



Steve Shoultz's



"PRIORITY NEWS"

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Thank You!
Thank You!
Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

This Month's Winners

Gene Ott, Charlotte Tillet, Jeff Hood, Tom Galullo, Jennifer Cavanaugh, Doug Burroughs and Jennifer Anderson



The GRAND PRIZE WINNER will get a 3 day cruise anywhere Carnival goes, including \$600 air fare.



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Selling Your Home? - Home Showing Tips!

It's a challenge to keep your home in tip-top, showing condition at all times. Children, pets, and personal living habits tend to add some "clutter." Also, the Realtor's call informing you that he's coming by with a potential buyer often comes as a surprise.

Here is a list of last-minute items to attend to :

1. Clean up all messes.
2. Clean and put away dirty dishes.
3. Clear tables of newspapers and clutter.
4. Send children and pets outdoors to play,. You should also prepare to step out. It is better if you are not at home while it is being shown.
5. Turn off appliances, including the television and radio.
6. Day or evening, turn on all the lights.
During daytime, open the drapes. At night, turn on the porch light.
7. Close the garage door.
8. Put away children's toys.
9. Open some windows unless there are noise considerations
10. Remove any ashtrays and evidence of tobacco.
11. Eliminate any bad or stale odors. Use air freshener
Gingerbread cooling in the oven is a great touch! Other good fragrances are cinnamon and spices
12. In Winter, light a fire in the fireplace. In Summer, have the wood stacked neatly beside the fireplace
13. Be sure your plants have been watered and look healthy.

It is best to leave your home whenever possible. If you can't leave, greet your guests politely and retreat to another room. By staying out of the way, your Realtor can expertly guide prospective buyers, answer their questions, and more effectively sell your home.

By following these guidelines, you'll know you've done your part in helping to elicit an offer for your home.

Ask your Realtor for additional home showing tips!

We Have a Winner!!

This is what a recent winner has to say about my "Just Keep Talking" Referral Program...

"Steve, not only did you help my referral increase their coverage, but you saved them money too! Now I open my mail to find 3 lottery tickets and I WON \$101. It pays to go with you, Steve. I'm going to tell all my friends to call you!"

Brad Deck, Indianapolis

You too can be a winner!

My best new clients call me because you recommend me, so...I LOVE it when you "Just Keep Talking" about the special treatment and low prices you receive from me!

3 Chances for YOU to Win!

**CHANCE
#1**

- 3 free lottery tickets, AND
- 1 chance to win a \$25 Gas Card, AND
- 1 chance to win the Grand Prize

The first week of each month I'll randomly draw from all of last month's Chance #1 qualifiers.

**CHANCE
#2**

- ◆ THE WINNER will receive a \$25 GAS CARD

On January 7, 2009 we'll conduct a random drawing from all chances at the Grand Prize.

**CHANCE
#3**

THE GRAND PRIZE WINNER will receive two tickets for a 3 day CRUISE anywhere Carnival Lines goes, plus up to \$600 in air fare.

You are the best advertising I can get!



Set a Good Example!

When most teenagers reach about 14 years of age, they begin to think about driving. Obviously some children dream about this more than others but what is important to you as a parent, is how they might imagine themselves as a driver.

Where do they get their persona as a driver? Where do they learn habits?

The answer is, they learn a lot from watching you drive. They will pick up your good and your bad habits and that is why as a parent, you must really monitor your own driving while your young teens are in the car. You should begin to model good driving behavior and even talk about that behavior with your children.

Here is a short list of the Don'ts:

While your young teens are in the car, don't:

- Eat and drive. Make sure that they see you giving your full attention to your driving.
- Talk on your phone while driving. I know this one is hard to break but when your child tries this while driving it is the equivalent of having them drink a few stiff ones and then try driving.
- Run the yellow light. Teach your teens not to gamble with yellow lights. Their judgment is not as well developed as yours and this behavior can end in tragedy.
- Follow too closely. This is something you shouldn't do at any time but when your child is in the car they will get a sense for what is the correct following distance. Show them by leaving enough space between you and the car in front of you.
- Drive aggressively. Again, they will model what you do. Teach them to be a courteous and respectful driver. It might make you late a few times but what is that to saving their life.
- Speed. Your children should respect the speed limit. This will save them money in tickets and attorney's fees, but it will probably also save their life. 33% of teen driver fatalities are due to excessive speed.

Ok, enough with the negatives. Here are a few things you should do when your teens ride with you:

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"ASK STEVE"

Ask me any question about insurance or how to prevent claims and I'll give you the answer. Simply call, write, fax or email me your questions. You will receive a personal reply immediately, plus if I feature your question in the newsletter you will receive a free gift as a token of my appreciation. After all, your question may help many others too.

Steve,

I know my credit score affects my insurance rate. How do I improve my credit score?

Sam, Fishers, IN

Dear Sam,

Your credit score does affect your insurance rate, but it also can affect other bills, where you live and where you work.

The article to the right gives you 7 quick tips. Please call Chris directly so he can help you with your individual situation.



PS Chris wrote the article to the right, Improve Your Credit Score and Keep it High. He is a highly trained financial expert and is always willing to answer your questions.

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I highly recommend Chris. He's great to work with and will be happy to work with you for your personal or business banking solutions.

· Always use your seatbelt. And always insist that all passengers wear theirs as well.

· Use turn signals and practice "accurate" driving. Talk to your teens about this.

· Keep your car maintained and the windshield clean. Also check for tire wear and tire pressure as well.

· Come to a complete stop at all stop signs

· Slow down in bad weather. Tell your teens that you are driving a bit slower and leaving more distance from the car in front today because the bad weather makes the driving that much more dangerous.

These are just a few tips that you can use. I'm sure you can think of even more to help your child become a safer driver so that you can get through this time in your life without a tragedy.

For more help on teen driving safety, please visit my web site at www.IndyTeenDriver.com or *for my clients only* you can order my Safe Teen Driver Guide by calling me at 317-713-2959 or email me at Steve@PriorityRisk.com

Improve your credit score and keep it high. Think of credit as a privilege to be used sparingly.

(By Chris Cannaley)

- Don't apply for lots of credit cards. A credit inquiry can deduct five points from your credit score. However, multiple checks made when you're shopping for a mortgage will count as only one.
- Asking for your personal report won't hurt your score. Neither will requests made by credit card companies that offer pre-approved cards, or requests by prospective employers.
- Avoid applying for credit cards from companies that don't set a spending limit or won't report your limit to the credit bureaus.
- Don't cancel multiple credit cards. That can suddenly lower your available credit and can hurt your credit score. Keep old accounts open to ensure a long credit history.
- Limit the percentage of available credit you use to no more than 30%, even if you pay off your balance each month. Your credit report will show the amount you owed, even if you subsequently paid in full, and excessive spending will ding your score.
- If you don't have a credit history, start one by obtaining a secured credit card and managing it responsibly.

It pays to pay on time

The #1 way to raise your credit score? Pay all of your obligations on time. Your payment history constitutes 35% of your credit score.

Tell Others About Us And Win a Prize

Referrals are the lifeblood of any business, and there's no better source than you, our clients. This month, we honor

Gene Ott of FC Tucker

who spread the word of our agency to his clients and brought us new clients. For this referral, we present **Gene Ott with a \$25 Gas Card**. Thank you, **Gene!**

Next month's referral business prize winner could be you. Just mention **Priority Risk Management** to a friend, relative, colleague, whomever. Thank you in advance.

Steve's Blog

If you are one of my customers that have a Grange Insurance Auto Policy, I have good news for you.

In these days of paying more and getting less, wouldn't it be refreshing to hear that you're getting something extra without having to pay another cent?

Well, read on.

To reward your loyalty, your Grange Insurance Auto Policy now includes the following additional coverages at no additional cost:

- **Air Bag Replacement** which reimburses you for the cost of replacing an air bag if it inflates without your vehicle being involved in an accident.
- **Tax, Title and Fees** if your auto is totaled, this coverage reimburses you up to \$1,000 for the tax, title and fee expenses associated with buying a new vehicle
- **Lodging** if your auto is disabled as a result of an accident more than 100 miles from your home, Grange will pay up to \$40 per day (\$200 maximum) for lodging expenses.
- **Electronic Equipment and Accessories** like mobile phones, MP3 players, radios and their accessories are covered up to \$300
- **Replacement Cost Coverage** if your auto is one model year old or newer, insured for "other than collision" and collision coverage and totaled, you're covered for the entire replacement cost of a new vehicle
- **Locksmith Coverage** up to \$75 for professional locksmith services
- **Deductible Waiver/Multiple Autos** if you have multiple covered autos damaged in a single covered incident, only a single (highest) deductible will be applied

Best of all, these changes will automatically take effect on your upcoming policy renewal! You don't have to do a thing. See the Declaration Page of your Grange Mutual Auto policy renewal for details. And, as always, contact me if you have any questions.