

Find the Hidden Hat & Win!
 There's a hat hidden in this newsletter. The first reader to find it and text us what it says to **206-592-6007** wins **2 movie tickets!**

SAV-ON SCOOP



Our 2016 Grand Prize Winner

Standing with the winner, from left to right: SAV-ON co-owner Phil Devitte, Nila Vinnichuk, Vladimir Vinnichuk, Grand Prize winner Nelya Vinnichuk, agent Nadia Valencia, and SAV-ON co-owner Rick Devitte.

Another Lucky Referral Rewards Winner!

World's Easiest Contest Makes Winners Out of a Local Family

Nelya Vinnichuk was at work when she got the call. So you can imagine her surprise when it was her SAV-ON agent, Nadia Valencia, calling to tell her she had just won a brand-new high definition TV in SAV-ON's Referral Rewards Grand Prize Drawing!

This wasn't the first time Nelya referred a friend or family member to SAV-ON for a rate quote. She estimates that she has done it five times in the past year, but this is the first time she has won the big prize.

plan to keep referring people to SAV-ON in hopes of winning again!"

Her husband, Vladimir, was in disbelief, too. The TV was a perfect early Christmas present!

SAV-ON's Referral Rewards program is open to everyone over 18 and gives people three chances to win for every referral to SAV-ON. You could have a new HD TV by next Christmas!

But the Referral Rewards program is much more than that. For every referral, SAV-ON donates to Obliteride, a local bicycling charity that raises money to fund research into finding

3 Ways to Win!
 Just refer a friend or family member to SAV-ON for a free quote. When they get their quote, you win. It's that easy!

- 1) You instantly win 2 lottery scratch tickets**
- 2) You're entered in our monthly drawing for a gift certificate at a local restaurant (a \$50 value!)**
- 3) You're also entered in our annual Grand Prize drawing for a 50" HD TV!**

No purchase necessary. You must be 18 years old to participate.

to Obliteride, a local bicycling charity that raises money to fund research into finding

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From Ancient Fertility Festival to Modern Day Moneymaker

Valentine's Day will undoubtedly be filled with cards, flowers, candy and romance again this year, with couples sharing time together over candlelit dinners. But, that's a far cry from how it originally got its start.

The roots of Valentine's Day lie in the ancient Roman festival of Lupercalia, celebrated February 15th for over 300 years. This pagan festival, celebrating Juno, queen of the gods and patroness of marriage, involved putting young girls' names in a jar and having boys pick out names. The boy and the girl whose name he chose would be 'paired up' during the fertility festival.



The Catholic Church, not a fan of these fertility-based festivals, later substituted the names of dead saints in place of the girls to lesson the sexual impact of the festival.

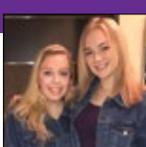
In addition to the name draw, the Lupercalia festival involved animal sacrifice and ritual public whippings of women in the streets by men with riding crops made from the hides of

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The SAV-ON DIFFERENCE

In January, Our 'Smart Driver' Grads Saved an Average of \$643* That's an average savings of **32%!**

TOP 10 Savers in January:

Smart Driver	City	Savings
◆ Rachelle C.	Graham	\$2,071
◆ Ma De Lourdes	Burien	\$1,084
◆ Carmen J.	Redmond	\$687
◆ John P.	Tacoma	\$580
◆ Alexandra C.	North Bend	\$569
◆ Dorothy B.	Lynnwood	\$520
◆ Ismael H.	Federal Way	\$483
◆ Sergio O.	Gig Harbor	\$279
◆ Ilona K.	Federal Way	\$84
◆ Natalya S.	Auburn	\$77

*Cumulative average savings over 6 months

3 Chances to Win Referral Rewards!

Nelya Vinnichuk and her husband, Vladimir (with daughter Nila) were our **2016 Grand Prize Winners** of an HD TV!



It's Simple to Win: Just referral a friend or family member and you receive **2 Lotto tickets**. You're also entered in a monthly drawing for a **gift certificate** and for our annual **Grand Prize** drawing each year!

Monthly Dinner Winners:

November

Jay Lazzar, Sammamish

December:

Kendrick Haynes, Tacoma

October:

Mikael Shaffer, Federal Way



Kendrick



Grand Prize Winner: World's Easiest Contest

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a cure for cancer. This worthy charity has raised over \$5 million dollars for cancer research at Fred Hutchinson Cancer Research Center!

You, too, can be a part of this great cause, and maybe win, too! Just refer a friend or family member and maybe you'll win a TV like Nelya and her family. It's that easy!

Juliette & Ava Devitte: Continuing a Family Tradition

SAV-ON Insurance has always been a family affair, and that tradition continues to this day. Don Devitte founded SAV-ON Insurance in 1964, and eventually his children Rick, Phil and Stephenie took over the business. Their children also have worked at SAV-ON. Rick's daughter, Nichole, and Phil's daughter, Elizabeth, both worked there until recently. Now two more daughters, the youngest granddaughters of founder Don Devitte, are carrying on that tradition by working at the Des Moines headquarters.

Juliette is the daughter of co-owner Phil Devitte, while Ava is the daughter of co-owner Rick Devitte. Both girls are 15 and sophomores in high school. The cousins have known each other all their lives, although Juliette points out that Ava is three months older, so there were a few months where Ava didn't know her. Then she giggles. That's pretty much what the initial reaction was to each question, until the girls came up with answer. While they kidded around a lot, it was clear they get along very well together.

Their job at SAV-ON is scanning old files into computer formats that can be stored electronically, creating an archive that can easily accessed when needed. The old paper files are then shredded, saving office space and making the retrieval of older documents easier.

While Juliette works Monday through Friday after school, Ava currently works just three days a week. Soon she will be playing LaCrosse for her school's team, so she will not be available much during the spring sports season. But for now, when they're together in the back room of SAV-ON Insurance they might not be seen, but they can occasionally be heard.

"Sometimes our dads have to tell at us to stop singing, because it's disturbing them," Ava laughs. "Even though they're not in the same room, they can't concentrate on their work with our singing."

This isn't their first "job" at SAV-ON, either. Both girls used to dress up as Santa's elves when Old Saint Nick would show up for photos with kids at the Des Moines office a few weeks before Christmas.



Ava and Juliette Devitte

Is the family insurance business their future? "I'm not sure," Juliette says. "I guess working here will give me a good idea if I like it."

Both girls agree that if the job market gets tough, it will be nice to have an insurance job to fall back on, but neither one is too enthusiastic about the field at the tender age of 15. After all, they have a whole world of opportunities to pursue out there!

"I am very social, and like musicals and drama," Juliette states. "When I was younger I wanted to be an actress; now I'm thinking of becoming a private investigator or a detective."

Ava, on the other hand, is interested in going to college to become an orthodontist.

In between giggles, the girls agree that working together is fun and brings them closer. They motivate each other, each girl trying to accomplish more than the other during their shifts together. It's also comforting that their fathers are just a room away, and they're working with many people they've known most of their lives.

When it's time to graduate, however, the girls could very well be heading off in different directions. While Juliette is aiming for a law degree at a university in Southern California, Ava is thinking about the University of Washington due to its renowned dental program, but she isn't ruling out a California university, either.

In the meantime, the girls are enjoying each other's company while moving SAV-ON into the digital age, chatting about friends, school, and occasionally breaking into song, much to the chagrin of their fathers.

A Tip of the Hat to Our Latest Referral Rewards Winner!

Scott Williams from Auburn was the first reader to find the word on Sam's hat hidden in our last newsletter. He won two movie tickets to a local theater.

Text the word on the hat to **206-592-6007** or email **info@sav-on.com & win!**

Presidents' Day Fun Facts

While many people enjoy Presidents' Day because it's the third Monday in February and a vacation day from work and school, it didn't start out that way. It was called 'Washington's birthday' in honor of our nation's first President, George Washington (1732-1799).

In fact, people started celebrating Washington's birthday in 1796, while good ol' George was in his final year as President of the United States. But, back then his February 22nd birthday wasn't even an accepted fact, since there were two calendars in use at that time. The Julian-style calendar, popular in England, marked his birthday on Feb. 11th, whereas the Gregorian calendar had it on Feb. 22nd. Very confusing!

Eventually, the Gregorian calendar became the accepted one, and everyone began celebrating Washington's birthday on Feb. 22nd. This tradition remained unchanged for more than 90 years, until Congress decided to make the holiday an official federal holiday in 1879. It was the United States first federal holiday to honor a person.

George Washington, considered the father of our country, continued to be honored alone every Feb. 22nd, and his likeness still appears on the U.S. dollar bill



George Washington

and the quarter-dollar coin.

Cherries are very popular when making desserts for celebrating George Washington's birthday. The reason for the popularity of cherries relates to a story about George Washington. The story goes that as a youngster he cut down a cherry tree. When asked by his father if he'd cut down the tree, George Washington said he could not tell a lie and admitted to cutting it down.

It wasn't until 1968 that things began to change. In that year Congress introduced the *Uniform Monday Holiday Bill* in order to create as many long weekends as possible for U.S. workers. As part of the bill, Washington's birthday was moved to the third Monday in February and, during the debate on the bill, many argued that the name be changed to Presidents' Day to honor Abraham Lincoln, too. That debate failed, and the holiday, at least in the eyes of the law, didn't change



General George Washington crossing the Delaware River while fighting the British during the Revolutionary War.

The Monday holiday bill became law in 1971 and Washington's birthday was moved to the third Monday in February, but there never was an official change to the name Presidents' Day, so the government still considers the holiday Washington's birthday. Many states, however, jumped at the chance to boost sales during the holiday, and Presidents' Day sales became a way for retailers to boost February sales starting as early as Lincoln's birthday (Feb. 12th) and then again at Washington's birthday. While it is a federal holiday, each state is free to call it whatever they want.

Although President's Day is now celebrated for all the U.S. Presidents, there are four former Commanders-in-Chief who were actually born in February: George Washington (the first president), Abraham Lincoln (16th), William Harrison (9th) and Ronald Reagan (40th).

SAV-ON Reaches Out to Help Domestic Violence Victims

As part of SAV-ON's commitment to the communities we serve, we are currently participating in a local organization's program that helps women put their lives back together after suffering from domestic violence.

SAV-ON sales manager and agent Jose Acosta, and co-owner Phil Devitte have teamed up to offer insurance assistance and support to these women, many of whom aren't familiar with insurance and what they need to consider.

During the "Hope and Power" class, Jose offers information and advice on auto, homeowners and renters insurance. He explains the choices available for policy deductibles, and collision and comprehensive coverage. He also presents the various options available for homeowners or renters insurance. He also includes a



Jose talking to a "Hope and Power" class.

question-and-answer session, so participants can get specific questions answered.

Phil then tells his harrowing story of being involved in a serious accident while

not wearing his seat belt, and being paralyzed from it. He recounts that doctors at the time told him that he'd never walk again, but through determination he succeeded in proving them wrong!

His motivational story has a two-fold purpose: To emphasize the importance of safe driving and buckling up, and also about facing daunting setbacks and being determined to get back on your feet. No matter how bleak it seems at the time, here's hope for the future, so stay positive.

Phil's story coupled with Jose's valuable insurance information has been well received, and they have been invited to participate regularly in this program.

They have received lots of positive feedback from the participating women, and are enthusiastic about helping to make a difference in the community.

How to Save on Those High Winter Heating Bills

The colder-than-usual temperatures we've suffered through this winter have made many family's heating bills skyrocket.

While there's no magic remedy for keeping your heat bill at summer levels, there are some things you can do to reduce consumption and lower your bills.

Turn down the thermostat

The fastest – and least expensive – way to reduce your bill is to turn down the heat. While 72 degrees may seem comfortable, by turning your thermostat down to 67-68 degrees, you will save a substantial amount on your monthly bill. If you get chilly, wrap yourself in a blanket or put on a sweater.

Shut off rooms you aren't using

Just heat the portions of your home that you use; you're just wasting money heating unused areas. Close the heat registers in those rooms, and keep the doors closed. Your furnace will only have to heat a smaller area and your bill will go down accordingly.

Check your furnace

A leaking or damaged furnace is a big energy waster. Have your furnace serviced at least once a year to make sure the burn-

ers aren't clogged or corroded, and the heating ducts are not leaking. You'll probably end up spending more in energy costs for a bad furnace than if you paid to get it tuned up!

Seal your windows and doors

Lots of heat escapes through your windows and doors, where even tiny gaps can cause substantial heat loss. The power company doesn't mind if you're heating the outdoors, but it doesn't help the inside of your home at all. Make sure to seal and caulk around all your windows, and add weatherstripping around your doors. The tighter you can seal your home, the less your energy loss.

Check your chimney

Another area of your home that can be problematic is your fireplace/chimney. Heat rises, so a fireplace can be a big heat waster when it isn't being used. Make sure your flue is in good working order and remains tightly shut when you're not using it.

If you use your fireplace regularly, make sure to have the chimney cleaned every couple of years to remove creosote buildup.

Fires can result from a neglected chimney.

Safety tips

In an effort to save on heating costs, some people attempt to heat their homes in unsafe manners. These practices can lead to sickness and even death!

Never use a barbecue grill to heat your home, whether it's propane or charcoal! When these fuels burn, they give off a poisonous gas. Every year someone dies because they go to sleep with a portable gas heater in their home.

Even wood or pellet stoves can be dangerous if they're not vented to the outside, so make sure they are properly vented.

Winter get-aways

If you are planning to leave your home for a few days, it's a good idea to turn the heat down since no one will be there. But, don't turn it off completely. If it gets cold at night and your home has no heat, your inside pipes could freeze and break, and you could return to a flooded house!

Follow these tips and you should survive this Northwest winter without breaking your bank account.

Valentine's Day: From Pagan Roots to a Modern Day Retailer's Dream

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the animals they slaughtered. And, far from considering it abuse, the women would line up to be whipped, believing that this would make them fertile!

At the end of the fifth century (496 AD), Pope Galesius I decided that February 14th, the day before the Lupercalia festival began, would be dedicated to St. Valentine, a long-dead priest. The lottery system was banned as being un-Christian and the pope did his best to make people forget about the pagan traditions and debauchery. For Roman men, the day became an occasion to give out handwritten messages of admiration to women that included St. Valentine's name.

The Pope's tamed-down celebration wasn't well received, and the holiday wasn't celebrated in mid-February for the next thousand years!

So, who was St. Valentine? Most scholars believe he was a priest who fell in disfavor

of Roman emperor Claudius II. Emperor Claudius had prohibited marriage for young men because he thought bachelors made better soldiers. Valentine continued to secretly perform marriage ceremonies, but was eventually caught and put to death for defying the emperor. Before he was killed, the legend goes, he fell in love with the daughter of his jailer, and allegedly sent her a letter signed "from your Valentine".



The man generally credited with bringing Valentine's Day back from the dead was Geoffrey Chaucer, who composed a poem in 1382 called *'Parliament of Foules'*, written in honor of the first anniversary of King Richard II of England and Anne of Bohemia's engagement. The poem is generally considered to be the first Valentine's Day love letter ever written.

Since then Valentine's Day has grown into a money-making machine, second only to Christmas in amount of money spent!



25 percent of all cards sent each year are Valentine's Day cards, about one billion cards a year. In the 1980s, the jewelry industry decided they wanted a piece of that pie, convincing men that the only way you can really show you love someone is with jewelry; cards and chocolates just aren't enough. And it has been very successful.

So, this year on Valentine's Day, when you have your hands full of roses, chocolates, and Hallmark Cards for your Valentine, you'll know who to thank – Pope Galesius banning a naked, drunk pagan ritual, the beheading of a guy for supposedly marrying people, and Geoffrey Chaucer and his *'Parliament of Foules'*.