



JIM HOLLISTER

**EDITION I VOLUME I
NOVEMBER MMV**

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In this issue...

New Discounts.....Save on auto and home premium!
New Agency Website.....Lots of useful information!
Home Mortgages Now is a good time to Refinance and Save!
Free Services.....We offer more than insurance and mortgages!
Plan Now for Taxes.....Set up your 2005 IRA Today!

WELCOME

This is the 1st Edition of our new Online Newsletter. It is our intention not to annoy you with more spam, but hopefully to provide you with some interesting information. If it your wish not to receive this newsletter please email me: jhollister04@msn.com, or call us at 612-789-4341. Your business is appreciated and we always look forward to talking with you.



Check out our exciting new discounts!

- **Electronic Funds Transfer (EFT)** - Receive a discount on your auto insurance premium when you sign up for automatic bill payment.
- **Power Deductibles** - New auto insurance comprehensive and collision deductibles give you better coverage at lower premium rates.
- **Interior Inspection** - Receive a discount on your homeowners insurance premium when you complete an inspection of your home's interior.
- **Multiple Lines Discounts** - If you have Auto, Home and Life* insurance with Farmers, you might save as much as **15%** on your Auto insurance and **24%** on your Home insurance!

Other available discounts:

Auto	Homeowners
Auto/Homeowners	Homeowners/Auto
Auto/Life	Home/Life
Two or More Automobile	Protective Devices
Affinity	Age 50 Plus
Electronic Funds Transfer (EFT)	Interior Inspection
Farmers and Ranchers	Non-Smoker
Occupational	
Good Student	Electrical Systems
Senior Defensive Driver	
Anti-Lock Brakes	
Passive Restraint	
Anti-Theft	
Prior Insurance	
Youth Education and Safety (Y.E.S.)	

*Life insurance issued by Farmers New World Life Insurance Company, Mercer Island, WA 98040.

INTRODUCING OUR NEW AGENCY WEBSITE!

Over the past several months we have been putting together a useful site giving you access to things like “[Free Credit Checks](#)”, links to [State and Federal websites](#) and to [Farmers Insurance](#).

Take some time and explore our site, you may find something of interest. Some of links include: [ID fraud](#); [Health Care Directive](#); [Crash Test Results](#) for that new car you’re looking at; contact us on-line; [How to file a claim](#) and much more...

If you find something that should be on the site, please contact me and I’ll include it on the next update.

<http://www.JimHollisterAgency.com>



JIM HOLLISTER



DID YOU KNOW?

You have a trusted friend in the mortgage business.

I have teamed up with  POLAR MORTGAGE, a solid and respected local member of the mortgage industry.

Services I Offer:

- Purchase
- Refinance
- New Construction
- Second Homes
- Investment Properties
- Competitive Interest Rates
- Low Fees
- Programs for *every* borrower
- Home Equity 2nd Mortgage Line of Credit Program

Give me a call for a FREE one-on-one confidential consultation.



SERVICES:

- * FREE AUTO BUYING SERVICE
- * FREE NOTARY SERVICE
- * FREE LOCAL FAX AND COPIES
- * FREE FINAL EXPENSE PLANNING
- * 24 HOUR CLAIM SERVICE: 1-800-435-7764
- SPANISH: 1-877-732-5266
- HEARING IMPAIRED: 1-888-891-1660
- * [INTERNET CLAIM REPORTING](#)

- * GLASS REPLACEMENT AND REPAIR NETWORK
- * PREFERRED AUTO REPAIR NETWORK
- * FREE REAL ESTATE & MORTGAGE ASSISTANCE
- * VACATIONS, FREE TRAVEL SERVICE
- * FREE CHILD IDENTIFICATION KITS
- * MONTHLY BILLING PLAN: DIRECT, E-BILL
- * AUTO-WITHDRAW
- * CHECK BY PHONE
- * CREDIT CARD PAYMENTS



NOW IS THE TIME TO PLAN FOR 2005 TAXES!

Plan today for saving on your 2005 taxes. Contribute to a Traditional IRA or Roth IRA. Do you have an “orphan” retirement plan? Rollover you orphan into Farmers Insurance IRA and earn a competitive, safe return.

Will you be able to retire comfortably?

Thanks to the Taxpayer Relief Act of 1997, IRAs today are more flexible, and more people have access to their tax advantages. And, IRAs aren't just for retirement, either. You can withdraw funds from your IRA without tax penalties for qualified educational expenses or to buy your first home.

A Traditional IRA offers great tax benefits. Your contributions today are tax-deductible and taxes on earnings are deferred until withdrawal. With a Farmers Traditional IRA, you get a competitive interest rate and you can convert it to an annuity at [retirement](#) to provide a lifetime income.

Are you satisfied with your retirement plan? Will you have the resources you need for a comfortable life?

The Farmers [Roth IRA](#) allows you to buy an Individual Retirement Annuity with after-tax dollars now and withdraw principal and earnings tax-free after five years. You can withdraw funds after age 59 1/2, or sooner to pay for qualified educational expenses or the purchase of a new home.

For more information on how to start an IRA, or rollover your existing IRA give me a call. I'll be happy to explain your options.

