

...Because We Care

VOLUME 2, ISSUE 2

WINTER 2006

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Home Safety Tips for 2006

A recent Farmers Insurance Group survey shows that 52.5% of people who have home security alarms never use them. And only 39% say that they make an effort to give the appearance that someone is home when they are not.

Here are planning tips if you are going to be away from your home:

- Stop newspaper and mail delivery. This can be done with a call to the paper and filling out a card at the post office.
- Ask someone to pick up any advertisements left on your walk.
- Leave window treatments as you would if

you were home.

- Keep your garage and tool sheds locked. Burglars are not shy about using your tools to break into your home.
- Set timers in your home to turn your lights on and off.
- Don't leave a message on your answering machine saying that you will be out of town.

When you are at home there are things that you can do to prevent theft.

- Install and use a security system. Not only will this help keep out burglars, but you do receive a dis-

count on your home owners insurance.

- Ask delivery and service men and women for identification.
- Keep your home well lit and shrubs trimmed below the window level.
- If you put out boxes with the trash, hide any descriptions. Do you want everyone to know that you just got a new plasma TV that could be stolen?

Just doing a few simple things helps to prevent theft. This keeps you safe and everyone's insurance premiums down.

Dinosaurs in Aurora!

March 27 – September 4

Dinosaurios Argentinos has 20 exhibits of bones, skulls, dinosaur tracks, lifelike replicas, and complete skeletons. The exhibition includes:

- The largest known meat-eating dinosaur, Giganotosaurus
- The largest raptor, Megaraptor
- Two of the earliest known dinosaurs, Eoraptor and Herrerasaurus
- Aquatic reptiles from Antarctica
- A nest of Mussaurus (the "mouse dinosaur")
- 8 complete skeletons, and 16 different dinosaurs and ancient reptiles
- Dinosaurs never seen before in the US, some never seen in any other exhibition!

Sci-Tech Hands On Museum

**18 W. Benton St
Aurora, IL 60506**

New Years Resolution—Start a College Savings Plan Today. Call for more details.

We have a Web Site

We are in the process of developing a web site for our customers and prospects. The target completion date is February 1 and the address is www.myfarmersguy.com. Go out and take a look at it

now and let us know if there is anything that you would like to see added to it.

All of the ads in this newsletter will be on the site and linked to their web site if there is one. If

you have a web site that you would like to have linked, send us an e-mail and it will be taken care of. There is a link on the site to our e-mail address.



Critical Illness Rider

Farmers New World Life Insurance Company recently introduce a Critical Illness Insurance rider. This rider is available on all 20 & 30 year term policies.

This rider allows you to purchase from \$10,000 to 50% of the face value of insurance. You will receive the cash if you have one of the following:

- Hear attack
- Life-threatening cancer
 - Stroke
 - End-stage kid-

ney failure

- Major organ transplant
- Permanent paralysis
- Loss of limb.

For example, if you have a \$250,000 policy, you can take out a \$125,000 rider. If one of the above happens to you, Farmers will pay you the \$125,000 which is tax-free money. Your life insurance is reduced by that amount and your premium is adjusted accordingly.

For those of you that currently have a 20 or 30 year term, you can add this rider to your policy. Call us for specifics regarding it. You have only until November 10, 2006 to do this.

Please call us with any other questions that you have regarding this. We will be happy to work with you to develop a program specifically for you.



Do you have a 401(k) plan at an old employer? Let me help you roll it over. Call for more details.

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Addition to the Agency

I am happy to announce that I have added a full time producer to the agency. His name is Jim Balaich. Jim has worked in the insurance industry for over 20 years in

various positions including owning his own agency for several years. Jim will help me out in several ways. Since he has his insurance license he will help the business grow. I can't grow my business and continue to

give the service to our customers that I demand of everyone. He will also allow me to take off a day or go on vacation.

Help me welcome Jim to the agency.

Dave



Address and Phone:
Orchard Road Animal Hospital
1175 Orchard Road
Montgomery, Illinois 60538
630-844-0100

HOURS
Monday & Friday: 7:00am to 6:00pm*
Tuesday-Wednesday- Thursday: 7:00am to 8:00 pm*
Saturday: 8:00am to 2:00pm*
Closed Sundays
*Please call for day care hours

Contact Information

Customers receiving this in the mail have also found a sheet regarding contact information that I am asking you to fill out. Farmers has just introduced a new piece of software that is excellent for contact management. Currently I use four different data bases. I may

have some of your information in another, but what you have been mailed is what is in the Farmers system currently.

The reason I am asking for this is to make it easier to contact you. There is also information that I need to confirm that could allow you to receive

discounts that you are currently missing. As an incentive, I will send you a \$5 gasoline gift card to everyone who returns their form. This can be mailed, faxed, or e-mailed to me.

Thanks.

Dave

www.farmersvacations.com

As the snow is falling along with the temperature,



This doesn't look like January in Illinois.

wouldn't a sunset like this look good in person? As a farmers customer, you can sign up at



www.farmersvacations.com to receive e-mails for specials. You can save on many different trips that they offer. Don't you deserve to be pampered once in a while? Let farmersvacations.com help save you on your next trip!



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Kate Kersten

Sales Representative
300 South Main St. (Rt.47)
Elburn, IL 60119
www.bobjass.com

Bus. (630) 365-6481
Fax (630) 365-6488

Referral Program

Referrals are the highest compliment that you can pay our agency. If you are happy with our products and service, let us help out others that you know.

For 2006 we are offering a \$15 gift card to the store of your choice for

each referral. To qualify we need to be able to present a comparative quote in person to your referral. The more people that you refer, the more gift cards you will get.

The 2005 referral program has ended and the

winners notified of their prizes. First place air tickets were awarded to Bob & Sandi Santucci. White Sox ticket winners are Navin & Shweta Kamal & Lorenzo & Jacqui Beach. Congratulations!

IT'S NOT TOO LATE TO SAVE ON YOUR 2005 INCOME TAX. CALL TO ASK US HOW!

Farmers Friendly Reviews

In the past I have tried to do your insurance reviews on your anniversary dates. In 2006 I am changing that to doing them during specific times during the year.

Gloria will be working on developing a schedule and contacting you during the year to set up an appointment.

If you haven't taken the time to

sit with me in over a year, you could be missing out on savings. Farmers introduced many new discounts in 2005. We might be able to save you with our new power deductibles, EFT payments, alumni discounts, home inspections, etc. You don't have to wait for me either. If you want a review at any time, just call the office and set up an appointment. If you were assigned to my

agency in 2005 and we haven't met yet, please call me to set an appointment. I have helped many save hundreds of dollars per year and increased coverage to levels that should be carried today. If you don't know what your limits are, let me help you. A review is just that. It is to help you be aware of what you have and what is available in the market place to help your protect and keep you assets safe.



FARMERS

DAVE GRUHLKE AGENCY -
FARMERS INSURANCE
GROUP

13 W. Downer Place
Aurora, IL 60506

Phone: 630-896-6603

Fax: 630-896-1758

E-mail:

dgruhlke@farmersagent.com
www.myfarmersguy.com

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