

FOREST AGENCY INSURANCE



Your independent agent since 1957

INSights: A Forest Agency Publication

The back to school edition

September 2015

Send your Child to College with Ease

For most parents, sending their children off to college can be a bittersweet, emotional time. With all the arrangements you need to make for your child, registration, housing, meal plans, tool kits, first aid kits, it's easy to forget some of the smaller details of this transition. Here are some things to think about:

One Last Hurrah: Make time for a special dinner or long weekend away for you and your college bound child. Consider giving them something simple, beautiful, or memorable that they can cherish while they are away from home on their path to adulthood.

Safety First: Your child will likely hate this conversation, but it's important to discuss safety. Talk to them about being aware of their surroundings, texting while driving, and knowing the location of the campus police stations.

Saying Goodbye: It's highly likely that your child will want to hang out with their new friends instead of having one last dinner with you. It's a feeling you may remember from the first day of middle school or high school. It's not personal. Consider it a sign that your child is comfortable at their new "home" and ready to experience college life.

Insurance Considerations for Parents of a College Student:

Most homeowners' policies will cover property stolen away from home up to a limit of 10% of the content value. You may be able to add coverage to your existing policy to protect against losses away from your home.

If your student is taking a car with them to college, your policy rates may change. A vehicle is rated based on its usage and location.

Call your insurance advisor to discuss how your homeowners and auto policies will change now that you have a child at college.



Sending your first child off to college can be exciting and bittersweet for both of you.

The back to school issue

- Going Off to College
- Meet Angel Wing
- Oak Park Windmills
- Life Insurance Awareness Month
- Referrals
- Trivia



Angela hamming it up for the camera at her new desk here at Forest Agency.

Meet Angela Wing

Angela is the newest member to our Personal Lines team here at Forest Agency. She joined our team in June and has quickly come up to speed on all the products and coverages that Forest Agency offers. Here are a few reasons why we love having her on our team:

Insurance Runs in the Family:

Angela comes from a big family. She is one of seven kids! When she was a youngster, she'd often spend time at her Grandpa's house, where he worked as an insurance agent out of his basement. Business was run a little differently back then...Angela remembers watching her Grandpa fix drinks for clients at the bar in his basement.

So Much to Offer:

Angela always has something witty to say and has quickly become the office comedian. She aspires to be a comedian. In fact, after years of waiting to follow her dreams, she has now become active in the Chicago improv, comedy and theater scene. She spends her spare time writing comedy and appearing in productions around town.

Additionally, she trains for, and runs, at least one obstacle course race a year. Last year, she ran the Tough Mudder, and this year, she ran the Spartan Sprint. She's looking forward to training for her next obstacle race. Maybe next time she'll do it wearing her Forest Agency Polo?

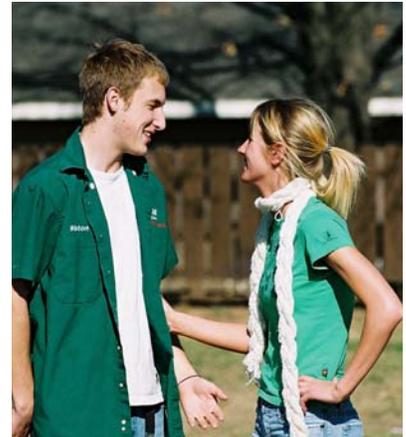
First Impressions of Forest Agency:

Before joining Forest Agency, Angela worked for a small agency in La Grange. Unfortunately her former agency could only offer its clients insurance from one company. She really likes the wealth of options available at Forest Agency to suit individual client needs. And believe it or not, Angela LOVES insurance—she enjoys explaining to her clients what all the details of their policies mean, and she likes helping people find the coverage that is most appropriate for their needs.

Thank you!

.....to all the clients who referred their friends and family to Forest Agency:

Anthony Cuda
Mary Wacker
Sophie Kaluziak
Christopher & Angela Schell
Ronald Kelley
James & Katherine Kennedy
Arribasplata Carmen
William & Peggy Ramette
Melisande Van Liedekerke
Donna & Craig Mindrum
Rosemary Vazquez
Victoria Engelhardt
Robert & Cynthia McKeating JR.
Nathaniel & Wilma Wallace
Ying Zhao & Jeffrey Patton
Plesant Hill Properties LLC
Elaina & Monica DiOrio
Paul & Jonith Odland
Ray Fitzsimons
Herman Hardiman
Zoey Rangel



**Tell a Friend about
Forest Agency!**

If you're happy with our service, **consider referring a friend or neighbor to Forest Agency.**

We will send you a \$10 gift card for every referral, and enter you in our quarterly drawing (this quarter we gave away a Fit Bit Flex!)

Simplify your Life!

Forest Agency can consolidate **ALL** your insurance accounts

Home • Auto • Life
Umbrella • Jewelry • Art • Antique & Wine Collections • Motorcycles • Business • Aviation • Worker's Comp • Non-Profits • Annuities • Disability • Long Term Care • Special Events • Weddings



Dan Browne, CIC, AAI Cathy Hall, CIC, AAI

NOT-SO-TRIVIAL PURSUIT

This month's question:
Who has the most expensive insurance policy for their legs?

Email your guesses to trivia@forestagency.com

Last month's question:
Where and when did the most powerful earthquake recorded occur?

Answer: Valdivia, Chile on May 22, 1960.

Congratulations to Steve Leopoldo for being the first person with the correct answer.



The 12U softball team after winning the B class USSSA championship.

Congratulations Windmills!

Longtime Forest Agency clients the Oak Park Windmills won their division of the USSSA Great Lakes Nationals in East Peoria over the summer. Additionally, their younger league mates, the 11U team, placed 3rd in their National Division Championship held in Des Moines in July.

The Windmills were founded in 1989 with the goal of training elite softball players who were capable of earning college scholarships via perseverance, dedication, and teamwork. Visit their website for more information: www.oakparkwindmills.org

September is Life Insurance Awareness Month.

Here are a few facts to keep in mind when considering changing your coverage:

Those with **no life insurance** think it's **3X MORE** expensive than it actually is.



Source: 2015 Insurance Barometer Study, Life Happens and LIMRA

Think life insurance.

1 in 5 people wished their SPOUSE or PARTNER had **LIFE INSURANCE** —or more of it.



Source: 2015 Insurance Barometer Study, Life Happens and LIMRA

Think life insurance.

Average spent on take-out food: **\$75 a month**

Life insurance: **\$30 a month**

Protect your loved ones.

1 in 3 **WOMEN** believe they don't have enough **life insurance**.

Source: 2015 Insurance Barometer Study, Life Happens and LIMRA

Think life insurance.



David Klans



Linda Carrera



Melissa Keshen



Nichole Hoppe



Mike Frontzak



Diane Villagomez



Bobbie Box



Maria Lopez



Cristine Saucedo



Angela Wing



Bonnie Casper



Natalia Munoz



Cecilia Saavedra



Gina Robbins



Katherine Knoepke

Contact Us

Give us a call for more information about our services and products.

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Our Charity of the Quarter is the OPRF Food Pantry. Here we are volunteering!



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