



# The Protection Advisor

**Jerry Hendrickson**  
Trusted Insurance  
Advisor

*News and Tips to Make Your Life Easier, Safer and Happier!  
For Friends and Clients of Security-Victor Insurance*

Save Up To  
**37% MORE!**  
By Combining All of  
**YOUR Insurance**

- Home
- Renters
- Condo
- Vacation Property
- Builder's Risk
- Watercraft
- Contractors
- Personal Auto
- Commercial Auto
- ATV
- Antique Vehicles
- Apartment Buildings
- Office Buildings
- Rental Properties
- Restaurant Buildings
- Retailers & Strip Plazas
- Health
- Life



## What's your plan for the New Year??



How quickly has this year gone? I don't know about you, but I feel that it's really flown by ( just tells me this means that I'm getting older). December flew by and now it is time to get ready for the New Year. Take a little time and reflect on last year and then put plans in place for the next 12 months. Here are few ideas to help you make this process work for you in your business or personal lives.

1. When was the last time you wrote a plan and had a really good look at all the facets in your life? The New Year is a great time to do this as most people are fairly quiet during Christmas and the first couple of weeks of January. Why not use this time to take a look at your plans in detail?
2. Have a really good look at where you want to be by this time next year. It's really easy to wander along aimlessly and take each day as it comes, but if you work out what you want to achieve, your much more likely to get there.
3. If you already know what you want to do, have a good think about whether it really makes you feel motivated and want to get out of bed in a morning. Many people have goals, but aren't really that bothered about achieving them. If you're passionate about your goals, you'll do everything in your power to get them.
4. Don't forget to write your goals down! Committing them to paper means you're much more likely to achieve them than simply keeping them in your head. Tell your friends and family too and get them to ask you what you've been doing to achieve them. What better way to keep you motivated and accountable?
5. Planning for the New Year is much more than just working out what you want - once you've got goals that make you feel passionate, write down how you would know you're working towards your goals.
6. Remember that although this year has gone really quickly, 12 months is actually a long time and you'll need to keep motivated on working toward what you want as you move through the year. Plan in rewards for yourself as you tick off activities that show you're working towards your goal, tell people and get your friends and contacts to ask you how you're getting on and give yourself a huge reward if you achieve your main goal.
7. Keep the number of goals small - it might be realistic to achieve 10 during the year, but any more than that, you may struggle.
8. Finally, remember to have some fun when you're planning for next year - many people forget that it's your personal life or business, you can do exactly what you want with it and running it is supposed to be fun.

## Referral Program 2010 Grand Prize Winner's

Thank you to 191 people who referred their friends, relatives and co-workers to our agency during the last year. We thank each and everyone of them for thinking enough of us to make referrals to our office. Each person that referred someone to our office also got to chose to have us donate \$5 to either Community Helping Hand or Forest Lake Area Youth Service Bureau. Those donation totaled \$955.00. We also gave away 12 monthly prizes of dinner and a movie.



Edith Steinmann won the Grand Prize of \$1000. As part of her prize she was able to chose a non-profit that Security-Victor Insurance would support in the amount of \$500. She chose Lakes Area Youth Service Bureau



Susan Swanson name was drawn and she won an Apple Ipad



Denny and Judy Johnson received a 46" Sony Flat Screen Television



Gordy and Rita Pietruszewski's were winners of \$250 in gasoline cards from Casey's General Store

## Winter Driving Tips

- Always wear seatbelts
- Give yourself plenty of travel time
- Adjust speed to to road and weather conditions.
- Keep a safe distance between you and the car ahead of you.
- Leave extra room between your vehicles and snow plows.
- Turn headlights on
- Do not use cruise control
- Clear snow and ice from windows, hood, headlights, brake lights and signals
- Avoid stopping when traveling uphill
- Reduce speed going downhill



## It Will Never Happen To Your Business

Every 5 minutes a business in the US has a fire. 300 each day. Some are little fires. Some are devastating fires. Thousands of businesses are impacted by windstorms, water damage, lightning strikes, floods, and vandalism every year. Let's say 100 each day.

That is one business hit by catastrophe every 3.5 minutes, every day, all year long. That's almost 150,000 businesses every year.

Then there are the lawsuits. The US Department of Justice estimates that there were about 27,000 civil trials in state courts in 2005. US district courts see about 49,000 trials each year. That's 76,000 civil trials in the US. Let's assume that half of them are against a business. We are talking about 38,000 lawsuits.

In all, 188,000 businesses face catastrophe each year. That's more than 500 business catastrophes every single day.

Now, how about that business insurance review?

## Going the Extra Mile Contest

Our agency is nothing without your loyalty and faith in us. Each month we draw from those who have referred someone to our agency during the prior month and they get a gift coupon for dinner and a movie—they also entered in our end of the year drawing for four Grand Prizes

Dave and Sue Klar  
Geri Forslund

Dave Cook  
Dave and Sue Klar  
Gail Hazeldine  
Anton Wicklander  
Lisa Krogstad  
Ken Eady  
Sharon Petee  
Chris and Lyn Isaacson  
Dave Sheppard  
Jerry Nelson  
Geri Forslund  
Andy Hvidston  
Craig Knowlan  
Wayne and Carrie Pepin  
Stanley Gbolo  
Gerald Olson  
Kerry Moberg  
Carl and Shannon Kratzke  
John and Darla Peterson  
Gordy Weiss  
Tom Stocke  
Diane Dietsch  
Mark Steele



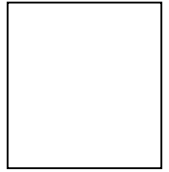
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[www.svinsurance.com](http://www.svinsurance.com)

[www.teendriverinsurance.com/svi](http://www.teendriverinsurance.com/svi)



**Representing Many Fine  
Insurance Companies Including:**

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Assurant Health  
Auto-Owners  
Blue Cross/Blue Shield  
Continental Western  
Chisago Lakes Mutual  
Dairyland  
Harleysville  
Health Partners  
Hartford  
Kemper  
North Star  
Progressive  
State Auto  
Travelers  
Western National

***Tired Of Low Interest With CDs? Switch To An Annuity!***

**Current Rates are 3.00% and will never go lower. Early withdrawal penalties range from 5 years (age 55 and over) to 10 years depending on your age. 10% can be withdrawn penalty free in any policy year.**

**This is a great place to put some of that money that will give a feeling of security. For those that have other insurance with Auto-Owners you can receive up to 5% discount on those policies as well.**

**Call 651-462-3724 for details**

**2011 Referral Program Details Inside!**  
NEW Quarterly Drawing for your chance to win 1 of 5 great prizes!

# 2011 Referral Program Incentives

Do you have a friend, family member or an acquaintance at work, church, gym, etc who would benefit from our service? Just have them call us for a FREE, no obligation quote on their home, auto, life, health or business insurance and you will get a VIP Personal Concierge card that includes a \$25.00 restaurant Gift Certificate PLUS you will be entered into our **Quarterly Drawing** for your choice of a 40" Flatscreen TV, an Apple iPad, a Wii Game System, \$500 card for Gas and/or Groceries or a weekend stay at a Bed-and-Breakfast.

★ *Free with a Referral!*



VIP Personal Concierge Card



40" Flatscreen TV



Apple iPad



Wii Game System

★ *PLUS you will be entered into our Quarterly Drawing for your choice of one of these 5 items:*



\$500 of Gas and/or Groceries



Weekend Bed-and-Breakfast

★ *Here are 3 easy ways to reach us:*

Call us: **651-462-3724** Visit our website: [www.svinsurance.com](http://www.svinsurance.com)

*Make sure your friends mention your name when they contact us!*

Email us: [contact@svinsurance.com](mailto:contact@svinsurance.com)

Every time you refer someone, we will donate \$5.00 to your choice of two local charities:



**Lakes Area Youth Service Bureau**  
[www.ytblakesarea.org](http://www.ytblakesarea.org)

The mission of LAYSB is to ensure the success of youth by increasing resiliency, promoting acceptable behaviors and strengthening families. LAYSB believes youth will be successful when:

- Families are involved and supportive
- Relationships are strong
- Communities are caring
- Harmony is restored
- Youth have the skills & opportunities for citizenship

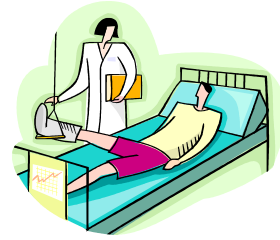


**Community Helping Hand**  
[www.communityhelpinghand.org](http://www.communityhelpinghand.org)

Community Helping Hand is dedicated to helping the people of our community. Through the generous donations we receive, and the sales from our thrift store, we help out residents of the Forest Lake School district that are falling on hard times by giving assistance with energy bills, rent, prescriptions, food and much more.

# HEALTH INSURANCE

*WE CAN HELP*



- Health insurance premium going out sight
- Have you lost your health insurance because of layoff
- COBRA premium too high

We represent most of the major health insurance companies in Minnesota:

**Blue Cross, Medica, Health Partners, Assurant Health,**

*Go to our website [www.svinsurance.com](http://www.svinsurance.com) and click on **Health Insurance Quote**. This will give you pricing on many different companies and their plans. After you have had a chance to look them over give us a call.*

Your right health insurance is not FREE....but it will cost a lot less than you think. Call **Tammy , Security-Victor Insurance's Health Insurance Specialist** today at: **651-462-3724** or email Tammy at [tammy@svinsurance.com](mailto:tammy@svinsurance.com) . Protect your family and your business from financial ruin caused from an unplanned medical emergency: