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INSURANCE, INC.

December 2019



## Transitions And Traps

Moving out from the parents' household is an exciting time. One area young adults and their parents should address upfront is insurance. We want to ensure your young adult and you are protected before heading out into the real world, so we have compiled the following pointers.

**Review your family's current insurance.** The family car driven by your departing driver needs to be insured by her or him once they no longer live in the household. If your son or daughter purchased the car, but has been insured under your policy, a change in residence can raise real coverage questions.

**Know the law.** Remember that household residency often determines when coverage can be extended under your auto, home, and personal umbrella liability policies. For example, a child no longer living with parents buying or renting a car in their name must have their own auto policy.

**Read your lease.** Many rental properties require tenants to maintain a certain level of renter's insurance, which covers the contents of the home in the event of a robbery, fire, or other loss.

**Don't end up liable.** To ensure there is adequate coverage in the event someone gets injured on your child's property, speak with your agent about liability insurance. Renter's insurance is surprisingly affordable.

**Don't gamble!** It's simple: your child should always have insurance in place.

You've done your job and shared your accumulated knowledge and advice, but we're here to help if any of you wants an assist.



Bob Rosson,  
President

## Re-joining JOIN

Our agency has proudly supported community non-profit organizations with our monthly **Referral Rewards Program** for the past 5 years. However, our mission has been to help those doing good things in the neighborhoods we have served for the past 50 years. We have counted on your assistance for the past 108 months, donating \$10 to our designated charities whenever a customer referred a friend or relative to our agency. We've been able to donate thousands of dollars toward making lives better thanks to your referrals. We asked and you generously responded by suggesting friends and relatives contact us to see if we might improve their insurance protection, save them some money, or both! You've been equally rewarded, as we shared \$10 gift cards with each referring customer and placed the names of those kind customers into our monthly drawing fishbowl. One lucky customer each month won a **\$50 gift card** for the restaurant or retailer of their choice.

Although customer referrals have enabled to reach out to many organizations, we're going to change things up a bit in 2020. While trying to make a larger impact and better involve our agency colleagues, we've identified one community non-profit this year and focus our collective energy helping JOIN continue their good work!

Those of us living in the metropolitan area have identified HOMELESSNESS as a major social and economic issue in the Pacific Northwest and our communities. Television specials, nightly news stories, and newspaper articles have addressed the problems homeless residents of our community face and the solutions advanced to make life in our communities better for all. At the forefront of solutions since 1992 has been **JOIN**, a social service organization working to transition families from the streets to permanent housing. JOIN will be our concentration during 2020 and we hope that together we can make a difference. Thanks for sticking with us as we enabled our monthly non-profits to secure additional funds for their good works. We hope you'll continue to support our efforts in the coming year by continuing to refer friends and relatives to our agency!

## Arriving In Your Mailbox!

Some might deem it 'back to the future' as our agency newsletter evolves back to our roots years ago before your very eyes. We've enjoyed providing you with a monthly newsletter for past 9 years, but think that you might best be served by a quarterly contact in paper form. Some customers have advised us that they appreciate the monthly updates, but get too much email these days. Others indicate that they're all for keeping informed with the printed issues, but prefer a more sustainable approach.

In the new year, we're trying to be responsive to both viewpoints by attempting to strike a balance. Rather than publish a monthly newsletter (print or electronic), we're introducing a quarterly print newsletter to be furnished to all customers on recycled paper. We'll continue to honor our relationships with all customers by providing topics of interest and concern, while hopefully being attentive to our mission of serving as trusted independent advisors. Watch for us next in March, but please contact us any day or time you feel the need for advice... we consider this our primary job and remain available 24/7 for our current customers with any emergency!



## One More For The Road?



We're all about helping our customers secure discounts on insurance costs whenever we can lend an assist. You've likely noticed ads on TV offering you an 'app' that will size up your miles driven and how carefully you drive. We've got a company or two who offer similar opportunities to save dollars if you're willing to invite their monitoring device into your car. But, here's one you perhaps haven't heard about. **If you are a AAA member, Safeco and Mutual of Enumclaw will give you a car insurance discount.** We can help get your savings applied at your next renewal date. Just give us a call, share with us your membership number, and we'll take care of the rest. You enjoy the premium savings and well keep you motoring down the highway with a little more gas money in your pocket.



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## Wish For The Holidays and 2020

Your agents wish to share with our valued customers those wishes they hold in their hearts for the holiday season and the New Year:



**Bill Maxwell**  
Appreciate the "little things" in life.



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**Kim Thomas** I wish health & happiness to all my friends and family and peace on earth for the rest of the world.



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**Steven DaSilva** We are looking forward to spending the holiday season in our new home. 2019 was filled with many blessings, and we're excited to see what 2020 has in store!



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## December Bucket List

The holiday season affords plenty of opportunities for festive family events. Your calendar may be already full of traditions from catching the Christmas Ships on the Columbia and Willamette Rivers, lights on Peacock Lane, and neighborhood gatherings, but check out some of these options to fill in any free time:



**December 7 – Oregon Convention Center – Providence Festival of Trees** If you've not attended this longstanding event since your child was performing there, come view creatively decorated trees with themes from bicycles to Blazers. Proceeds benefit Providence Health & Sciences.

[providencefestivaloftrees.org/portland](http://providencefestivaloftrees.org/portland)

**December 14 – Pioneer Courthouse Square – Tuba Christmas** Let's face it – life's just better sometimes with a tuba! And 250 tubas, all playing holiday songs for free in Portland's Living Room is exceptional for getting us in the spirit. [thesquarepdx.org](http://thesquarepdx.org)

**December 19-24 – Portland Saturday Market – Festival of the Last Minute** Procrastinators rejoice! This gift-filled festival at 'the market' has your back. Even Santa has been known to make an appearance. [portlandsaturdaymarket.com](http://portlandsaturdaymarket.com)

## This OR That

We wrap up 2019 by sharing another colleague profile. **Susie Ames** has been a licensed insurance agent here for the past 20 years, although her association with us spans a bit more. She started helping at the Broadway office back in her high school days when we'd put her to work cleaning, filing, and assisting with the more mundane tasks such as emptying the office garbage cans. Insurance got in her blood early. Not sure if it was that she's the granddaughter of a third generation agency founder **Bill Timm**, or her initial job as a Claims Adjuster for an insurance carrier right out of college that had her hooked on the concept of being a 'more-than-one-company' agent.



Today, Susie serves as company **Vice President of Personal Insurance**, wife of fellow agent Derek Ames, and Mom to their four growing sons ranging in age from Kindergarten to High School. Here's her view on a host of likes:

**Cat OR Dog?** I always had a cat while growing up, but now I stick to raising my human kids!

**Book OR Movie?** Definitely movie. Nothing better than snuggling up to watch something with my family.

**Coffee OR Tea?** Every day starts with coffee!

**Sun OR Snow?** I love seeing the snow at least once a year, but I prefer the sun any day.

**Chocolate OR Vanilla?** I LOVE chocolate, and my mother-in-law's chocolate chip cookies are the best.

**Pie OR Cake?** The Helen Bernhard's white cake (our wedding cake choice) is amazing, and I also love a good pumpkin or apple pie.

**HGTV OR CNN?** HGTV. I love getting new ideas to use in decorating our home.

**Land OR Sea?** Land!

**Baseball OR Basketball?** I love watching my boys play both, but I like watching them play baseball most!

**Working OR Yard Work?** Working! Helping people is more fun.