



Ivanhoe Office

119 W Saxon St | Ivanhoe, MN 56142
(507) 694-1750

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Canby Office

130 1st St W, Suite 101 | Canby, MN 56220
(507) 223-5527

New Employees



Erin Cornell grew up on her family farm outside of Porter, Minnesota.

A graduate of Canby High School, she continued her education at Winona State University and then graduated from Southwest Minnesota State University with a B.S. in Exercise Science in 2016.

Erin became licensed in all lines of insurance in March of 2020 and is the Account Manager in our Canby office.

Erin currently lives in Ivanhoe with her husband, Dallas, and son, Beau. She loves that she is working in the community where she grew up. Being part of a community is important to Erin and her family. When she isn't at work, she enjoys fishing, cooking, and camping with family and friends.



Teresa Keifer grew up in Tyler, Minnesota. She joined Panka Insurance Agency in March 2020. Teresa is Panka Insurance Agency's Director of Marketing and is a licensed Producer in all lines of insurance.

Prior to joining Panka Insurance Agency, Teresa worked with Development Services, Inc. (DSI)

assisting communities through grant writing and administration, among other community development activities.

In her spare time, Teresa enjoys spending time with her friends and family - and most of all, creating fun memories with her grandchildren.

To learn more about Panka Insurance Agency, check out our new website!
www.pankainsuranceagency.com



**IMT Community Contest
Award Recipient
Child Care Nutrition, Inc. (CCNI)
Ivanhoe, MN
IMT matched Panka Insurance
Agency's \$1,000 donation for a
total award of \$2,000!**

Why Life Insurance Is Worth It

There are many answers to the question of why is life insurance important. But by and large, the most important one is ensuring your family's financial security and peace of mind.

If anyone depends on your income, they would most likely struggle if you were to pass away. That's why life insurance is so important to have. There are different types of life insurance policies, but, essentially they all pay cash to your loved ones when you die. Money from life insurance can be used to cover daily living expenses, a mortgage or rent payments, outstanding loans, college tuition and other essential expenses. Life insurance is the best way to ensure that your loved ones would be in a good financial place if you and your income were no longer in the picture.

What Does Life Insurance Cover?

Life insurance covers virtually any type of living expense. Some common expenses include:

Immediate Expenses

- Funeral and burial costs
- Uncovered medical expenses
- Mortgage or rent
- Car loans
- Credit card debt
- Taxes
- Estate settlement costs

Ongoing Expenses

- Food
- Housing
- Utilities
- Transportation
- Health care and insurance
- Continue a family business

Future Expenses

- College costs
- Retirement

Do You Need Life Insurance?

It's a great question. And the truth is, not everyone does. But ask yourself, "Would someone suffer financially if I died?" If you answered "Yes", then chances are you need life insurance.

Client Spotlight: Bisbee Plumbing & Heating

Bisbee Plumbing & Heating in Marshall, MN offers commercial and residential plumbing, HVAC, and custom metal fabrication.

We pride ourselves with helping you get the best out of your equipment. There are many benefits of keeping your system clean and operating smoothly, including: increased comfort, lower utility bills, and the system lasting longer.

Visit our website to learn more about our services at www.bisbeeph.com.



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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: **The Connection**.
- 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 14 referrals in the 1st quarter and 10 referrals in the second quarter, which means we will donate \$360 to The Connection! Congratulations to our 1st quarter winner, **Wendy Sterzinger** and our 2nd quarter winner, **Scott Pick**! Enjoy your \$100 gift certificates! And a huge **THANK YOU** to everyone who gave us a referral! We love referrals, so please keep sending your friends and family to us!



1001 Ring Ave N. | Canby, MN 56220
(507) 223-5559 | <https://the-connection-mn-4.hub.biz/>

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