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Holidays 2023

## HEADING INTO 2024: MONEY-SAVING TIPS FROM OUR STAFF

The desire to save money is universal, so our team decided to share some of their favorite money-saving tips. Happy savings!

### ★ 52 Week Money Challenge Saving Plan ★

week	Amount Deposited	Account Balance	week	Amount Deposited	Account Balance
1	\$1.00	\$1.00	27	\$27.00	\$378.00
2	\$2.00	\$3.00	28	\$28.00	\$406.00
3	\$3.00	\$6.00	29	\$29.00	\$435.00
4	\$4.00	\$10.00	30	\$30.00	\$465.00
5	\$5.00	\$15.00	31	\$31.00	\$496.00
6	\$6.00	\$21.00	32	\$32.00	\$528.00
7	\$7.00	\$28.00	33	\$33.00	\$578.00
8	\$8.00	\$36.00	34	\$34.00	\$636.00
9	\$9.00	\$45.00	35	\$35.00	\$701.00
10	\$10.00	\$55.00	36	\$36.00	\$773.00
11	\$11.00	\$66.00	37	\$37.00	\$852.00
12	\$12.00	\$78.00	38	\$38.00	\$938.00
13	\$13.00	\$91.00	39	\$39.00	\$1,031.00
14	\$14.00	\$105.00	40	\$40.00	\$1,131.00
15	\$15.00	\$120.00	41	\$41.00	\$1,238.00
16	\$16.00	\$136.00	42	\$42.00	\$1,352.00
17	\$17.00	\$153.00	43	\$43.00	\$1,473.00
18	\$18.00	\$171.00	44	\$44.00	\$1,601.00
19	\$19.00	\$190.00	45	\$45.00	\$1,736.00
20	\$20.00	\$210.00	46	\$46.00	\$1,878.00
21	\$21.00	\$231.00	47	\$47.00	\$2,027.00
22	\$22.00	\$253.00	48	\$48.00	\$2,183.00
23	\$23.00	\$276.00	49	\$49.00	\$2,346.00
24	\$24.00	\$300.00	50	\$50.00	\$2,516.00
25	\$25.00	\$325.00	51	\$51.00	\$2,693.00
26	\$26.00	\$351.00	52	\$52.00	\$2,878.00

**Johanna** I was shown The 52 Week Money Challenge years ago ... and it stuck with me! This is great for Christmas spending money. You start at Week 1 setting aside \$1, Week 2 with \$2, Week 3 with \$3 and so on. At the end of 52 weeks you will be setting aside \$52 ... but you now have \$1378 to spend!



**Kelsey** Do a Pantry Shop! It is a fun and money-saving challenge to see how long you can go without going to the grocery store. The goal is to use everything in your pantry and fridge that is expiring, food that you have avoided, or anything that has been in the freezer too long. You have not lived until you have had Okra with Lemon-Peanut Butter Pork Chops! Seriously, some of the best meals come from forced creativity.

**Jolene** Make your own household cleaners. There is a formula out there for every type of cleaner. One of our go-to formulas is: Instead of using store-bought glass cleaner, we mix two cups of water with a 1/2 cup of vinegar to create our own.



**Debra** Get back to basics. Financially, what are you bringing in? What are you putting out? Once you have a handle on that information, you can get organized and start saving.

**Mary** This is so important! Manage your online subscriptions. Have a plan in place to cancel -- if needed -- any free subscriptions that you start so that you cancel them before renewal. Too many people forget what they did for free and end up paying a bundle. Set alarms or calendar alerts.



**Marketa** Install a Smart Thermostat! They can reduce energy bills by up to 23%.



**Jay** Watch for all the small opportunities that add up to big savings. Your library offers free movies, audio books, books, even some equipment. The CapitalOne Venture Credit Card offers 2% back on all purchases. Tops Bakery often has Buy One Get One Free sales. If you return your printer cartridges to Staples you get \$2 back for each. Amazon often offers you \$1-\$3 in credit toward digital downloads if you just move your delivery day. Cut cable TV and choose to order the streaming channels you like; we did and we save \$50 a month. Challenge yourself to uncover some cool savings at each store.



**Gabby** Pick a date in mid-January -- when you are stuck inside anyway -- and commit to taking a Defensive Driving Course. Lock the date in! Because after completing the course, you will save 10% on your auto insurance for three years. Just commit!



**Jeanette**

buy generic and store-brand products. It's the way to go! The products taste the same and can save you quite a bit of money.



**Sophie** Find an online bank and commit to putting away a little money every paycheck, even if it's just \$20! Online banks often have higher interest rates and if you only have a savings account you won't be tempted to spend the money.



**Michelle** My main tip is to suggest you buy in bulk! But first, if you need to, find space. Make room. Once you have the space, you are more likely to do it. Carve out that corner!



## Welcome to the Agency:

Janet Sparks  
Julia Age  
Jianwei Chen  
Michael Dunckley  
Elaine Cuddihy  
Mathew Dowd  
Ryan Bollier  
Madeline Buhr  
Henry Sauer  
Marcus Jackson  
Oona Grady  
Deflaun  
James Gordon  
Han Wang  
Yixiao Guo  
Marland Morris  
Samone Thomas  
Owens  
Erin Cuddihy  
Lauren Uhl  
Robert Mahoney

Kyaw Hlaing  
Steven Froehlich  
Joydeep Haldar  
William Hillick III  
Jonathan Wolfe  
Portia Robert  
Robert Anderson  
Irene Wang  
Sean Nivison  
Timothy Ward Jr  
Taylor Griffith  
Satre Stuelke  
Danielle Rusk  
Tiffany Scham  
William Lewis  
Alex Kowalski  
Mark Sloan  
Weinan Sun  
Forest Hathaway  
Deborah Homa  
Sarah Weatherup

Sekyere Boateng  
Nathalia Florez  
Sabrina Clark  
Eysa Sharhan  
Hilary Yarger  
Alice Wu  
Jefferson Colman  
Nancy Taylor  
Shahrukh Qureshi  
Lisa Kehner Brown  
Irene Rojas  
Greg Wheeler  
Daniel Woods  
Anna Wambach  
Lisa Sanfilippo  
Christina Szalinski  
Alexandra Locker  
Shea Braumuller  
Jeremiah Glidden  
Tanisha Fonrose

Madison Vogel  
Junyuan Li  
Robert Bartholf  
Palash Agarwal  
Sandra Duddleston  
Jayadev Acharya  
William Hurley  
Xaiobo Wang  
Manuela Alvarado  
Johanna Li  
James Horan  
Xinying Chu  
Shiva Manne  
Juliana Fagua  
Gretchen Fleming  
Naman Agrawal  
Haryy Durgin  
Sheryl Garret  
Pat Mandeville  
Alison Mandeville  
Dennis Stahl

Ronald Herring  
Sandra Rupert  
Sophie Izzo  
Desiree Muldoon  
Daniel Dean  
Katrina Hamilton  
Gillespie Merod  
Aaron Smith  
Leland Collins  
Allison Washburn  
Jamie Washburn  
Madeline Worth  
Brian Linson  
Haralyn Kuckes  
Arthur Zukoski  
Ann Owens  
Brittany Patton  
Michael Savon  
Zelin Liu  
Yanique Payson  
Simon Lawrence  
Xiangyu Zeng

Ila Rose  
Jeeya Samir  
Savani  
Karishni Mehta  
Yang Yu  
Christina Charuhas  
Elikem Agbosu  
Yong Gao  
Gabriel McCarthy  
Bryce Jenner  
Jiadong Liu  
Igor Shypenki  
Brent Filippini  
John Gordon  
Xiaoxin Wang  
Sonnet Brown  
Roy McCartney  
Buiant Oz  
Hudhaifa Alsaiddi  
Mohamad Abraham



## Tender Care for Your Poinsettias

A little extra care can keep your poinsettia beautiful for months! Location is the first consideration, so place it near a bright indirect light source. If the pot is wrapped in decorative foil, punch holes in the bottom so the plant's roots will not be standing in water. After placing the plant in a saucer to collect extra water, when watering, always use water that is room temperature so you don't chill the roots. Slowly add water to the pot until it drains out the bottom. Discard the excess water. To determine the water needs of the plant, check the pot every day until you can determine just how much water it is using. Water only when the top quarter-inch of the soil is dry, probably every two or three days. Finally, fertilize your poinsettia once a month with water-soluble fertilizer according to manufacturer's instructions.

*Enjoy!*



## Holiday Fact: Reindeer are WHAT?!

According to the Alaska Department of Fish and Game, while both male and female reindeer grow antlers in the summer, male reindeer drop their antlers at the beginning of winter, usually late November to mid-December.

Female reindeer retain their antlers until after they give birth in the spring. Therefore, according to EVERY historical rendition depicting Santa's reindeer, EVERY single one of them, from Rudolph to Blitzen, had to be a girl.

Consider putting all of your insurance policies together. If you buy all of your insurance through one carrier, you are likely going to save a considerable amount of money. This is easy to do! Just call us and ask to speak with your agent. Your agent will shop more than 12 carriers to find you a great package that combines all of your home and auto insurance. If you combine it with your business insurance, you will save even more. Let's have this conversation soon!

*True  
Insurance  
Money-Saving  
Tip!*

# We Are "GROWING!" Welcome!

**Sophie Boyer,  
Front Desk Representative**



## Insurance Tip...

When you apply for insurance, insurance agencies will pull your credit report and rate your premium (<--the amount you pay) based in part on your credit score, so it benefits you financially to work diligently to improve your credit score!



## DID YOU KNOW

Cristiano Ronaldo, who some consider to be soccer's Greatest of All Time, insured his legs for \$144 million! But wait! Lionel Messi, who is ALSO considered by many to be soccer's Greatest of All Time, has the most expensive insurance among all the soccer players; Messi's left foot has been insured for a whopping \$900 million.\*

\*Amounts and exact body parts vary from article to article.



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***Have a wonderful  
holiday season,  
Friends!***

***From Jay and Sandy True and  
the entire True Crew***



## **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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