



PFI Trusted Choice Advisors Newsletter

*Brought to you by the Insurance Protection Specialists
at Preferred First Insurance*

Toll-Free: 888-470-0823 • info@preferredfirst.com

Thank-You Cards: Still in Style or Needless Paperwork?

Fewer people may be sending handwritten notes these days but thank-you cards still haven't gone out of style. At least they shouldn't, according to etiquette experts.

While it can be confusing trying to figure out the "proper" way to communicate in various situations, there are some agreed-upon guidelines for how to send your thanks. For example, gifts received at parties generally warrant a handwritten thank-you note. Think birthday parties (for both children and adults), bridal or baby showers, and anniversaries. Another rule of thumb: if you received a gift in the mail or a gift that wasn't opened in front of the giver, your best bet is to send a written note. The same goes if you've received something that has been made specifically for you. Lastly, if you've been treated to a kindness or gift during a difficult time, like an illness, death, or hospitalization, then you should absolutely express your gratitude with a handwritten note.

For gifts given during the holidays or "just because," a verbal thank-you is perfectly fine, especially as you most likely opened the presents in front of the giver.

But is it ever okay to send just an email? Of course! Thank-you emails are perfectly acceptable in work situations and when you don't have a person's physical address. They're also more than enough if you want to thank someone for a small kindness, like a neighbor picking up your newspaper. At the end of the day, though, what matters most is that we all remain generous with our gratitude. Being thankful will never go out of style.

Is Shopping Online for Insurance Really a Bargain?



Buying auto or homeowners insurance on the internet seems easy and cheap. But is it really?

Discover how relying on the web to protect your most valuable assets could cost you more - and put you and your loved ones at risk - by requesting our free guide, "The Dangers of Shopping Online for Insurance."

Just call one of our offices Michigan Toll-Free: 888-470-0823 and we'll send it right out to you by email or regular mail..



Preferred First Introduces Our New 2019 Bikes For Reading Program

Students simply aren't handed these bikes. They are required to work for them! During the months of March, April, May and June, students from grades 2 – 5 are encouraged to read 70+ hours of reading. Once they meet that requirement, their reading teachers will give them a brand new book along with putting that student's name into a raffle for a new bike.

Preferred First offices in Clio (Clio Area Schools) and Kochville Twp (Freeland Schools) will then announce the raffle winners during their lunch periods and the winners of the raffle will get to go home with a new bike.

It's another great way for Preferred First to give back to local communities, while encouraging reading and rewarding hard workers.



Preferred First Enjoying Sunrise Pedal Trolley

At Preferred First we believe it's important to get the staff together outside of a work setting. With such a great crew, we can assure you the pedaling wasn't as strenuous as you might think. Of the 15 people aboard the trolley some were pedaling much harder than others. Plenty of laughs and drinks were enjoyed by all. Even Mollie, the Clio office puppy, enjoyed the night out.

Fun, friends and a good time describes the enjoyment we all had on the Sunrise Pedal Trolley. It's a unique way to travel around Bay City. It allows you to experience the area's culture, history, brose through speciality and antique shops and, of course, Bay City's famous local pubs and brew houses.



Preferred First Insurance Crew and Friends along with Mollie from our Clio office



**Kim - Saginaw Office
Kris - Clio Office**



'Insurance Gaps' That Could Put You At Risk

Do you have enough insurance to meet your – and your family's – needs now and in the future?

If you don't, you are putting yourself at risk of serious financial trouble if something goes wrong with your health, your home, your job or your finances.

That's why we are offering you a free, no-obligation **"Insurance Check-up"** to make sure your insurance needs are adequately covered.

We won't try to push you into buying insurance you don't need, and we won't waste your time. We'll just give you the honest facts about your current insurance protection status.

Just give one of our office a call at Michigan Toll-Free: 888-470-0823 to arrange an appointment.

Introducing Our PFI Monthly Quick Quiz Program..

Each month we will supply you with a new question. Some are more difficult than other's but the Quick Quiz for December is one of the easy ones.

This Month's Question

What was the most popular dog name for 2018?

There are various ways to supply your answer. You can email your answer to info@preferredfirst.com, mail in your answer or call one of our offices with your answer. Clio office (810) 686-9100 Saginaw office (989) 799-9082 All correct answers will be entered into a monthly drawing for a \$25 gift certificate to either Outback Restaurant or Logan's Roadhouse

Does My Insurance Cover Every Catastrophe?

A standard homeowner's insurance policy covers damages and losses to your property and possessions. It also provides liability coverage to protect you if an accident occurs on your property.

Does this coverage include every catastrophe that could devastate your home?

No. Two disasters in particular are not typically covered by a traditional homeowner's policy.

The first is **earthquakes**. These disasters are usually excluded from homeowners' insurance policies.

To obtain coverage for damage due to earthquakes, you will need to take out a special earthquake policy or add a rider. These often feature a percentage

deductible rather than a dollar amount. If you're not in an area that is prone to earthquakes, don't stress too much over this coverage. You can probably skip it.

The second catastrophe that is often excluded is **flooding**. If your property is located in a flood zone, this fact was probably disclosed to you when you purchased the property. It's common for mortgage lenders to require flood insurance.

If you're unsure about your property's flood-zone status, contact your local government office to determine if your home is in a flood zone. If it is, you will need a separate flood insurance policy. Your insurance carrier may provide this, or you may need to contact the National Flood Insurance Program. Our professional staff can assist you obtaining flood insurance.

And a third situation has become a more prevalent concern in recent years. Homeowners may wonder if **terrorist attacks** are covered under their policies.

While most policies don't mention terrorist attacks specifically under the covered conditions, they also don't exclude them. Since most policies cover damages caused by fire, smoke, and explosions, terrorist acts are typically covered.

If you're unsure about your coverage for a specific situation, contact your insurance agent to review your policy. Year end is a good time to review your coverage and determine if you should make any changes to meet your current insurance needs.

Wrapping Up Your Holidays A New Way



Wrapping holiday gifts shouldn't take as long as choosing the present. Nor should the paper cost as much as the gift it hides.

With the holidays nearly here and the wrapping of gifts on the horizon, you might want to get creative about how to wrap your gifts this year. And while you're being thoughtful of friends and family, you can be kind to the earth, also. Think recyclable.

Instead of expensive wrapping paper, how about using a large roll of craft paper? Whether it's the traditional brown or the attractively modern black craft paper, tie it up with butcher's string and paint directly on it or decorate the package with cookies hanging from the bow. You might try hand-printing the paper by using doilies as stencils and spray painting them to create a wonderful, original design.

Recyclable shopping bags make great gift containers, and they generally cost far less than throwaway paper. Grocery bags decorated with twigs, confetti, or crepe paper ribbons also work well, especially for those hard-to-wrap shapes.

Newspaper and old maps also make fun and creative gift wrap. Finished with a colorful bow or silver cupcake liners gathered into a flower, your gift will show you really care.

Worth Quoting

This month, some famous quotes about the new year:

Hope smiles from the threshold of the year to come, whispering "It will be happier."

Write it on your heart that every day is the best day in the year.

Each age has deemed the newborn year the fittest time for festive cheer.

And now we welcome the new year. Full of things that have never been.

Be at war with your vices, at peace with your neighbors, and let every new year find you a better man.

New Year's Day is every man's birthday.



Preferred First Insurance
 To Contact Any of Our Offices
 Call 888-470-0823

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 Fenton, MI 48430-2759

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 4860 Washtenaw Avenue Suite I-113
 Ann Arbor, MI 48108-3401



Marketing Mail
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Please Deliver Newsletter To:

Inside December's Newsletter!

Thank-You Cards: Still in Style or Needless Paperwork?
 Preferred First Introduces BIKES FOR READING PROGRAM
 Visit Our Important Stuff Worth Reading Section

Sudoku Puzzle Contest

				7	8	3	9	
			9		1	7	8	5
					6			1
					3	2	4	
			2	6	4			
	2	8	1					
1			7					
8	3	2	6		9			
	6	5	3	4				

Sudoku instructions: Complete the 9 x 9 grid so that each row, each column and each of the nine 3 x 3 boxes contains the digits 1 through 9

Contest Rules: Submit your completed puzzle by email, fax or regular mail to enter our monthly drawing for \$25 OUTBACK restaurant gift certificate

STUFF WORTH READING...

How to Create a Homework Space For Your Kids Education.com

If you want to help your children become better students, consider creating a designated homework spot. You don't need to turn an entire room into a classroom. This article contains tips about how to turn closets, hallways, and even walls into study spaces. Remember to keep the area free of distractions, especially smartphones and televisions. Involve your children, too. Homework may not always be enjoyable, but creating a space to do it can be fun. More: <https://tinyurl.com/worth10181>

Four Tips to Keeping Your New Year's Resolutions RealSimple.com

Keeping a New Year's resolution is possible. Half of the people who make these goals still stick to them six months later. Some basic strategies provided in this article can help. If you're looking for advice tailored to specific resolutions, this piece offers links to tips for maintaining goals about relationships, health, work, and money: <https://tinyurl.com/worth10183>