

THE **Soucy** ADVISOR

AN EXCLUSIVE PUBLICATION FOR SOUCY INSURANCE CUSTOMERS AND FRIENDS

Soucy Insurance *Welcomes* **Faubert Insurance Customers**

As a result of last month's merger of two of Woonsocket's long-standing insurance agencies, Faubert Insurance Center's customers are now part of Soucy Insurance, one of Northern Rhode Island's leading insurance agencies. The agency continues to operate at offices at 362 Rathbun Street in Woonsocket, and with its expanded resources, is positioned to offer among the best coverage and pricing in the marketplace.

"We could not find a more natural agency to merge with than Faubert Insurance Center. Two agencies that have been around for as long as 90 and 50 years have clearly demonstrated a commitment to the highest level of customer service. By combining our forces we can be even more competitive now and into the future," said David Soucy, president of Soucy Insurance.

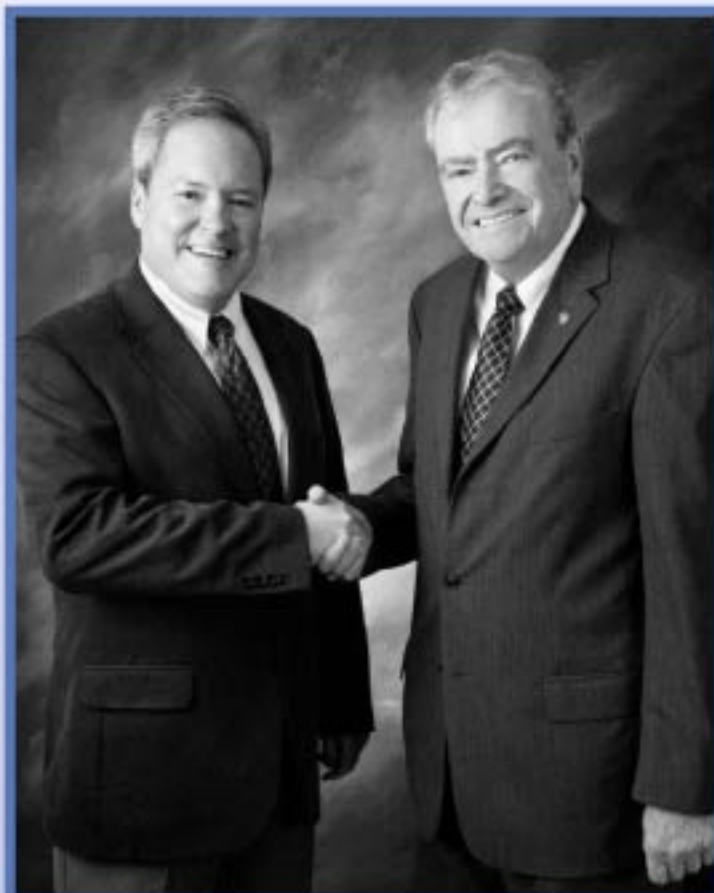
Both Soucy Insurance and Faubert Insurance have a long tradition of excellence in the insurance industry. Soucy Insurance, a third generation, family owned business, was founded by Adelard L. Soucy in

1914. Current owner and president David Soucy has over 23 years experience in the insurance business and is the incoming president of the Independent Insurance Agents of Rhode Island. Faubert Insurance Center was founded in 1947 and has

been owned by Frank Faubert for 25 years. Frank has been in the insurance business for over 40 years and has taught insurance at the University of Rhode Island.

Frank explained his decision to merge his agency with Soucy Insurance Agency: "I wanted to ensure that all my customers would continue to receive the quality service they have come to expect and deserve. Soucy Insurance's longevity and growth over the years matched with their reputation in the community and commitment to excellent customer service provided me with that comfort level."

Frank will continue to serve in a leadership role at the agency and will work with Paulette Parenteau who has joined Soucy's experienced team of customer service representatives.



David Soucy and Frank Faubert join their agencies together.

Message from David



Welcome to another edition of The Soucy Advisor. This newsletter is especially important because we are able to welcome customers from Faubert Insurance Center to our agency. I cannot think of two agencies which were better suited to merge than the two of ours. Both the customers of Faubert Insurance and Soucy Insurance will benefit from our expanded resources. Bottom line, we're able to provide even better service to you.

Our commitment to providing you with an even higher level of service continues with this newsletter. We have provided information on helping you prevent water and mold damage from frozen pipes as well as tips on driving under winter conditions. We also have provided a profile of Frank Faubert, who has over 40 years of insurance experience and will continue to work in a leadership role at Soucy Insurance.

In the tradition of the holiday season, we tell the story of Woonsocket resident, Gigi Colson, who has spent her lifetime making a difference in eradicating poverty in India through her organizations IPAE and Global Village Art.

We hope everyone enjoyed the holiday season, and we wish all a very happy and healthy new year.

Sincerely,
David Soucy
President

Safe Winter DRIVING TIPS

Transportation accidents are the leading cause of death during winter storms. So, preparing your vehicle for the winter season is not only important, it could be life-saving. To prepare your automobile for the winter, you should have a mechanic check the battery, antifreeze, wipers and windshield washer fluid, ignition system, thermostat, lights, flashing hazard lights, exhaust system, heater, brakes, defroster, and the oil level (if necessary, replace existing oil with a winter grade oil). You also should make sure the tires have adequate tread and may want to consider installing good winter tires. You should keep a windshield scraper and small broom for ice and snow removal and always maintain at least a half tank of gas during the winter season.

When you do venture out in the snow and ice, we recommend the following driving tips:

- ⊕ Drive Slow! Drive according to road and weather conditions.
- ⊕ Clean snow and ice from all windows, lights, hood and roof.
- ⊕ Brake early. It takes more time to stop when roads are wet or icy.
- ⊕ Know current road conditions.
- ⊕ Watch out for icy surfaces! The road may seem to be in good condition but you can not see black ice.
- ⊕ Look farther ahead in traffic. Actions by other drivers will alert you to problems and give you extra seconds to react.
- ⊕ Don't use your cruise control. When it's freezing, with overdrive, you can have a loss of traction.
- ⊕ Don't pump anti-lock brakes. If your car is equipped with anti-lock brakes, do not pump your brakes. The right way is to "stomp and steer."
- ⊕ Know your vehicle. Read your Owners Manual.
- ⊕ Adjust to Road Conditions. The faster your vehicle is going, the more distance it will take to turn, slow, or stop.
- ⊕ Allow extra time to reach your destination. Give yourself an extra 15-30 minutes to reach your destination.

Career of Service To His Clients, Community And Country

Frank Faubert has known insurance for nearly forty years. A business graduate of the University of Rhode Island with a concentration in insurance, Frank also received advanced training in insurance, earning an insurance certification from the College of Insurance operated by the Insurance Society of New York. He began his career working for an insurance company in New York and returned home in 1980 to purchase A.J. Vanasse Insurance in Woonsocket, which he later renamed Faubert Insurance Center.

While operating his insurance agency, he earned his MBA from URI and served as an insurance instructor for 10 years. Frank also made the commitment to give back to his country. He entered the Air Force Reserve and retired as a Colonel after serving 31 years. As the commander of the Liaison Officer Force for the US Air Force Academy, Frank oversaw the officer corps entrusted in evaluating students for potential success at the academy. Frank was advisor for the United States (East of the Mississippi), Europe and Africa and also commanded the 143rd Security Forces Squadron.

In addition to his service to the country, Frank also has been active in the community. Frank has served as president of the Woonsocket and North Smithfield Kiwanis Clubs. He was a member of the Board of Corporation for both Woonsocket Hospital, now Landmark Medical Center, and Woonsocket Savings and Trust, now Bank of America. Frank is active in the state insurance association, Independent Insurance Agents of Rhode Island, and was a member of the IIARI Board of Directors.

"I look forward to continuing to work as an intermediary between clients and the insurance companies. My experience enables me to properly advise clients on the many different coverage plans available to them and serve as their advocate in the event of claims," Frank said, who will continue to have a leadership role at Soucy Insurance Agency.

He and his wife of 39 years, Carolyn, have two daughters, Cheryl and Cathleen, and two grandchildren, Sophia and Samuel. Frank is an avid golfer, although he admits he will never make the Tour. He also is an accomplished tennis player, but proudly confesses that his kids can beat him any time.



One Global Village

The Story of Global Village Art



Globe, Fairmount and Bernon. Or Albion, Saylesville and Manville. No matter what city or town we live in, many of us consider ourselves as members of villages. For Gigi Colson, her village is Brahmapur, which is on the outskirts of Calcutta, India. Through her company, Global Village Arts, Gigi seeks to tell stories through her art of villagers of the world. She strives to rekindle the sense of awe and wonder in the fact that we are all villagers.

Gigi's inspiration comes from her work as executive director of Institute for Poverty Awareness and Education, whose mission is

to align itself with people who struggle and empower them to be effective in the face of poverty. Gigi founded IPAE in February, 2001, and has traveled back and forth to India since 1984. She has researched effective means of poverty alleviation and worked with Mother Teresa's Missionaries of Charity in Calcutta.

It was through her work with the Missionaries of Charity that Gigi began to ask questions about how women could bring themselves out of some of the most abject poverty she had seen. Many of the women she had met were not seeking charity, but were looking for loans to help improve their lives and those of their children. Gigi's desire to help these women took her to Bangladesh, where she learned of the Grameen, or village bank, that was giving loans to women to transform their lives.

Today, Gigi and IPAE are responsible for 450 women in villages in Northern India receiving money to open small businesses and raise themselves out of poverty. Gladly reporting that her program boasts a 99% re-payment percentage, Gigi explains that these loans, which are the equivalent of 87 American dollars, are making a profound impact in her adopted village of Brahmapur.

People can experience the plight of the women of Northern India through Gigi's paintings, which are on display at her studio in Woonsocket. Her paintings portray the dignity and relentless spirit of the women she calls "heroes," but in no way does she romanticize their poverty. "Poverty haunts the one that it lives with," she exclaims. "I want to put into pictures the people I know and the culture I love."

Gigi also acknowledges the generous work in her home village, which has enabled her to help so many other people. She is appreciative of companies like Soucy Insurance Agency, which has supported her efforts from the very beginning. Soucy Insurance served as the first quarterly Global Village Art Champion and sponsored exhibits at the Global Village Art Studio and Gallery on Monday, December 5th.

"I believe the mission of Global Village Art to help eradicate poverty and the passion and drive of its founder, Gigi Colson, deserve whatever help our agency can give," said David Soucy.

*For more information about
Global Village Art, or for
upcoming workshops and exhibits,
call (401) 225-4506, or online at
www.globalvillageart.com*



Before the onset of cold weather, you can prevent the freezing of water supply lines and pipes. Burst pipes can result in not only extensive water repair but also in mold damage. That is why it is essential to follow these recommendations:

- Insulate pipes in your home's crawl spaces and attic. Exposed pipes are most susceptible to freezing. (The more insulation you use, the better protected your pipes will be).
- Wrap pipes with heat tape or thermostatically-controlled heat cables.
- Seal leaks that allow cold air inside, near where pipes are located. (Look for air leaks around electrical wiring, dryer vents and pipes and use caulk or insulation to keep the cold out and the heat in)
- Disconnect garden hoses and use an indoor valve to shut off and drain water from pipes leading to outside faucets. (This reduces the chance of freezing in the short span of pipe just inside the house)
- Don't take any chances. If you turn on your faucets and nothing comes out, leave the faucets turned on and call a plumber.
- Turn off the water at the main shut-off valve in the house. If you detect that your water pipes have frozen and burst, shut the main valve. (Make sure everyone in your family knows where the water shut-off valve is and how to open and close it.)
- Never try to thaw a pipe with a torch or other open flame. You may be able to thaw a frozen pipe with the warm air from a hair dryer.
- Do not use electrical appliances in areas of standing water because you could be electrocuted.

In the event that you have water or mold damage, Soucy Insurance has access to a number of water removal companies. You can find this information at our web site, www.soucyagency.com, as well as other important emergency numbers.