



# We Have 552 Google Reviews with 4.9 Stars! What Are Our Customers Saying?



We have nine licensed agents ready to assist you, and we are committed to providing you excellent service.



We are your insurance guides. When it comes to insurance, we will stretch ourselves to help you every way we can.



We know price matters. Working with 15+ insurance companies, we can almost always find you a great price on your insurance. But we bring more than a good price. We are insurance geeks who guide, advocate and problem solve!



We know that insurance needs can be immediate. Crises can be happening in real time. Quick answers can be crucial. We understand this and work quickly.



Streamline, streamline, streamline! We have been honing our skills for 40 years, and we know insurance ... and how to take care of you quickly.



*"We read every review. We enjoy knowing what you like so much about working with us, so we can continue to do more of ... just that!"*

--Christy Kager, Owner



Absolutely. You will always be treated with dignity and respect.



We sure hope so! Our slogan is ...  
*We make insurance easy.*

# WOULD YOU TAKE A GHOSTLY DEAL?



**You're searching for a home and you come across one thought to be ... haunted? Would you buy it? What if it were at a wicked discount?**

According to a 2024 survey, generally 54% of Americans would consider buying a haunted house with a "spooky or notorious past," but 46% wouldn't TOUCH IT UNDER ANY CIRCUMSTANCES.

**But a discount seems to tip the scales!**

According to a YouGov study, about 70% of potential homeowners would adopt a ghostly roommate for a big discount. That number rises to 82% if the house is going for below market value!

In a hot 2025 housing market, a haunted house may well provide rare affordability, especially for first-time buyers willing to overlook the eerie. But how easily can you find a haunted house? Not easily. No one actually keeps track.

# Welcome!

Stephanie Peterson,  
Sales Assistant



## Insurance Tip...

It's almost Halloween. Now is the time to think about how you can avoid vandalism ... and claims. Make sure your home and property are well-lit, secure your valuables and decorations, and consider using motion-sensor lights to deter little ghouls from Halloween tricks. Vandalism is often covered by homeowners' policies, but it is wise to take preventative measures to protect your property and avoid claims.



## DID YOU KNOW?

If your home is damaged by falling waste from an airplane, you're covered! Occasionally "blue ice" -- which is frozen toilet waste -- from an airplane lavatory will fall out of a plane and hit a roof. But now you can rest easy knowing that -- while completely gross -- it's covered.

**FOR EVERY NEW POLICY SOLD,  
PIPER INSURANCE PLANTS ONE NEW TREE.**

**TREES  
PLANTED**  
SINCE 4/2021

**3380**

**WITH PIPER INSURANCE AND ONE TREE PLANTED**



# Housewarming Rituals Around the World

You might remember the famous scene in the movie *It's a Wonderful Life* when George and Mary Bailey welcome the Martini family to their new home: “**Bread, that this house may never know hunger. Salt, that life may always have flavor. And wine, that joy and prosperity may reign.**” That’s a real blessing from Italy, where it is customary to bring bread and salt to a new home.

## Here are other housewarming traditions:

**In Turkey,** new homeowners may receive strong coffee, sweet treats, and an evil eye charm to protect against bad energy.

**In Greece,** new homeowners may receive olive oil, wine or bread, and a priest may sprinkle the home with holy water.

**In China,** new homeowners may receive a framed painting or calligraphy scroll, wishing long life, peace and prosperity.

**In Thailand,** in the Buddhist ceremony of Khuan Ban Mai, monks bless the new home and tie a holy thread on the wrists of the family.

**In Russia and Japan,** there is a sweet ritual of sending the cat over the threshold first, inviting fortune and luck, and drawing out any negativity.

**In India,** it is traditional for loved ones to witness the first fire lit in the kitchen. Guests bring sweets and coconuts, and milk is boiled until it overflows, representing the hope that their lives will be as overflowing with wealth and happiness as the milk is with froth.

# PIPER REFERRAL PROGRAM

## WIN! PIZZA

AND YOUR CHOICE OF

IPAD

\$250  
GIFT CARD

YETI  
COOLER



Win a pizza by sending your friends and family to Piper Insurance where they will find better protection and incredible savings! For every referral you send to Piper Insurance, you get a free pizza!

And you'll get a chance to win an iPad, \$250 Visa gift card or a Yeti cooler! We have quarterly drawings, and every time you send us a referral, you are entered to win.



# WELCOME!

to the new

## CORNING CREDIT UNION

clients

We look forward to serving you and earning your trust by delivering the service and coverage you deserve.



Niki Cervoni, Senior Account Manager

## GOOD EATS! APPLE SLICE CAKE

### INGREDIENTS:

- |                        |                      |
|------------------------|----------------------|
| 1 ¾ cup sugar          | 1 teaspoon cinnamon  |
| 1 cup oil              | 1 teaspoon salt      |
| 3 eggs                 | 1 teaspoon vanilla   |
| 2 cups flour           | 3 cups sliced apples |
| 1 teaspoon baking soda | 1 cup nuts, chopped  |

### DIRECTIONS:

Beat sugar, oil, eggs together and then mix in flour, salt, vanilla and then fold in the apples and nuts. Pour in a greased and floured 9 X 13 pan. Sprinkle with a little more sugar for added sweetness and bake in pre-heated 350°F oven for 45 -55 minutes.

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**We Are Always Happy To Help!**  
Tammy Huggins, Operations Manager

Auto ■ Home ■ Business ■ Motorcycle ■ Boat ■ RV

## Annual Summer Picnic



*We work together, and we play together! Earlier this month the team gathered for the annual Piper Insurance Summer Picnic.*

## REFERRAL WINNER: WON A VISA GIFT CARD!



Congratulations to Melissa Swan of Corning, our most recent Referral Winner! Melissa is pictured here with Agency Assistant, Helene Colegrove. Thanks, Melissa, for your business and your referrals. You, too, can be entered in a drawing for a gift card, Yeti, or iPad when you refer people to Piper Insurance. See page 3 for details.