

...Because We Care

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FARMERS®

eNewsletter

We finally have our e-mail list put together. If you are receiving this via regular mail it is because you either do not have an e-mail account or we do not have an e-mail address for you. If you do have an e-mail and we don't have it, please let us know what it is so that we can forward future newsletters to you electronically.

If you are receiving multiple copies of this or want us to use a different email address, let us know and we will make the change.

Our goal is to publish these monthly so that you are aware of everything that is happening with the agency and your insurance and financial services.

New Staff Member

Gabriel Garcia joined our agency in late January. Gabriel is a graduate of Northern Illinois University and is a valuable addition to the agency. Gabriel is fluent in both English and Spanish which helps us tremendously. He also is a licensed insurance agent. He will be working both helping with customer service and selling to new customers. Gabriel is quickly learning how our agency works and will do his best to help you with your questions when you call. Please welcome him next time you talk with him.

Home Owner Insurance

Last year Farmers introduced their Next Generation Home Owners Insurance Policy. Customers who joined our agency in 2007 have this as their policy. For those who were customers before, we have rewritten many of you to this policy. If we have not done this, please call us for a review. In the majority of cases, the new policy will save you money. If you are not sure if you have a Next Generation policy, call our agency and we can check it for you.

It is still not too late to contribute to an IRA for 2007. If you are eligible you can still deduct this on your taxes and get a larger refund. Call today to set an appointment to learn more.

New Auto Insurance Options

On February 1, Farmers introduced a new optional coverage in Illinois. It is called Flex Plus. Flex Plus allows you to purchase protection so that if you have an "at-fault" accident, your rates will not go up. You are allowed one accident every three years. To qualify for this you must be accident free and it must be applied to all Farmers policies in the household.

Along with this is an option if you purchase a brand new vehicle. The New Car Option can be purchased within the first 30 days that you buy a new car. This option says that in the first 24 months or 24,000 miles that Farmers will replace your vehicle with a brand new vehicle if you are in a total-loss accident. So if you purchase a 2008 today and it is destroyed in January 2010, you will receive a 2010 of the same model.

Call us for more details on these options. Look for more options to come soon!

Why Life? A Very Sad Story

One of my worst nightmares as an agent has become a reality. I always worried that someone that I spoke with about life insurance would die. Christopher and I spoke about life insurance a few times. He knew it was important because he was married with three kids at home. But even the \$15 to \$20 a month was a large sum of money for him. So he decided not to get it.

Christopher passed away on February 15 at the age of 45.

Christopher's story is amazing. His family was brought to the United States as refugees from Africa. His parents were from warring tribes and both wanted to kill him. In fact they did that with all his siblings. But the family escaped and spent 10 years in a refugee camp before they found a place here a few years ago. Christopher was a teacher and a principal in Africa and was working toward getting back in the classroom teaching in the US. He had been attending school here to do so and working at night. He also had to master English as French was his first language.

After he was in the US for a year they managed to purchase a house. It wasn't the biggest or best on the block, but they did something that many others are still trying to do. Christopher's wife learned to drive as did his oldest daughter and we talked monthly as he would call me to pay his bill. I even thought to myself the last time we spoke how much better his English was.

On Tuesday, Christopher went to the hospital with a cold. They treated him and sent him on his way. Friday morning he collapsed at home and died in the afternoon.

Jackie Robinson once said that a life is unimportant except for the impact that it has on others. Christopher had more of an impact on me than he ever knew and I am glad that I got to know him a little. Please say a prayer for his family for strength and that they find a way to keep their house.

Please don't let your family worry if they can keep what they have if something happened to you. As Christopher's family learned, it doesn't always happen to someone else. *Call me today. Dave*