

#### **TIPS**

# Do you own a cottage or vacation property?

Maybe you have a property that has been in your family for generations? It's up to you to make sure that any renovations or improvements are reflected in your insurance policy, to ensure that you have adequate coverage. We agree that some things can never be truly replaced, but having the peace of mind that comes with knowing your property's value and contents are reflected in an up-to-date policy, allows you to enjoy your home away from home, worry-free.

# Nature can cause havoc... Protect your property and yourself.

Whether it's at your cottage, vacation property, or primary residence, trees can provide shade from the elements and a pleasant break from soaring temperatures. But overhanging limbs can cause a real threat to your property, especially in stormy summer conditions. You might be covered in the event of a catastrophe, but avoiding one all together, by simply having over overhanging limbs trimmed by a professional is money well spent. Taking preventative measures is the best kind of insurance.

## **Online Auto Quoting Comes To Townsend Mutual**

Visit our website at www.townsendmutual.com and you'll find an exciting new feature that will rev your engines... Our Online Auto Insurance Quoting is here and we couldn't be more pleased. After several months of creating and perfecting the technology, we are proud to join several Mutual Insurance Companies in Ontario to bring this service primarily to new auto insurance customers. All you have to do is key in your

postal code and some relevant information and you'll have a quote in minutes! Of course, this convenient service does not replace our personalized service you have come to know and expect. Rather, it's our way of giving you access to information 24/7, from the comfort of your own home or office. Online Auto Quoting is



a convenient way to get the ball rolling, with you in the driver's seat! If you currently have auto insurance with us you are certainly welcome to use this service, but be sure to contact your Townsend agent to ensure you receive all of the discounts you are entitled to. Visit our website today and try it out.

## Scholarship 2015 Countdown

Time is ticking for Essay Submissions for this year's Townsend Mutual Scholarship. If you are planning to submit an essay, remember the deadline is August 31st, at 5:00 p.m. We are awarding TEN \$1000 Scholarships!



Eligible participants can download the 2015 Application on our website under the "Scholarship" menu item on our Home Page, or visit our Reception Desk at our location in Waterford to receive a hard copy.

This year's Essay subject is:

Mutual Insurance companies were founded on the concept of commitment to community. What does Social Responsibility mean to you?

#### **Contact Us!**

Send Mail To: Townsend Farmers' Mutual Fire Insurance Co. P.O. Box 1030 Waterford, ON N0E 1Y0

Visit Us At: Waterford Place Plaza Old 24 Highway South Waterford, ON N0E 1Y0 Phone Us At: 519-443-7231 Email Us At: info@townsendmutual.com

# What's Going On?

#### **Townsend Mutual Plays Ball!**

At Townsend Mutual we believe being active is an important part of everyday living. Not only did we take the time to get out and swing some bats and catch some balls in the outfield at this year's tournament for Ontario Mutuals (OMIA /FMRP), but we also sponsor our little league team... *Go Simcoe Giants!* 

Our Simcoe Giants are having a fantastic season. They won the skills competition at their Tournament in June, and they won the Southern Counties League Tournament in August... Congratulations to everyone!



The Townsend Mutual team at the Ontario Mutuals tournament

# Visit Us At Pumpkinfest ~ At Our New Location

Whether you come in costume or simply come as you are, you are welcome to visit our new location on the day of the Pumpkinfest Parade, at 11:00 a.m., on Saturday October 17th. We



will be having our Ribbon Cutting Ceremony. Join in the brief festivities, before you meander down to the Parade. We're happy to be part of this great Waterford tradition, and also very proud to invest for the long term in the community. Come see what the buzz is all about, at our new location!

# We're Building Progress At Our New Location!



# There's A New Agent In Town...

#### Colin Streutker

Colin is from Haldimand County, where he grew up on his parent's farm operating: dairy, chicken and, turkey. Maybe you have seen him out and about in our community lately? Colin is a Mohawk Insurance Program graduate. He loves assisting people, enjoys interacting with members of the community on a daily basis, and he is very eager to develop client relationships. Colin enjoys spending his free time either on the golf course or in the community hockey arenas, both watching and playing. We are pleased to welcome Colin to the Townsend Team as one of our Insurance Agents. Colin invites you to contact him to discuss your insurance needs.

cstreutker@townsendmutual.com

# **OUR SOCIAL SCENE**

#### We're On Facebook! "Like" Our Page TODAY!

If you don't already, please "Like" our Facebook page (facebook.com/TFMFIC) and you'll be able to see what's going on at Townsend, in addition to our community events, and contests. It's our way of keeping in touch with you.

