



Ivanhoe Office

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Congratulations & Thank You Teachers!



Our 3rd quarter brings Back to School excitement! Congratulations to our "Back to School" Facebook Drawing winners: RTR Teacher, Chelsey Steinwand and Gretchen Tommeraasen who nominated Mrs. Steinwand!

As our drawing winner, we were excited to gift Mrs. Steinwand with a \$100 gift basket for her classroom plus a \$25 Gift Certificate to the Kronborg.

For her nomination of Mrs. Steinwand, Gretchen won a \$25 gift certificate to Maynards!

We want to thank everyone who participated in our Back to School drawing and nominated amazing teachers in our communities!!

Thank you, teachers, for all you do! Wishing you and your students a fantastic 2022-2023 school season!



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 12th at the Tyler Golf Course.

As the annual sponsor and host of the event, we were excited once again to sponsor a \$10,000 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 website!
www.pankainuranceagency.com

Client Spotlight: The Hive

Located on Main Street in Ivanhoe, MN, The Hive, owned by Nancy Jerzak, has been in business since 2019.

The salon offers services from haircuts, event updos, colors, perms, waxing, tanning, and soon nails. In addition to these services, we are willing to work with you to make your ideas a reality.

To learn more about us or to make an appointment, you can find us on Facebook or Instagram @TheHive.MN or call us at (507) 694-1836.

We want to say a HUGE thank you to our clients who have, and continue to, support us throughout the years! We greatly appreciate it!



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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!
- **3rd Quarter update** – We had 11 referrals which means we will donate \$165 to **Lincoln Elementary Foundation!** Congratulations to our 3rd quarter winner, **Faye Haugen!** Enjoy your \$100 gift certificate to **Heroes Sports Bar & Grill** in Canby! 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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Visit our website or follow us on Facebook to receive updates on our community involvement and for other insurance related updates!