



Visit Our Virtual Insurance Agency

Contact us Today!

Featured Article



Did you know that 85% of insurance buyers search online for coverage before going anywhere else? It's a staggering statistic, but with the power of the Internet, it's no surprise. This is because online shopping is easy, free, and you can do it whenever you want. This makes insurance shopping - once a frustrating chore - much easier.

However, even though you can search freely and on your own terms, there's no way to make sure you've found all the available providers. That's why independent insurance agencies such as ours are so important. It's our job to seek out the best policy for you. Because we have access to so many, and have been working with them for years, we are the go-to for insurance research. We can also tailor policies to meet your needs and combine them to help you save more.

Although online shopping is easy, it can be time-consuming, and often even overwhelming. So, while insurance shopping is getting easier, it is still important to make sure you're not leaving any stone unturned. Be sure to ask us for a quote when you're considering any new coverages, or new carriers.

Featured Product



Most people aren't pleased with their current auto policy. Are you? If something happened to your vehicle, are you confident that your coverage would be adequate? And most of all, do you feel like your rate is fair? If you're unsure about these questions, maybe it's time to look into another carrier. As you know, as an independent insurance agency, we search through the top providers to find what you're looking for, and we can help you save by combining your auto insurance policy with the other coverages you have with us. It's an easy and simple way to get great coverage for a rate that fits your budget. You also get the same personal customer service with us, and you'll have multiple policies under one roof - very convenient! If you're not satisfied with your current auto coverage, be sure to ask us about how we can find you an outstanding auto policy. After all, that's what we do.

Money Saving Tips & Tricks



Money-Saving Summer Tips for June:

1. **Think before you turn on the air conditioning.** Be aware of the weather so that you can maximize efficiency and save money by using it only when needed. Don't just turn it on by habit. If it's supposed to be a cool night, turn off the air before heading to bed and open a few windows.
2. **Cook outside!** Not only will this create nice summer memories, but it will also keep your house from getting too hot from the cooking.
3. **Forget the dryer.** Let your wet laundry dry outside! This saves a surprising amount of energy and money. If you must use your dryer, try setting it on a lower heat.
4. **Replace your air conditioner filters.** This can be easy to overlook, but a dirty filter can increase cooling costs. Dirty filters restrict the airflow and the efficiency of the air conditioner, which translates into more run time and higher cooling costs. Filters are very cheap, and some landlords even give them to you for free.
5. **Plan ahead to save.** Toward the end of summer is the perfect time to be on the lookout for season ending sales. Landscape plants, tools, and other outdoor project materials tend to go on sale as people begin to look toward

autumn and spending less time outside.

Vacation Ideas



Fun, Low-Budget Summer Vacation Ideas



Visit your friends and relatives.

Make sure that they have room to accommodate you so you won't need a hotel. You'll save on food, since you'll be eating with them instead of going out. They'll also know great spots in town for fun activities, and you'll be spending some nights playing games and just being together.

Consider the outdoors. There are many campsites that are close to the beach or mountains. You can enjoy the great outdoors by swimming, fishing, hiking, and exploring. If you bring your own food, the only costs associated with this type of summer vacation is gas, campsite space, and possibly bait for fishing.

If you enjoy the beach consider spending time on the shores. In Florida, you can generally rent a cheap hotel or motel near to the beach for around \$50 a day. There are also lots of campgrounds that are inexpensive close to the beach. Bring along floats, beach balls, Frisbees, and even your grill and enjoy a lovely summer vacation on the shores of beautiful beaches for next to nothing.

Inspirational Quote



*"The great opportunity is
where you are."*

- John Burroughs

Groninger Insurance | Northumberland | PA | 17857 | 800.491.6485 | www.groningerinsurance.com