

# ...Because We Care

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# FARMERS®

## Vacations

It's that time of year to think about your summer vacation. If you don't have any plans yet, visit [www.farmersvacations.com](http://www.farmersvacations.com). You can sign up to receive regular emails for specials that are being offered for both domestic and international travel. There are some excellent vacations specials available.

Are you planning on leaving the country? If so, check to see if your health insurance will cover you in the country you are going to. If not, we can help you with an international plan that provides the necessary coverage you need.

If you are driving to Canada, there is a new yellow card that Canada would like you to carry. I have those in my office and can mail it to you if you need it.

Driving to Mexico is another story. U.S. auto insurance is not valid in Mexico. We can help you with that too. It is much quicker to cross the border when you have your insurance already purchased. We write Mexico insurance with only the best carriers in the country. Call us for a quote.

## Charity of the Month

This month's featured charity is the March of Dimes. This is the charity that Farmers Insurance Group has picked to support. Farmers is the second largest contributor to the March of Dimes.

As agents we are given a national challenge. Two years ago it was \$1,000,000 and we more than doubled it. Last year it was \$2,000,000 and we more than doubled it. This year it is \$4,000,000 with \$2,000,000 on "Be a Hero for Babies Day" on June 7.

You can participate in the day too. Write a check to the March of Dimes. Put it in an envelope and mail it to me. The address is  
13 W. Downer Place  
Aurora, IL 60506.

My personal goal that I have set is to raise \$500 this year. Last year the top agent in the country was from our district and he raised \$15,000. I know that money is tight for everyone, but let's do a good thing and help out babies in need. Thank you in advance.

Remember, we can help you with all of your insurance and financial service needs for yourself and your business. Call today about your specific needs.

## **Personal Injury Insurance**

If you are a homeowner with a Farmers Next Generation policy, you can now add personal injury insurance to your policy. This will pay up to your liability limits for personal injury including false arrest, wrongful imprisonment, libel, slander, and malicious prosecution. This coverage averages around \$5.00 per year. A call to the agency is all it takes to add it on. If you haven't moved your home owners policy to a Next Generation policy yet, call us to see how much money you can save with it.

## **Referrals = Cash**

How can you earn some quick cash? Send me your friends, family, and neighbors. Don't you think that they deserve the protection you get with Farmers Insurance and the service of our agency? Every referral that any customer sends to us earns you a \$15 gift card. If you send enough people to us, you can earn enough to cover your insurance bills. In return, we ask that we be able to sit down with each person your refer and present them with a quote. So give out our number, have them give us a call and make sure they give us your name.

## **Earthquake and Flood Insurance**

We recently had an earthquake downstate and the question of earthquake insurance came up a few times. Unless you specifically have it on your home owners insurance policy, you are not covered for an earthquake. Most people do not purchase it because of the small risk that we have here in northern Illinois. If this is something that you are curious about, call our agency and we can discuss the coverage and provide you with a quote. Flood insurance covers damage to your home in case of a flood. This differs from sewer/ sump pump coverage and without it you are not covered in case of a flood. Flood insurance rates are set by the federal government and also underwritten by the government. The only people who are required to purchase flood insurance are those who live in a flood plain. Flood insurance is a separate policy from your home insurance. If this is something that you would be interested in learning more about, contact us for more information.

## **Slow Down**

With gas near or over \$4.00 per gallon, one way to save money is to slow down. I am amazed at how most people have not changed the way they drive. Jack rabbit starts and speeding consumes a great deal of fuel. And it is also unsafe. By driving safer you have less of a chance to get a ticket or get in an accident. And avoiding accidents is a good way for all of us to save on our insurance bills.

## **\$1.00 a Day Club**

Come join our \$1.00 a Day Club. Everyone has a extra dollar to spare each day. Be amazed what \$1.00 can do for you. Let me show you how powerful this dollar can still be. Anyone can join!  
Why join the \$1.00 a Day Club? Because you want to make money without working, don't you?  
Call today to join!

If you are receiving your newsletter by mail rather than email, you will receive two months of newsletters every other month. If you have an email address and are not receiving it electronically, send your email address to [dgruhlke@farmersagent.com](mailto:dgruhlke@farmersagent.com).