

**Find the Hidden Hat & Win!**

There's a hat hidden somewhere. The first reader to find it and email what it says to [info@sav-on.com](mailto:info@sav-on.com) wins 4 movie tickets!

# SAV-ON SCOOP



CONSUMER AWARENESS NEWSLETTER

[www.sav-on.com](http://www.sav-on.com)

December 2011

## Winter getaways!

**t**he long, wet winter has now descended on the Seattle area, bringing out the raincoats and umbrellas.

The short days and chilly weather keeps many people inside for the next few months, waiting for the sun and warmer weather to return. 'Cabin fever' begins to set in after awhile.

But, it doesn't have to be that way! Many wintertime activities abound around Western Washington and in the nearby Cascade Mountains. While it rains frequently and is gray and cloudy often in the Seattle area, the mountains get blanketed with snow, then see more sunshine. This combination can make for lots of outdoor fun and recreation.

So, pull on your boots and mittens, pile the family in the car and head out for some outdoor fun that will make the winter fly by! We've put together a short list of some fun activities that you can enjoy only a short drive away from here.



The Bavarian-themed town of Leavenworth in Eastern Washington is awash in lights during the holiday season.

it free to the public. This year it runs from Nov. 25 through Dec. 31, and celebrates the 50th anniversary of the Seattle World's Fair. There's an ice rink, ice sculpting and performances by more than 100 student groups. Take a ride on the Monorail and discover a miniature winter train and village, with trees full of sparkling lights. The New Year's Eve celebration will feature live music and fireworks, too.

For more information on events and times, visit [www.seattlecenter.com/winterfest/](http://www.seattlecenter.com/winterfest/).

### Leavenworth Festivals

#### Christmas Lighting Festival

This small Bavarian-themed town not far from Wenatchee has a nationally-acclaimed Christmas Lighting Festival and turn-of-the-century Bavarian Christmas, holiday person-

*See Getaways, page 2*



### Hey, Kids! Santa Arrives at SAV-ON Saturday, Dec. 17th

**S**anta will once again be paying a visit to the SAV-ON Insurance Des Moines office this year. The jolly old elf arrives on Saturday, December 17, from 11 a.m. to 2 p.m.

Santa Claus will only be here for one day, so be sure to make plans to see him at the SAV-ON Des Moines office, located at 12815 Pacific Highway S.

Santa will visit with kids, find out what you want for Christmas and hand out candy canes for everyone. There will even be mini-flashlights for parents.

There is no charge for visiting Santa, so bring your friends! While you're here, get your picture taken with him, too!



### Seattle Center Winterfest

The Seattle Center annually puts on a five-week festival of outdoor fun, much of

#### INSIDE THIS NEWSLETTER

##### Our Newest Agent

Fran Rios is on the job, helping Tacoma clients in either English or Spanish. **2**



##### Couple Win Grand Prize: 32" TV

Albert & Estela Fazzone were the Grand Prize winners in our Referral Contest drawing. **2**

##### Appliance Protection for Pennies

Unique coverage for your electronic equipment and major appliances for less! **4**

**SAVINGS TIP**  
Have more than one policy with SAV-ON and we can save you lots of money with our **Multi-Policy Discounts!**

## The SAV-ON Difference

**Our Top 10 'Smart Driver' Grads Saved an Average of \$221\***

In November, a total of 25 graduates of our 'Smart Driver' program saved an average of **30% Off Their Auto Insurance!**

**Our 'Smart Drivers' SAVED 30% on Their Auto Insurance!**

### TOP 10 Savers in November:

Smart Driver	City	Savings
■ Oleg P.	Bellevue	\$678
■ Justo M.	Lynnwood	\$462
■ Dorsel T.	Edmonds	\$457
■ Dennis P.	Bonney Lake	\$417
■ Lidiya D.	Bellevue	\$330
■ Raymundo E.	Tacoma	\$313
■ Victorino D.	Des Moines	\$294
■ Celso P.	SeaTac	\$257
■ George K.	SeaTac	\$245
■ Abel M.	Maple Valley	\$234

\*Cumulative average savings over 6 months



**Albert & Estela Fazzone were the lucky winners of a 32" LCD Color TV!**

For Every Referral We Donate \$1 to Northwest Harvest We've Raised \$2,774 So Far!

### YOU COULD WIN, TOO!

SAV-ON's referral program awards monthly winners 2 free lottery tickets, a dinner certificate and a chance at our year-end drawing for a LCD color TV. Just referral a friend or family member and win!

#### Monthly Referral Winners:

October's Lucky Winner:  
**Brenda Davis**  
November's Lucky Winner:  
**Juan Ramirez Recinos**

**The 2011 Grand Prize TV Winners: Albert & Estela Fazzone**



Independent agents and brokers offer products from many different insurance companies. That means more opportunities to find the best coverage and service at the right price.

Progressive Insurance offers preferred auto, home and umbrella insurance. You can also save 10% with our multi-policy discount.

SAV-ON Insurance is an independent insurance agent which is proud to represent Progressive Insurance.

### We're on Facebook!

Visit our Facebook page. Go to [www.sav-on.com](http://www.sav-on.com) and click on the Facebook logo!



## Fran Rios: Combining Patience with Customer Service to Better Understand Her Clients' Needs

We profile a SAV-ON employee each issue, so you can get to know the wonderful people who make our offices an inviting place to be! They pride themselves on customer service and getting customers the most for their insurance dollar. Each one has a unique story to tell.

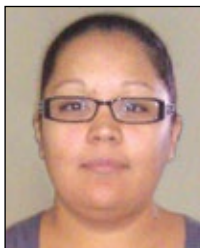
It wasn't too long ago that Fran Rios was cashiering and taking surveys, jobs that weren't especially noteworthy. Then, as fate would have it, her cousin happened to see a 'help wanted' sign in the window of the Kent SAV-ON Insurance Agency office and mentioned it to Fran.

That was in June of 2010, and Fran decided to apply. She was interviewed, but since the job was for an agent and she did not qualify, someone else was hired.

However, as luck would have it, there was an opening for a customer service representative, and she was hired for that position.

After initially training at the Des Moines headquarters, Fran was moved to different SAV-ON offices to help out. Since she is fluent in Spanish, she is very helpful with

Spanish-speaking customers. Currently, she is working in the Tacoma office, where there is a large Hispanic clientele. Since she is the only Spanish-speaking agent in Tacoma, she is kept plenty busy!



Fran Rios

"I really enjoy helping my customers understand insurance and getting them lower rates," Fran says. "I help my Spanish-speaking customers with billing issues, translating the language into something they can better understand. Sometimes I even work with

the insurance company directly, since some customers are worried that the company won't understand them due to the language barrier."

Fran is a very patient person, which is a good trait to have when dealing with customers and their insurance needs.

"I pride myself on my patience," she says. "I take the time to connect well with customers, because my goal is to understand their needs and help them find the best insurance at the lowest rate."

One of her favorite stories involves a new customer who was trying to find the SAV-ON office, but went to a competitor's office by mistake. After receiving a quote and leaving, she discovered the SAV-ON office she had been looking for and stopped in. Fran worked with her, providing her the exact same coverage she had received at the other insurance company, but at a substantial savings. The woman was so thankful, not only for the money she saved, but also for the excellent customer service she received.

"She made a point of thanking me for explaining the coverages, and what each one was for," Fran remembers. "She said

the agent at the other place hadn't taken the time to explain things well. She was happy because I had given her an explanation in easy-to-understand terms."

When Fran isn't assisting customers at SAV-ON, she loves to cook and bake, making up her own special recipes from things she sees on the Food channel. She also loves to spend time with her two boys, ages 8 and 2, and her fiancé. Family is very important to her, and she likes to invite her sister, mother and cousins over to her home and feed them big dinners that she cooks up.

When she travels, it's usually to visit family. She and her two sons recently visited her mother-in-law in a small town near Mexico City. It was the first time her mother-in-law had seen her younger grandson, and it was a memorable vacation. She also likes to take trips to the Yakima Valley in Eastern Wash-

ington to visit her father and some of her uncles when she can get away for a couple days.

Her latest achievement was becoming a registered insurance agent. This past September she passed her Property and Casualty license exams, and is now qualified to write insurance policies for her customers. She is excited about her new position, and looks forward to helping even more customers get the best rates on their insurance.

"I enjoy what I'm doing," she exclaims. "My co-workers are very supportive, SAV-ON has treated me well, and I like coming to work. I get a lot of satisfaction helping my clients get better rates, and seeing how happy they are when I save them money."

Sounds like an ideal situation, not only for Fran and SAV-ON, but for her customers, too.

## Getaways: From Sightseeing to Winter Sports, There is Plenty to See and Do Around the Great Northwest

Continued from page 1

alities and a ceremonial lighting of the town, from Dec. 1st through Dec. 18th.

The entire town is decked out in beautiful lights, and there is food, music and fun for the entire family, with a full schedule of events throughout the day.

### Outdoor Living Nativity Presentation

From Dec. 22 through Dec. 24, Leavenworth's Nazarene Church will be offering their Outdoor Living Nativity Presentation at 7 p.m., 7:30 p.m., 8 p.m. and 8:30 p.m. For more information go to [lcn.org](http://lcn.org). The presentation is free. For information: 509-548-5292.

### Bavarian Ice Fest

Following on the heels of Christmas is the Bavarian Ice Fest. On the weekend of Jan. 14-15, 2012, Leavenworth continues the celebration of winter with this annual playtime full of activities and events for all ages, and hosted by the Leavenworth Chamber. Enjoy more of the wonderland dressed in lights, with winter fun, games and fireworks.

The weekend's events include snow sculpture, tug o' war, an ice cube scramble for kids six and under, the great Frisbee sweep, and

Leavenworth's famous "Smooching Contest", a unique race peculiar to the Great Bavarian Ice Fest. Teams of four – their toes strapped to 8' long boards – try to maneuver and glide down the street tandem-style.

On Sunday, the Leavenworth Winter Sports Club presents the Snow Fun Fest. Come play in the snow at the Leavenworth Ski Hill, where you can enjoy all types of activities. Enjoy snowshoes, a snowshoe trail, a snowshoe relay race and more. The Winter Sports Club at Ski Hill in Leavenworth also offers skiing and snowboarding, nordic skiing and tubing.

### Winter Recreation

There are six major ski areas within a three-hour drive of Seattle, with an abundance of terrain and ski conditions. Most have hotels and other overnight accommodations available for you to make a weekend out of it.



Mount Baker, Stevens Pass, Mission Ridge, The Summit at Snoqualmie, Crystal Mountain and White Pass are popular with skiers and snow boarders alike, and each resort also has trails for cross country skiers and backpackers.

Most of the areas operate from mid-November until April, but Crystal Mountain has

recently received permission to continue skiing as late as mid-June, weather permitting.

### Sledding and Tubing

The state of Washington maintains Sno Parks, areas that are reserved for people who want to do things like sled, snow-shoe, tube, and dog sled. You should not ski, snowboard, or use motorized vehicles in these areas, as they are not intended for that. Parking permits are required, paid in advance (cost: \$11 for a one-day pass), but other than that, it is free to use.

### Hyak Sno Park in Lake Easton State Park

This is the most popular of the local sno parks. It has tracks, a skate lane, heated restrooms, a tubing hill, and a designated snow play area. It is groomed regularly. You need to arrive early to get a parking space, because once it's full, you need to head to the next sno park. They area is not huge, but it does a few smaller sledding hills and a little area perfect for smaller kids. NOTE: Call ahead using the number below to make sure they have enough snow for opening: (509) 656-2230.

### Snoqualmie Summit Tubing Center

The Summit Tubing Center is located across from Summit Central at Snoqualmie Summit on I-90. Tubing is a fun-filled way to enjoy the winter as a family or as a group. There is a tow takes tubers, and their tubes, back to the top



The Cascade Mountains provide lots of winter recreation, including hiking, skiing and

after each run. Sold in two-hour sessions beginning at 9 a.m., prices range from \$19 for 13 and older, \$17 for youths 6-12, and \$5 for kids 5 and under. The Tubing Area is only open on Fridays, Saturdays and Sundays in the winter. For information, call the Tubing Hotline at (425) 434-6791.

### Take a Hike

Hiking trails abound in the Cascades within a couple hours drive. Some are fairly easy hikes that the entire family can enjoy, others should only be undertaken by experienced hikers with the proper gear.

The Washington Trails Association maintains a fairly comprehensive website for hikers at [www.wta.org/go-hiking/hikes](http://www.wta.org/go-hiking/hikes).

For list of trails and difficulty level, visit [www.cooltrails.com/list-Northern-Washington.htm](http://www.cooltrails.com/list-Northern-Washington.htm).

### Scenic Ferry Rides

Ferries criss cross Puget Sound many times each day, leaving from ferry docks from Anacortes on the north to Tacoma's Point Defiance on the south.

It's a fast way to get to and from the Olympic Peninsula, and passes by many scenic viewpoints along the way. On the other side there are plenty of quaint little shops and restaurants to visit within walking distance of the docks. Fares vary according to the length of the trip, and whether you walk on or drive on.

For more information on Washington ferries and their schedule, visit [www.wsdot.wa.gov/ferries/](http://www.wsdot.wa.gov/ferries/).

### Another SAV-ON Winner!

#### Reader Finds 'Sam's Hat'

**Karla Romero Cruz** was the first reader to find SAV-ON Sam's hat (hidden somewhere in the last newsletter) and contact us with the correct word that appeared on the hat. Karla received four movie tickets for her quick response!

There's another hat hidden somewhere in this newsletter. Be the first person to find it, e-mail us the answer and win **4 Movie Tickets!**

# Equipment Breakdown Coverage Protects Your Home Appliances for Just Pennies a Day!



Safeco Insurance is offering a unique insurance coverage for your essential home systems and personal property. It provides protection in the event of an unexpected mechanical or electrical breakdown not caused by normal wear and tear or corrosion.

It may also replace the costly coverage

that big box stores charge when you purchase a large appliance. These coverages can not only be expensive, but confusing and burdensome to manage. Safeco now gives you an alternative for protecting your belongings and budget.

Not only does this coverage offer a competitive price and great protection, it also will replace a covered appliance with an Energy Star® rated

product of like kind and quality.

Contact your SAV-ON agent at 888-867-2866 today and add equipment breakdown coverage.

Peace of mind for only about \$2 a month!



## What's Covered:

- Washers and dryers
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- Electrical service panels
- Home security systems
- Water heaters
- Well water pumps
- Sump pumps
- Surround sound systems
- Swimming pool equipment
- Televisions/Plasma/LCD

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Becki, one of our **Client Care Center** agents, displays the 'thank you' card she received from one of her satisfied customers. It even came with a Starbucks card! Now that's taking good care of your customers!