



Timmco

From left: Andy Rosson, John Timm, Bob Rosson, Ramona Taylor, Brian Timm, Greg Bair, Susan Ames, Bill Maxwell

Don't Let a Thief Use Your Bank Card



People are predictable – that's what makes a thief's job so easy. We receive our bank card in the mail, along with our personal ID information and the first thing we do is write that four digit number on a scrap of paper in our wallet or purse. Thieves literally bank on this fact. Police records are full of successful bank machine transactions that took place within minutes of the time a purse or wallet disappeared – frequently before the theft was discovered. The owner had no chance to notify the bank.

Don't let a thief go shopping with your credit, checking, or savings accounts this holiday season! Any four digit number, written anywhere in your purse or wallet, can be located by an experienced thief. Even disguising the number is a poor solution. A personal ID number "doctored up" as a phone number often will be recognized by today's sophisticated thieves.

If you write your number in an address book, be sure the name, address, and telephone number are believable. And, keep lots of other numbers in your book. Still, the best defense is to memorize and destroy personal ID numbers. The fewer cards you carry, the better. All cards should be kept in a safe place at home, or in a safe deposit box until needed.



Kim Hanlon,
Agent

John Gives Sound Advice

When John Timm completed his sophomore year at Gonzaga University, he headed toward his family's Portland home and a summer job with the Park Bureau via a stop at girlfriend Ann Bramstedt's parents' second home in Shelton, WA. He'd never been to the south Puget Sound before, and was captivated by the beauty and solitude of the area. Ann's folks, Ray and Peg, had built a two-bedroom rustic cabin on the shores of the waterfront lot they bought in 1961. It was instantly dubbed "Loannisport" by Commodore Ray, who likened it to the Kennedy clan's Hyannisport compound. "They may have millions, but we've got a million dollar view," he reminded visitors for decades.



John & Ann (upper left) head out to dig a geoduck on the beach with the Timm clan

Indeed they do, and as John and Ann celebrate their 40th wedding anniversary next summer, the view that's beckoned their families for 50 years will likely play host to yet another celebration. The grandchildren love to follow Grammie Ann to the beach steps below, where she shares the treasures of the sea. The four grandsons and lone granddaughter are captivated by the saltwater fish, shells, and jellyfish.

John relaxes by spending many days each year maintaining the compound that has served as venue for birthday parties, anniversary receptions, Thanksgiving dinners, honeymoon retreats, and wake gatherings. He wields a talented paint brush, but is an admitted go-fer while his brother-in-law and nephew craft complicated construction issues. It's a labor of love and a recognition that people are the reasons we find for our life's work... and fun. A plaque erected on the landing to the 64 stairs that descend from the home front to the Loannisport beach proclaims to all who enter: "Dedicated to Margaret Bramstedt, who loved this view of life and taught us to take each day one step at a time." That simple philosophy seems to sum up how John and his colleagues treat our collective customers: With respect for the trust they've given us to preserve where they are in their lives... and that together we and our customers can handle the challenges that come our way. That seems like advice that's "sound" whether you're in Shelton or any where life takes you!

There's Still Time to Win an iPad 2!

Our customers are the best! You've been most generous in referring friends, family, and co-workers to us in 2011. We've rewarded your generosity by sharing with you every time a prospect calls because you've recommended us:

- **\$5 Starbucks (or Washman Car Wash) gift card** for each referral
- **\$10 donation** to our Charity of the Quarter (Make-A-Wish Oregon)
- Entry to our monthly drawing for a **\$50 McMenamins gift card**
- A chance to **win an iPad 2** in our year end drawing



There's still time for you to enter to win the iPad 2... just encourage insurance buyers who could benefit from saving money, improving coverage, or both, to give us a call... and mention your name. Don't worry, we always ask! Perhaps you'll be the lucky winner when we draw on Tuesday, January 3, 2012 at 10 am. But remember, you've got to enter to win and the next person you talk to could be your ticket to new technology!

Congrats to our November \$50 McMenamins gift card winner: TERRY TOWLE!



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Portland, OR 97232-1425

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Buying insurance today is easy. We could do it on-line, shop only for the best rate, or go with a local agent we can trust. The hard part begins the minute the unexpected happens! In our case, it was a car running a red light and 'totaling' our vehicle. Within an hour of the accident, we were speaking with a local familiar voice expressing concern about my health and safety and doing what could be done right away to make our life easier. Our agent went above and beyond our expectations and proved that adage: 'You get what you pay for!' We're now clients for life and know there is not a better deal anywhere else. You can be sure we'll share this story with friends and family. All we need now is an 'I ♥ Timmco' bumper sticker for our next vehicle!"

— **Connie & Dennis Wolters**



Choosy People Choose Us

Trusted Choice[®]

An independent agent (like us!) is not an employee of any insurance company, but an independent business person and a member of the community.

Like a local grocer or druggist who stocks various brands of merchandise, an independent agent is free to recommend the company and policy best suited to your particular insurance dollar. Thanks for choosing to do business with us!

Holiday Food Drive – Let Us Show You a Good Time

Nobody should be hungry during the holidays, so we're doing our small part to curb hunger in the communities we serve. During the month of December, the Big Red Barrels



have been rolled out in all three offices to collect canned non-perishable food for the Oregon Food Bank. The challenging economy gives each of us a chance to donate from our bounty so that others might enjoy the season a bit more. And, we'll reward you for helping us help others by offering a chance to win the \$50 Regal Theater Gift Card each time you drop by the office to share food. Give a can or more and maybe see some movies on us! A drawing will be held at our St Johns Branch on December 22, but the real winners will be those who receive your gift of nourishment. Enter today at the office near you... and thanks for your generosity!

Here's One For Santa's Plate!

Peppermint Bark – Serves 6 or more

- 1 (11 oz.) bag white chocolate chips
 - 2/3 cup crushed candy canes or peppermint candies
 - 1 teaspoon mint extract
 - 8 oz. bittersweet chocolate, melted
1. In double boiler or bowl set over boiling water, melt white chocolate chips. Remove from heat and stir in crushed candy & mint extract.
 2. Line a small sheet pan with wax paper. Pour in white chocolate mixture and spread evenly. Refrigerate until firm.
 3. Melt bittersweet chocolate and spread evenly over white chocolate layer. Refrigerate until firm. Break into pieces. Store in refrigerator.



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Coffee & Coverage... No Fruitcake, We Promise!



Our informal insurance Q&A session takes on a holiday seasonal twist when we return to our St Johns Branch for a Holiday Open House celebrating our *lucky 13* years in St Johns. Stop by for 60 minutes of peppy property, casual casualty, and lively liability chat with coffee, juices, and pastries... but no fruitcake. As always, we won't be selling while addressing any issues that you think might spoil the season, but we're providing our customary extra service after the sale. Call 503-288-8818 to let us know you'll be there!

DECEMBER 22 at 9am – 7330 N Leavitt Avenue