



**Western States**

*Insurance Agency*

Peace of mind from people you trust.



www.wsi-insurance.com/Medford

541-779-1321

Fall 2009

### Fall Calendar

October 3	<b>Oktoberfest (Jacksonville: Bigham Knoll Campus)</b>
October 16	<b>3<sup>rd</sup> Friday Art Walk (Downtown Medford)</b>
October 17	<b>Bite of the Rogue Valley (Jackson County Fairgrounds)</b>
October 9, 10, & 11	<b>Medford Jazz Jubilee (Downtown Medford)</b>
November 14	<b>4<sup>th</sup> Annual Turkey Basketball Shoot: Medford Parks Dept. 774-2400</b>
November 20	<b>3<sup>rd</sup> Friday Art Walk (Downtown Medford)</b>
November 28 & 29	<b>Rogue Valley Railroad Show</b>

## Our First Newsletter!

### Important News: The office has moved to 38 N. Central Ave. Medford, Oregon 97501.

Dear Valued Western States Insurance Agency Client,

We are very excited about our first newsletter. There are many things going on in the world of insurance these days. We want to provide you with some information that will help you protect your family better, provide news about the insurance industry, and tell you about what we're doing in the community.

This month you'll see an overview on what we're doing in our offices beyond insurance. Such as: our **new office location at 38 N. Central in the heart of downtown Medford, directly in front of the downtown parking garage or on the corner of 6<sup>th</sup> and Central, across the street from the Woolworth Building.** There is over 300 parking spots in the parking garage directly behind the new office and many open parking spots on Central Ave and 6<sup>th</sup> Street. Please come by and see us at your new office.

## Stay in Touch




**\*Schedule a review today!**

As your insurance partner, we want to make sure we can contact you in the event of an emergency. You can update your records by calling 541-779-1321 or e-mail CSorensen@wsi-insurance.com

In the coming months we'll feature some of our activities in more depth and spotlight some articles about the people working for you here at Western States Insurance.

We're so thankful to have you as our clients and this is another way for us to keep you as informed as we can in a fun way. It's also our kickoff of a new way to say thank you for all the referrals you've given to us over the years. We treasure each referral you provide us and as our way of saying thanks, we're starting our new Spread the Word Referral Campaign. We're offering a **\$5.00 coffee card** as a gift for each referral that calls in for a quote and says that you were the person that referred them to us. In addition, every referral you provide in a month provides you with another opportunity to win a **\$100.00 restaurant gift certificate as our monthly prize and another entry to our annual prize, a Flat Screen T.V.!**

## Refer and Receive Money!

**Our New Address is:**  
**38 N. Central Ave. Ste 100**   
**Medford, Or 97501**  
**Phone: 779-1321**

We want to continue to earn your business every day, so we hope you enjoy our first edition of the Western States Insurance Agency newsletter!



## Why did you move the office?

Many of you might be wondering why would Western States Insurance Agency move in this economy, well the answer is...this economy.

1. *Provide our clients with a more professional office, better location, and better parking.*
2. *Signed a 10 year lease with a local contactor who employed local trades to build out office interior.*
3. *Reduced vacancy rates and supporting downtown Medford.*
4. *Became part of the community by participating in the Pear Blossom Parade, Taste of History, Medford Urban Renewal Agency, 3<sup>rd</sup> Friday Art Walk, and many other community events and programs.*
5. *Reduce our present rent expense by 15% over a 10 year period.*

## Meet Your Personal Line Account Executives: Trish Montague & Cindy Sorensen



Meet one of the talented members of our Personal Lines Insurance team (auto, home, rental, and boat insurance), Trish Montague. Trish's interest in insurance started over 20 years ago when she worked for Associated Insurance in Ashland and later for Jerry Darby at Rogue Valley Insurance here in Medford. Today she's recognized as an expert in crafting customized solutions for individuals. Trish is available to review and update your policies call her today at 282-1409.

Trish is also one busy mom; with two boys both in high school at Crater. "My definition of 'fun' these days" says Trish, "is watching my boys play sports and bowling with my husband."



Cindy recently joined Western State Insurance agency after spending time in banking and the escrow business. She pays special attention to detail and feels very strongly that honesty, integrity, and loyalty plays a large part of customer service. She is a volunteer with Soroptomist International and the Britt Society.

Cindy is also a proud mom of 2 boys, a basketball player at Crater High, and an elementary student at Hoover. Cindy loves spending time on the weekends baking for her church, watching football, and watching her kids play sports. Make sure your policies are update and you have every discount with a policy protection review. Call Cindy today at 282-1410.

## Customer of the Month: Peter Britt Musical Festivals

This month, we would like to introduce you to a very inspiring client of our agency: The Peter Britt Musical Festivals. Now in its 47th year, Britt Festivals, a non-profit organization, is the Pacific Northwest's premiere outdoor summer performing arts festival. Located in the historic 1850s gold rush town of Jacksonville, Oregon (USA), Britt presents dozens of summer concerts, featuring world-class artists in classical music, jazz, blues, folk, bluegrass, world, pop and country music.

In the summer of 1963, volunteers erected a makeshift stage of plywood and strung tin-can lights above. A small chamber orchestra was assembled and the Northwest's first summer outdoor music festival was born.

Britt offered classical music exclusively until the present pavilion was constructed in 1978. The new facility enabled expansion to the current multi-disciplinary format. Bench seats were added in 1987 and the handicapped access and restrooms were built in 1993.

With a maximum capacity of 2,200, Britt is financially able to afford world-class artists while maintaining an intimate atmosphere. The Britt Park is publicly owned by Jackson County and maintained by the Parks Department. The Britt Festivals Association is a non-profit performing arts organization which utilizes the Britt Park under a long-term lease with Jackson County.



## Meet your Personal Lines Sales Executive: Rob Swallow



Rob comes to WSI with over 8 years of experience in management and customer experience. Over the last few years, Rob has enjoyed helping his clients solve their insurance problems by creating cost effective options and solutions for their home, auto, and small business insurance. When asked, Rob will tell you his favorite day would be working on his novel in a small coastal cabin on the Oregon Coast in front of a warm fire. His wife, Niki, shares Rob's passion for reading, writing, and hiking. Most recently, they hiked Yosemite National Park where Rob completed a couple chapters of his book. Rob will be including his favorite Southern Oregon day hike's in our next newsletter.

**Please call Rob at 282-1411 for the Refer-a-Friend program. Remember every referral is a \$5.00 coffee card and entry into the monthly restaurant drawing for \$100.00 gift certificate whether they decide to switch or not the gift card is yours!**

## A Few Tips for the College-Bound

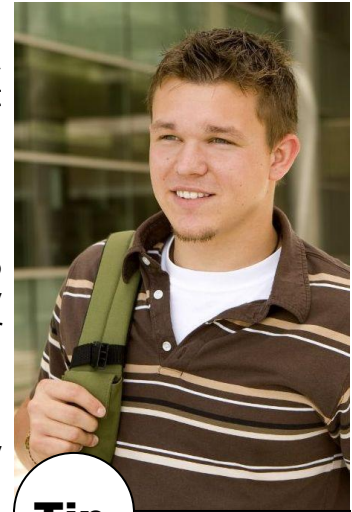
College is expensive enough without the added cost of unexpected accidents or theft, not covered by your insurance policy. If you have a student heading away to school, below are a few tips to help you get the most out of your coverage.

### HOMEOWNERS (varies by state)

- **Personal Property:** Most homeowners policies will cover personal property for up to 10% of your total policy while your child is residing at school (a \$100,000 policy equals \$10,000 in coverage). Not all types of damage are covered, so read your policy carefully. Some items such as jewelry or expensive electronics, require special coverage. Renters insurance is strongly recommended.
- **Liability Coverage:** General damage to a dorm room or apartment is not usually covered.
- **Documentation:** Creating an inventory of the items your child is taking to school is a good idea. Use photographs and keep receipts.

### AUTO (varies by state)

- **Car Stays Home:** Keep your child listed on your auto policy if they will still drive your car while at home on school breaks.
- **Car at School:** Make sure to notify us if your child will be taking a car away to school. In most cases, if the car is registered to you and listed on your policy, it will be covered.
- **Driving a Friend's Car:** Students are generally covered if they are listed on their parent's policy and are not regularly using the vehicle. The coverage would be secondary. The insurance for the friend's vehicle would be the primary coverage.
- **Discounts:** A full-time student meeting certain academic requirements can qualify for a good student discount. Distant student discounts may also be available. Drivers under 21 who have completed driver's education may also get a discount. Before your child leaves for school, call Cindy or Trish at 779-1321. We can walk you through the steps to ensure you have the right coverage. We're here to help!



### Tip

**Auto Insurance Coverage Tip:**

**Oregon Personal Injury Protection** pays for medical bills resulting from injury in an insured auto. The State of Oregon only requires \$15,000.00 per person but you can increase this amount and the cost is minimal.

**Call Today!**

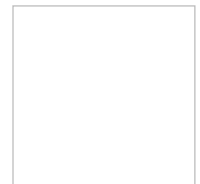


## The Western States Insurance Refer-a-Friend Program:

Refer a friend to our firm and get something back for a change! For every referral you give to us, you get a \$5 coffee card and an

entry into our monthly restaurant drawing for a \$100.00 gift certificate along with another entry into the annual drawing for a Flat Screen T.V.! The more you refer the greater chances to win! Give it a try call 282-1411 and ask for Rob!

38 N. Central Ave, Suite 100  
Medford, OR 97501



[Recipient Name]

[Street address]

[Address 2]

[City, ST ZIP Code]