



Shields Insurance Presents....

THE SHIELD

Spring 2016



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

Upcoming Community Events:

How Does Your Garden Grow?

4 Sessions Available

10 a.m. – Noon, Sat. April 16th

10 a.m. – Noon, Sat. June 4th

10 a.m. – Noon, Sat. August 20th

Punxsy Weather Discovery Center

Kids will learn how a garden grows - and how weather affects what they grow - by planting seeds, transplanting seedlings, moving plants to a garden, and harvesting their bounty in this multi-part program!

Block Party

10:30 a.m., Sat April 9th

Punxsutawney Memorial Library

It's free and no registration is required! Call for details 814-938-5020

Clint Black Concert

6 p.m., Sunday, May 15th

Punxsutawney Community Center

For tickets call 814-938-1008.

Community Yard Sale & Non-Profit Showcase

10 a.m.- 2 p.m. June 11th

Gobbler's Knob

2016 Exposition & Flea Market

7 a.m.- 8 p.m. June 16, 17, & 18,

Coolspring Power Museum

Featuring "One-of-a-Kind"

Engines.

Choices and an Independent Insurance Agency



Spring has sprung- and I think it's safe to say that after a very mild winter we are still ready for spring! As you look outside and see all of the flowers beginning to blossom and the world around us beginning to brighten again, we are often reminded of the choices we have to make in our everyday lives.

Every day we are faced with multiple advertisements for different insurance companies; some of which promise the lowest price or the quickest quote- but what we need to remember is how important it is to deal with someone you can trust.

At Shields Insurance, we value our customers and will work tirelessly until we find the best coverage for you. That's the benefit of being an independent agency. With over ten companies and multiple insurance types, we can customize the services we provide you and have your best interest in mind. We care about our customers and want to provide you with coverages you need at the best rate we can offer.

We take pride in our services we offer you and strive to make you happy with the coverage you receive through us. This year, we are celebrating our 85th anniversary of being in business! We could not be more excited about this milestone and plan on celebrating with you, our valued customers, throughout the course of the year. We would be nothing without our customers support. We are always here for you, and are just a simple call or visit away.

We value our customer service skills, our knowledge of the business, and the peace of mind we can offer you. We will gladly review your policy and coverages at any time to see if we can get you a better rate. Don't forget- some of our companies offer multiple policy discounts. If we do not cover something of yours, give us a call and let us see what we can do for you!

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We are truly grateful for your business and appreciate your loyalty to our agency! We will keep you informed about our anniversary celebration.

P.S. How long have you been a customer at Shields Insurance? The customer who replies back, who has been with us the longest will receive a prize! Call us at 814-938-5291 or Email me at kshields@shieldsinsurance.com.

What companies do we represent?

- Progressive
- Travelers
- Donegal Insurance Group
- Harleysville
- Penn National
- Mutual Benefit Group
- Millville Mutual
- Ohio Casualty
- Auto Owners
- Penn Charter Mutual
- AIC
- Encompass
- Aegis
- American Collectors
- Safeco
- Allied

Haven't heard of all these companies before? Worry not friends! We only represent the best - so take our word for it!

Ever hear of Larry Page or Sergey Brin? Not many have, but you have all heard of Google. Just because the founders names aren't familiar doesn't reflect the quality of their company!

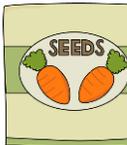
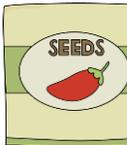
Planting Your Garden Timeline

As soon as the ground can be worked, onions, peas and spinach can be added to your garden.

Two weeks prior to the last average frost date in your area, it's safe to plant lettuce, beets, carrots, radishes, dill, cilantro, cabbage, broccoli, celery, kale and potatoes outdoors.

After the last average frost date, it is safe to plant beans, corn, melons, cucumbers, squash (summer and winter), tomatoes, peppers, pumpkins, eggplant and basil.

Remember to check the predicted low temperatures in your local extended forecast before planting your frost susceptible plants outside. The local last average frost date is based on the average last predicted frost and is not an absolute date.



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 814-938-5870, or by mailing us this page to 221 W. Mahoning Street. Good Luck!

The Question is: How many years has Shields Insurance been in business?

Your Name: _____

Your Answer: _____

Email Address: _____

Congrats to **Barb Lloyd** for being the Winter Trivia Question Winner.

The Question was: *What year was the first TV dinner made?*
Answer: 1953

Did You Know?

We offer a variety of insurance coverages!

Personal:

- Homeowners
- Automobile
- Umbrella Liability
- Cycle/ATV/Toys
- Boat
- Recreational Vehicle
- Valuable Property
- Electronics
- Jewelry

Financial:

- Life Insurance
- Group Health
- Policies



Business:

- Commercial Property
- Commercial General Liability
- Worker's Compensation
- Business Automobile
- Commercial Excess Liability

“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:

Jacob Smathers, Carrie Snyder, Diann Monoskey, Denny Kezloski, Bill & Libby Smathers, Debbie Walker, Donna & Joe Helman, Dave Young, Bill Titus, Keith Headlee, Walter Fairman, James Lattimer, Lisa McGrath, Sharon Frickanish, Jim Cramer, Hazel Kiser, Lesa Walker, Lisa Phillips, Kerri Presloid, Margaret Palmer, Darlene Klime, Tracey Stello, Agnes Shaffer, Jackie Perry Lenny Polippo, Gary & Nancy Basile, Paul Smoczek, Kathy Neal, Harold Benjamin, Cory Davis, Libby Elliott, Earl Campbell, and Animal Welfare Society of Monroe.

Congrats to our monthly winners of restaurant gift cards:



Lisa McGrath, *October*
Bill & Libby Smathers, *November*
Hazel Kiser, *December*
Elizabeth Elliott, *January*
Cory Davis, *February*

INSURANCE WORD SEARCH

H K E Z E O X T X K Z O H H J
N Y S L T J L Q O I N Y T M O
P V F B B L A I C R E M M O C
G W P O L I C Y G G T K E C C
D Y O G E T T L V J J Q M O O
Y R I I S G Q C J E A A Z W V
J E L N N M F M U W F Q Z N E
D F G L I S I H S D C P X K R
D E I Q A L U M D L E O J S A
Y R R T L N E R A U I D G I G
A R Z U H J O I A Y N N D D E
Z A N Q S E M S D N R Q T Q C
N L Z P T N I A R P C T W U X
Y V F K S L I C F E G E T A Y
X U R I S Z X H A N P X N Y C

Tort	Policy
Commercial	Referral
Personal	Insurance
Claim	Coverage
Insured	Deductible



5 SPRING CLEANING TIPS



Tip #1: Declutter, then clean

Throw away any trash that doesn't belong. Donate or trash any items you aren't using or don't plan to use again. Take stuff to its rightful home, within your house or return it to a friend if it's borrowed.

Tip #2: Gather your tools

Gather the supplies that you will need. Having all the items you plan to clean with saves you time.

Tip #3: Clean your windows

Clean the inside and outside of your windows!

Tip #4: Don't forget to clean the areas you can't see!

Don't forget to clean behind things (the TV stand), under things (the couch) and on top of things (the fridge).

Tip #5: Don't do it all in one day

Give yourself at least one week to get everything accomplished.

PREPARE YOUR HOME FOR SPRING

Even though spring isn't officially here, we wanted to share some tips with you on preparing your homes' interior and exterior for the coming season!

- ✓ Inspect your roof for damaged, loose, or missing shingles and have them replaced.
- ✓ Examine the flashing around chimney's, furnace vents, plumbing stacks, and roof edges.
- ✓ Clean debris from your gutters, and downspouts so that water drains the way it is supposed to.
- ✓ Remove any dead branches that could snap off in a wind storm and damage your roof or any other part of your home.
- ✓ Clean out basement window wells
- ✓ Inspect and replace, if necessary, caulk on windows, doors, and other penetrations such as: dryer vents, cable and phone lines, and gas lines.
- ✓ Inspect the grading around you home. Water should drain away from your foundation on all sides.
- ✓ Make sure you change your HVAC filter, and continue to do so every month.
- ✓ Inspect and clean your clothes dryer vent to make sure it is clear of lint and will function properly
- ✓ If you have a range hood, make sure that is clear of any debris that may have blown in during the fall and winter months.

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Punxsutawney, PA 15767

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Shielding Your Future!

Inside This Issue:

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5 Spring Cleaning Tips

“Just Keep Talking” Referral Program

**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

PRIVACY POLICY

Shields Insurance Agency is committed to maintaining the confidentiality, integrity and security of personal information entrusted to us by current and potential financial service customers. We collect non-public personal information about you from the following sources: Information we receive from you on applications or other forms and information about your transactions with our insurance companies, others and us.

We restrict access to non-public personal information about you to those employees who need to know that information to provide products or services to you. Shields Insurance employees are subject to a strict employment policy regarding confidentiality.

We do not disclose any non-public personal information about our customers or former customers to anyone except as permitted by law. We may disclose information to non-affiliated parties as allowed by law, such as responding to a subpoena, preventing fraud, or complying with an inquiry by a government agency or regulator. Shields Insurance

Agency may use personal information for the purpose of offering or furnishing products or services. Third parties may be used to help prepare notices of these offerings. However, names and addresses have never been and will never be given or sold to third parties for outside use.

If you have any questions please call us at 814-938-5291.

**Shields Insurance is Celebrating
85 years of business this year!**



**Thank you for your continued business!
We will be celebrating with various
promotions to show our appreciation
throughout the year!**