



INSURANCE HIGHLIGHTS

APRIL 2024



Our Monthly Newsletter For Family, Friends and Clients



Joshua Medure
Agency Partner



David Varrati
Agency Partner

Small Business Week

This is a great time to revisit your business goals you made at the beginning of the year. Use this time to take a look at what's working and what you can tweak with the help of these five tips.

1. Focus on your goals. It's ok to re-evaluate your business goals and objectives—it's even necessary sometimes. You can break your goals into smaller ones to make them more focused and easier to obtain.

2. Make an investment...in people. Whether it's training sessions, onboarding new employees or having a greater knowledge about the business and better understanding of expectations is going to save you time and money.

3. Get ahead of your taxes. It's never too soon to prioritize and manage your taxes.

- Go digital. If you're still keeping your paper receipts in a shoebox, know that the IRS accepts digital copies of receipts, which can save you time.

- Schedule time each week. It only takes about thirty minutes each week to reconcile your books, log your digital receipts and prep for your quarterly payments. This will make tax time a breeze.

- Mark your calendar with important tax deadlines. Sign up for email reminders directly from the IRS to help make this year the year you file on time.

- W-2s and 1099 prep. If you have employees, they need a W-2 from you; independent contractors get a 1099.

They'll need to be sent to recipients and submitted to the IRS by January 31.

- Collect all necessary tax forms for the type of business entity you have established.

Pro Tip: save them all in one place on your laptop for easy access

4. Re-evaluate your risks. When you have a business policy through ERIE, you have access to a variety of resources, including assistance from an ERIE risk control consultant, who can help you identify and mitigate potential risks.

5. Plan some self-care. While this business is your pride and joy, it's important to take time for yourself away from the hustle and bustle to help improve your overall productivity and reduce stress.

Whether you're growing your home business or expanding to a second location, it's important to make sure you have the right coverage to fit the needs of your business. Give us a call.

What's inside:

- Guess the Celebrity...p2
- Call Us First...p2
- Referral Program...p3
- Pet of the Month...p4
- Meet Your Team... p4



13823 Grant St. New Springfield, OH 44443 Toll Free: (877) 707-9055
108 East Grandview Avenue, Zelenople, PA 16063 Phone: 724-453-1122





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 month's winner was:

Madison Reger

it was...Miley Cyrus

No purchase necessary. Contest open to everyone.



KEEP RACOONS AND OTHER PESTS OUT OF YOUR GARBAGE.

Combine two tablespoons of dish soap and two tablespoons of cayenne pepper in one quart of warm water. Put the mixture in a spray bottle and spray your garbage cans liberally, repeating as needed. Most scavenging animals find the pepper distasteful.

Farmers' Almanac. FarmersAlmanac.com.

BEWARE OF THESE TAX SCAMS



Major tax scams to watch out for during the tax-filing season.

Phony help-desk calls or e-mails that seem to come from legitimate firms such as TurboTax but are oddly written and ask users to click links-never reply or click unless you are sure that a notice is legitimate. Fraudulent e-mails asking for W-2 forms are going to some corporations. Identity thieves file quickly and create returns that generate refunds so that legitimate returns from victims are rejected! Use IRS Form 14039 if you find that a fraudulent return has been filed.

Roundup of experts on tax fraud, reported in USA Today.

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



Wet weather & work surfaces

Surfaces that are wet for any reason – weather-related or not – are a workplace hazard. Slipping on a wet surface can result in bruises, strains and sprains, lacerations, fractures, head trauma and even fatality. And those incidents can stack up to lost wages, painful recovery times and lawsuits!

Fortunately, there are several steps employees can take to keep themselves safe.

Ways of Lowering Risk

Share the following general guidelines with employees to get them off to a good start:

- Clean up spills immediately.
- Use caution signs to clearly identify when a surface is wet or likely to become wet and remove the signs as soon as the surface is dry.
- Barricade affected areas where possible.
- Check for equipment that may not be grounded and wires that are not insulated near wet areas. Never use electrical equipment while standing on a wet surface.
- Place floor mats and umbrella stands at all entrances to reduce tracking in water from outside.
- Be sure to wear shoes with slip-resistant soles.
- Report any spills or wet areas to your supervisor.

Avoiding a Slip

If employees are forced to walk through a wet surface, share with them these tips to avoid slipping and falling:

- Slow down! Rushing is not worth a serious injury and lost wages.
- Take small steps to keep your balance centred.
- Walk with your feet pointed slightly outward to form a stable base.
- Make wide turns at corners.
- Use handrails if present.
- Be prepared for slippery patches.
- Keep your hands out for balance.



3

chances to WIN

WITH OUR NEW 2024 REFERRAL PROGRAM



\$10

AMAZON 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

Email your referrals to: David@mvpins.com
or Call: 877-707-9055

LAST MONTH'S WINNER:

DONNA BEITLER

THANK YOU

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

Kiley Pappas
Mark Calvaruso
Donna Beitler
Lou Hancherick

Kim Yon
Summer Pearce
Yvonne Malloy
Benjamin McGowan

Also for all your Wonderful Reviews

"Marcie W was outstanding in all ways. Follow up the best. Answering all my questions 5 stars for sure" - Paul A

"Everyone is very pleasant to deal with" - Victoria L.

"Michelle was very helpful and explained the things I didn't understand" - Sandra B

"Dealing with a knowledgeable person makes all the difference. It would have taken me several hours to do the same thing on line" - Bruce H.

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

Erie offers a multi-policy discount of up to 5% for anyone that purchases at least 100k in term insurance.



Erie Insurance®

MEET YOUR TEAM



Brandy Young

Brandy@mvpins.com
877-707-9055

Favorite food: I really enjoy seafood, specifically shrimp, lobster, crab, salmon, and cod, to name a few. We always have seafood in the house and we make it on a weekly basis.

Favorite movies: I like action adventure movies like Avatar, Star Wars, The Sorcerer's Apprentice, Pirates of the Caribbean, Jungle Cruise, just to name a few. I also enjoy a good comedy as well, and love a good classic like the Money Pit.

Dream vacation: I love to go anywhere in the Caribbean. One of my favorites is Aruba with the crystal clear blue water and white sandy beaches. Snorkeling off the reefs and riding horses full speed across the beach just makes me appreciate the beauty of the world we live in. I am really looking forward to seeing and experiencing new places with my family and putting my feet in the sand.

Favorite pastime: Spending time with family and friends is really my source of enjoyment. We go camping every weekend in the summer. I also love spending time with my pets. We have four cats and a dog whom we love dearly. We have also put a greenhouse on our property recently, so I will be doing a lot of gardening this year. Really looking forward to eating some home grown vegetables!

How I got into insurance:

I answered an ad for a local insurance company looking for a receptionist because I enjoy working with and helping people. I started working in this office in September of 2015. (It is truly amazing how quickly time flies by). I am blessed to work with such an amazing group of people, helping them do what they do best. I feel like every person here really gives their best for the benefit of our customers and I am happy to feel like part of the team. More often than not, I will be the first voice you hear on the phone when you call in, and I am excited to talk with you!



PET OF THE MONTH: Grover Cleveland & Tawny

sent in by

SCOTT & JESSICA GENTILE

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.



PET FIRST AID

Basic Medical Supplies

- Roll of gauze (can be used to make a muzzle if needed)
- Sterile gauze pads
- Bandage rolls, such as Vet rap
- First aid tape
- Lubricant
- Cotton balls and swabs
- Styptic powder or pencil
- A Toy - a product that discourages dogs from licking where the product is applied
- Nutritional supplements.

Additional First Aid Tips

- Don't give your pet human medication unless advised to do so by your veterinarian.
- Don't give your dog medication that's meant for cats, or vice versa.
- Always take precautions when handling an injured pet. Even the most gentle pet may bite if it is hurt or scared.
- Know how to use the items in your first aid kit. Pet first aid courses can provide instruction. When possible, consult your vet first, particularly before administering medication.
- Periodically check the expiration dates on medications and replace them as necessary.



HONEY CORNFLAKES RECIPE

Ingredients

- 70g of unsalted butter • 25g of caster sugar • 40g of honey
- 200g of cornflakes • lightly-crushed • 4 tbsp of almond flakes
- 1 tbsp of white sesame seeds

Directions

1. Preheat the oven to 160°C.
2. Fill your baking tray with mini cups.
3. In a saucepan, melt butter, sugar, and honey until the mixture bubbles. Once it bubbles, remove the pan from heat.
4. Add the cornflakes, almond flakes, sesame seeds, and sprinkles into the honey mixture and stir together.
5. Next, fill the mini cups with the cornflakes. Bake in the oven for 10 minutes.
6. Allow for the cornflakes to cool completely before serving.

SHARE YOUR RECIPE WITH US TO WIN A GIFT CARD!

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



100 Erie Insurance Place
Erie, PA. 16530-0001



13823 Grant St.
New Springfield,
OH 44443

108 East Grandview
Avenue, Zelenople,
PA 16063



Cherrie Peffer
is **SAVING MONEY!**

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