



Greetings December

As December unfolds, we find ourselves at the threshold of a new year, brimming with opportunities and possibilities. This month is a perfect time to reflect on our journey, celebrate our successes, and set our sights on the future.

Read below for newsletter highlights:

- Winer Wonderland
 - Non-Profit of the Quarter
 - Merry Christmas
 - Coverage Corner
 - Community Events
 - PHE Birthday's & Anniversaries
-
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Winter Wonderland



Top row from left: Beverly Williams, Carissa Milligan, Sarah Wilson, Laci Moyer, Jamie Williams, Beverly Williams, Carissa Milligan and Sarah Wilson. Middle row: Carissa Milligan, Sarah Wilson and Jamie Williams. Bottom row: Sarah Wilson, Laci Moyer, Carissa Milligan, Sarah Wilson, Laci Moyer, Jamie Williams and Beverly Williams.

Painting a Winter Wonderland

As the holiday season approaches, our staff celebrated with a festive snowman painting event led by our artistically inclined office Manager Maria Johnson. The event transformed the office into a winter wonderland. Held in the break room, the activity encouraged participation from all departments, with laughter and holiday music creating a joyful atmosphere. Each painting promotes a special ambiance, enhancing the office's festive decor. More than just a fun activity, it fostered community and teamwork, highlighting the importance of support during the busy season. The paintings serve as a cheerful reminder of the creativity and spirit at Pilkey Hopping and Ekberg. What a wonderful way to welcome this holiday season!



Non-Profit of the
Quarter



The Brotherhood Rise

Vision: The Brotherhood R.I.S.E. Center was founded with the vision of creating a compassionate and empowering environment for people facing hardships in the Tacoma community. Our core principles revolve around respect, inclusivity, support, and empowerment. We firmly believe that every individual deserves access to fundamental resources and a nurturing community that fosters personal growth and well-being.

Mission: To provide holistic support to individuals experiencing homelessness, empowering them to overcome challenges and rebuild their lives. Through a range of

behavioral health and social services, we endeavor to address immediate needs while offering a path towards self-sufficiency and sustainable positive change.

The RISE Center: Empowering the Community

In the heart of Tacoma's Hilltop neighborhood, the RISE Center shines as a symbol of hope and empowerment. Established with the purpose of fostering a compassionate and supportive atmosphere, with the promise of assisting individuals in overcoming obstacles and realizing their full potential. The RISE Center, which stands for Respect, Inclusivity, Support, and Empowerment, was founded to meet the needs of the Hilltop community. The RISE Center believes that everyone deserves the chance to thrive and make a meaningful contribution to their community. Some of their services include:

- Transportation assistance
- Behavioral Health
- Transitional Housing
- Emergency Stabilization Shelter
- Life Skill and job training
- Adults with Learning disabilities

They offer fresh meals daily and clothing assistance three days a week. Contributions to this non-profit provides support to crucial programs and services addressing pressing needs in the community.



Merry Christmas



WISHING YOU A

Merry Christmas



Coverage Corner



How much life insurance do I need?

No one wants to pay more for insurance than they have to. So, how much do you need?

The process starts with evaluating your financial obligations and goals. Begin by calculating the total amount of debt you currently have, including a mortgage, car loans, or credit card balances, as well as anticipated future expenses such as your children's college tuition. Next, consider income replacement—how many years your

Laci Moyer
Vice President
Benefit Department Manager

family would need financial support to maintain their standard of living lost from your paycheck. For example, if you earn \$50,000 annually and your family would need your income for 10 years, that is \$500,000 in income replacement. Additionally, account for final expenses, such as funeral and burial costs, which can average between \$7,000 and \$15,000. These calculations provide a baseline for the coverage amount you may require.

It is also important to factor in your current savings and assets, as well as any existing life insurance policies, which can help offset the total coverage needed. For instance, if your financial obligations total \$1 million but you have \$300,000 in savings, your life insurance policy should cover the remaining \$700,000. To simplify the process, many experts recommend purchasing coverage that is 10 to 15 times your annual income, though this can vary based on individual circumstances. Life changes—like marriage, having children, or paying off debts—may require you to reassess and adjust your policy over time. Life insurance is about peace of mind, ensuring your family has protection from financial hardships when they need it most. Consulting our team if you are considering this coverage can help refine your estimate and give you confidence in your decision.



Community Events



The Seattle Christmas Market **November 21st - December 24th**

The Seattle Christmas Market aspires to bring this festive Old-World tradition to Seattle. Our Market combines colorful décor, authentic gifts, enticing food and drinks, and family entertainment, creating the perfect atmosphere for



Fantasy Lights **November 29th - January 5th**

Fantasy Lights, the Northwest's largest and most magical drive-through holiday light display, is celebrating its 30th year of illuminating joy and wonder! Join us at Spanaway Park for a breathtaking journey through a lighted wonderland like no other.

celebrating the Season. From November 21st through December 24th.

Bring your family and friends to experience the festive joy and twinkling lights that have made Fantasy Lights a cherished tradition for three decades.



PHE Birthdays



Join us in celebrating a fantastic team member, John, on his special day! John's kindness, creativity, and positive energy make our workplace brighter every day. We are grateful for all the hard work and enthusiasm he brings to the PHE team. Let's all wish John a wonderful birthday filled with joy, laughter, and all his favorite things. Here's to another year of success and happiness!



This month, we are thrilled to celebrate an extraordinary member of our team, Will! Will's dedication, patience and calm demeanor significantly enhance our workplace. We feel fortunate to have such a skilled and committed individual among us. Let's take a moment to wish Will a wonderful birthday, brimming with joy, excitement, and all his favorite things. Cheers to another fantastic year ahead!



PHE Anniversaries



Beverly Williams
35 Year Anniversary

I started work for PHE December 1989. I can't believe it's been that long as everyone is like family to me. In my off time I enjoy spending time with family, friends and camping in our little cabin on the hood canal. I also love working on puzzles, word games and watching many tv shows.



Jamie Williams
36 Year Anniversary

Jamie joined the Pilkey-Hopping & Ekberg Family in 1989. Originally from Tacoma, she now lives in Puyallup. She enjoys reading, crafting, and cheering for the Seahawks, but her greatest joy comes from her family. Married to Chuck for over 39 years, she has three children: Marcus and Megan, both married with growing families, and Haley, who is pursuing her own path. Jamie, a proud grandmother ("Alma"), also has a long-haired German Shepherd named Jethro, or "Jet."



Melanie Rice
5 Year Anniversary

Melanie Rice joined the Commercial Lines Department at PHE in December of 2019, taking on the role of Account Manager. Before joining Pilkey Hopping & Ekberg, Melanie spent ten years at Starbucks, where she concluded her barista career in a management position, and she also gained experience in the financial industry. Melanie is passionate about problem-solving, driven by her curiosity to uncover answers to important questions. She is dedicated to helping others and aims to deliver the best possible client service experience. Hailing from University Place, Melanie now resides in Fircrest with her two children, Jayden and Ayda.



Recipe of the Month

Sweet Potato Casserole

Ingredients:

- 4 cups peeled, cubed sweet potatoes
- 2 large eggs, beaten
- 1/2 cup granulated sugar
- 1/2 cup milk
- 7 tablespoons butter, softened, divided
- 1/2 teaspoon vanilla extract
- 1/2 teaspoon salt
- 1/2 cup packed brown sugar
- 1/3 cup flour
- 1/2 cup chopped pecans

Instructions:

1. Preheat your oven to 325°F (165°C).
2. Prepare sweet potatoes: Put sweet potatoes in a medium sauce pan and cover with water. Cook over medium-high heat until tender, 10 to 15 minutes. Drain and transfer to a large bowl.
3. Mash sweet potatoes with a fork. Add eggs; mix until combined. Add sugar, milk, 4 tablespoons butter, vanilla and salt; mix until smooth. Transfer to a 9X13-inch baking dish.
4. Make Topping: Mix brown sugar & flour together in a medium bowl. Cut in the remaining butter until mixture is coarse and looks like peas; don't overmix. Stir in pecans. Sprinkle topping over potato mixture.
5. Bake until topping is lightly browned, about 30 minutes.

Enjoy your delicious homemade sweet potato casserole!



REFERRAL PROGRAM

Our referral program is one way we say thank you for trusting us enough to recommend PHE to your family and friends.

For every qualifying referral we receive, which consists of a new customer requesting a quote, we will mail you a \$10 Starbucks gift card. We also match this with a gift to our non profit of the quarter!

Click [here](#) to request a quote!

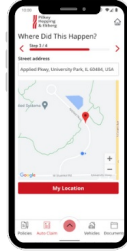


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