



Ivanhoe Office

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 @PankaInsurance Agency
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Canby Office

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Congratulations & Thank You



Congratulations to our 2nd Quarter Referral Program winner, **Scott Veire**, who graciously donated his \$100 Ivanhoe Community Foods Gift Certificate to a member of the community who was in need.

Thank you, Scott for your thoughtful generosity!

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.

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

Polish Open Golf Tournament



The **Polish Open** was held on Friday, August 13th at the Tyler Golf Course.

As the annual sponsor of the event, we at Panka Insurance Agency were particularly excited about celebrating this year as this summer marked the

50th Anniversary of Ivanhoe's Polish Days. In the spirit of celebrating the 50th Anniversary, Panka Insurance Agency sponsored a \$50,000 Hole-in-One prize!

With nearly 70 teams participating, we had high hopes that we would be able to award a lucky winner. While there were a few who came close enough to hold their breath, unfortunately, no one was able to claim the big prize – but there's always next year! Thank you to all who contributed to the individual hole prizes.



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

Client Spotlight: Wash Me Windows

Wash Me Windows, based in Marshall, MN, offers professional window cleaning services for homes and businesses throughout the Marshall, MN area.

Our experienced technicians have the experience to clean a variety of window surfaces on any level of your home or business and the tools to do so safely and efficiently.

We are here to help you keep your views crystal clear with cleaner, brighter windows.

To learn more about our services or request a quote, call us at (507) 401-7527 or visit our website

www.washmewindowsmn.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: **Tyler Food Shelf**.
- 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!
- **3rd Quarter update** – We had 4 referrals which means we will donate \$60 to **Tyler Food Shelf**! Congratulations to our 3rd quarter winner, **Dan Renken**! Enjoy your \$100 gift certificate to the Ivanhoe Liquor Store! 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!



Tyler Area Food Shelf

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www.pankainsuranceagency.com

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