



...Because  
We Care

### Where Did Summer Go?

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Here it is autumn and I never did get out a summer newsletter. So many things have happened during the past few months.

The biggest thing for me this summer was the move of my office on July 1. We needed more space and had the opportunity for a store front. It was something that just couldn't be refused and it has turned out to be a great move for the business. The building is pictured above and is 95 years old. The owner purchased it last winter and there are still renovations to be done. At least there has been air conditioning this summer and the heat

is working now that it is getting cool. Also new windows, paint, and other things the owner is still going to do. So it should look much nicer one of these days.

I inherited about 125 new customers from Glen Fuller and George Andoe who closed their agencies. I have been trying to meet as many as I can and that has kept me busy too. For most of these customers, this will be the first newsletter that you have received from me.

I also added Gloria Aguirre to my staff as a customer service representative in June. Many of you have

already spoken to her. Training is coming along for her. There is so much to learn in this business that it does take time.

And then there has been the normal 80 hours per week that I put in running a business. Don't get me wrong, I am not complaining. I love this work and wouldn't want to do anything else. I am very fortunate to be able to own my own business, be associated with great companies, and get to meet very nice people. As always, thank you for your business.

*Dave*

Special points of interest:

- New Products
- New Discounts
- New Office
- New Employee
- New Customers
- Christmas Ideas

### New Products in Our Agency

We have added a few new products to the agency. In addition to UniCare for health insurance, we now offer BlueCross/Blue Shield of Illinois. This allows us to select a plan that is best suited and most cost effective for each

prospect. Both companies are exceptional. This just allows us another choice.

We also have teamed up with Kent Wallbruch who represents Mass Mutual products. Mass Mutual offers excellent Long Term Care and Disability Insur-

ance. You either have or will be receiving shortly a separate letter regarding these products.

Finally, we are in the process to be able to offer auto insurance if you travel to Mexico. Call for details.

## New Discounts



**The Blind Decorators**  
Shop at Home Service

**Debora Miller**  
Owner

(815) 609-5146  
Fax: (815) 609-5186

Email: [blinddecor8@aol.com](mailto:blinddecor8@aol.com)

Farmers Insurance has come up with so many new discounts this year it has been hard to keep track of all of them.

The year started with zip code rating which reduced the size of rating areas. Most of my customers saw no change or a reduction in your rates.

This summer we started interior home inspection discounts. If you set up to

have your home inspected you will save 15%, 10%, and 5% respectively over 3 years. You can then repeat the process.

On the auto side we came up with an EFT payment discount. If you pay monthly and have your payment automatically deducted you will receive a 10% discount. New deductibles of \$750 and \$1250 were created that

can save a great deal of money.

The discount for auto/renters was increased to bring it closer to what home owners receive.

Coming November 1 is an increase in the affinity discount and a new affinity group. If you are a college graduate and a member of your alumni association, you are eligible for a discount.

## Retirement & Social Security

Will Social Security be there when you retire? If not, what will you live on? Will you be able to retire? Even The Social Security Administration doesn't believe that there will be enough money. Just read the cover of your last statement.

You are never too young to start planning for retirement. A retirement plan may save you tax dollars too. We can help you start a plan for as little as \$50 per month.

We can also help you roll over a retirement plan that you still have with an old

employer. If you didn't want to be there, why leave your money there.

Call our office to set up an appointment so that we can discuss options best suited for your needs.



**LINDSTROM**  
**CHIROPRACTIC**  
**CLINIC, P.C.**

**Kristy Lancaster**  
Massage Therapist

1965 West Downer Place,  
Suite 201  
Aurora, Illinois 60506-4384  
Tel: 630-896-3377  
Fax: 630-896-2120

## Montgomery Fest

On August 13 & 14, we had a booth set up at Montgomery Fest along with about 100 other vendors. We were all out pushing our wares to the people who came for the food, entertainment, kids rides, and antique cars.

Saturday started with having to set the booth up in the rain and the forecast wasn't very good. But like most of the summer, there wasn't much rain. We were tired by the end of Sunday, but had a great time talking with all of the

people that stopped by to register for our drawing and to learn about the agency.

If you have never been to Montgomery Fest, it is usually in the middle of August and is a fun festival. We plan on returning next year and have even more fun.

## Referral Contest


Just another reminder about the referral contest our agency has going. If you refer someone to us that we present a quote to, you will be entered into a drawing. On January 1, 2006 we will draw names. First place is 2 airline tickets anywhere Delta flies in the US or a one class upgrade anywhere in the world. Two second prizes

are two tickets for a White Sox game in 2006.

Referrals are a way that we continue to grow our business and is the ultimate compliment to our agency.

We would be happy to mail you any additional business cards for you to hand out to your friends. Just give us a call or send an e-mail.

Office Hours By Appointment



**Downer Place Dental**  
Dr. Shweta Kamal, D.D.S.

11 West Downer Place  
Aurora, IL 60506  
Telephone: 630.892.4000  
Fax: 630.892.6873

When you smile, we smile...

## New Neighbors in Downtown Aurora

Our office is located in the historic Sheer Building in Downtown Aurora. The building was built in 1910 and is part of the historic downtown tour. The plaque by the building shows the Armistice Day Parade from 1918.

Two new businesses opened in September in the building. First is Downer Place Dental who has an ad on this page. The

second is a great Mexican Restaurant called El Meson de Maria.

There is also 4000 square feet upstairs in this building available for rent. It is a great place to be if you know of anyone looking for space. Call us and we will pass their name on to the owner.

## Payment Options

There are several methods to pay your premium. You can pay monthly using EFT, mailing a check, or credit card. Your

credit card information can be entered in at farmers.com or you can call the office. And if you pay by check and don't have time to mail it, call the office with a voided check in your hand and we can help you out.



**Jonda**  
Enterprise, Inc

EDWARD COOK

1412 Wildmint Trail  
Elgin, Illinois 60123

Phone: 866-445-8400  
Phone: 847-608-7902  
Fax: 847-608-6984

E-Mail: [ed@Jondainc.com](mailto:ed@Jondainc.com)  
TRANSPORTATION SERVICES FOR THE DISCERNING SHIPPER

## Christmas is Coming!

Looking for an idea for a Christmas gift for a child? How about setting up a college savings plan for them. College savings plans grow tax free and you can set them up for anyone. I have plans for my niece and nephews.

Another idea is a life insurance policy. This is something that they will appreciate when they reach about 40. Let me show you how much money can accumulate over the years.

Both of these ideas are gifts that keep on giving and really express how much you love them. *Dave*



**Orchard Road**  
Animal Hospital  
1175 Orchard Road • Montgomery, IL 60538

### Address and Phone:

**Orchard Road Animal Hospital**  
1175 Orchard Road  
Montgomery, Illinois 60538  
630-844-0100

### HOURS

**Monday & Friday:** 7:00am to 6:00pm\*

**Tuesday-Wednesday- Thursday:** 7:00am to 8:00 pm\*

**Saturday:** 8:00am to 12:00pm\*

**Dave Gruhlke Agency—  
Farmers Insurance Group**

*13 W. Downer Place  
Aurora, IL 60506*

*Phone: 630-896-6603*

*Fax: 630-896-1758*

*Email: [dgruhlke@farmersagent.com](mailto:dgruhlke@farmersagent.com)*

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Website: [www.defib-usa.com](http://www.defib-usa.com)

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All of our customers get a free ad in ...Because We Care. If you have a business that you want me to include just let me know. This newsletter is mailed to all of our current customers and is handed out with each proposal we prepare.



Basic Mortgage Corp.

Sandra L. Santucci  
Loan Officer

136 W. Vallette, Unit 10  
Elmhurst, IL 60126

Phone: 630-993-1939  
Cell: 312-802-0436  
Fax: 630-993-0939  
Email: [basicmtg@aol.com](mailto:basicmtg@aol.com)

**ADP Small Business Services**



Lindsey Creydt  
District Manager  
Small Business Services  
[lindsey\\_creydt@adp.com](mailto:lindsey_creydt@adp.com)

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