

Ivanhoe Office

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Follow us:

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Canby Office

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Congratulations to Gordy Meester
1st Quarter Referral winner!

In addition to our Referral Program, we've also supported local businesses and many others through our Facebook Celebration Drawings!

See below for the many ways we've said **Thank You** throughout the 2nd quarter! Follow us on Facebook to participate in future drawings and learn more about ways we stay active in our communities!

September is Life Insurance Awareness Month

Life Insurance isn't for the people who die – it's for the people who live.

Michael, 32, was a fit and healthy family man. As he left to run a 10K race, he kissed his wife, Traci, good-bye along with newborn Calvin and "big" sister Josie. He never made it home. As he crossed the finish line, Michael collapsed and died. The Kovacic family would never be the same.

Traci says the hardest part for her was knowing that the love of her life was never coming home. "But the reality is that everything else stayed the same," she says. "The paychecks stopped immediately, but I still had to keep the lights on, buy food, pay the mortgage and take care of the kids. Having life insurance meant I didn't have to make any immediate decisions or sell the house. The life insurance saved us – and it still does today."

Source: <https://lifehappens.org/life-insurance-101/>

Types of Life Insurance

There are two major types of life insurance – term and whole life.

- Term Life** - is the simplest form of life insurance. It pays only if death occurs during the term of the policy, which is usually from 1 to 30 years. Most term policies have no other benefit provisions.
- Whole Life/Permanent Life** - pays a death benefit whenever the policyholder dies. There are 3 major types of whole life:
 - Traditional Whole Life** - both the death benefit and the premium are designed to stay the same (level) throughout the life of the policy. The cash value is an alternative, not an additional, benefit under the policy.
 - Universal Life** – allows more flexibility than traditional. The savings vehicle (cash value) generally earns a money market rate of interest.
 - Variable Life** – combine death protection with a savings account that can be invested in stocks, bonds and money market mutual funds.

Source: www.iii.org/article/life-insurance-basics

April Celebrations!

National Administrative Professionals Day (April 27)
Drawing Winner: **Denise Crowser** Gift cert to **Coffee Corner**

Lineman Appreciation Day (April 18)
Treats to Lyon-Lincoln Electric Coop Lineman provided by Panka Insurance Agency

May Celebrations!

National Nurse's Week (May 6-12)
National EMS Week (May 15-21)
Treats for Tyler, Hendricks, & Canby Hospital EMS & Nursing staffs provided by Panka Insurance Agency

Golf Lovers Day (May 10)
Drawing Winners: **Kira Gifford & Kristy Gifford** each Gift cert to **Tyler Golf Course**

Teacher Appreciation Week (May 2-6)
Drawing Winner: **Deanna Baer** – Gift cert to **Country House**

National Provider Appreciation Day (May 6)
Drawing Winner: **Courtney Koopman** – Gift cert to **Hair Expressions**

June Celebrations!

National Go Fishing Day (June 16)
Winners: **Tony Schwing** – Gift cert to **Rethwisch & Son** and **Carrie Jorgensen** – Gift cert to **Tyler Hardware Hank**

Client Spotlight:

Krave Wellness Studio

Krave Wellness Studio, LLC is owned and operated by Krystle and Bryon Drietz of Canby. Krave is open to members 24 hours a day, seven days a week. A wide array of cardio and weight training equipment is available, along with all types of classes tailored to all fitness levels. Classes include kickboxing, spin, yoga, boot camp, and circuit workouts. Krave also offers three levels of tanning and aqua massage. The mission of Krave is to promote fitness and wellness in everyone regardless of their shape, size, or age.

Follow us on Facebook to learn more about our services at facebook.com/Kravewellnessstudio



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We Reward You When You Refer Your Friends & Family!

Your referrals mean the world to us. We work hard to earn each referral with great service and appreciation for your business. We also love supporting the charitable efforts in our communities, so we've tied referrals and charitable giving together. *Here's how it works:*

- A referral is when we get a request for a quote from someone saying you referred them to us, and we complete a proposal.
- For each referral we receive, we will **donate \$15** to our charity of choice: **Lincoln Elementary Foundation (Ivanhoe)**.
- We will draw one name from the list of people who referred someone to us each quarter, and the winner will receive a \$100 gift card! The person you referred does not need to purchase insurance from us for you to qualify for the gift card!
- **2nd Quarter update** – We had 12 referrals which means we will donate **\$180** to **Lincoln Elementary Foundation!** Congratulations to our 2nd quarter winner, **Jeff Claeys**, Enjoy your \$100 gift certificate to **State Line Bar & Grill** in Gary, SD! Again, a huge **THANK YOU** to everyone who gave us a referral! We love referrals, so please keep sending your friends and family to us!



Lincoln Elementary Foundation

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