

# ...Because We Care

Fall 2009

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# FARMERS®

## Charity of the Month

Charity sometimes begins at home. Let's face it, for most of us this has been a tough year financially. I have heard more stories of people out of work, people who have had hours cut, and people who are barely getting by. Sometimes all we need to do is look in the mirror for the one who needs it most and the one who can help. So how can you do that?

- Don't you wish you had more money saved when this recession hit? Guess what? It isn't going to be the last one we see. Become a member of the dollar a day club. Almost everyone wastes a dollar a day. Skip the candy bar that you don't need, bring a sandwich to work for lunch, or just say no to one thing. I now have a container on my desk for my dollar a day savings. Let's sit down and talk so that we can develop a plan for the next recession. Talking is free...a dollar a day isn't much. It can't hurt for us to get together to develop a plan.
- Most of you would do anything for your family. Whatever it takes. You would die for them. Well what if you did? Would they be able to keep the house, the car, or eat? Let me ask you, "Would you trade all of your future paychecks for the amount of life insurance that you own?" After all, that is what you would be asking your family to do if you died. If the answer is no, we need to talk.

## New Auto Policy and New Billing

In past newsletters I have discussed these items. They are here for new customers as of mid-August. For the rest of you the changes are coming down the road. I don't have an official date yet as it is being rolled out slowly. But for those of you on monthly billing, you will appreciate the change once you see it. More to come on this later.

## Twitter

Our agency is now on Twitter. If you use Twitter, please follow us at [twitter.com/myfarmersguy](http://twitter.com/myfarmersguy). There will at minimum be a weekly update from our agency.

## Spotlight Business: Orchard Road Animal Hospital

Looking for somewhere to take your dog or cat for care? Make an appointment at Orchard Road Animal Hospital. Besides being a customer of mine, it is where I take my zoo for care. With four doctors on staff there is not a long wait for an appointment. They also have boarding, puppy classes, and grooming too. Orchard Road Animal Hospital is open Monday thru Saturday with evening hours Tuesday to Thursday. Visit them at 1175 Orchard Road, Montgomery, 630-844-0100. Their web site is [www.orchardroadanimalhospital.com](http://www.orchardroadanimalhospital.com).

### The Electronic World

As we try to keep up with ever changing technology, we have a few new things to introduce to you.

- **Twitter.** Our agency has established a twitter site, [@myfarmersguy](https://twitter.com/myfarmersguy) or [twitter.com/myfarmersguy](https://twitter.com/myfarmersguy). We will put updates on twitter weekly. Please sign up to follow us.
- **Farmers for iPhones.** There is now an app that you can install called iClaims. This can be downloaded to an iPhone or iPod. You can report a claim and take pictures and immediately send in the claim. There are other uses such as a home inventory with pictures.
- **Electronic Review.** We really like to meet with our customers for a Farmers Friendly Review. However we do know that some of you have very busy lives. We have found a web site that allows you to watch our computer in real time while we speak with you. Our tests have shown only a 1 to 2 second delay. We are trying to work with you any way we can.

### Inexpensive Hawaii Vacation

Because my wife and I do not have kids to feed or send to college, we have been fortunate to travel more than most. One of our favorite places that we have been is the island of Kauai of Hawaii. A couple of years ago we received a card in the mail from Westin to visit a new property on the island. The cost was amazing. Only \$799 for five nights with a free rental car. It seemed almost too good to be true. We went and it was fantastic. Because we have been there (last fall) we are able to submit a list of names for the same offer. They will not sell your name to anyone else. If you would like to take advantage of this opportunity, let me know and I will send in your name.

*Dave*

**Please program HelpPoint into your cell phone. The number is 1-800-435-7764. If you have a claim you can call them 24/7/365. You don't have to wait for us.**

**There is an important one time change in 2010 for income taxes. You may need to start planning now. Call me today!**

### Individual Dental Insurance

I finally found an individual dental insurance product that is worth a look if you are in need. Plans start at \$19.69 a month per person. Plans are also available for families and the senior market. Call me or check out the web site or twitter.

*Dave*

### Finance Your Deductible

Cars Collision Center is a Farmers approved body shop. They now offer a credit card to pay your repair bill. For any bill or deductible of \$500 or more, you receive one year interest free, if approved. If you wish, this would allow you to raise your deductible and if you have an accident, pay the deductible over time. They have shops in Aurora and Naperville to name a few.

*Dave, Jim, Gabriel, Monica*