



DJ Wilson
Owner/agent

Anita Fry
Customer
Service
Representative

Brigitta Adkins
Administrative
Assistant

A Christmas greeting from DJ

As we near the end of 2005, I am reminded of all that we have to be grateful for in this country. For our freedoms that we often take for granted and most especially for those individuals in our armed forces who are protecting our rights to those freedoms every day. For those policyholders who have loved ones serving our country we pray that they remain safe. We say a heartfelt "thank you"

to each and every one of them. To our clients we also say "thank you" for your patronage and the confidence you have shown in our agency. We know that every day our success depends on YOU.

My wish to you includes joy in your holiday celebrations; hope for our future and peace in our world.

Merry Christmas.

WINTER HEATING

With the cost of winter heating price increases who doesn't want to conserve energy and save on their heating bill? Manufacturers of alternative or supplemental heating sources promise all kinds of potential savings in their marketing to consumers. A word of cautiontake the time to educate yourself on the SAFETY issues involved in the installation process of these heating devices.

There are many to choose from: wood burning stoves; wood ad on furnaces; stoves that burn corn as an alternative fuel source and many others. From an insurance perspective, the installation of these units is very important. You should be aware that not all insurance companies will provide insurance if these

supplemental heat sources are present.

On the other hand, some companies will allow their use if the units are UL approved and listed and if they are installed according to the manufacturer specifications. Once they are installed, an inspection must be completed by a qualified individual.

If you are considering installing a supplemental heat source please contact our office and we will be happy to provide the required insurance company specifications for installation and a list of individuals qualified to perform the inspection when your project is complete.

Winter heating- continued

If you have a fireplace, keep in mind the following:

- Remove any debris around the fireplace and chimney
- Make sure the flue has been cleaned
- Keep handy a fire extinguisher and be sure your smoke detectors are working
- Never leave fire unattended and ensure it's completely extinguished before leaving

- Cover your wood and store it outside, away from the house
- Always use a fireplace screen
- Have a certified inspection and cleaning of your chimney on an annual basis
- Be careful not to overload with logs
- Do not burn garbage, Christmas trees or piles of paper
- Place logs on a grate and

at the rear of the fireplace if possible

<http://hpba.org/consumer/safety.shtml>



WINTER ALERT: IT'S ICE DAM SEASON

How it Happens:

Ice dams form when melted snow refreezes at roof edges. There are 3 things required for an ice dam to form: snow; heat to melt the snow & cold to refreeze the melted snow into solid ice. Ice dams can form when as little as 1-2 inches of snow accumulates on a roof-if the snowfall is followed by several days of sub-freezing temperatures. Just the kind of weather we had in the first week of December this year!!!

What Are The Causes?

- Weather
- Household heat escaping to the attic

- Uneven roof temperatures
- Roofing underlayment that water can penetrate

How Is It Prevented?

It is generally believed that Ice Dam Prevention is best achieved in three ways:

- Attic Insulation
- Attic Ventilation
- Proper Roofing (or Re-Roofing)

We encourage you to take time to inspect your insulation, ventilation and the condition of your roof. A pro-active approach to your home maintenance could save you thousands of dollars in repair bills.

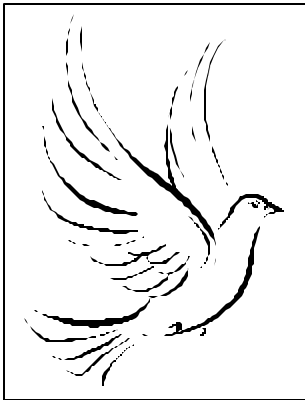
Rental Car Coverage

Do you have only 1 car? If you are involved in a collision that is your fault would you need a rental car for temporary transportation while your car is being repaired? If so, then you will want to be sure your policy includes this coverage. Check your policy now to be sure you have the coverage you need before a loss occurs.

Have you considered buying a gift that keeps on giving?

Maybe one that lasts long after the Christmas tree is gone and the wrapping paper has been put in the trash? A life insurance policy can allow your family to stay in their home without the worry of how they can afford it.

Consider these Top 5 reasons for buying life insurance coverage now



1. You aren't getting any younger! Rates go up with age
2. You are in good health now. Rates are the best when your health is the best
3. Erie is offering new 5% discounts on your home and auto policies
4. Life insurance rates are more affordable than you think.
5. You want the best for your family!
It's the right thing to do

Give it some thought. We want you and your family to be protected.

Winter Safety Reminders

Snow is upon us! Just as friendly reminders, make sure your vehicle is warmed up and all windows, headlights and taillights have been cleaned off. When the roads have been covered, watch for slick spots. When traffic is heavy, please keep in mind that it packs the snow which creates ice underneath. The snowplows can contribute to this also.

- Make sure you have plenty of stopping distance from the vehicle in front of you.

- Do not drive at excessive speeds or remember to not drive the speed limit when road conditions are questionable.
- In case you slide off the road and get stuck, you should always have in your vehicle: blanket, flashlight, water, snacks and always have your cell phone in case of an emergency.
- For those of you who do not wish to have a cell

phone, you could consider on-star as a way to reach emergency help.

These few simple reminders can help prevent accidents and slide-offs and will help to keep your insurance lower.



Wilson Insurance Management

4583 North SR 13
PO Box 314
North Webster, IN
46555-0314

574-834-5701 phone
888-834-5701 toll free
574-834-1557 fax

wilsoninstrumentserv@mchsi.com

www.erieinsurance.com

NET-EQUETTE

Why is a working knowledge of e-mail etiquette so important?

According to the writers at emailreplies.com*, an organization needs to implement etiquette rules for the following three reasons:

- Professionalism - using proper e-mail language and tone will convey a professional image.
- Efficiency - e-mails that are concise and to the point are more effective.
- Protection from liability - employee awareness of e-mail risks will help protect your organization from costly law suits.

Research demonstrates the fact that e-mail etiquette is much more than good manners and common sense. There is an abundance of etiquette guides and different rules out there in computer land.

Here are a few tips:

1. Be concise and to the point.
2. Remember your manners.
3. Watch your tone.

4. Use proper spelling, grammar, and punctuation.
5. Make it personal.
6. Do not attach unnecessary files.
7. Use proper structure and layout.
8. Do not overuse the high priority option.
9. Do not write in CAPITALS.
10. Add disclaimers to your emails.
11. Read the email carefully before you send it.
12. Mailings - use the "bcc" field instead of the "to" field or do a mail merge.
13. Take care with abbreviations and emoticons.
14. Be careful with formatting.
15. Take care with rich text and HTML messages.
16. Use a meaningful subject line.
17. Use the active instead of passive.
18. Avoid long sentences.
19. Do not send emails containing libelous, defamatory, offensive, racist, or obscene remarks.
20. Consider keeping your language gender neutral.