



insurance
financial services
home mortgage

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Insure your Toys Motorcycles, Mopeds, Boats, RV's.
Health Insurance..... Easier, now more than ever!
Home Mortgages Interest rates & how they effect your payment!
More Discounts Farmers Insurance has more than anyone!

**Enjoy the Wind and the Waves with the Family Boaters plan
With the Peace of Mind a Foremost Policy Offers**

- Bass boats
- Cruisers
- Fishing boats
- Sail boats

- Jet boats
- Pontoon boats
- Runabouts

**Motorcycles, mopeds, three-wheelers
Foremost's program covers:**

- Touring bikes
- Sport bikes
- Trike conversions

- Cruisers
- Classics
- Custom bikes

**Hit the Waves with Personal Watercraft
Insure them With the Foremost**

1, 2 or 4 passenger machines
Sit-on or stand-up models

Foremost Knows the RV Lifestyle

Foremost insures a wide range of RVs, including:

Motor Homes, Travel Trailers, Fifth-Wheels, Medium-Duty Tow Trucks, Motor Coaches



Let us insure your summer "toys". Call for a quote today.
Foremost Insurance is a member of the Farmers Insurance Group





Now you can get a quote and buy Health Insurance directly on-line. We have teamed with Assurant Health and Time Insurance to provide you with the tools to get a quote and buy Health Insurance right from your computer. You can quote individual, short-term and student health insurance.

Of course, we are available to answer any of your questions. If you prefer, I'll be happy to meet with you to help you design the plan that is just right for you. This is just another tool to provide you with up to date and cutting edge health insurance products.

Call today at 612-789-4341 or 612-781-1583 and we'll set an appointment for you. Or, if you prefer, use this link to go directly to my health insurance site: <http://jameshollister.mymedicalquotes.com>. You can also link through our main website: www.JimHollisterAgency.com



Do you remember when interest rates were in the teens? Historically, interest rates fluctuate and it is not that unusual to occasionally run 14% to 15%. An interest rate of 8.5% has also historically been considered a low rate. There's no doubt about it, we've been spoiled with low interest rates running from 5% to 6.5%. Just what does the interest rate do to your payments? Here are a few examples:

\$200,000 Loan, 30 Years Term, Taxes \$2000, Insurance \$1200.

- 5.5% - \$1371.07
- 6.0% - \$1465.77
- 6.5% - \$1530.80
- 7.0% - \$1597.27
- 8.0% - \$1734.20



As you can see, the interest rate has a significant impact on your monthly payment. You do have some control over what your interest rate will be. First of all, be aware of your credit score. If your credit score is low, work to raise it. Second, if you have negative items affecting your score, be aware of what they are and DON'T DO IT AGAIN! Third, and most important, check your credit at least twice a year. For a free credit report go to my website www.JimHollisterAgency.com and follow the FREE CREDIT REPORT link on the main page.

We offer some of the lowest rates you will find anywhere!
We work with many lenders in order to offer you the most competitive rates and lowest fees with a variety of programs to fit your specific mortgage needs.
Good credit, Bad credit? Talk to us first!

Farmers Insurance offers more discounts than anyone. Call for your free Farmers Friendly Review and be sure that you are getting the discounts you're entitled to.

Auto

- Auto/Homeowners
- Auto/Life
- Two or More Automobile
- Affinity:
(Teachers, Doctors, RNs, Scientists, Engineers, Firefighters)
- Senior Defensive Driver (55 Alive)
- Anti-Lock Brakes
- Passive Restraint (Seat Belts, Air Bags etc)

- Occupational
- Youth Education and Safety (YES)
- 10% Discount for EFT Monthly Billing Payment
- Good Student
- Prior Insurance
- Power Deductibles

Homeowners

- Homeowners/Auto
- Home/Life
- Protective Devices: (Smoke Detector, Locks, etc.)
- Non-Smoker
- Central Alarm System, Local Alarm System
- Age 50 Plus
- Electrical Systems
- Interior Inspection Discount