

## Safety Tips For Winter Driving

For several months every year, winter weather is every commuters adversary—slippery roads, salt trucks, whiteouts and dead batteries. No matter the severity of your winter, safety is always the first priority. We offer the following tips to help you deal with winter's challenges:

### Tires First

- Use properly inflated all-season or winter tread tires. Don't forget a spare!
- Take your car to your local tire shop or auto parts store to check the tread

### Under the Hood

- Have a mechanic check your battery, cables, hoses, belts, brakes, windshield wipers, defroster, heater, exhaust system and fluid levels.
- Add special solvent to your windshield washer fluid to prevent icing
- Always maintain at least a half tank of gas

### On the road again

- Beware of ice. Bridges and overpasses freeze with the slightest amount of moisture
- Moving along in icy conditions is tricky. Stopping and starting is the key.

√ **Stopping:** Drivers without an Antilock Brake System (ABS) should gently pump the brake. Drivers with ABS should use continuous pressure

√ **Starting:** Gently press the gas to accelerate from a stop

- For hills, gather momentum slowly and do not stop on the hill



Wendy L. Deibler  
CPCU, CIC, LUTCF

### Load it up!

- An ice scraper or commercial de-icer and a snowbrush
- Water, food, warm blankets and some extra clothing in case of a long delay
- A 25 pound bag of sand, salt or kitty litter can be used to add traction
- A shovel to free your car in case it gets "snowed-in"
- A first aid kit with bandages, gauze, hydrogen peroxide and medical tape



### If you Get Stranded.....

- √ Do not leave your car
- √ Wool items, newspapers or paper bags help protect from frostbite
- √ Slightly open one window so heavy snow or ice cannot seal the car shut
- √ Run engine and heater for 10 minutes every hour. Be sure the exhaust system and underside of your car is clear of snow and blockage

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Please visit us at  
26 Westminster Drive  
Carlisle PA 17013



### Normal Business Hours:

8:30—5:00 Mon—Fri  
Sat and eve. By appt

**See Who  
Won  
\$500  
On  
Page 2!  
Find out  
how you  
too can  
have a  
chance to  
win \$500  
In 2008!**

**And the Winner of our \$500 Referral Program Is.....**

**Cindy Leedy!**



Check presented to Cindy Leedy by Joe Railing

**In a random drawing, Cindy Leedy was chosen as our 2007 recipient of the \$500 Referral Program Bonus! Everyone that sent us a referral in 2007 received a \$10 gift card AND had their name entered into this drawing for EACH referral. The more referrals, the more chances to win!! Thanks to all of you who participated, this program was a HUGE Success and we plan to continue it for 2008!!**

*In the Spirit of Giving....Cindy indicated that this money will be gifted to others. We can all learn a lesson of generosity from Cindy Leedy in this Holiday Season.*

## **Change In ERIE's Billing Fees**

Effective March 1, 2008 ERIE will begin charging late fees and reinstatement fees.

1. **Late Fee** – A \$10 late fee charge will be charged anytime a cancellation notice is issued due to non-payment of premium.
2. **Reinstatement Fee** – A \$25 fee will be charged when a policy is reinstated with a lapse of coverage following a cancellation due to non-payment of premium.
3. **Return Check Fee** – The return check fee will increase from \$20 to \$25., when a check or other payment is returned unpaid by a financial institution after the second time



**Please call with any questions regarding the new fees!**

## **Home Inventory Help!!!**

As indicated in a prior newsletter—preparing a home inventory FOLLOWING a claim can be an extremely difficult task. We recommended that homeowners prepare an inventory of your personal belongings BEFORE a claim. That too can be extremely time consuming. You may want to consider seeking the help from a professional home inventory company to assist you. We are fortunate to have a local company in Carlisle that will perform these services to you at a reasonable cost. The company is **Home Inventory and Security Services, Inc.** owned and operated by Deemer Morrow Jr. If you are interested in having your personal belongings inventoried by a professional contact Deemer at

**HOME  
INVENTORY  
& SECURITY  
SERVICES**

**Phone:  
249-5180  
or Fax:  
249-3590**

## Tips to Prepare for Long Term Care Expenses



**Plan NOW, so YOU can pick your level of comfort LATER, and eliminate the financial and emotional burden on your family members.**

**W**hile more people, especially younger people are purchasing Long Term Care insurance Policies for themselves, too many other Americans still are not sufficiently prepared for the excessive costs of Long Term Care expenses. The reason is due to lack of understanding the risks, coverages and costs associated with Long Term Care. While there is so much to discuss on this topic, below are just a few facts to consider when planning. For more information we recommend setting up an appointment with our office to discuss in further detail. To learn more, you can check out an informative website: [www.seniormarketadvisor.com](http://www.seniormarketadvisor.com)

***Can I rely on the government to help?*** Not really. MediCARE only covers the first 20 days in a skilled nursing facility. For days 21-100 the patient is responsible for \$128 per day, and after 101 days, medicare pays ZERO. Medicaid is only available to persons that qualify. To qualify you basically need to be impoverished or are willing to “spend down” all assets. Who wants to spend down & give away all the assets they have worked their whole lives for?

***I won't need to go into a nursing home....I can stay in my home.*** Almost 50% of persons over the age of 65 WILL spend some time in a nursing home. So, if you or your spouse are over the age of 65, chances are pretty good that you will spend SOME time in a nursing home. Maybe you will be fortunate enough to stay in your home for care, but the costs for in home care are very costly as well. Many do not realize that long term care insurance ALSO provides coverage for in home care costs!

***I'll pay for it then.*** The national average cost for nursing home is **\$70,912 EACH YEAR**. The average stay in a nursing home is 2 1/2 years...so unless you have **\$177,280** set aside for nursing home costs, you may want to consider long term care insurance for all or part of the costs. The national average long-term-care insurance premium for a 55 year old is \$665 and increases to over \$1200 for waiting just 10 years. Furthermore if you wait, you run the risk of developing a medical condition that may increase your premium or cause you to be uninsurable. By planning in advance, you can pick the level of care and comfort you want in a nursing home vs. picking the cheapest one you can afford.

***My family will take care of me.*** Are your family members financially and emotionally ready to help? While many family members may be willing and able, it still takes a financial and emotional toll on family members. Eliminate that burden on your loved ones by planning in advance. Some children are now even helping their parents with the cost of long term care insurance!

Plan now by: 1) Being Rich 2) Being Poor 3) Being Insured



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Proudly representing:



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



*Thank you for your continued business!  
Best Wishes to Everyone in 2008!*

**Important Contact Numbers:**

Erie 24 Emergency Claim Line: 1-800-367-3743  
Erie Glass Claims (Glass Only): 1-800-552-3743  
Erie Local Claims Office (Mech.): 1-800-382-1304  
Erie Pay by Phone: 1-800-387-1492  
Progressive Claims: 1-800-Progressive  
Progressive Customer Service: 1-800-888-7764

**Email:**

Wendy Deibler: [wendy@deibler-insurance.com](mailto:wendy@deibler-insurance.com)

Commercial Lines:

Colleen Bobb: [colleen@deibler-insurance.com](mailto:colleen@deibler-insurance.com)

Personal Lines:

Joe Railing [joe@deibler-insurance.com](mailto:joe@deibler-insurance.com)

John Groff: [john@deibler-insurance.com](mailto:john@deibler-insurance.com)

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Katie Bear: [katie@deibler-insurance.com](mailto:katie@deibler-insurance.com)

Assistant:

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