

GOOD NEWS!

For the Friends and Clients of the Williams Agency



Dan Williams

Wow, after 6 months of winter and right into the monsoon season...it's no wonder people were a little grumpier than usual this spring! At \$4 a gallon I'm sure many folks won't be any happier with the cost of filling their tank this summer. Many probably wouldn't even think of taking an expensive vacation. So... with some help from my friends at the Bradford chamber of commerce I've gathered a few suggestions of local attractions you might make into short "day trips" this summer. I've scattered them throughout the newsletter, I hope you might find one or two of the suggestions useful, fun and very easy on your pocketbook.

If Samantha has her way...by the time you're reading this letter she and I will be somewhere between Eldred and Pittsburgh on the Allegheny river for our 3 day canoe trip... hopefully, we're still dry at this point. If we make it, maybe I'll share some of our cool "survivor man" details in the next newsletter. After that, Sierra has me scheduled for a one day river trip with her...I haven't decided if she's not quite as brave as her older sister or if she's actually the wiser of the two. Time will tell.

Enjoy your summer,
Dan

Paul Bunyan, an American Super Legend

Every June 28, dozens of towns in several states celebrate this mythical giant lumberjack and his exploits on Paul Bunyan Day. For the past century, school children and adults have laughed over the tall tales of this great outdoorsman and his Blue Ox, Babe.

The legends concerning Bunyan's feats are part tall tales and part advertising. An Oscada, Mich., reporter, James MacGillivray, produced the first stories in 1906 from tales he heard in lumber camps. The next year, new tall tales were added by an advertising copywriter for the Red River Lumber Company. The copywriter even named Bunyan's blue ox, Babe.

The Paul Bunyan character embodied frontier vigor, strength, hard work and the determination to overcome all obstacles. Among his many super deeds:

- * He scooped out the Great Lakes to provide water holes for Babe.
- * He created the Grand Canyon by

dragging his axe behind him.

- * His footprints created Minnesota's 10,000 lakes.
- * He cleared North and South Dakota of all their trees for farming.

The tall tales include: It took five giant storks to deliver baby Paul to his parents. His first bed was a lumber

wagon pulled by a team of horses. It took a herd of cows to keep his milk bottle filled, and he could eat 40 bowls of porridge just to whet his appetite. When Paul was one-year old, his clothing needed wagon wheels for buttons.

Paul Bunyan Land, an amusement park in Brainerd, Minn., features a talking statue of Paul with a statue of Babe. Trees of Mystery, in Klamath, Calif., features a 49-foot statue of Bunyan, a 35-foot statue of Babe, and other carvings and characters from stories. Bunyan is also depicted on the world's largest wood carving at the entrance to Sequoia National Park.

Other statues of Bunyan and Babe exist in Old Forge, N.Y.; Akeley and Bemidji, Minn.; Tucson, Ariz.; Westwood and Del Norte Country, Calif.; Bangor and Rumford, Maine; St. Ignace, and Ossineke and Manistique Townships, Mich.; Portland, Ore.; St. Maries, Idaho; Shelton, Wash.; Eau Claire, Wisconsin Dells, Lake Nebagamon and Minocqua, Wisc.; Aline,





The Biggest Pine Trees in Pennsylvania- Right here in Mckean county

Here's a website with details on some local pine trees that are estimated at over 350 years old and over 100 feet tall. Pack a picnic lunch and get a little exercise when you go out to see these. <http://www.angelfire.com/pa2/STONEMANGUITARS/Biggestpine.html>

Maybe one of you geochachers(sp) can put something out there for us to find

Moneywise

Debit Card Not for Everything

People like their debit cards, because they are convenient and interest free. But sometimes a credit card is better for purchases like these:

- * Online. Some debit cards aren't covered by the law that gives you the right to dispute purchases. Credit cards are better.
- * Big Ticket items such as a television set or dishwasher.
- * Restaurants. The card is out of sight, a problem in itself, but there have been reports of adding or adjusting tips without advising the card holder.
- * Hotel reservations. Because the hotel has no way of knowing how much your final bill will be, they place a generous hold on your bank account.
- * Automatic payments. Unless the charge is the same each month, such as for life insurance, money can be pulled out of your account before you can address any mistakes. If the

News From Home

Cleaning faucet aerators

Aerators keep the water flow of faucets from splashing about when you turn the faucet on. They contain a metal screen circle that does the job. Ideally, the water then has a lovely circular flow of combined air and water. Sometimes, the water stream is shaky or crooked. It happens when the metal screen has become partially clogged. You can remove the screw-on device that holds the screen and use a toothpick to unclog holes. Or put the screen in vinegar to soak over night. If that doesn't work, a new screw-on device costs only about \$5. The aerator is an environmentally friendly device. It limits water flow by mixing it with air.

The "Un-decorating" Trend

If your home demonstrates your minimalist tendencies, this trend won't interest you. If you think displaying collections and many art objects just takes too much time to dust, it may not interest you either. The trend in interior design today is called "Un-decorating." It emphasizes a lived-in feeling of comfort including objects of personal style and unfussy imperfection. In her book, *Un-decorate: The No-Rules Approach to Interior Design*, Christian Lemieux recommends do-it-yourself style. Lemieux is the founder of DwellStudio. She says perfection is overrated and emphasizes cleverness over money, taste over expense, and personality over hired expertise.

Go Green at the Supermarket

Most shoppers have accumulated two or more tote bags designed for grocery shopping. But they leave them at home. Make it more likely you will use them. Put a couple of totes in the back seat or trunk of your car. Buy brightly colored, washable bags so you will notice them, usually available at stores and flea markets for about \$1. Or, stop down to Williams Agency and get several free ones. Help to protect the environment by avoiding bag waste.

Who's Giving Great Service Lately ? Here's a few that I've dealt with-

Tony High @ High's Computers , Burgers & Barbeque Restaurant, Atlantic Broadband(saved me \$1000 on my phone bill) , Quinn Aubrey's Ice Cream

You Like to Read ? - Just finished "Heaven is for Real" and it was amazing.

So amazing that I bought extra copies, email me dan@williams-agency.net or call and I'll send you over one of my extras to read, enjoy and pass it on to a friend.

unexpected withdrawal is for hundreds of dollars, it could cause problems.

Save Energy Drying Clothes

When you wash a heavy load of towels or sweatshirts, run them through a second spin cycle in a top loading washing machine. For front loaders, put them through a second drain-and-spin cycle. You'll get more water out of heavy loads, which means they will take less

time to dry.

Experts for Good Housekeeping recommend adding a second load to the dryer as soon as the first one is finished. It will take less energy to warm it up.

Add a clean dry towel to a wet load to absorb dampness and the load will dry faster.

Also, don't forget to clean that dryer vent. It's one of the leading causes of home fires, and the most neglected appliance in the house. At least by me !



Making Fathers' Day a Memorable Occasion

Your dad's closet is overflowing with ties. He is ahead two wallets and has enough shaving lotion and men's colognes to last him the rest of his life. So, what's to do for this Father's Day?

That special day can be made a memorable one with a little creative thought. What makes your dad his happiest?

Take him to his favorite restaurant and slip a gift card for that special place or another purpose, into his Father's Day card.

Be a slave for a day. Mow the lawn. Wash his car. Cook him a lavish meal and wait on him hand and foot.

Most men have a hobby or multiple hobbies. If he likes to garden, get your hands dirty and help him weed the produce patch.

If he likes photography, plan a special scenic day trip with you driving, so he can be photographically creative.

Does he enjoy finer tastes in life? Some specialty liquor stores have sample size bottles of single malt scotches or glass-size bottles of wines. Accompany these gifts with food items that act as pallet cleansers for the tastings.

Brew him a pot of his favorite coffee, make him breakfast, and prepare a basket full of sample coffees for him to try later. Baskets are always good choice. You can put one together from various items, like books for reading, CDs, DVDs, or foods he likes but doesn't usually buy for himself. Whatever the gift, it's the thought that counts.

Who Gets the Armrest?

If you are in the middle seat in the aircraft with a stranger sitting on either side, do you get the left armrest, the right, both or neither one?

Ethics and etiquette, says one veteran flight attendant, call for the person in the aisle seat to lean toward the aisle and the person in the window seat to lean toward the window. She says passengers in the middle seat are already suffering. They should get both armrests.

When should you recline? Most passengers choose not to recline in consideration of their fellow passengers.

If someone reclines in front of you and you can't work, it's OK to ask them to adjust their seats

"RPE"Rate Protection Endorsement

After a couple of delays, it looks like Erie Insurance will be rolling out their latest, greatest auto insurance idea on July 5th. I'm not holding my breath but I was pretty excited back in March when they said April... but let's get to some of the details first.

I should start by saying that this new endorsement won't be for everyone. After 25 years in this business I'm convinced that the folks who like this idea will absolutely love this plan. One of the first questions a new client has is "will my rates jump up next year?" A very fair question...considering the track record of the insurance business.

With the RPE endorsement added to your policy you will be effectively "locking in" your current rate and protecting yourself against any future rate increases from the company. Of course there's "fine print" but it's pretty straightforward as well. Here's several changes that will "unlock" the rate

1. Change a car
2. Move to a new location
3. Add a driver



I can certainly understand these limitations. As the parent of a soon to be young driver, I'd love to lock in the rates right now but I realize that's just not possible. For those who simply want to eliminate the surprise of opening their new policy to see an-

other rate adjustment, this is a great option. By the way...in my 25 years..I think I've seen 2 rate adjustments that were "down" the other 45 or so were all "up" Yikes !

We'll be planning on offering this new option to all of you who currently have Erie auto insurance and hope you'll feel free to call us in the meantime if you'd like more details.

Low Cost/No Cost Day-trips Locally

WWII Museum—Eldred, Pa \$5 for adults and 18 and under are free

Zippo/Case Museum— Bradford, Pa Free admission— 15,000 sq feet

Penn Brad Oil Museum— Custer City \$5 adults kids under 12 free



509 E Main St
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Spotlight on Business - **TASTA PIZZA**



When Randy and Marla Moyer bought Tasta Pizza back in 1986 it was after Randy had already worked there for 9 years. So...Randy knew all about the long hours involved with running the business. Knowing how important it would be to continue providing customers with his homemade recipes and only the highest quality ingredients for his pizza, subs, wings and other foods has kept Randy busy ever since. Nobody said it would be easy...as soon as Randy & Marla's children Stacy and Justin were old enough, they went to work helping at the business. That continued until they had finished college...a true family run operation!

When I spoke with Randy about his success he gave a lot of credit to paying attention to details that many competitors failed to do. The dough is handmade and rolled daily...while competitors are using frozen, prepared dough. Oh you'll taste the difference. Same with the subs, his fresh rolls and top quality cuts of meats are a difference that I can taste immediately...Oh, did I mention that Tasta is right across the street and we eat our lunch their almost every day? Well then I can tell you



first hand that the selection is great, the prices are very reasonable and the service is awesome. When you stop and meet the employees at Tasta, you'll see another reason why I keep coming back every day.

Another thing Randy mentioned that he offers at Tasta Pizza is delivery to your party, wedding, graduation, etc. and it sounded like he's doing some pretty big projects so don't be afraid to call and see if he can take care of your next event.

The hours at Tasta Pizza are a huge convenience for those late night events...or just a late night urge for some good food! Hours are 11am -12:30am every day but Sunday which is 11am -11pm. And the important thing to remember is the "Delivery" So...if you're not thinking what I'm thinking...these guys will save you standing over a hot stove this summer...delivered right to your door! Eat it on paper plates and you can save on cleaning up any mess. Call down any time at 368-7271 and Randy's gang will get you taken care of right away. Almost forgot...They've also got coolers full of ice cold beer of every brand and ice cold beer on tap if you stop in.