

ALL AMERICAN

JULY
2016



RISING STARS

JEREMY VACCA

Hard work, competitive fire

AGENT OF THE MONTH:

NICOLE LASH

COVER STORY

THE GIFT OF

LIFE

INSURANCE

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CUSTOMER SUE GRAVES

counts among her blessings
the gift of life insurance

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PERSPECTIVES

CARLOS CAPDEVILA,
D-722, BURLINGTON, IOWA

I met Bill Graves through my agency. He was just starting to build his business and he said to me, "I'll have a huge company one day." That confidence and drive was typical of Bill. Over the years, Bill and I built a strong relationship. When he married Sue and they had children, we became family. Bill was like a brother to me. His son Blake was like a son—we still talk about his dreams. I didn't see Bill often, we didn't live close by, but we talked almost every day. He inspired me as a person, father and businessman.

Sue called me at 3 a.m. the morning after the plane crash. She was crying and exhausted, but wanted to tell me personally about Bill. I can still feel the emotion of that moment. I was stunned. To lose him so young was tragic. Once I was able to control my emotions, I said to Sue, "I'm glad we took care of you." I knew Bill's life insurance would be there for her. I can't imagine getting those kinds of calls and knowing I didn't do my job to help protect them and their futures with life insurance.

I became an agent 28 years ago. I know at first I was reluctant to talk about life insurance with people I cared about—friends, brothers, sisters, extended family. I don't think I'm alone. Many agents seem to worry it's a taboo topic to discuss with people they care about. But, those are the ones we should have the conversation with. It's a hurdle I've overcome. Life insurance is more than taking care of my customers because I also have personal relationships with them. I have a picture of Bill on my desk. It reminds me that it's important to take care of people who are family.



Bill Graves (left) with wife, Sue, and agent Carlos Capdevila.

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ON THE COVER:

Customer Sue Graves lost her husband, Bill, in a plane crash when he was 52. He left Sue with six wonderful children, a thriving business and the gift of life insurance. Sue relied on her inner strength and proceeds from life insurance to keep the business and forge a stable future for her and the children. To read more about Sue's journey, go to **Pages 6-9**.

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The *ALL AMERICAN* is also available online. From Field Compass, go to American Family publications (under News) > All American Magazine. Please request permission before reprinting any articles.

Design and production by American Family Insurance.

American Family Insurance
6000 American Parkway
Madison, WI 53783-0001



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"THE LIFE INSURANCE MONEY PUT ME IN POSITION TO CONTROL WHAT HAPPENED. THE BUSINESS WAS OUR SOURCE OF INCOME. THE PROCEEDS WOULD NOT REPLACE THAT INCOME, BUT THEY HELPED ME SAVE THE BUSINESS. I DIDN'T HAVE TO LIQUIDATE ASSETS TO OFFSET EXPENSES ASSOCIATED WITH KEEPING THE BUSINESS."

– SUE GRAVES



Carlos Capdevila (D-722, Burlington, Iowa), the family's long-time friend and agent, was with Sue within a day of Bill's death. He had written the insurance for the family's business and their life insurance policies. He personally reached out to Blake, Bill's oldest child, and then worked directly with him, as well as the family's attorney and accountant, to handle the life insurance claim. "I was in no condition to even think about life insurance," says Sue. "I was consumed with making decisions and arrangements for Bill's service. Then, shortly after the funeral, I received the life insurance money. I was relieved." She and Bill had talked at times about life insurance. Carlos also had those conversations with them. Sue was a strong believer. Bill had been reluctant to make the purchase.

"Bill started out with a narrow view of life insurance," says Sue. "He always said to me, 'When I die, you'll remarry, and he can take care of you. I don't want him to live easy on my money.'" That view changed as they had more children. Then they attended a financial

seminar. The presenter asserted that women in particular feel more secure with life insurance in place. Bill said to Sue afterward, "I didn't realize women felt that way." And he began to see life insurance from an entirely different angle. It became a question about what would happen to Sue and the family if he died. "We honestly looked at the need for life insurance as a married couple," says Sue. "We asked ourselves the hard questions." How would either of us manage without the other? Who would take care of our children? What would happen to the business? They worked with Carlos and purchased policies for themselves and each of their children.

With Bill's death, Sue faced extraordinary expenses, including attorney fees and accountant expenses for the business. "Even without a mortgage, there were huge obligations to meet," says Sue. "Expenses I never even imagined." She and Bill had set up the business and were confident everything was in order for an easy transition. Nevertheless, there were things to take care of if Sue wanted to keep the business. "The life insurance



money put me in position to control what happened,” she says. “The business was our source of income. The proceeds would not replace that income, but they helped me save the business. I didn’t have to liquidate assets to offset expenses associated with keeping the business.” Through the experience, Sue also realized her own life insurance would help her children when it was time to hand off the business to them. “It’s one thing to know something and another to understand something,” says Sue. “I understand life insurance now because I had to use it.”

She also came to understand Bill’s love for the business that had been part of his life since his college days as a Domino’s driver. On Bill’s birthday, she set out to visit each of the 102 business locations. Her family said to her, “Sue, you don’t have to do this.” “But I needed to try to understand and to feel what Bill loved about his work,” she says. “I wanted to walk in his shoes. If I didn’t love the business, I didn’t want to take over running it.” She never imagined she would have to

explore the option, let alone make the decision. Bill was fit and healthy—a marathon runner who never missed a day of training. Sue always thought she would be the first to die. Now, she was the survivor and her decision would shape her and her children’s future for years to come.

Sue officially took ownership of the business in June. She and two partners handle the leases and buying, and manage profits and losses. They have a small staff in Willmar, Minn., where Bill opened his first location in 1985, and a consulting business in Texas, where the family resettled in 2014. The business operates 102 stores, mostly in the Midwest. The personal estate took over a year to settle. “It’s taken a long time, but I made it,” says Sue. “Life insurance made it easier for me. I feel Bill is still helping. If by talking about my experience I convince someone to buy life insurance, then I’ve lifted some of the burden from them going through a loss. I’ll feel my life has a greater purpose. We’re a different family now without Bill, but we are moving forward and not dwelling in the past.”