

2011

May
Newsletter



Whole Lotta Shakin' Goin' On?



The recent earthquakes in Japan and New Zealand have triggered calls from many wondering if they can buy earthquake coverage for their home or business. The good news is "YES."

Remember that the earthquake peril is excluded from the standard homeowners, landlord fire, and commercial building policies. But, it can be added to most condominium and renters contracts. And, although the coverage has a larger deductible (typically 10 - 20% of insured values) many believe some coverage is better than not buying protection and risking 100% of the value of their home or business. Although most companies will require seismic upgrades to qualify for coverage, as independent agents we have access to insurers won't necessarily stipulate that expensive retrofitting is a "must."

Call us even if you're just curious what protection and price might look like for you. We're here to help!



Ramona Taylor
Agent

Tiptoe Through the Tulips... or Roses!

Nothing says spring more boldly than a garden in bloom. Let's face it, they can be stimulating and even inspiring on a sunny day. Why not take a meditative solo stroll – or a romantic ramble for two – through some of Oregon's amazing botanical treasures?

As the community embraces Portland's annual Rose Festival celebration, we're reminded of the natural beauty that surrounds us. The International Rose Test Garden, where local experts try out new hybrids, is America's oldest public garden. Future medal winners have been born here for decades! There's also a Shakespeare Garden and Miniature Rose Garden on site, nestled between the city's Japanese Garden and Hoyt Arboretum. Not far from our St Johns Branch, on the north edge of Portland, is the Peninsula Park Rose Garden with more than 10,000 plantings and featuring a rainbow of colors.

A couple inner SE neighborhoods are home to additional cherished floral finds. Locals and



visitors flock to Ladd's Addition Rose Garden, which boasts 3,000 rosy varieties spread over manicured plots in a charming town square setting. While Portland may be the Rose City, the Crystal Springs Rhododendron Garden in Eastmoreland has been offering plant and flower lovers a beautiful spot for everything from weddings to a walk with the kids and waterfalls that wow visitors young and old. Take some time to enjoy our area and share your favorite spots with us as we explore our state together!

We All Win in the Referrals Game!

Our Referral Rewards Program continues this month. Every time you send a friend, relative, co-worker, or perfect stranger to us to discuss their insurance, you win. Our agency wins. Our Charity of the Quarter, currently the "I Have A Dream Foundation" – Oregon, wins. Here's how:

- You receive a \$5 gift card for Starbucks or a car wash
- You get another entry for the monthly \$50 McMenamins gift card drawing
- Your name is entered into our year end drawing for an iPad 2
- \$10 is donated to the "I Have a Dream Foundation" – Oregon
- We have an opportunity to serve someone you care enough about to share a recommendation for help!



Congratulations and thanks to our March \$50 McMenamins gift card winner:
KEVIN HARRIS



April Showers Brought May Flowers and More

While you've been dodging rain drops, we've been planting the seeds for future expansion of our social networking capability to better serve and keep you informed. Watch for next month's newsletter for updates on our Facebook page and how you can win an exciting prize by simply "liking" us during an upcoming contest period. And, as sure as sunshine brings out baseballs and Little Leaguers to parks throughout our community, we also invite you to say hi to @timmcoinsurance on Twitter.



Percolate & Navigate at Coffee & Coverage

We offer customers a chance to share a cup of coffee and help through the "fine print" as we share a 60 minute opportunity to answer insurance related questions that can crop up. Tasty beverages and tempting pastries are also on the menu. Call to reserve a cup and chair today!

MAY 19, 9 AM – 12700 NW CORNELL ROAD