

**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 a Starbucks Gift Card!

# SAV-ON SCOOP



CONSUMER AWARENESS NEWSLETTER

www.sav-on.com

SPRING 2024

## SAV-ON Celebrates 60 Years!

Founded in 1964 by Don Devitte and his partner, Tom Bolster, SAV-ON was conceived with the goal of providing low-cost insurance with an emphasis on friendly, caring customer service to the local community.

These two men combined their many years of insurance expertise to start their new agency and decided on a little office on Rainier Avenue in south Seattle.

Through honesty and hard work, they were able to build up their new agency. It helped that their little office was tucked in between a popular grocery store and a sporting goods store, resulting in plenty of walk-in business!

After a dozen years of partnership, Tom decided to leave the agency and Don stayed on without him, continually working on building the business. Soon he opened a Burien office, then a Sea-Tac office. Then, in 1984, 20 years after starting SAV-ON, Don opened the Des Moines office which is now the headquarter-

ters. A Kent office, then a Seattle office would eventually be added to the locations.

Don was a strong believer in family, and both his sons, Phil and Rick, and his daughter, Stephanie, grew up working at SAV-ON and eventually took over for Don after he retired. Now some of Phil's and Rick's family have joined in the effort. It continues to be a real family affair!

Although Stephanie has retired, Phil and Rick continue to run the day-to-day operation, focusing on the local communities around here that Don envisioned 60 years ago. They sponsor local activities and sports teams, as well as contributing to local charities for many years.

Currently, they contribute to a local charity, Ladybug House, whose purpose is to provide support for terminally ill children and their families by providing assistance and retreats for these families so they can get away for a while

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*Rick Devitte, left, and Phil Devitte, carrying on the work of their father, Don.*

## Broad Form Insurance, Is it Right for You?

### This Coverage Also Satisfies Washington State Minimum Liability Requirements

Broad Form Insurance is very different from your typical auto insurance policy. In a typical policy, you and your vehicle are covered, but only if your vehicle is listed on the policy.

Also called "Broad Form Named Operator Coverage", this policy gives you liability coverage for yourself no matter what vehicle you are operating, even if you don't own the car.

This form of insurance is only legal in a few states, and one of them is Washington state. The advantage of this insurance is if you happen to own multiple vehicles or regularly drive a vehicle owned by someone else, you are covered, but not the car.

Instead of buying insurance on a specific car (or cars), insurance is purchased for a **specific driver**.

But because only the driver is covered, Broad Form insurance costs less than standard auto insurance.

This can also be a good idea for SR22 (high-risk drivers), lowering their insurance costs until they can qualify for preferred insurance.

**For more information or a free quote, call SAV-ON at 888-867-2866.**

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### The SAV-ON DIFFERENCE

**Our TOP 10 Savers in February Saved an Average of \$2,006!\***

Smart Driver	City	Savings
◆ Lucia M.	Des Moines	<b>\$3,941</b>
◆ Pedro G.	Graham	<b>\$3,619</b>
◆ Behailu M.	Enumclaw	<b>\$3,148</b>
◆ Kimberly R.	Graham	<b>\$2,394</b>
◆ Christopher S.	Lakewood	<b>\$1,882</b>
◆ Wilfredo R.	Seattle	<b>\$1,881</b>
◆ Teresa S.	Des Moines	<b>\$1,561</b>
◆ Edith V.	Federal Way	<b>\$1,041</b>
◆ Tyler W.	Puyallup	<b>\$353</b>
◆ Valentina P.	Tacoma	<b>\$242</b>

\*Cumulative average savings over 6 months

### 3 Chances to Win! Referral Rewards



**Emily N. of Kent** was our **2022 Grand Prize Winner!** She won a **50" 4K Smart 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 **restaurant gift certificate** and our annual **Grand Prize TV** drawing.

#### Our Monthly Winners:

December

**Rosa Cruz, Tacoma**

January

**Carlos Rodriguez, Milton**

February

**Heather McGuire, Kent**

For Every Referral We Donate to **Ladybug House Children's Charity** We've Raised **\$540**

#### We're on Social Media!



Visit us on Facebook, Instagram and Twitter. Go to [www.sav-on.com](http://www.sav-on.com) and click on the social media logo you like!



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

SAV-ON Insurance is an independent insurance agency that is proud to represent PEMCO Insurance.

### OUR FEATURED TEAM MEMBER

## Don Devitte: Founder's Grandson Shares a Name and a Connection to His Grandfather

**W**hen Don Devitte started SAV-ON insurance back in 1964, little did he know that 60 years later another Don Devitte would be helping out at his business. Don Devitte the younger just happens to be his grandson and the son of co-owner Rick Devitte.

Donny, as he is known to his family, has followed in his family's footsteps, and been involved in SAV-ON most of his life. He joins his father Rick, mother Kelli, and two sisters (Nichole and Ava) who have also worked (and in some cases continue to work) in the family business.

"I didn't get to know my grandfather very well because I was pretty young, but I like to be around the business that he started," he says. "I feel a connection to him when I'm there."

Born a short bike ride away from the Des Moines office, Don remembers biking there as a kid to help pull weeds and do other small tasks around the office. As he grew up the tasks became more challenging, such as landscaping work at the office and shredding files.

He remembers his father teaching him to ride a dirt bike near the Des Moines office location when he was seven or eight years old. He still loves dirt biking to this day.

"I did all sorts of things like wash windows, pull weeds, and removed icicles hanging from the building in the winter," he recalls. "As I got older, I would set up the office computers and help when

we moved to different offices. Whatever was needed at the time."

While he's not full-time or even part-time, Don comes in periodically when his father asks him to shred old files and do various maintenance tasks when they are needed.

Don has an Associate of Arts degree from Green River Community College and has also earned a welding certificate. He works as a handyman and does welding when he isn't

helping out at the SAV-ON offices.

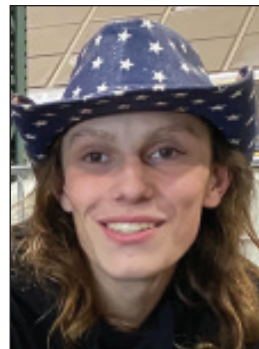
His hobbies include dirt biking, target shooting, and boxing. Currently, he likes boxing best, and was being trained by a professional trainer for a while, but is now training himself with a goal of getting into competitions.

"I used to be a wrestler, but now I'm more into boxing," he explains. "The things I like to do for fun are either ride my dirt bike or work on my boxing skills."

While he'll always help out at SAV-ON when needed because "That's my family", when asked where he plans to be in five years, he answers "I want to cultivate a business in landscaping or boxing".

Just like his namesake, this Don has big plans for the future. Only this time it probably won't be in the insurance business.

But, in the meantime, he's happy to help out the family business with whatever tasks they need him to do. His grandfather would be pleased with his efforts to help 60 years later!



Don Devitte.

### Daylight Savings: Time to Stop Changing the Clocks?

Now that we've "sprung forward" with our clocks this month, there's a chance it will be the last time.

Each year on the second Sunday in March we set our clocks forward one hour, which starts Daylight Saving Time. Then, on the first Sunday in November we set our clocks back one hour, which ends DST and we return to Standard Time. Many Americans — from farmers to scientists — disliked the twice-yearly time reset.

So the effort to end it started in 2022, when the Senate passed a bill to make Daylight Saving Time permanent. But, like most things in Congress in recent years, it didn't pass in the House of Representatives and died.

#### Leave Clocks Alone

According to one study, 7 out of 10 Americans today do not want to change their clocks and think it's a bad idea.

Here's the catch: Not everyone agrees on whether the clocks should stay on standard time (the clock defined by the sun) or stay on Daylight Saving Time (darker mornings, but brighter evenings).

#### A CBS News poll in March 2022 found that:

- 33% preferred standard time all year
- 46% of U.S. residents preferred



daylight saving time all year

- 21% were okay with continuing to switch times twice a year.

#### A 2022 Monmouth poll found that:

- 13% preferred standard time all year
- 44% of U.S. residents preferred daylight saving time all year
- 35% were okay with continuing to switch times twice a year.

In other words, almost half of the respondents want to stick with a single year-round time and prefer more light in the evenings (44%), while only about 13% prefer the earlier sunrise that come with standard time.

The number of Americans who want to stop resetting the time and also want to make Daylight Saving Time permanent has been increasing steadily over the decades.

#### Federal Uniform Time Act

In March 2022, the Senate passed legislation to make daylight saving time permanent. But, the federal Uniform Time Act allows permanent standard time, **but not permanent DST.**

The U.S. Senate passed the Sunshine Protection Act (S.623), which would have established permanent Daylight Saving Time in the U.S. starting in November 2023. To the surprise of many, the act was passed by unanimous voice consent.

However, since federal law does not currently allow year-round DST, the Sunshine Protection Act needed to be passed by the House and then the President. In June 2022, the U.S. House failed to pass the bill, which expired in December 2022. To be considered again, it will have to be reintroduced.

According to The National Conference of State Legislation, state legislatures have considered at least 450 bills and resolutions in recent years to establish year-round daylight saving time as soon as federal law allows it.

In the last five years, 19 states have enacted legislation or passed resolutions to provide year-round daylight saving time if Congress allowed it.

But, so far Congress hasn't acted.

Source: <https://www.almanac.com/>

### SAV-ON Turns 60: Friendly Customer Service is Our Tradition

*Continued from page 1*

and enjoy whatever time the child has left. SAV-ON is one of the sponsors of this worthy organization, and contributes money from every referral to Ladybug House. To date that has reached nearly \$500.

SAV-ON Insurance currently has

two offices to serve you, one in Des Moines, the other in Tacoma. Both offices provide low-cost insurance and friendly, knowledgeable agents who are dedicated to finding clients the right insurance at the best price, since as an agency they have 30+ insurance companies to choose from. In addition,

most offices provide bilingual support for families who do not speak English fluently.

With 60 years of success and counting, SAV-ON Insurance is continuing Don Devitte's dream of providing these local communities with the best insurance coverage at the lowest price.

### Washington Makes Changes to the Right-Turn-On-Red Rule

Washington state law is similar to most of the U.S. when it comes to right turns on red. Drivers facing a steady red light must come to a complete stop and yield the right-of-way to pedestrians in crosswalks and any oncoming traffic. Only then can they safely proceed with the right turn.

In 2024, Washington state's traffic laws are undergoing updates, with some adjustments specifically focused on the right-turn-on-red rule. Read on for an explanation those changes.

#### 2024 Updates to the Right Turn on Red Rule

The key alterations to Washington State's traffic rules impacting right turns on red in 2024 are:

- **Increased Signage:** More intersections will display "No Turn on Red" signs. These are being placed mostly in urban areas where there is heavier pedestrian and cyclist traffic.
- **Protected Turn Lanes:** Newly designed intersections might feature right-turn lanes with their own signal dedicated to turning traffic. This is being done to lessen problems between vehicles and pedestrians at intersections.
- **Technology:** Some traffic lights will deploy sensors to detect cyclists and pedestrians. With this system,

a right turn would be prohibited even without a posted sign if cyclists were present.

These changes come after studies by the Washington State Department of Transportation which showed an increase in traffic incidents involving right turns on red.

#### Controversies and Safety Concerns

Right turn on red has both vocal supporters and opponents:

- **Arguments Against:** Safety advocates caution that drivers focused on oncoming traffic may fail to fully notice pedestrians or cyclists. Accidents at intersections can be severe, particularly for those not in the cars.
- **Arguments For:** Supporters promote a right turn on red as improving traffic flow and reducing unnecessary idling. They note that when done cautiously, it poses minimal risk.

Washington State traffic data does reveal a correlation between an increase in right turn on red accidents and areas with higher density populations.



Washington state traffic law regarding the 'right turn on red' rule is changing in 2024.

#### Best Practices

- **Complete Stop:** Rolling stops significantly increase risk. Come to a full halt **behind** the marked line or crosswalk.
- **Yielding:** Pedestrians always have the right of way, as do cyclists using designated lanes. Turn only when fully clear.
- **Awareness:** Remain attentive even as you initiate the turn. A pedestrian who was hidden from view initially might step out.
- **Obey Signs:** "No Turn on Red" signs, or red arrows specifically aimed at the right-turn lane, mean turning is forbidden.

Source: [www.agadari.com/washington-traffic-rule-2024-updates](http://www.agadari.com/washington-traffic-rule-2024-updates)

### Ladybug House: Local Charity Provides Support for Seriously Ill Children

We are proud to have Ladybug House as our chosen charity. Ladybug



House's mission is to provide support to families coping with the heartbreaking task of providing care to a child or adolescent with a life-threatening illness.

Ladybug House was founded by

Suzanne Gwynn, whose vision is to build and operate Washington state's first

free-standing, family-centered palliative care and hospice home for children, adolescents, and young adults.

It will give families the opportunity to gather comfortably outside of the traditional hospital setting, offering

physical, emotional, psychological, and spiritual support.

Join SAV-ON in ensuring that a family facing their child's final days can enjoy what time they have left together. We donate to Ladybug House for every referral we receive, but you can also donate directly to Ladybug House at [ladybughouse.org](http://ladybughouse.org).

### SMART DRIVING TIPS

## Things You Should *Never* Store in Your Vehicle

Storing various items you may need in your car is a good idea, but make sure to balance convenience with common sense. Using your car as a storage space may increase the risk of damage to valuable items and even to the car itself. Be careful not to store any of these things in your car.

### Aerosol Cans

Aerosol products can explode in your vehicle when it's warm. Aerosol cans can withstand temperatures up to 120 degrees Fahrenheit, but internal car temperatures often exceed that on extremely hot days. If it reaches that extreme temperature, it can cause the can to burst, damaging windows and the car's interior, or worse, injuring anyone who is in the car.

### Art Supplies

High temperatures can also make crayons, markers, and paint melt, potentially damaging your car's upholstery. Similarly, cold days may cause your art supplies to freeze and lose their viscosity or integrity. Never leave art supplies in your car when you reach your destination.

### Batteries

Extreme temperatures can shorten a battery's lifespan. Too much heat can also be dangerous — overheated batteries can burst, leaking corrosive acids, damaging the car's interior. Instead, it's a good idea to bring your batteries indoors and store them away from windows in a cool, dry place.

### Glasses

Most cars come with a built-in overhead compartment for glasses, but using it as a long-term storage space is a bad idea. Very warm temperatures may cause plastic frames and lenses to warp, resulting in glasses that are blurry and no longer fit your face.

If it's a hot day, keep your glasses in the compartment for safekeeping while driving, but take them inside when you get home.

### Gym Clothes

Tossing your gym bag in the trunk of your car after a hard workout may seem like a good idea, but sweaty clothing left in warm temperatures can permeate the car with unpleasant odors. Bring it inside to avoid having to deodorize your car.

### Laptops & Tablets

Even mild summer days can cause damage to a laptop or tablet that is beyond repair. Temperatures as low as 70 degrees can overheat these devices in as little as 45 minutes, potentially lowering the battery life and damaging the screen.

### Medications

Prescriptions can become ineffective if exposed to hot or cold temperatures. When traveling, store medicine in the car's seating area, not in warmer areas such as the glove compartment or your pocket.

It's a smart idea to keep it accessible, such as in a purse or next to your wallet, so you don't forget it when leaving the vehicle.

### Important Documents

Of course you want to keep documents related to your vehicle in your car, such as registration and proof of insurance. But, don't keep any other government documents in the vehicle. You won't need your social security



*Some items can cause damage if stored in your vehicle.*

card or birth certificate while driving, and keeping them in the car increases the odds of these documents getting lost, damaged, or stolen.

### Plastic Water Bottles

It is not a good idea to store plastic water bottles for a long time in your car. If exposed to direct sunlight, the combination of plastic and water creates a magnifying effect that may ignite something flammable.

In addition, water in plastic bottles containing BPA that has been exposed to heat may leach harmful chemicals. Store plastic water bottles in a cooler or at least out of direct sunlight when you're on the road.

### Sunscreen

When exposed to direct sunlight for too long, the chemical ingredients of sunscreen may significantly degrade, offering little to no protection from UV rays. Avoid the problem by applying sunscreen before you leave home or keeping it in your bag.

### Wine

Wine expands when exposed to heat. This will not only ruin its flavor, but can also cause the cork to pop out, spilling wine all over. Keep it in a cool, dark place, not in your car.

*Source: <https://betterreport.com/>*