

The Wilson Wire

Wilson & Associates ^{IPM} ... The Agency With a Smile!
Insurance Protection Managers, Inc.



AUTO * HOME * BUSINESS * LIFE * ANNUITIES

A Note From Wilson & Associates ^{IPM}



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As we approach the end of another year, we would like to once again thank you for your continued trust and support. We sincerely appreciate your business.

We also appreciate all of the referrals that you send our way and just wanted to remind you of our gift card referral program. We will send you a gift card for every qualified referral—and no purchase is necessary.

The agency has been built on word-of-mouth referrals. If you know someone that would like to be a part of the Wilson Family, we would love to help them.

We wish you a wonderful holiday season and we hope that 2011 will be a happy and prosperous new year.

Thank you for your business,

The Agency With a Smile

Meet Tracy

Hi, my name is Tracy Lippert. I am married and have one child that attends St. Vincent College.

Prior to joining Wilson & Associates, I was involved in the mortgage industry.

I am looking forward to helping everyone with their insurance needs.



Tips From Tricia

Overcome the Temptation: Don't Drive Distracted



Do you text while driving? Or, check your e-mail? It's tempting just to take a quick peek at a stop light — we know. But the data is mounting: driving distracted is serious and dangerous. Here are a few tips to help you overcome the temptation.

Lock your phone or other personal electronic device in the glove compartment. Why fight temptation? Just put the source away.

Let incoming calls go to voice mail while driving. Don't even look to see who it is.

Don't talk to other risky drivers. If someone calls you while they are obviously driving, say: "Please call back later." Text messages are trickier; if they are obviously sent from the road, ignore them and (later) ask that driver to stop. Social disapproval is a good way to encourage others not to text while driving.

Pull over, if you must use your phone. If you really do need to talk to someone, or must use a device that requires your visual attention, pull off the road. If you're on the highway and must place a call or send a text message, get off at the nearest exit. Also, weigh the risk of not calling (or doing the task) versus the risk of losing control and endangering others on the road or in your car.

Never, ever, text while driving, period.

Think of safety when buying a new car. Automakers are putting more and more entertainment inside cars. Consider buying a car that has fewer of these and more safety devices. The car with more safety features may cost less to insure, too. We can let you know for sure what it will cost to insure a new car. Just give us a call when you're shopping.

And remember, just be safe. Your Erie Insurance policy will help cover you when accidents happen, but insurance is about more than just financial protection. It's about keeping your risk to a minimum — so that you don't have that accident. And that's why we wanted to remind you to keep your eyes on the road and stay safe.

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Wilson & Associates^{IPM} is proud to once again serve as a drop off location for Toys for Tots.

Just bring your new, unwrapped toys to our office before December 15. Our office hours are Monday through Friday from 9:00 AM to 4:30 PM.

Talking With Tracy

Old Man Winter is a-Rapping

Is the chill of winter creeping in and around your house? The best defense is making sure your home's heating system is properly maintained. Follow these tips for extra efficiency and warmth:

- Have a professional inspect your heating system once per year, before winter hits
- Replace air filters often, per the manufacturer's recommendation (the professional who inspects your heating system can tell you what's best.)
- Seal up air leaks and add insulation around the house
- Clean registers and make sure they're not blocked by furniture, carpets or drapes
- Bleed trapped air from hot water radiators



Above and beyond that, some homeowners opt for alternative heating devices, such as wood-burning stoves and space heaters. While these can be comforting and warming, they can also become a fire-hazard. The U.S. Consumer Product Safety Commission estimates that space heaters are associated with about 21,800 residential fires every year.

If you decide to add alternative heating to your home, make safety a top priority.

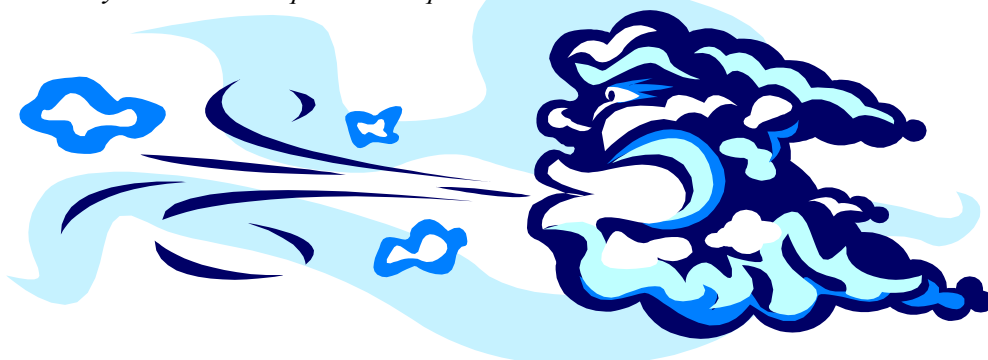
The Institute for Business & Home Safety (IBHS) suggests:

- Look for products tested by Underwriters Laboratory (UL).
- Buy models with automatic shut-off features and heat element guards.
- Maintain a 36-inch clearance between the heater and combustible materials such as bedding, furniture, wall coverings or other flammable items.
- Do not leave a heater unattended.
- Check every electrical cord for fraying and cracking. If one looks worn, replace it before using.
- Install carbon monoxide detectors in several parts of the house.

Other safety suggestions:

- Never use a kerosene heater indoors.
- Never use electric or gas stoves to heat the home. They are not intended for that purpose and can cause fires and carbon monoxide poisoning.
- If using a wood fireplace, have it inspected annually by a professional chimney sweep.
- When using a gas fireplace, keep the glowing embers and logs clean; inspect and clean the air circulation passages and fan; avoid obstructing the vents.

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Susie Says Chim Chimney... Chim Chimney

Ready to put your feet up by a warm fire? Make sure your flue or wood-burning stove is ready, too.

According to the U.S. Fire Administration, heating fires account for 36% of residential home fires in rural areas every year. Often these fires are due to creosote buildup in chimneys and stovepipes. Thankfully, these fires are preventable.

To start, have a professional give your chimney a good sweep. He or she can inspect your fireplace or wood stove for other safety concerns, too. Also, keep the hearth clear of debris, decorations and flammable material and never burn cardboard, trash or debris in your fireplace.



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Erie Insurance Receives J.D. Power and Associates Award

For the third year in a row, Erie Insurance received the J.D. Power and Associates Award for “Highest in Customer Satisfaction with the Auto Insurance Shopping Experience.”

When J.D. Power and Associates asked thousands of people about their experience shopping for auto insurance, Erie ranked highest with overall satisfaction among 20 major auto insurance companies.

At Erie Insurance, we strive to make a great first impression on our customers—and exceed your expectation going forward.

Food Donations Needed

Food pantries are stretched to their limit, and we understand the challenge they face.

This is why Wilson & Associates^{IPM} has chosen to become a collection point for the Wallace Memorial Presbyterian Church Food Pantry (located at 1146 Greentree Road).

We deliver our own donations (including donations from our clients) every Tuesday. We would appreciate any canned food donations for our community.

