



Shields Insurance Presents....

THE SHIELD

Summer 2015



News and Tips to Make your Life Easier, Safer, and Happier!
For Friends of Shields Insurance

Upcoming Community Events:

Music In The Park

Barclay Square, Punxsy
Thursday evenings
6:30 p.m. to 8:30 p.m.
Free admission.
Snacks are available.
Bring your lawn chair.

Hazen Flea Market

Warsaw Twp. Fire Hall
6847 Rt. 28N
Brookville PA 15825
May through October
First Saturday 8am-6pm
and Sunday 8am-4pm

Ethan Bortnick Pianist & Vocalist

August 21st
7:30 p.m.
At the Punxsutawney Area
High School
Presented by The
Punxsutawney Concert
Association for more
information call
814-938-8628

117th Annual Groundhog Picnic/Phil Phest

Saturday, September 5th
1 p.m. - 9 p.m.
At Gobbler's Knob
For tickets visit
www.groundhog.org

Are You a Risk Taker?

Happy Summer! Or is it? We have had our share of rain this summer – but I guess we should be thankful we live where we do. The rest of the country has had their share of severe weather like floods, tornados and drought! We recently were in California for a few days. We went with our youngest daughter Allie to California because she is doing an 8 week internship with a production company in Los Angeles! Have you ever been to Los Angeles? Talk about drought! They don't have any green grass – just brown! The weather was beautiful, not a cloud in the sky. It was the first day of summer and I was watching the weather and the meteorologist said, "You can really tell summer is here – the humidity is up to 20%!!!" Can you believe they think 20% humidity is high?!



Keith taking a risk ziplining.

Speaking of LA (one of the biggest cities in the USA) have you ever driven there? Cars everywhere – and expensive cars. As I am driving down the "405" (the highway made famous by OJ Simpson) in my rental car (and yes I bought the collision coverage from the rental car company) in one of the many lanes on the highway, I am looking at all of these cars when a Maserati caught my eye, passed me, and then pulled in front of me. I wonder (probably as only an insurance agent would) if I have enough liability coverage if I rear-end this \$200,000 car! Thankfully, I have an umbrella policy so yes, I would have enough coverage.

But it made me think of you and I thought everyone should have an umbrella policy because you never know what can happen. It made me start to think about all the risks we take every day! You really think about these things when you go on vacation. Do I have everything in order – is my will up to date? Are all the bills paid? Will our dogs be OK without us? If something happens and I don't make it home, do I have things organized enough that my daughters will know what to do?

Continued on Page Two...

Continued from Page One...

These are things everyone should do now!!! We all face risk – everyday, but just think about all those risks! I don't like to fly – maybe it's a control thing because we have all heard you are safer in a plane than you are in an automobile! If something happens to the plane, do I have enough life insurance so my daughters and grand-daughter will be taken care of?

Do I have enough coverage on the rental car? What if I'm injured – do I have enough coverage on my auto policy to pay all my medical bills? Do I have enough disability coverage if I can't work because of an accident? Know of anyone looking for a job? We are hiring! What if my hotel room is robbed – am I covered? You may not think about all these things, but you should. We are here to help you figure all this out – it's time to sit down and review your coverage.

By the way, Allie is doing great at her job in Los Angeles and it was nice to get away for a few days – we actually saw some celebrities – on the plane ride home we sat near Marcus Allen and Eric Dickerson! (Former pro-football players) They were on their way to Pittsburgh to play golf in the Mario Lemieux Foundation golf tournament!

So the question – Do you take risks? Yes, we do – everyday! Make sure your insurance coverage is up to date. Give us a call – we can help you figure it all out! We hope you have a great summer! Be safe out there!

Keith

Summer Bucket List Ideas

Looking for fun activities to do during the summer months with your family and friends?

Here are a few ideas!

1. Have a water balloon fight.
2. Go to a baseball game.
3. Have a picnic.
4. Go on a family bike ride.
5. Go on a nature walk and learn about plants.
6. Set up a scavenger hunt for your children.
7. Fly kites.
8. Ride a Ferris wheel.
9. Host a BBQ for your family & friends.
10. Have a family game night complete with snacks and prizes.
11. Catch fireflies.
12. Have an ice cream sundae party.
13. Visit a local farm or petting zoo.
14. Go to a drive-in theatre or outdoor movie.
15. Sleep in a tent in the backyard.
16. Play miniature golf.
17. Go camping.
18. Have slip-n-slide races in the backyard.
19. Roast marshmallows and make s'mores.
20. Take a road trip.

A Not-so-Trivial Pursuit

We want to make sure everyone gets a chance to win, regardless of when they receive their newsletter! We will collect all entries with the correct answers for one week after the mailing of the newsletter then we will randomly draw one winner from those entries. To enter the contest, submit your name and answer to us by email kshields@shieldsinsurance.com, calling 814-938-5291, Fax 938-5870, or by mailing us this page to 221 W. Mahoning Street. Good Luck!

The Question is... What year was National Dog Day founded?

Your Name: _____

Your Answer: _____

Email Address: _____

Congrats to **Sharon Frickanish** for being the Winter Trivia Question Winner.

The Question was: *What is the name of Donna's favorite movie?*

Answer. Sound of Music



Camryn enjoying a cold treat on National Ice Cream Day. She celebrated her second birthday this month!

How to Handle Thunder, Lightning, and Hail Storms

Take Steps to Protect Your Property

- Trim tree branches that could break windows and penetrate your home.
- Install lightning rods to conduct lightning safely to the ground.
- Have a household safety kit established and ready to go with you as needed.
- Bring patio furniture and toys into the house or a secured garage. Secure large items, such as boats or swing sets, to the ground.
- If hail is predicted, it is important to get animals to shelter, as they are especially vulnerable.
- Close all doors and secure all windows.
- Avoid using utilities during the storm— rely on candles and battery-powered appliances instead.
- Listen for radio reports from the National Weather Service and follow all instructions.
- Do not handle any electrical equipment or telephones, as lightning can follow the wire. TV sets are particularly dangerous at this time.
- Avoid bathtubs, water faucets and sinks, because metal pipes can transmit electricity.
- If high winds are predicted, identify the safest rooms in your house in which to weather the storm, preferably internal rooms with no windows, and wait out the storm there.

“Just Keep Talking” Referral Program

We value, *you*, our customers and can't wait to get started giving away free items! You are the best form of advertising we can get, so tell a friend or family member to call us for a free quote. The best part is, whether or not they become a customer you will get: a free lottery ticket and a chance to

win our monthly drawing which is a gift certificate to a local restaurant!

The more people you get to call, the more you can win!

**Call us today at (814)938-5291
Or at 1-800-242-9291.**

Thank you to our Referrers:

Charles Rumpf, Tom Steffey, Connie Piekielek & Dan Tiger, John Buffington, Jim Prisk, Ron Siebert, John Craig, Adam Shields, Walker's Auto Service, Steve Farcus, Darla DeHaven, Kerri Presloid, Lisa Phillips, Candi Powell, Lou Ann Poole, Kathy Reagle, David Fetterhoff, Roger Meckley, Denise Johnson, Dave Nicholson, John Malone, and Toby Hollenbaugh.

Congrats to our monthly winners of restaurant gift cards:

Walker's Auto Service, *March*
John Buffington, *April*
John Malone, *May*
Denise Johnson, *June*

5 Reasons to Update Your Homeowners Insurance This Summer



If you have made any outdoor improvements or upgrades. If you have added a pergola, storage shed, pool, hot tub, outdoor kitchen, or gazebo, check to see if it's included under your current policy.



If your outdoor property is in bad condition. The outside structures that have been untouched and rotting for years can be more dangerous than you think. If someone is hurt on your property and files an injury claim against your homeowner's insurance policy, it can put you on a financial hook. Make sure your deck and stairs are in good shape. Check for decaying wood and fix areas that need work.



If you're unsure your current coverage will protect you against bodily injury claims or property damage that occurs at your house. In the event someone is injured at your annual barbecue or hurt in a pool accident, it's important to know how much liability coverage you have to protect yourself against any claims.



If you have ever thought twice about purchasing additional coverage. A pretty cheap way to buy extra liability is through purchasing a personal liability umbrella policy. This umbrella policy provides additional coverage on top of your existing auto and homeowners and goes into effect after the main liability limits on your homeowners or auto policies are exhausted.



If you're not using available savings. Review your homeowner's policy periodically to make sure you are familiar with its coverage and to ensure you are taking advantage of any applicable discounts. Don't get caught by surprise. Check on your deductibles to make sure you're aware of how much you would have to pay out if you have property damage, like a fire or shingles that have blown off your roof from the wind.

Enjoy the summer months entertaining outdoors – just make sure you're adequately covered under your homeowners insurance to prevent your summer turning into a nightmare.

Shields Insurance Agency
221 West Mahoning Street
Punxsutawney, PA 15767



PSRT STD
US POSTAGE PAID
PUNXSUTAWNEY, PA
PERMIT NO. 116

Inside This Issue:

- Summer Bucket List Ideas
- No-So-Trivial Pursuit
- Upcoming Community Events
- Tips to Protect your Property from Summer Storms
- “Just Keep Talking” Referral Program

Shielding Your Future!

**National Dog Day
Donation Drive
National Dog Day is
August 26th**

National Dog Day was founded in 2004 with the goal of increasing public awareness of the number of dogs that need to be rescued each year. Shields Insurance Agency will be hosting a donation drive to benefit the dogs at Willow Run Sanctuary. Bring your donations to Shields Insurance starting July 27th through August 21st. Items will be delivered to Willow Run on Monday August, 24th.



Items Needed:

- Dry and Wet Dog Food- *Any Brand*
- Beds – *All sizes*
- Collars- *All sizes– no buckles, no choke*
- Leashes – *No Chains*
- Harnesses- *All Sizes – no buckles*
- Toys – *rope style or Kong - no stuffing or plastic*
- Cotton Balls
- Artificial Tears
- Rawhide Chews & Bones- *All Sizes*

SIGN UP TO RECEIVE THE NEWSLETTER BY E-MAIL!

Would you rather receive your edition of “The Shield” by email? If so, please call the office or send us your e-mail address.

814-938-5291 or kshields@shieldsinsurance.com

Grilling Safety Tips

-  Propane and charcoal BBQ grills should only be used outdoors.
-  The grill should be placed well away from the home, deck railings and out from under eaves and overhanging branches.
-  Keep children and pets as far away from the grill area as possible.
-  Keep your grill clean by removing grease or fat buildup from the grills and in trays below the grill.
-  Never leave your grill unattended.
-  Always make sure your gas grill lid is open before lighting it.

NFPA Public Education Division