



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

Fall 2018



## WELCOME Jolene Brooker

True Insurance is happy to welcome Jolene Brooker to the team. Jolene has been a licensed agent in the area for more than 20 years, and her experience is invaluable to True Insurance's Personal Lines Team.

"We are fortunate to have a veteran agent join our team," says Jay True, Owner. "Jolene comes to us with a vast wealth of knowledge that will benefit her clients. If they have questions, concerns or changes, she can easily help them."

Jolene has easily acclimated to her new position. "It has been great getting to know my clients," says Jolene. "True Insurance knows how to do insurance right, with customer service and satisfaction as their top priority. They treat their customers like I would want to be treated as a customer, and I love being a part of that culture."

Jolene lives in Lansing with her husband and she enjoys camping, riding motorcycles and spending time with her three grandchildren.

## Random Thoughts



Ashley Holcomb, Receptionist

*She dreams of going to Ireland*

*Her favorite local winery is Lucas. She loves the slushies!*

*She has hauled cattle*

*She has a sarcastic streak*

*The best part of her day is when she gets home from work and sees her dogs, Dixie and Marge*

*She lives in a town so small that she thinks there are more cows than people. (Can you guess which town?)*

*She spends her lunch hour with Amber Grover, Office Assistant.*

*Snakes freak her out!*

*"The best part of working at True Insurance is the interaction with my co-workers. I love being able to joke around with them all day."*

*The answer to the question above is ... Newark Valley, population of 997 at the 2010 census.*



## True Rewards!

Jackson Thomas from Ithaca was thrilled to win \$200 from True Insurance for referring his friends and neighbors to True Insurance. His name was drawn from all of the people who made referrals to True Insurance last 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.



# Welcome to the Agency:

Emily Alexander  
Cathie Parish  
Kathryn Sumner  
David Leberfinger  
Benjamin Lambert  
John Lawrence  
David Weeks  
Tasheka Payne  
Daniel Ocone  
Gregg Miller  
Matthew Andrews  
Stephanie Parente  
Josh Brokaw  
Brian Holmberg  
Ali Othman  
Margit Chamberlain  
Theresa Stahl  
James & Maria Busby  
Tanya Bunce  
Ashley Rose  
Colleen Brock  
John & Shannon Collins  
Matthew Gombas  
Ryan Morse

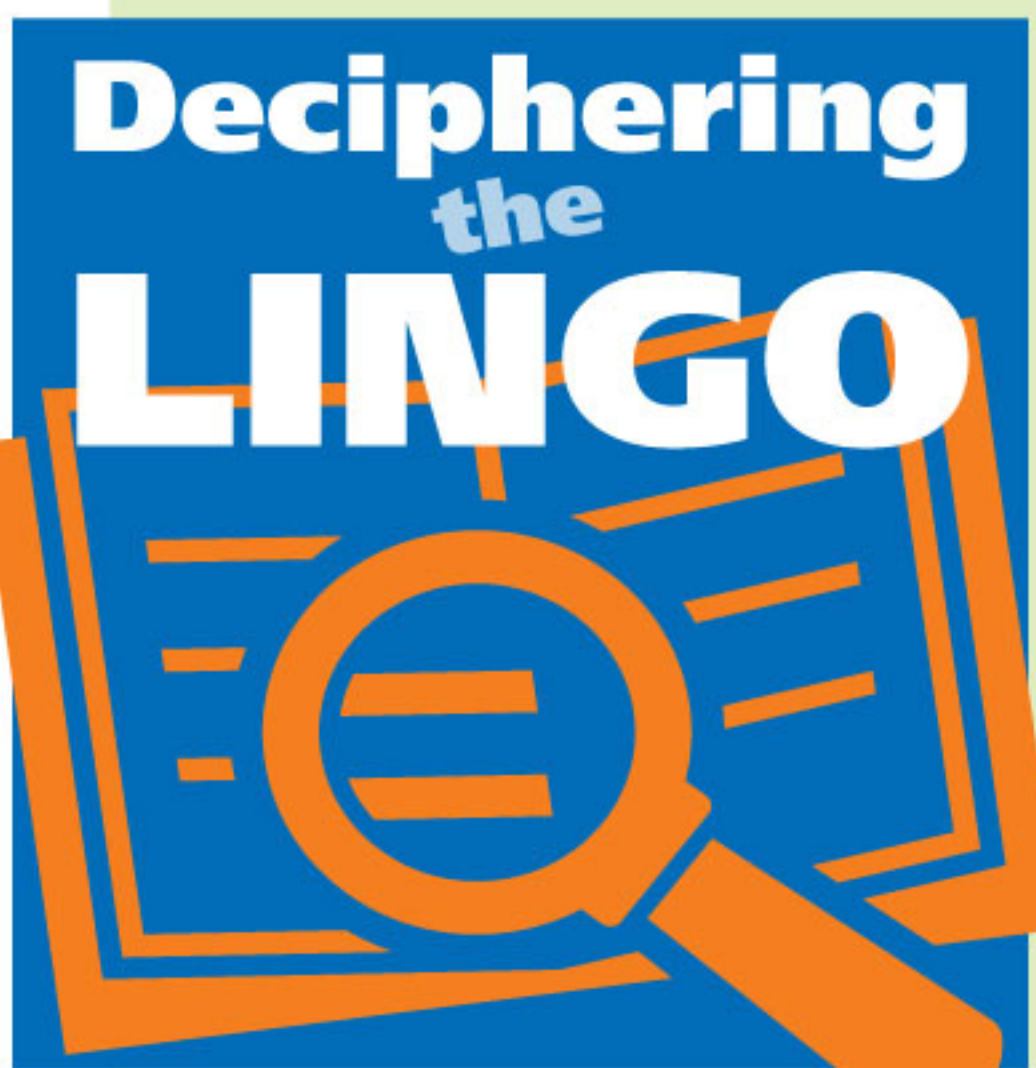
Bonnie Hamilton  
Jessica Eaton  
Crystal Forest  
Nathanie Sloughton  
Debra Keyser  
Axlana Neiss  
Fardin Ibrahim  
Stephanie Demming  
Charlotte Gottlieb  
Jenna Hullett  
Charlene Santos  
Nancy Black  
Jennifer Heath  
Bruce Orton  
Jacqueline Swansbrough  
Anthony Hatch  
Helena Fang  
Eva Bennett  
Barbara Wadsworth  
Jenny Parker  
Shauna Dailey  
Jack Kaplan  
Yuan Liu  
Benjamin Augustine

Jay Kyle  
Hannah Porter  
Kaihang Zhang  
Brian Keough  
Lawrence Quant  
Deirdre Cunningham  
Louis Church  
Faline Obannian  
Mikia Hoard  
Molly Light  
Joseph Emery  
Sean Holloway  
Ed Eaton  
Kelley Schmitt  
Carolyn Sullivan  
Steven Hall  
Sam Miller  
Tracey Jellison  
Evelyn Embry  
Aaron Guilbeau  
Brianna Peters  
Francesca Dean  
Melissa Cole  
Adrienne Cook  
Irina Chernyakov

Beverly Babcock  
Carole Seymour  
Elizabeth Detwiler  
Mario Ramirez  
Joseph Farley  
Yiu Min Gan  
Aaron Fernado  
Tyrell Tellis  
Hobit Lafaye  
Melissa Bazley  
Sabrina Schimmeling  
Warren Knapp  
Michael Predmore  
John Volpe  
Hannah Padda  
Shaian Atilles  
Cole Stearns  
Andrew Andreotti  
Destyn Trapani  
Erik Kibelsbeck  
Matt Dember  
Hilary Schilling  
Amber Grover  
Kate Conroy  
Danilo Sosa

Stacey McNeil  
Cheyenne Lee  
Robert Taylor  
Leslie Shaw  
Kimberly Fizdale  
Samuel Bonanni  
Annie Smith  
Riddhi Patel  
Joseph Giordano  
  
Jevon Pakkala  
Randy Teeter  
Zhen Sun  
Mary Rogers  
Hsun-hung Su  
Mitzi Banner  
Ashley Hand  
Valere Gagnon  
Andy Brown  
Dale & Marc Colongeli  
John Bean  
Teresa Bower  
Johnathan Lucente  
Kathleen McIsaac

Mark Sturman  
Lyudmila Sukhinenko  
Amelia Sturman  
Caleb Sturman  
David Nelkin  
Rose Haycook  
Ian Carmichael  
Gary Brooker  
Rodney Holcomb  
Steven Cleveland  
Tara Menter  
Andrew D'Amico  
Glen Strickland  
Sarah Kelley  
Jaime Sieman  
Bonna Davidson  
Kailea Decker  
Carole Stone  
John Russell  
Holger Klinck  
Melodie Little  
Wilfried Lannoy  
Marieclaire Huyghe  
Geoffrey Goh



## Umbrella Policy:

*This is a type of insurance that provides coverage for large losses in excess of the standard policy limits. It is designed to help protect you from major claims and lawsuits -- protecting your assets and your future.*

### Who Needs an Umbrella Policy?

People with established assets stand to lose significant amounts of money in a lawsuit; if you get sued, you could lose any assets you have built up, including investments and all of your savings. In this litigious society, everything is up for grabs, including your savings, your investments, and, potentially, your future earnings.

People with no established assets can also be held responsible in lawsuits. If you are sued and held liable for damages, if you have no assets, you may be obligated to pay off the damages with your future earnings! If you are a student studying for your degree, or even if you expect to eventually be promoted and work your way up to a high-paying position, your future earnings can be targeted.

**Call us to talk about your need for an Umbrella Policy**



## INSURANCE TIP:

Do you know your credit score greatly impacts your insurance premium? Paying your bills on time will improve your credit score and your insurance score, which will save you money on your insurance in the long run.



Every day, thousands of products are recalled by suppliers. From cabbages to cars, there's always something they want you to return, usually because of product dangers.

Sometimes suppliers request the return directly from the buyer, but often they don't know who the customer is. They rely on retailers and the media to spread the word.

Have you ever worried that maybe you missed a recall notice? We know how easy that it is to do. So, we thought you might like to learn how to be best informed. The government set up a site -- [www.recalls.gov](http://www.recalls.gov) -- where you can sign up to receive emails about recalls for various product categories, like food and cars.



# The Great Recipe SNAFU!

**Oops!** We inadvertently switched these two recipes in the last few issues, so we are reprinting the corrected versions of both. We hope you knew you were not making a carrot cake when the recipe called for garlic and noodles!



## Sticky Garlic Noodles

Jeanette Stedje, Commercial Lines Agent

### INGREDIENTS

- 8 oz of any kind of noodles (brown rice, quinoa, zucchini, etc)
- 3 tablespoons butter
- ¼ to ½ cup green onions, chopped
- 5 small garlic cloves, minced
- 2 tablespoons of brown sugar
- 2 tablespoons of soy sauce or tamari
- (Double the recipe if you use an entire box of pasta!)

Boil the noodles according to the directions until al dente and drain. In a saucepan over medium heat melt the butter. Add green onions and garlic and stir for about a minute until fragrant. Add the brown sugar and stir until completely dissolved. Add soy sauce or tamari and mix in thoroughly. Put the noodles in the sauce until coated and garnish with fresh green onions.



## Grandpa Albert's Carrot Cake

Amber Grover, Office Assistant

### INGREDIENTS

- |                          |                         |
|--------------------------|-------------------------|
| 2 cups flour             | 1 teaspoon salt         |
| 2 cups sugar             | 1 teaspoon cinnamon     |
| 1 teaspoon baking powder | 3 cups shredded carrots |
| 1 teaspoon baking soda   | 1 cup vegetable oil     |
|                          | 4 eggs                  |
|                          | ½ cup chopped walnuts   |

### CREAM CHEESE FROSTING

- |                           |                                   |
|---------------------------|-----------------------------------|
| 1- 3oz cream cheese       | 1 teaspoon vanilla                |
| ¼ cup margarine or butter | 2 cups sifted confectioners sugar |

Add together all dry ingredients in bowl. In separate bowl, beat together for 2 minutes carrots, vegetable oil and eggs. Add dry ingredients to carrot mix. Spread into a greased 13x9x2" pan and bake at 325 degrees for 50 to 60 minutes. While waiting for the cake to cook, cream together cream cheese and butter. Then add sugar and vanilla until light and fluffy. Cool cake completely and frost with cream cheese frosting.



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

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

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.

## MORE TRUE RANDOM FACTS

Great news! The odds of dying by falling from your bed? **2** in a million!



How many documented deaths-by-piranha have been recorded in human history? Not even **1**



It takes **7** shuffles to thoroughly mix a deck of cards.

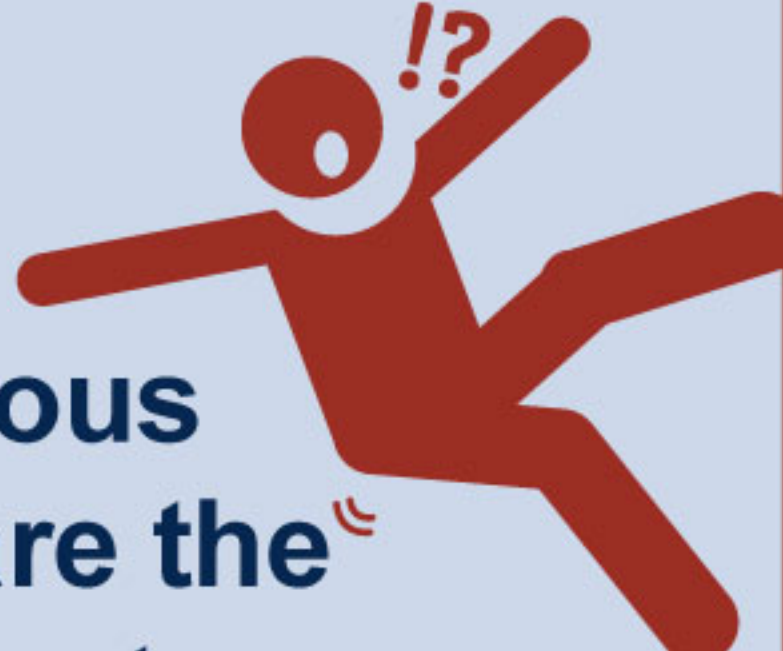
**1**

How many claims has True Insurance paid for an airplane hitting a house? Just one. ("That was an odd day." -- Jay.)

**1 1/2**

Half of all Americans live within 50 miles of where they grew up!

The **4** most dangerous steps on a staircase are the top two and the bottom two.







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

*Thanks for doing business with us!*  
— Jay True

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- Insuring more than 700 Businesses
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## Remember!

Let us know when you pay off your car loan or your mortgage. We are not automatically notified by most banks and lienholders, and mortgages are left on policies long after they are paid. This can cause some minor -- and sometimes major -- annoyances down the road.

**We offer free Notary services to our clients. Stop in with your paperwork.**

## 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!

Sandra Pierce  
Jane Mt Pleasant  
William Clark  
Steve Babcock  
Glenn Eric Bean  
Bonnie Gombas  
Kate Seaman  
John Noel  
Matt Johnson  
Mark Sturman

Jeanne Butler  
Nathaniel Slougher  
Ashley Holcomb  
Laurie Shelton  
Jeff Koepele  
Renata Wadsworth  
Hilary Schilling  
Amber Grover  
Levi Carling  
Gabe Flores

Alexis Grimm  
Stacy Van  
Vitaliy Skoroplyas  
River Hathaway  
Amos Little  
Mark Harns  
Amy Lupo  
Nicholas Conover  
Miranda Fisher  
Jackson Thomas

Matt Sprano  
Roger & Loreen Jump  
Tish Klein  
Jidong Ma  
Charlie Gibson  
Paula Carlisle  
Joe Lonsky  
Laura Andolina

## 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!



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ITHACA, NEW YORK

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