car. Turn in the plates to the Department of Motor Vehicles (DMV) and give us the plate receipt. This benefits you! Why pay for car insurance on a vehicle you no longer own?
- 3 If you begin a business in your home. Your homeowners insurance could be eliminated if you begin to operate a business in your home. A small charge could protect you.
- 4 If you are given or purchase expensive jewelry. Jewelry coverage is very limited by standard homeowners insurance; you should consider additional coverage.
- 5 If you make major improvements that increase the building cost of your home. You need to increase the coverage to include your improvements or else you may not have the coverage you thought you had when tragedy strikes. This is devastating at a devastating time.
- 6 If you take a Defensive Driving course (like the one we suggest at trueinsurance.com). Save 10% by taking the online course at your convenience (even in your pajamas!)
- 7 If you have an accident. Failure to notify your agent or insurance company could jeopardize coverage.
- 8 If your house becomes vacant.
- 9 If you begin to operate an AirBNB business. Your homeowners insurance could be invalidated with this change, but a small charge could protect you.
- 10 If you use your car as a Lyft or Uber driver. We can help you and it's not too expensive.

Random thoughts

by Anne – Holiday Edition!



- She actually **LIKES** snow!
- Her family Thanksgiving tradition is that the rolls are burnt **EVERY SINGLE YEAR**.
- She has boxes of Christmas photos with everyone she loves – including the cats! – in funny Christmas hats.
- She enjoys cross country skiing (“It’s great exercise!”) and playing in the snow with her grandchildren
- She **USED** to walk 2 ½ miles every morning before work – rain or shine or snow! In the winter her eyelashes froze.
- Gingerpeople are her favorite holiday cookie (She is politically correct!)
- In the winter, you are most likely to find her in front of her fireplace. Every evening.
- She has more than ten boxes of Christmas decorations! “I am out of control,” she says.

“I am grateful for what I am and have. My thanksgiving is perpetual.” –Henry David Thoreau

Mistletoe Origins from Around the World



ANCIENT SCANDINAVIANS

Mistletoe symbolized peace. Enemies meeting under the mistletoe declared a truce until the following day. Nice!

THE DRUIDS

They believed mistletoe possessed magical powers. Their priests cut the plant with golden sickles and gathered the trimmings on white cloth so the plant would never touch the earth and lose its enchantment.

THE FRENCH

The French didn’t like mistletoe! They said mistletoe was cursed because it grew on the wood from which the cross of Christ was made and that it was doomed to be a rootless parasite forever.

EUROPEANS

During the Middle Ages, mistletoe was hung from ceilings to ward off evil. It was dangled over doors to prevent the entrance of witches. It was suspended over a crib to protect children from kidnapping.

VIKINGS

Viking lore says the goddess of love, Frigga, made each plant and animal promise not to kill her son Baldur, but she forgot the mistletoe plant and Baldur was killed by a spear made from it. The white berries on the mistletoe were created from her tears. When her son returned to life, Frigga proclaimed the mistletoe to be sacred. She kissed everyone who passed under it and decreed the plant should henceforth bring love.

GREEKS

The Greeks were known to use it as a cure for everything from menstrual cramps to spleen disorders, and the Roman naturalist Pliny the Elder noted it could be used as a balm against epilepsy, ulcers and poisons.

How mistletoe moved from a mostly-revered herb to holiday decoration is not entirely clear, but the kissing tradition appears to have first caught on among servants in England before spreading to the middle classes. As part of the early custom, men were allowed to steal a kiss from any woman caught standing under the mistletoe. To refuse was bad luck! ‘tis better to just kiss!



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- Good value! Good rates! Good service!

HAPPY HOLIDAYS FROM THE TRUE CREW

Insurance by the Numbers



- 6% of all houses** have a claim in a year
- 3% of homes** has a wind or hail claim in a year—*this is the most frequent claim!*
- 2% of all homes** have a water or freezing claim in a year
- .5% of all homes** have a theft claim in a year
- .4% of all homes** have a fire or lightening claim in a year—*this is the most costly claim type!*
- .1% of all homes** have a liability claim in a year, like a dog bite or a “trip and fall.”

Recipe from the True Crew

Orange Candied Sweet Potatoes

4 lbs sweet potatoes, peeled
and cut into
1" chunks
1½ sticks of butter, melted
2 c. brown sugar
1 Tbs ground cinnamon

1 ½ tsp salt
½ c. orange juice
1 Tbs grated lemon peel
1/2 tsp. nutmeg
2 ½ c. mini-marshmallows



Lisa Sheffield
Personal Lines
Agent

Place potato chunks in slow cooker. Mix butter, brown sugar, juice, cinnamon, lemon peel, salt and nutmeg together in a small bowl. Pour over potatoes and stir to coat potatoes. Cover. Cook on low for seven hours or until potatoes are tender. Sprinkle marshmallows over the mixture and cook on low until marshmallows are melted, about 15 minutes. Serves 10-12.

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!

| | |
|-----------------|---------------------|
| Dennis Buono | Pat Curran |
| Michael Ives | Andrew Murphy |
| Miranda Fisher | Jennifer Best |
| Mitchell Bobrow | Anita Champion |
| Thomas Tylutki | Midge Doyle |
| Augustine Adams | Robin Carlisle Peck |
| Erin Stewart | Bryan Allen |
| Lois Parks | Ron Knewstub |
| Sarah Paradiso | Robert McIntyre |
| Jeff Phillips | Brianna Davidson |
| Randall Limber | Salim Kasimov |
| Dan Pritchard | |
| Deb Allison | |



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