



The Mosaic Family wishes you and your loved ones a happy new year! What goals do you have for the next 365 days? We love creating at least one small goal every day to conquer before we go to bed. You know, getting up before hitting snooze 3 times, remembering not to lean into our Zoom meeting cameras for a way-too-closeup, not forgetting to eat breakfast before we hit the ground running...Everyday stuff!

We cannot wait to see what we can create this year and how we can help you. If you ever need us, we are just a phone call or email away.

Thank You for Helping Us Help Others!

For the last three months, each time you sent your favorite agent to do free insurance quotes for your friends, family, coworkers, neighbors, and those you know who own businesses, you helped us spread awareness for the Marysville Community Food Bank! You helped us raise \$460 and counting. Proceeds will go towards items and programs like what is pictured below.

Food For Thought Backpack Program

Families can pickup weekend meals for their children at the Marysville Community Food Bank



Who Will Our Next Charity Be?

We'll announce our first charity of 2021 soon, so keep your eyes peeled! As before, for every referral you send your favorite agent, Mosaic will donate \$10 to our quarter charity.

Referrals can be anyone that you know who is interested in getting an insurance quote for their car, business, home, boat, and more! Friends, family, neighbors, coworkers—the possibilities are endless!

Sending a referral is as easy as 1, 2, 3!

1

You have friends, family, coworkers, neighbors, etc. who could benefit from an insurance quote

2

Give your favorite agent your friend's contact info

OR

Give your friend our contact info & they tell us you sent them

3

We do the rest!

Get the inside scoop on...

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Winter Safety Kits



****Conceal car items—i.e. trunk, glovebox, center console, under your seats, etc.—so you don't attract thieves.****

More Tips on Our Blog & Pinterest:

- www.mosaicia.com/blog
- www.pinterest.com/MosaicInsurance/_created/

YOUR HOME:

- Bottled water
- Non-perishable food for you & your pets
- Baby food, formula, diapers, etc.
- Flashlights & batteries
- Snow salt/sand & shovels
- First-aid kit & prescription drugs
- Toiletries & machine soap
- Blankets & instant heat packs

YOUR CAR:

- Water & non-perishable food
- Car jack, tire iron & spare tire
- First-aid kit
- Sandbags
- Flashlight & extra batteries
- Cellphone charger & battery bank
- Jumper cables & tow strap
- Blankets & towels
- Extra bottles of car fluids
 - Oil, transmission, wiper, anti-freeze
- Window scraper
- Vehicle manual
- Gas can
- Tissues, napkins & baby wipes

How to Engage 4-Wheel Drive

- Engage **4Lo** in **neutral**. Make sure that your foot is not on the gas.
- Engage **4Hi** in **2Hi**. You can engage **4Hi** at any speed or while stopped.
- **4Lo** = extremely bad conditions at *lower* speeds (i.e. climbing a mountain)
- General recommendation: don't go over 25 mi/hr in **4Lo** or 55 mi/hr in **4Hi**
- Don't drive in **4Hi/4Lo** when the ground is dry. It is meant for wet, muddy, snowy, and/or icy roads.
- Don't keep your car in **4Hi/4Lo** for extended periods of time—only when you really need it.

Get In the Spirit of National Puzzle Day, Jan 29th!

How Can You Decrease Your Energy Bill This Winter?

Full Fridge

Unplug Cords

Turn Off Lights

Clean

Maintenance

Shower Timer

Carpool

Sealed Windows

Winter Cooking

Full Wash Loads

Screen Brightness

Sleep Mode

For more tips, visit our blog:

www.mosaicia.com/blog/how-will-you-cut-energy-costs-for-2020/

P S H O W E R T I M E R F A I L C M F X
I A C V Y F E H G E S J J U X N R A U T
R X M A I N T E N A N C E T X L P L V F
Q E U U D X Y C E T Q L C U S S R A U U
D W I K G C N A X J T X M R R C A S Y L
O I L C P Z S R E L I J E N I R R X X L
L N T H E G E P T N G N Z O J E L Z F W
D T L S P H A O T S A M N F P E B P U A
Q E Q L P L L O K W S J H F Y N W D L S
R R P J T N E L G P A R J L W B K Z L H
Y C G K X V D M O S D Z Y I C R C F F L
L O D L M U W Y Z L Z Y D G X I L M R O
I O G H H Q I F V E D Q R H O G E R I A
Y K R G Y J N R H E C L E T H H A G D D
X I M L X T D W L P N C W S P T N S G S
H N B Z C I O Y X M C I C V D N P C E O
S G C P S H W O D O R E U T T E U I W V
V R R J U T S B Q D J N W R G S C H B V
C K S I B I U I M E X I Y Y F S O B X Y
R P U N P L U G C O R D S V B Y L W V F

Match the Car Winter Tip with the Steps to Take!

1. Avoid frost build-up on windows

A. Lay a towel or blanket on your windshield at night

2. Avoid lots of snow falling on your windshield

B. Use a car remote if possible; use car lock de-icer

3. Get frozen locks working

C. Firmly hit around the door to dislodge ice.

4. Scrape windows easier and faster

D. Use a spray bottle of windshield wiper fluid alongside a window scraper; spraying windows at night helps avoid morning buildup

5. Open frozen car doors

E. Top off all fluids, get a realignment, check tire tread and pressure, inspect brakes, get regular oil changes, inspect windshield wiper blades, etc.

6. Maintain your car

F. Remove snow from your roof and hood before driving

Recent Reviews!



"**Claudia Holl** is the best agent to deal with strongly recommend her."

~**Carolina M. from Marysville, WA**



"Agent **Lisa Simmons** was very helpful in finding a rate and very responsive."

~**Tony S. from Boulder, CO**



"**Brittiany** is so great to work with and so helpful. She responds so quickly. Through her, we met **Energy**, who is also very helpful and great to work with."

~**Judy F. from Bellevue, WA**



"The service and standards here are of the highest quality. I was helped by **Steve Boone**, and he assisted me with all my insurance needs. I will be recommending him to friends and family, and will return for more business in the future! Thank you!"

~**Gabe W. from Mountlake Terrace, WA**



We Will Help You Remotely!

With COVID-19 still affecting all our daily lives, we will continue working from home to help you. Our in-person office remains closed for now. If you need anything, give us a call or send us an email! Stay safe out there, friends.

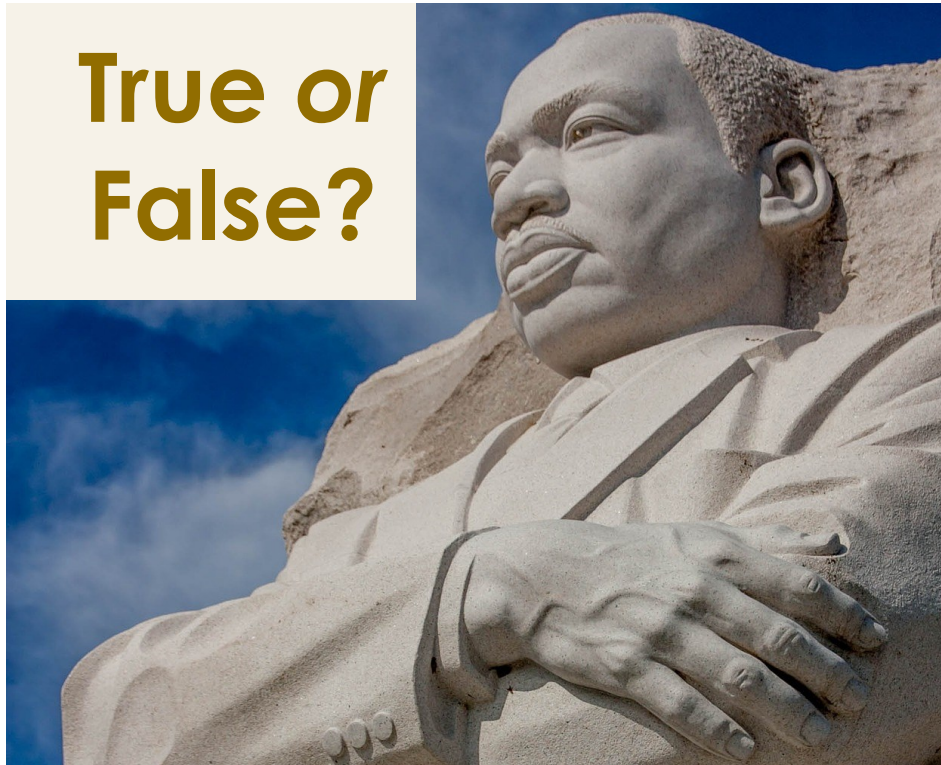
Some coronavirus safety tips from the Centers of Disease Control and Prevention:

- Wash hands often
- Use a mouth and nose mask
- Remain 6+ feet apart
- Monitor your health daily
- Disinfect frequently used areas
- Avoid touching your face



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True or False?



- | | | |
|---|---|---|
| 1. In 1964, Martin Luther King Jr (MLK) was the youngest Nobel Peace Prize Winner at age 35 | T | F |
| 2. MLK went to jail 10 times | T | F |
| 3. MLK Day is always the 3rd Monday of January | T | F |
| 4. MLK memorial sculpture (pictured) is named "Dream," in memory of his "I Have a Dream Speech" | T | F |
| 5. MLK Day was declared a US holiday and put into law in 1968 | T | F |
| 6. MLK never had the opportunity to go to college | T | F |
| 7. The "I Have a Dream" speech was 17 minutes long. | T | F |
| 8. In 1977, MLK was awarded the Presidential Medal of Freedom by President Jimmy Carter | T | F |



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