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MERRY CHRISTMAS AND HAPPY NEW YEAR!



Jim, Linda and David would like to wish you the best for the up-coming Holiday Season, including **Hanukkah and Kwanzaa.**

Be sure to remember those less fortunate and give to a charity of your choice!



Keep that resolution with life Insurance!

Is one of your New Years resolutions to put your financial house in order? The best way to protect your family and your assets is with Life Insurance. For as little as \$13 a month a healthy 35 year old male can get \$250,000.00 of term insurance. Or you can take advantage of Farmers EssentialLifeSM Universal Life which is designed to meet your current and future Life insurance needs, and provide lifetime security for you and your family. It also offers tax-deferred cash accumulation to help you reach your retirement goals.

Farmers EssentialLifeSM is flexible. You can adjust your coverage as your needs change.

FLEXIBLE PREMIUMS: Unlike many Life insurance products, with Farmers you decide when and how much to pay within broad limits.

FLEXIBLE BENEFITS: You specify the amount and type of coverage you need, which can be increase or decreased within limits. ******(Increases are subject to proof of insurability)******

FARMERS CUSTOMER DISCOUNT: As a Farmers customer you may receive a discount if you have a qualifying existing Auto, Home, or additional Life insurance policy.

LIMITED NO LAPSE GUARANTEE: If premiums are maintained, your Life policy will remain in effect.

How much life insurance should I purchase? If you have a family, many experts suggest that you need an amount equal to 5 to 10 times your annual salary. However, many people own higher coverage's to provide more income for their family. My recommendation is you should buy what you can afford, at least get started.

MONEY IS AVAILABLE!

Last year in our Christmas Newsletter I cautioned you about predatory lending. Hopefully you aren't caught up in the foreclosure frenzy. The good news is, regardless of what the media preaches, money is available for Home Buyers and for Refinancing! As a matter of fact, money is cheap right now, 6.125% as I write this newsletter for high credit score applicants; slightly more for lower credit scores.

Please keep us in mind for your financing. We never charge for a pre-qualification letter, and always promptly answer your questions.



We offer Major Medical and Short Term Health Insurance!

Individual & Family Health Plans Health insurance for individuals and families

- Extensive doctor and hospital networks provide significant savings
- Wide range of plans and benefit options tailored to your needs
- First-year rate guarantee means no surprises

Short Term Medical Insurance /Temporary Insurance for 30-365 days

- Coverage as early as the next day
- Freedom to choose any doctor or hospital
- Prescription drug coverage for extra peace of mind

Student Health Insurance Individual Health insurance for college students

- Coverage as early as the next day
- Freedom to choose any doctor or hospital
- Continuous coverage even if you leave or change schools
- Simple application process

For an on-line quote go to: <http://jameshollister.mymedicalquotes.com/HomePage.aspx> .

You can also link through our website: <http://JimHollisterAgency.com>

THANK YOU FOR YOUR FRIENDSHIP AND BUSINESS!

Over the years we have made many friends and have been blessed by those friends with their support and trust. We can never say THANK YOU enough times to show our appreciation. THANK YOU, THANK YOU.....

Please keep in mind that we are here to help with all you Insurance and Mortgage needs. Check out our website at www.JimHollisterAgency.com to see all that we have to offer.

HUMOR

Some true insurance excuses to brighten your day:

Incidents with Pedestrians.

- The guy was all over the road. I had to swerve a number of times before I hit him.
- I was sure the old fellow would never make it to the other side of the road when I struck him.
- The car in front hit the pedestrian but he got up so I hit him again.
- I saw a slow moving, sad faced old gentleman as he bounced off the roof of my car.
- A pedestrian hit me and went under my car.

Accidents with other vehicles.

- I collided with a stationary truck coming the other way.
- A truck backed through my windshield into my wife's face.
- I was backing my car out of the driveway in the usual manner, when it was struck by the other car in the same place it had been struck several times before.
- I was unable to stop in time and my car crashed into the other vehicle. The driver and passengers then left immediately for a vacation with injuries.
- The gentleman behind me struck me on the backside. He then went to rest in a bush with just his rear end showing.

Collisions, calamities, and injuries.

- Coming home I drove into the wrong house and collided with a tree I don't have.
- I pulled in to the side of the road because there was smoke coming from under the hood. I realized there was a fire in the engine, so I took my dog and smothered it with a blanket.
- I told the police that I was not injured, but on removing my hat found that I had a fractured skull.

Who is to Blame?

- No one was to blame for the accident but it would never have happened if the other driver had been alert.
- Windshield broke. Cause unknown. Probably Voodoo.
- No witnesses would admit having seen the mishap until after it happened.
- I left for work this morning at 7am as usual when I collided straight into a bus. The bus was 5 minutes early.
- An invisible car came out of nowhere, struck my car and vanished.
- I knew the dog was possessive about the car but I would not have asked her to drive it if I had thought there was any risk.
- The accident happened because I had one eye on the truck in front, one eye on the pedestrian, and the other on the car behind.
- I started to turn and it was at this point I noticed a camel and an elephant tethered at the verge. This distraction caused me to lose concentration and hit a bollard.

Hope you enjoyed the levity. Be sure to **call for a review** of all your insurance policies to make sure your coverage is up to date and you are receiving all the discounts you are entitled to.