



NEWS FROM SUITE 203

Dave Gruhke Agency Farmers Insurance Group

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2005 Referral Contest

There are many ways that I can grow my business and I am always looking for different options. Probably the best way is referrals from my current customers. I know from my experience that I am happy to refer a company that I have a good working experience with. I hope that you feel that way about working with me.

I decided to have a contest for my customers and award prizes for referrals. So here goes.

Every referral that results in an appointment and a quote will qualify you for one entry in a drawing. There is no limit to the number of referrals that you provide. So if you get 25 of your friends to allow me to provide quotes to them, your name will be in the drawing 25 times. The contest will run for the entire calendar year. The only stipulation is that you must be a customer as of December 31, 2005.

Now here is the grand prize. On January 1, 2006 the drawing will take place. One lucky



Get away from this guy next winter!

person will win two tickets to anywhere Delta Air Lines flies in the continental United States. Or you can choose a one class upgrade to anywhere they fly in the world. Restrictions do apply and if you have questions you may call me for details.

Two second prizes will be awarded. They are two box seat tickets each to a 2006 Chicago White Sox game.

Any referrals that I have received so far do count and I

have kept track of them.

So start sending me those referrals and maybe I will be sending you away from this snowman next winter.



Picture yourself here next year! The more referrals you provide, the better your odds are.

New Payment Options

If you pay your bill monthly, Farmers now will accept a VISA or Master Card credit or debit card to pay your insurance. There had been a large demand for this option, so Farmers responded. You may pay by stopping by my office, calling me, or going on line at the newly designed web site @farmers.com. This options is not available if you pay your premium in full.

I also have purchased software that will allow you to call me and pay with a check. I will need the bank routing number, your account number, the dollar amount, and a voided check number. This is available to all of my customers. I hopefully will have this up and running by the time you receive this in the mail.

So if you forgot to send in your payment or you are out of town, you now have several options.

2004 Tax Season

Tax season is upon us and we all hope that we don't owe Uncle Sam much money. Wouldn't it be nice to get a large refund?

Well, it may be possible to do just that. Depending on your individual circumstances, it is

not to late to fund a retirement plan and take the credit against 2004. If you are eligible, you could set aside up to \$3000 of pre tax money. If you pay 25% of your income in taxes, you would get \$750 of this back.

As a Farmers Financial Solutions representative, I can help you with this. I represent several mutual fund companies such as American Funds and WM. Call me today for an appointment so we can discuss this further.

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A True Life Insurance Story

Growing up during the “Leave It To Beaver” years was different than growing up today. Dad went to work and Mom stayed home and took care of the kids. Whether or not times were easier is a matter for debate, but the pace was different.

Dad did his best to raise the family, put a roof over everyone’s head, and try to take a family vacation once per year. He never made a great deal of money, but made enough to be middle class.

Life insurance wasn’t something that was ever discussed at home. Dad had one times his salary at work. Everything was fine until Dad got sick, became disabled, and then died. Mom, who had barely worked in their 30 years of marriage,

needed to find a part time job. The life insurance payout did not generate enough income to pay all of the bills. Fortunately, the house was paid for and the youngest was 21, getting ready to head back for his junior year of college. Social Security kicked in for him. But school loans were still needed to pay for tuition which then took 10 years after graduation to pay off.

If Dad had had more life insurance, Mom probably could have stayed home. The youngest son might have been able to skip the school loans and 10 years worth of payments. And life might have been more comfortable for Mom when she got sick and no longer could work.

The 21 year old in this story is me. We got by and Mom managed financially on money from her parents. But a little more life insurance sure would have made things much easier for us.

I got to thinking not long ago. What if Dad had died 10 years earlier? What would we have done? Would I have been able to go to college?

This is why I want to be sure that my customers are properly covered. It is why Farmers offers a 5% discount on auto and home insurance if you own a life insurance policy with them. We want to make sure that your family doesn’t suffer. And you want that too.

Farmersvacations.com

Not everyone is going to be lucky enough to win my referral contest. But there are other ways to save on vacations.

As a Farmers customer you can go to farmersvacations.com.

There are always specials such as a cruise to the Bahamas. The site is easy to use and just another service offered by Farmers Insurance.

Start planning that get

away from the cold or your family vacation this summer.

I have been fortunate to have been to many places in the world and see many things. Everyone should experience as much as possible. Take the family somewhere new this year. The kids won’t even realize it’s educational. You will be glad that you did.

**Take the family
somewhere new this
year.**



Aurora Mayoral Election

If you don’t live in Aurora, this story doesn’t apply. But for many of my customers, it will soon be time to select a new mayor. This column is not to endorse one particular candidate. It is to remind you to get out and vote in the primary on February 22. There are five candidates running. Two will be selected to run in the election on April 5.

The current mayor is retiring so the winner will be new. This is a critical time for

this city so it is very important that we select a person who will serve us well. As a downtown business person, I can’t stress how important this election is. Please research the candidates and make sure to VOTE.





AFLAC (You Know the Duck)

You have seen the commercials with the duck. My favorite is the one with Yogi Berra saying that they pay you cash, which is as good as money.

Jamie Ericson is a local AFLAC agent that I work with. While their television commercials and this article that Jamie wrote for the newsletter emphasize business insurance, it is also available for individuals and families. And since Jamie just got hurt playing basketball, he can tell you how valuable it is.

If you are interested in learning more you can call me or you can reach Jamie at 630-437-5083 x 231. Make sure that you tell him that you read his column here.

Nine out of ten employers today say their number one challenge is controlling medical insurance costs, according to a recent Deloitte and Touche survey of certified employee benefit specialists. Employers typically reacted to these double-digit increases by passing them on to employees in the form of higher premiums, deductibles, co-payments, or by simply reducing the benefits altogether. But recently, another solution has become very popular—adding a voluntary supplemental program.

Voluntary plans enhance a company's benefit program by adding a variety of desired options without increasing the company's direct costs. Employees choose from a menu of benefits, only those they wish to pay for, allowing employers to redesign the core plan to keep costs down. Companies both large and small can take advantage of this win/win option.

Voluntary programs help fill in the gaps in other insurance, providing much-needed financial assistance to employees and their families when they need it the most. As a compliment to a health plan, the policies pay cash directly to the policyholder over and above what is already being paid to the doctors and hospitals by the traditional medical plan. Since this cash benefit is paid in addition to other coverage, employees can use the money as they need for out-of-pocket expenses such as deductibles and co pays. When someone is ill or injured and expenses are higher, having extra cash for rent, mortgage, groceries, car payments, and credit card bills is essential, especially when income is down. Some plans even pay for travel and lodging to special treatment centers and cover benefits not found in traditional medical plans, such as experimental treatment.

Employers are finding these programs a part of the solution to rising health care costs. By shifting some of the costs to employees and allowing them the opportunity to purchase additional coverage, or coverage not supplied at all, employers are often able to redesign their benefit plan to reduce their portion. Most companies offer these plans through the convenience of payroll deduction, making participation easy. Moreover, most of the plans qualify for inclusion under the IRS Section 125 Pretax program, saving tax money for both employer and employees. The plans can be offered to both full and part-time employees. Finally, the plans are usually guaranteed renewable individual policies, making them portable upon retirement, exit from the workplace, or during a move to a new employer.

Typical plans offered are Disability, Catastrophic Coverage for Cancer, Heart, and other Critical Illnesses, Hospital Confinement, Accident, Sickness, Dental, Life, and Long Term Care. Employees appreciate the ability to select the specific coverage that best meets their needs. The plans are affordable, portable, and very beneficial in times of greatest need. With most Americans living paycheck to paycheck, perhaps better access to these programs could significantly reduce the number of bankruptcies caused by medical situations; employers enhance their benefit plans at no direct cost to them, save tax dollars, and show they care about their employees. These plans are also available on a direct basis outside of a company.

Home Service Insurance

Do you worry about an expensive repairs around your home? Maybe the washer quits or your furnace goes out. As a Farmers' customer you can purchase insurance from American Home Shield (AHS). If you have a needed repair, one call to AHS takes care of it. And if it can't be fixed, it is replaced. Plans run from \$17 to \$38 per month. And each service call then is only \$50. For more details call me to determine what coverage is right for you.



UniCare

If you, or anyone you know, is in need of health or dental insurance, I can help. I represent UniCare, part of WellPoint, the largest provider in the US.

There are many health plans to choose from including the new Health Savings Account plans. These allow you to set aside pretax dollars to use for your health expenses. These are something positive that our government did for us.

Please call me if you have any question.



Bonds

If you are in need of a bond for any reason, give me a call. I can help you with these instruments. Rates vary depending on need and dollar amount.

"A life is unimportant except in the impact it has on other lives."

"Life is not a spectator sport...If you are going to spend you whole life in the grandstand just watching what goes on, in my opinion you're wasting your live."

—Jackie Robinson—

Words of Wisdom →

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"Be Empowered... Save Lives"



My next newsletter will be out in spring. All customers get free ads in my newsletter. Call me so that we can get something in place for then.