



INSURANCE HIGHLIGHTS

NOVEMBER 2024



THANKSGIVING TRAVEL

Thanksgiving is one of the busiest holidays for road trips. Whether you're driving over the river or through the woods this holiday season, here's what to know to safely (and sanely) arrive to your destination.

Before the Drive

Get your car in gear. Now is the time to make sure you're on schedule with oil changes, wheel alignments and any other services your car manufacturer recommends. Also, make sure your tires are properly inflated — cooler weather can make the pressure drop more than usual.

Master the art of not getting lost. Have all your addresses handy, and consider inputting them into your GPS before you set off. If you plan on using Internet-based map services like Google Maps, make sure to save the maps to your device — you never know when you'll enter an area without service.

Bring backup chargers — and lots of them. Things can quickly go south when devices run out of power. Bring extra chargers — or, even better, invest in a multiple-port car charger.

Stock your emergency kit. To quote your mom, safety first. Even if you're only traveling to the next town, it's essential to have a fully stocked emergency kit, just in case.

Prepare for, "Are we there yet!?" Road trips with kids can create lasting family memories... but also test a parent's patience.

Don't forget your furry friends! Traveling with Fluffy or Rover? Then make sure you have a safe pet harness and/or pet carrier and a pet kit full of food, bottled water, toys and any necessary medications.

Helpful Websites and Apps

Here are five apps travel gurus rely on:

GasBuddy - <https://www.gasbuddy.com/> to locate the cheapest fuel wherever you are.

Roadfood - <https://roadfood.com/> to forgo rest stop food in favor of memorable small-town eats along the way.

iExit - <https://www.iexitapp.com/> to find out what kind of food, fuel and lodging is available at upcoming exits.

Waze - <https://www.waze.com/live-map/> to get real-time traffic updates along your route.

From the simple pleasures of being together to time-honored family traditions... Thanksgiving is about making memories with the people you love. Enjoy yours, and travel safe!

Our Monthly Newsletter For Family, Friends and Clients



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WHAT'S INSIDE:



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GUESS THE CELEBRITY?

Send your answer to service@mvpins.com. and you could

WIN A \$25 GIFT CARD

Every correct answer will be entered into a drawing, and we'll select one winner.

Last months winner:

Julie Larson

it was...Winona Ryder

No purchase necessary. Contest open to everyone.



PREPARE YOUR VEHICLE FOR WINTER DRIVING!

We hate to say it...but Winter is just around the corner! Winter weather can create various driving challenges. Cold temperatures make it difficult for engines to work properly, while snow limits tire traction and salt causes rust on exterior paint. That's why it is important to protect your car during the winter months by "winterizing" your vehicle before the beginning of the season. Consider these car winterizing tips before the temperature drops.

- **Check your tire pressure on a regular basis**—Cold temperatures cause tire air pressure to drop.
- **Check your car battery**—Extreme temperatures can cause your vehicle's battery to operate at less than 50%. If your battery is over three years old, have it tested.
- **Check the antifreeze mixture**—The ideal mixture of antifreeze and water in your radiator is 50:50.
- **Change the oil in your engine and check the viscosity grade**—To reduce the risk of problems

with your engine oil, place thinner oil in your engine before the cold weather season.

- **Conduct inspections**— Be sure to have your belts and hoses inspected. In addition, make sure you inspect your wipers and refill the wiper fluid.
- **Install snow tires on your vehicle**—Snow tires will increase traction and reduce your chances of slipping on slick surfaces.
- **Be prepared**—Place a roadside emergency supply kit in your car to be prepared for any scenario on the road.

Protect Your Vehicle Against the Cold

The winter may be hard on you, resulting in dry skin, brittle hair and an increased risk of the flu. But, it's also hard on your vehicle. Take the necessary steps to protect your car against the cold to ensure that it will last the entire season long.

DID THE APOLLO 11 ASTRONAUTS HAVE LIFE INSURANCE?



NO. Since the astronauts were unable to obtain adequate insurance due to the extremely high-risk nature of their job, the Apollo 11 astronauts signed hundreds of postal covers as a form of insurance before they left, presuming that these items would become highly valuable in the event of their death. The crew would designate a trusted ally with the covers who would then have them cancelled at the Kennedy Space Center (KSC) post office on the day of launch and/or on the day of the lunar landing.

Apollo 11 insurance covers normally fetch the highest prices because it was the first lunar landing mission.

Although artefacts from space would usually be the most desirable memorabilia for souvenir collectors, Apollo Insurance Covers have become extremely popular. Displaying everything that a collector would want from a beautiful design that normally included the mission emblem, authentic signatures of the mission crew and a certificate of authenticity. Insurance Covers started with Apollo 11 and continued on until the Apollo 16 mission.

THANKSGIVING DID YOU KNOW...

- Benjamin Franklin wanted the turkey to be the national bird, not the eagle.
- Americans eat 46 million turkeys each Thanksgiving.
- Neil Armstrong and Buzz Aldrin's first meal in space after walking on the moon was foil packets with roasted turkey.
- The heaviest turkey on record weighs 86 pounds.
- Californians consume the most turkey in the U.S. on Thanksgiving Day!
- Female turkeys (called hens) do not gobble. Only male turkeys gobble.
- The average turkey for Thanksgiving weighs 15lbs.
- Average Cost of Thanksgiving Dinner is \$53.31 for 10 guests.
- 13 percent of Americans plan to order takeout or go to a restaurant in lieu of preparing Thanksgiving dinner.
- A whopping 47 percent of Thanksgiving hosts will take time off of work in order to properly prep the feast.



THANK YOU

We would like to express our sincerest gratitude to all the people who referred their friends & family to us this month...

Betty McNaney Brian Havlin James Hogan
Paul Sherman Clara Gwin

Also for all your Wonderful Reviews

"Marcie has always been great to work with. I know when I leave a message, I get a call back that day, and she explains the answers and addresses my concerns." Thomas V. Goodwin

"Great job Bethany glad to be back with Erie insurance. No silly commercials just good service and a great bundle for home and auto." Mark Ambuske

"Michelle was awesome! Excellent service!" Diane Draganosky

Check out more reviews at:
www.mvpins.com

10 YEAR TERM LIFE RATE

Erie Family Life 10-Year-Term

Ultra-Select Non-tobacco Class
(Qualification required)

Age	\$100,000		\$250,000		\$500,000	
	Male	Female	Male	Female	Male	Female
30	11.48	11.06	14.03	12.97	20.41	18.28
35	12.08	11.65	14.24	13.39	21.26	19.13
40	12.76	12.16	17.43	15.52	28.06	24.23
45	15.31	13.86	22.74	19.56	34.43	29.76
50	18.03	15.90	28.69	24.87	50.58	42.93
55	24.91	19.90	44.42	33.79	82.46	59.93
60	37.66	27.29	75.23	51.22	141.96	91.81
65	57.98	38.94	119.43	72.04	226.96	134.73
70	98.95	61.89	205.71	117.09	398.23	222.28

FROM NOW TO DECEMBER 31st, 2024

DOUBLE REWARDS



Refer a friend or family member to MVP Insurance, you will NOW receive a...

\$20

AMAZON GIFT CARD FOR EACH REFERRAL

EVERY REFERRAL WILL THEN BE ENTERED TO WIN A...



\$50

SHEETZ CARD MONTHLY DRAW

EVERY REFERRAL WILL THEN BE ENTERED TO WIN AN...



IPAD

YEARLY DRAW

To make a referral...Call

877-707-9055

or visit our website: www.mvpins.com



LAST MONTH'S
WINNER:

BETTY MCNANEY



Erie Insurance®



CYBER MONDAY SAFETY TIPS

The Monday after Thanksgiving has become known as the biggest online shopping day of the year, with companies offering discounts galore to entice customers. But it's also a day that scammers hope to use to their benefit by trying to lure in victims with offers that sound too good to be true. From fraudulent auction sales to gift card, phishing and social networking scams and more, cyber schemes are ever-evolving and, unfortunately, still successful. Here are some tips you can use to avoid becoming a victim of cyber fraud:

- Purchase merchandise only from reputable sellers, and be suspicious of websites that do not provide contact information; also be wary if the seller only accepts wire transfers or cash.
- Do not respond to or click on links contained within unsolicited (spam) email.
- Be cautious of emails claiming to contain pictures in attached files; the files may contain viruses. Only open attachments from known senders. Scan the attachments for viruses if possible.
- Sign in directly to the official website for the business identified in the email instead of linking to it from an unsolicited email. If the email appears to be from your bank, credit card issuer or other company you deal with frequently, your statements or official correspondence from the business will provide the proper contact information.
- Contact the actual business that supposedly sent the email to verify that the email is genuine.
- If you are encouraged to act quickly or there is an emergency that requires your attention, it may be a scam. Fraudsters create a sense of urgency to get you to act quickly.
- **REMEMBER—if it looks too good to be true...it probably is.**



**PET OF THE MONTH:
MIA**
sent in by

RICK & BARBARA FLORA

Send us a picture of YOUR pet, and you could

**WIN A
\$25 GIFT CARD**

and get their picture in next month's newsletter.

Email your pictures to

service@mvpins.com

No pictures will be returned, and not all pictures will appear.
No purchase necessary. Contest open to everyone.



PUMPKIN SOUP

**SHARE YOUR RECIPE
WITH US AND
WIN A GIFT CARD**

One recipe will be chosen each month
to win a gift card

service@mvpins.com

INGREDIENTS/INSTRUCTIONS

2 sugar pumpkins
1 Tbsp olive oil
2 medium shallots (diced)
3 cloves garlic (minced)
2 cups vegetable broth

1 cup canned light coconut milk
2 Tbsp maple syrup or honey
1/4 tsp each sea salt, black pepper, cinnamon, nutmeg

Preheat oven to 350 degrees F (176 C) and line a baking sheet with parchment paper. Cut the tops off of the pumpkins and then half them. Use a spoon to take out all of the seeds and strings. Brush with oil and place face down on the baking sheet. Bake for 45-50 minutes or until a fork easily pierces the skin. Let cool for 10 minutes, then peel away skin and set pumpkin aside. Over medium heat add olive oil, shallot and garlic. Cook for 2-3 minutes, or until slightly browned and translucent.

Add remaining ingredients, including the pumpkin, and bring to a simmer. Transfer soup mixture to a blender to puree and then pour mixture back into pot. Continue cooking over medium-low heat for 5-10 minutes and taste and adjust seasonings as needed.

If YOU need to make a Claim...
CALL US FIRST

1 Contact MVP Insurance **FIRST...**
if you are an Erie Insurance customer

2 Contact MVP Insurance **FIRST...**
if you have a claim or question during business hours.

3 Contact MVP Insurance **FIRST...**
during office hours...if we're closed and it's an emergency, contact ERIE directly.



Contact Us Today...

(330) 707-9055 | (724) 453-1122

David@mvpins.com

REMEMBER: TOO MANY CLAIMS MAY INCREASE YOUR RATES



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Dom Cook is **SAVING MONEY!**

Are YOU looking to save?
Call today to get a quote,
remember, quotes are free.