

# News From Suite 203

## The Newsletter

I have discovered writing a newsletter takes time. But I enjoy writing and hopefully you will find this both useful and enjoyable.

My plan is to send these out quarterly to all of my customers and hand them to my prospective customers.

I am hoping to include several items in these. The first being a place for my clients to share information. If you have a product or service that others can use, I would be more than happy to create a place for an ad or write up for you. This is no charge to anyone who is a customer of mine.

I also want to provide a little information regarding insurance and financial services. I want to make

my customers aware of everything that I can offer them or others that they know.

Finally, I want to talk about worthwhile groups in the area. As I mention in my sales presentation to everyone, I believe that being involved in the community is important.

I once had a boss who said that you should always leave a place better than when you arrived. So as an example, if you are in a public washroom and there is a paper towel on the floor, pick it up. If everyone did that the room would always be clean. I also believe that when our time is up on earth we should leave it a better place than when we arrived. So my community

involvement is my effort to do just that.

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The picture below is taken from my desk overlooking the Fox River in Aurora. This is why I decided to rent this office space. I would be happy to have all of you stop by at some point in time. Just call me to set up an appointment.



## New Employee

I have hired an employee to help me with marketing. Sarah Hinton helps me with mailings and data entry. She is working on her masters degree and ,like all students, can use the extra money.

In the short time that she

has been with my agency she has proved to be invaluable. She has helped free up my time so that I can concentrate on my current customers and running my business.

As my business continues to grow, I will be adding

additional employees to my staff. This way I can continue to provide the highest possible level of service.

### Inside this issue:

Dinosaur Coming to Aurora	2
Downtown Destinations	2
Adopt a Dog or Cat	2
Umbrella Insurance Policies	3
Life Insurance	3
Christmas Ideas	3
Old 401(k) Sitting Around?	4

**I would appreciate any feedback that you want to give me about the newsletter. Eventually I hope to have an electronic version of this where customers can share information regarding anything they want. I can also have links to everyone's web site set up. Send me an e-mail letting me know what you would like to see.**

## Adopt a Dog or Cat

Having animals is a choice my wife, Lisa, and I made when we got married. We chose not to have human children, but we both love animals. So over the years we have had several cats and four of those have passed on. This summer our youngest dog, Trixie, passed away at age nine after a tough year. Last summer she tore up her left knee and had reconstructive surgery. We worked hard together on her rehab. The first two months she couldn't do much other than walk in the yard on a leash. Then we spent every night working on walks to make her knee stronger. She did quite well and was released about Thanksgiving. A month later we found a lump and it turned out to be cancer. We proceeded with chemo treatments and she did well for several months. But finally in June, she lost her battle.



**Trixie in May 2004**

I learned so much about animals from Trixie. She was very smart and was able to communicate a great deal with us. I will always miss her a great deal.

But now her boy dog brothers have welcomed a new sister into our lives. Her name is Lucy and we adopted her from

Aurora Animal Control. Lisa is President of the Fox Valley Animal Welfare League that works with Animal Control. Lucy came to stay with us for two weeks and decided that she wanted to become a member of the family. Our boys agreed so she has a new home.

While Lucy will never replace Trixie, we are fortunate that she chose us as her family. Give a dog or cat at chance at life. If you have an opening in your home, visit an animal shelter. You can give them life and love. They will give you back more love than you can ever imagine. Trixie will live with us forever and we feel fortunate for our years with her. A shelter dog or cat will do the same for you.

## Dinosaur coming to Aurora

T-Rex Sue is coming this winter to Aurora. An exact duplicate of the dinosaur, Sue, from the Field Museum, will be on display at Sci-Tech Hands On Museum in Aurora. Sue will be on display from November 27 to February 20. Visit [www.scitech.museum](http://www.scitech.museum) for more information.

I became a member of the board of directors of Sci-Tech this past year and I am

now chairman of the membership committee. We are hoping that Sue will not only be something that people will enjoy seeing, but also realize what a great museum Sci-Tech is. I invite everyone to come by during this time and see Sue. Hopefully you will like the museum enough to

decide to join. A membership not only gets you in to Sci-Tech, but also hundreds of other museums around the world. In our area the Museum of Science and Industry and the Peggy Nottebart Nature Museum are included in the list.

Bring the family this winter and not only enjoy Sue, but all that the museum has to offer.

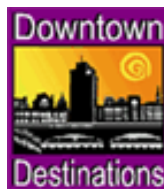
*Sue will be on display in Aurora  
from November 27, 2004 to  
February 20, 2005.*

## Downtown Destinations

When I relocated my office this past summer, I purposely chose to locate in downtown Aurora. I really believe in that part of the city and want to be part of its regrowth.

I have joined with a group of downtown business owners called Downtown Destinations. We are all small business owners trying to make a living in our complex world. Our mission is to promote down-

town business as a cooperative marketing group. We meet every Tuesday afternoon at Aurora City Hall. Currently we are working on a new brochure to place around the area and on a holiday walk on December 4.



Downtown Aurora is one of the safest places in

town, despite what people think. There are great stores and some fantastic restaurants. Please patronize these great businesses. Aurora downtown is on the rebound. Come see the changes.

## I'm 25 and single, why do I need life insurance?

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Looking at life from this perspective, I never purchased life insurance when I was young. Who was I going to leave it to, my girlfriend?

Had someone explained it to me in simple terms, I would have purchased it. Life insurance is also there for you if you live. A universal or whole life policy builds a cash value. You can borrow this money if you ever need it. And for most young people if you do live to retirement, you will be able to take more money out than you paid in.

But most importantly, insurance is cheaper when you are young and healthy. And while you are healthy today, will you be healthy enough tomorrow? If you wait until you think you need it and then have poor health, you might not be able

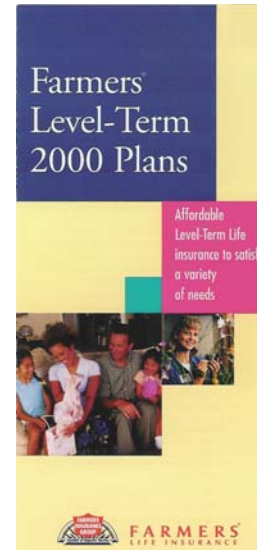
to purchase it. You would be looking back saying, "What if...?"

Farmers believes so much in life insurance

*Who was I going to leave it to,  
my girlfriend?*

ance that we offer a 5% discount on

both your auto insurance and home/renters insurance. Call me and we can sit down together and develop a program that will be right for you now and in the future and fit it into your budget.



## Christmas Ideas

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Yes, it is getting to be that time of year again. What can you get for everyone? The grandkids have more toys than they know what to do with. Your nieces and nephews don't appreciate anything that you get them. Sound familiar?

Do something different this year. Give them a gift that they will appreciate in years to come. Start a financial plan for them. This could be a small face value

juvenile life insurance plan. It could also be a college savings plan. By the time that those little ones go to college the costs are going to be higher than you can even imagine today. So start a plan for each one. I can help you pick a plan and get it going for the holidays. We will even design a special certificate that you can present on Christmas morning.

Call me for further information and make

this Christmas one that they will appreciate for years to come.

*By the time that those little ones go to college the costs are going to be higher than you can even imagine today.*

## Umbrella Insurance

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An umbrella insurance policy is not a policy for your umbrella. What an umbrella policy does is add liability coverage to your autos and your home or renters policy. Coverage starts at \$1 million and can go as high as \$5 million.

Why would you need that much coverage? Lawsuits happen, it's that simple. In order to protect yourself and family against a judgement that you can't pay,

you can purchase an umbrella policy. You can even purchase that level of coverage for yourself in case you get hurt by someone who can't pay. Call me for a quick quote over the phone. It is cheaper than you think!



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**FARMERS**

- *Do you have an old 401k sitting around? You left the company because you didn't like it there so why leave your money there. Call me and I can help you roll it over into one of the retirement plans that I offer.*
- *Do you know of anyone who needs health or dental insurance? I offer those through UniCare, part of Well Point. They offer several plans including the new Health Savings Account plan where you can put aside pre-tax dollars to use for health expenses. Call me for more information.*
- *If you would like to place your ad here, it is no charge if you are a customer of mine and just a small fee for everyone else. Let's make this newsletter useful for everyone.*

## Basic Mortgage Corp.

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A customer of mine and friend for many years can help you with all mortgage needs. Whether you are buying a new home, lowering your interest rate, or interested in a home equity loan, Sandi will be able to help you. Give her a call and tell her that you got her name from my newsletter.



Basic Mortgage Corp.

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I am sometimes asked what I enjoy the most about being an insurance agent. My answer is people like you. In the past six months I have had a customer get married and two get engaged. What a great thing it is to hear someone on the other end of the phone say that they got engaged and need to insure the ring. I am so happy for them.

There are also people that my heart goes out to when I hear sad stories about their life. There are a few customers of mine that aren't in the best of health or have had things happen in their life that they can't control. I wish that there was something that I could do to help them, but I can't control everything.

I thank all of you for selecting my agency for your business. I will continue to do my part to help you to the best of my ability and always remember that I don't have a business without you.