

...Because We Care

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FARMERS®

What's New With Farmers Insurance

- As I mentioned in my last newsletter, our new billing system is on the way. It is currently scheduled to start in Illinois in July. Two new payment options will be available. If you have an annual auto policy or pay your own home insurance, you will now have the option of paying quarterly. For monthly payments you will be able to set up your credit or debit card for automatic payments. And if you pay EFT and don't take a paper bill, there will be no service charge.
- There is now a new deductible for those who have a Next Generation Home Owners Policy. Farmers now offers a separate deductible for wind and hail damage. This is available with a base deductible of \$500 or \$1,000. The wind/hail deductible is a percentage of your dwelling coverage available with a 1%, 2%, or 5% amount. For example, if your dwelling coverage is \$200,000, a 1% wind/hail deductible is \$2,000. This deductible is available for new customers and at renewal. Savings varies depending on the insured value of your house.
- Coming up yet in 2009 is the completion of the AIG/21st Century auto insurance acquisition, the rebranding of Foremost and Bristol West to Farmers, and late in the year a new auto insurance product. I will keep you posted as more details come out.

Charity of the Month

This month's charity is VNA Hospice. The VNA Hospice 2009 has a 5k walk/run scheduled on *Saturday, August 28, 2009*. The walk/run is at Blackberry Farm located on the west side of Aurora at Galena Blvd. and Barnes. It starts at 8:00 AM so you shouldn't have to worry about the summer heat. The cost is \$25 for individuals before Aug. 25 and \$75 for up to 6 members of a family. You can also purchase a \$250 "In Memory Package" which includes up to 6 walkers/runners, a butterfly release, and a sign with the name of your loved one. Proceeds go to the VNA Hospice which does great things for those who are suffering with cancer. Everyone knows someone who died of cancer or has cancer so come out and support a great cause. For more information visit the web site at www.vnafoxvalley.org.

Spotlight Business: Paws at Play Training

Have you ever thought that your dog needs training but you don't have time to go somewhere or want to spend a ton of money? Then you should look up Amanda Bautsch at Paws at Play Training. Amanda will work with you and your dog at your home on your schedule. Amanda is a certified dog trainer and if you look at her web site you will see a picture of her with her dog. Amanda also offers dog walking services so that if you can't be home your dog will still get walked. You can learn more about Paws at Play training at their web site, www.pawsatplaytraining.com. Or you can call Amanda at 630-335-4644. Remember that a well trained dog not only makes for a happy dog, but also a happy mom and dad. Learn how to sit/stay soon. Not you, your dog; it's probably too late for you.

Be a Hero Today

It's not too late to give to the March of Dimes. Be a hero for babies day is coming up soon. As I mentioned in my last newsletter, mail a check to me made out to the March of Dimes that I will turn in on Be a Hero for Babies Day. Thank you to all of you who have already sent your in.

Dave

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

Spanish Phone Number

Our office now has a phone number dedicated for **Spanish** speaking customers. It is **630-780-4546**. This phone will be answered only by Gabriel. Leave a message if he doesn't answer. Messages are automatically sent to his email if he is out of the office.

FAQ's About Life and Disability Insurance

- Q. Why do I need disability insurance as I know I won't get hurt?
A. Do you think those with disability insurance planned on getting hurt? No, they just planned ahead. You need this product if you get hurt and need to pay bills for yourself or your loved ones.
- Q. I have no one to leave money to so why do I need life insurance?
A. At a minimum you need money for final expenses. Someone is going to pay that bill and it should be you. If you are young, you probably will have someone at some point in your life.
- Q. What's in it for me if I live?
A. With a permanent life insurance plan, it builds a cash value. Hopefully you do live and down the road you can use some of that money for yourself. But if the unfortunate happens, your family will be taken care of.
- Q. I have life insurance at work. Why do I need more?
A. You probably only have one times your salary at work. That won't take your family very far. And if you leave your job voluntarily or involuntarily, that insurance is most likely gone.

Call today and we can discuss plans for your specific needs and budget!