



GULBRANSEN
INSURANCE AGENCY

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FEBRUARY | MARCH 2008

insurance update

A Bi-monthly Newsletter for the Friends & Clients of the Gulbransen Agency

ARE YOU THE CLIENT OF THE MONTH

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt "thanks" for your support. I truly appreciate it.

For outstanding work telling others about our agency, this month we honor **Tim Hasty** as our Client of the Month!

Tim will receive Dinner for two!
Thanks for your continued business!

Who's next? Hint... it could be you!
Watch this space for the special announcement.

A Not-So-Trivial Pursuit

This month The Gulbransen Agency is sponsoring a Trivia Contest and offering you a chance to win a Gas Gift Card. Test your knowledge! Just one correct (or nearly correct) answer and you could be this month's winner. The entry that comes closest to the correct answer to the following question will be the winner. If more than one person has the exact answer, the winner will be the person whose entry reached our office first. Write down your name and answer, and then fax (630.393.9673) or e-mail to ned@gulbransenagency.com this page. *Good luck!*

Which "King" in a deck of playing cards does not have a moustache?

NAME _____

ANSWER _____

Last month's Winner: Congratulations to **Brent Pflederer** for correctly answering last month's trivia question! Brent has won a free gas card!

Last month's question was: What Building is pictured on the back of the \$100 bill? *Independence Hall*
Brent, the son of Rich and Gail got his answer in first

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Spring Into A New Career

The time when a person stayed at the same company for 20 years is over. More and more people are job hopping after 3 or 4 years with the same company. The reasons for job hopping are different for everyone, but most people give more money as their primary reason for changing jobs. Another trend is the career change after 40. Baby boomers are the biggest leaders in this trend. Most have worked for the same firm and are near or at retirement age and ready to fulfill their dream of doing what they love versus doing what they have to provide for their loved ones.

So what should you do if you are considering making a change in your career?

First do your research. There are many ways to find out what careers are up and coming and many of them can be found on the web. Getting you're the facts before you make a change will save you time and money.

Get your finances in order. Can you afford to make a change right now? Do you have adequate savings to see you through the lean times? Do you have a second income you can count on?

Don't take any chances when it comes to your income; make sure you have at least 3 months of household expenses on hand before you quit your day job!

Do you need more training? Your skills may need to be updated especially if you've been in the same position for some time. Fortunately many community colleges offer continuing education or community learning classes in computer technology and other business applications and the cost is usually low.

Update your resume. When was the last time you revised your resume? Make sure the dates are correct, add on any new skills or classes you've taken and be sure to update your references too.

Changing careers or starting a new career doesn't have to be scary. It can be invigorating and exciting! With some planning you could soon be doing what you love instead of what you have to do!

For information of career trends check out:
<http://www.bls.gov/emp/>

LAST MONTH OF CONTEST

GULBRANSEN AGENCY REFERRAL PROGRAM

EVERYONE WINS SOMETHING 2 CHANCES TO WIN BIG

Everyone Wins:

To anyone who sends our agency a referral, we will reward you with a gas card gift certificate.

Monthly Drawing:

Once each month we will draw from all the referrals that have come in and pick a winner for a dinner for two at a local restaurant.

March Madness Grand Prize:

In March we'll conduct a random drawing from all chances at the Grand Prize qualified from October 1st 2007 thru March 15th 2008.

THE GRAND PRIZE IS A 40" SONY FLAT SCREEN TV, INSTALLATION & 4 YEAR EXTENDED WARRANTY

Program Rules

There is no limit on the number of chances you can create for yourself. Odds of winning are entirely dependent on the quantity of qualified chances created during the contest periods.

You do not have to be a client to enter. You do not have to be present to win. Referred prospects do not have to purchase anything for the referring party to qualify for this contest.

We are not responsible if the law says you can't win due to age or anything else.

EMPLOYEE SPOTLIGHT

Sue VonBergen

Sue has been the cheery and helpful voice behind the phone in the agency for the past 13 years. She started as a part time person and has now worked into the position as office manager. Pretty much if you have any kind of question about your personal insurance, whether it be a claim, billing or coverage issue, Sue can probably handle the question. Last year she worked at obtaining the professional designation of Certified Customer Service Representative and has had her Illinois producer's license now for many years, giving her the ability to advise, quote and write insurance. Currently she handles service of all the personal clients in our office that have a last name beginning with M all the way to the end of the alphabet.

I often tease her that being a



Burgess, she is related to 50% of the people in Warrenville and more than likely personally knows the other 50%. Sue is married to Dan and has 2 grown children; Brandy and Kyle. Sue is an active member of Trinity Lutheran Church, volunteering for probably every known committee in the church.

About the only thing she has not done is preach on Sunday morning. Sue is active in the community, plays softball and has the affectionate nickname of "Wheels"! She had told me it is because she has the speed to play the outfield and covers lots of ground.

Jewelry Appraisals Day: March 7th, 2008

Do you know that some of your jewelry is not covered by your policy because it is above the blanket coverage of the policy? Have you been not doing it because it is a pain in the keester to take the time and spend the \$ to get it done? No excuse now, this is the time to get it covered.

Friday, March 7th is the perfect day to get that piece appraised. Why? Because it is free! Just be one of our first 50 clients to call and set up the appointment in our office and Sookie Lehman of "Appraise This" will appraise your piece of jewelry free of charge. FYI, we have referred her often with excellent results and she will do all the work on site. You can check out her web site or email her at the following:

Sookie Lehman / www.appraisethisbysookie.info / Appraise This! by Sookie

Jewelry Appraisals in the comfort of your own home

Our agency would like to take care of one of those things you have been avoiding by offering you the opportunity to have your jewelry appraised and scheduled to your insurance policy. We will take care of everything for you.

Please note this offer is exclusive to Gulbransen Agency clients only. There is a limit of one appraisal per client. If you wish to have additional pieces done, Sookie will set up a time to do your additional items.

If you have an old appraisal of the piece you would like Sookie to re-appraise, it is helpful to bring that along.

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Go Green: Get Your Paper Under Control!

More and more companies are going paperless. Banks are offering digital statements, power companies and phone companies offer digital billing and bill pay options. Even insurance agencies are offering paperless policies!

The new office atmosphere is all about saving paper. It's not just because of the environment either! Although going paperless has its roots in the environmental movement going digital can save storage space, can result in higher productivity, save money, and make it easier to share information.

How easy is it to go paperless?

Going digital or going paperless is not hard. It may take some time and some dedication, but moving your paper files and documents to digital formatting is not hard to do. There are many paperless software solutions advertised on the web, but the most effective way to go paperless for most small businesses is to purchase a scanner.

Paper documents are "scanned" and then saved in a designated folder in your computer. The actual scanning can be done by an administrative assistant or other office helper. Only the very basic computer skills are necessary. If you don't want to over-tax your

staff you might consider hiring a temp to do the scanning for you. The initial fee will pay for itself once you have the system in place.

What are the cost savings?

In the long term going digital or paperless could save you thousands of dollars. Paper is the most purchased office supply and the cost adds up fast. The U.S. annually uses about 4 million tons of copy paper — 27 pounds per person. Paper prices rise and fall, but at U.S. average prices we spend about \$4 billion per year buying copy paper. Most copy paper is used in offices, and the average office worker uses about 10,000 sheets per year. Even if you use recycled paper in your printer and copier the savings of going digital is huge. The cost of one case of paper is about \$30 (that's 10 reams or 5000 sheets of paper per box). If you cut your paper usage in half that's a savings of nearly \$400 a year! And that's a conservative estimate.

Think outside that paper box: creative solutions.

There are other simple solutions that help save paper around your office. Instead of printing important emails, mark them and save them in a designated folder. Instead of printing out a paper copy of meeting minutes send a digital copy to everyone who attended. Some businesses are including a footnote at the bottom of their emails which reads: "Please consider the environment before printing this email". It's a nice way to remind employees and clients that not everything needs to be printed.

Everything old is new again.

If you don't already have one in place this is a great time to begin a recycling program. All that paper can be recycled. Make sure every staff member has a container for recycled paper. Assign a rotating calendar for your staff to drop off the recycling or contact your local garbage company and ask if they offer recycling pick up too. The cost is usually nominal. There are also document shredding companies out there who will (for a small fee) come by once a month and shred all of your sensitive documents and then take them to the recycling center in town.

Going paperless or digital sends a positive message to your staff and your clients. There's now time like the present so get your paper use under control!

Thank You! Thank You! Thank You! Thank You!

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without your help!

Ted & Linda Beach Ron & Susan Flex, Kent & Cindy Cochum,
Mike & Gail Fry, Joe & Karen Shiffer Sr. Jonathan Funk, Jennie Staat
Nancy Sturrock, Don Holwerda, Bob Martin, Shawn Blum,
Tom Housh, Nate & Melissa Peterson.

Is Your Prescription Medication Safe?

Almost everyone has taken prescription medication at some point. Your doctor gives you a brief explanation and the pharmacist tells you a little more, but do you know what you're taking? What kind of side effects might it have? Will it interfere with other medications you're taking?

The U.S. Pharmacopeia (USP) — an official public standards-setting body for prescription and over-the-counter medications in the United States — recommends the following "things to know" about any prescription medications you are taking:

Know Why You Are Taking a Medication — Although it sounds obvious, many people do not fully understand their diagnosis or condition — the reason they're taking the medication in the first place. Ask your doctor to explain your condition in detail to you, and how he or she expects the medication to improve the course of your illness or its symptoms.

Know What to Expect — Ask when you should expect to start feeling better or see an improvement, as well as potential side effects that may occur. Find out what you should do if you are not seeing the expected results within a certain timeframe or are experiencing side effects.

Know How to Take the Medication — Your doctor or pharmacist should give you instructions for taking your medication. These are also listed on the bottle. However, it may require some extra vigilance to ensure you're getting the most out of your medication. You should also ask whether you should get a refill; whether you can stop taking the medication once you start to feel better;

what to do if you miss a dose; how to minimize any side effects; and whether there are any special blood or other tests required while you are taking the medication, e.g., a liver test if you are on a "statin" drug.

Know About the Medication — Patients should know the category of drugs the medicine belongs to, the brand and generic name, the active ingredients it contains (some people are allergic to certain ones), and any potential complications it may cause if you are pregnant. Detailed information about a medication is available in the information packet/insert stapled to the prescription bag. Patients should read this to get a good idea of what the medication is and understand important precautions to take.

Know Your Pharmacist — Your pharmacist is a key part of your treatment team — and the expert on topics such as how the medication prescribed will treat your condition, possible side effects, drug interactions and allergic reactions. Ask to speak to your pharmacist when getting a prescription filled. He or she is a wealth of information and often your most valuable resource.

One other important point is to keep an up-to-date list of all medications you are on and their dosages. This should be shared with your doctors, pharmacist and a family member or trusted friend. This can help prevent dangerous drug interactions and may be critical should a medical emergency occur. For brochures on patient safety and more information about prescription medications, visit www.usp.org and select "I am a Consumer."

Is Your Identity Safe?

It is estimated that 1 in 6 people will be victims of identity theft this year. If you've ever paid a bill, made a purchase, or done any banking online you could be at risk for identity theft.

- How can you protect yourself from identity theft? The good news is that protecting yourself from identity theft is simple and there are many effective ways to protect your financial and personal information from falling into the wrong hands.
- Keep your vital records like bank statements, birth certificates, social security numbers and other personal information in a safe place. Using a locking file cabinet or fire safe is one way to protect your records at home. Either of these solutions is economical when you consider the cost and inconvenience of losing your identity.
- Consider leasing a safe deposit box at your bank. The fees are usually low and if you have an account already some of the fees might be waived. A safe deposit box is the place to keep your will, or power of attorney, or other important records.
- Be sure that your mailbox is lockable. Statistics show that having your mail delivered to a locked mail box discourages thieves. If you can't have your mail delivered to a locked box at your home consider using a post office box. The cost is small and you'll feel more secure knowing that your mail and your personal information are not at risk.
- And while we're talking about mail; be sure to shred any mail that has your name, address, account numbers, or other personal information on it. Especially if it's an offer for credit, home loans, or bank services. These documents are gold to a thief and need to be shredded immediately if you aren't going to take advantage of the offer. A shredder for your home or office is an inexpensive alternative to hiring a document shredding company for your business.
- Use common sense when you shop or bank online. Never shop with a vendor that doesn't offer a secure payment method. Never respond to emails that ask for personal information, even if they appear to be from your bank or financial institution. And never give out your passwords or log in information.

There are many resources available to you. Check with your bank or financial institution on their policies regarding identity theft. Visit the bookstore or library for information on what steps you can take at home. Contact the Better Business Bureau or your local Chamber of Commerce to see what information they might have on how you can fight identity theft and of course you can visit the many sites online. One good website is; www.ftc.gov/privacy.

Identity theft coverage can be purchased through your home or renters policy from most of our carriers for a reasonable fee.

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