



Stan Dreckman & Ruby present

July 2010

The Insurance Safety Advisor

Consumer Awareness Advisor and Insurance Education Advocate

For Friends & Clients of HUGGINS/DRECKMAN Insurance Agency, Inc. and *DRIVE RIGHT* Insurance Services, Inc.
12535 Seal Beach Blvd, Seal Beach CA 90740 www.hdinsure.com CA DOI # 0212199

It's July 4th: It's Our BIRTHDAY. Let's Rock!

And, the Winner Is . . . Ross Nelson!

Ross Nelson is the winner of our **APRIL 15th 2010 TAX REFUND REWARD** referral program. Ross referred several prospects to us, and his name was pulled from a bucket of names of other clients who also referred us to their friends, family members, and acquaintances – and he received **\$250** in cash!



This could have been you! When we know a client has referred someone to us, we will reward you with a Thank You and a \$5 Starbucks gift card.

So, as they say in Chicago, **refer early & often!** And, be on the lookout for another contest running from **August to Thanksgiving**:

Our **Back-to-School All the Way to Thanksgiving** reward program! It will be coming your way soon, in a newsletter delivered to you.

Service Center TIPS

We have seen an increase in address, email & telephone changes! Make sure you let us know when you move. Your car insurance may be less, your billing notifications must be also change so that you receive your bills on time, and you wouldn't want to miss these newsletters!

Honoring Our Country Honor Those Who Keep Us Safe!

Because of our loyal client base, annually we are able to present the Los Alamitos Joint Training Base with a donation of **\$2,000** to the **Morale, Welfare and Recreation Fund (MWR)**, helping transitioning soldiers & families. Here we are (11/2009) in front of a helicopter, being presented with a wonderful picture of the entry to the Los Alamitos Joint Training Base.

This is one of the very few privately funded MWR facilities. So, if you can help with donations, contact Captain Aaron Tom or Kathleen Banta (below) at (562)795-2126. **\$25 or \$50 goes a long way in helping your soldiers as they pass through SoCal to their next destination.**



Happy 4th of July to Everyone with a Special *Thanks* to our Troops



Did You Know that We Provide Our Clients . . .

Personal Insurance

- * Homeowner's Insurance
- * Auto & Motorcycle Insurance
- * Recreational Vehicles
- * Rental Property Insurance
- * Condo Homeowner's Insurance
- * Renters Insurance
- * Personal Umbrella Insurance

Business Insurance

- * Investment Property Insurance
- * Apartment House Protection
- * Shopping Center Protection
- * Business Insurance Systems: Property, Liability, Workers' Compensation, Umbrella, Auto, Management & Privacy Liability
- * Earthquake / Flood / Landslide

Life Insurance/Benefits

- * Life Insurance: Term, Whole Life, Universal Life Products
- * Long Term Care
- * Group & Individual Health Plans
- * AFLAC Supplemental Health Plan

Call Us Today for a FREE Insurance Review!

Additional Discounts

Now Available for Home, Car & Umbrella Packages. Get More for Less! Call Sharon Today: **562-594-6541 x19**

Life Insurance Corner

Insure Your Family's Survival: Age 37, in good health, as low as:

\$500,000 Life Insurance

10-Year Term, Level Premium:

Male – \$15 a month

Female – \$14 a month

Don't Be "That Guy".

Protect Your Family:

Call Us Today 562-594-6541 & Get Your Life Insurance in Order!

Patriotism Includes Volunteerism

Recently, it was our pleasure to work with **SAFECO Insurance Company** to secure a **\$5,000 grant check** to the **Optimist Club of Downtown Long Beach**. The grant will be used to assist individual needs for teenage boys & girls that are being served by the Optimists Youth Home.

Since its inception in 1906, Optimist Youth Homes and Family Services has worked to provide comprehensive treatment and specialized education to abused, neglected, or at-risk children, youth and their families. Optimist Youth Homes also works to establish stability within families and communities.

A multi-service organization providing an array of services to children, youth, and families throughout **Los Angeles & Orange Counties**, **Optimist Youth Homes and Family Services** is one of the largest residential treatment programs serving high-risk youth in California. It is at the forefront of youth and family service agencies, providing high-level residential care for at-risk probation youth, and it continues to seek innovative ways to keep children & families together as well as preparing youth to be self-sufficient & productive members of the community.



Presented by **Lori Grossberg** of **SAFECO**, to me & to **Jim Choura** (President, Optimists of Long Beach), the grant *specifically supports* the **Optimist's Foster Family Agency**, assisting Optimist foster youth to participate in various extra-curricular activities which increases their positive re-enforcement (Little League, Camp, Arts, Music, etc.).

The children's' Academics also benefit from the grant. One 3rd grade boy in the Optimists' Foster Family program is in need of in home tutoring, and a Hooked on Phonics program will greatly benefit him. Optimist Staff will work with **SAFECO** to identify activities and resources that will support the development & growth of foster children. On behalf of **SAFECO & Huggins/ Dreckman**, **THANK YOU** for helping us to honor our country and assisting it's citizens.

Who Else Wants Family Assurance? So, How Much Do You Love Your Family?

If you don't survive your daily commute to work, will your family be able to hold it together as they transition to their new life without you?

As uncomfortable as it may be, this discussion must occur within your family, and it must include **how much life insurance is needed!** It's not enough to pay off the mortgage and credit cards; life happens without you. You should have **at least 10-years of income** protected & funded by life insurance. **Don't be "That Guy" – the guy who said he didn't want his wife to spend his life insurance on a new husband; it's a lame excuse.** Call Stan at 800-400-3225 x15 to get a **Free Report on Life Insurance** plus a **simple, one-page guide** to assist you in determining how much life insurance is needed. Speak with our professional life insurance representative to **see how little life insurance will cost you. This is too important to leave to chance; call today!**

Thank You! Thank You! Thank You! Thank You!

Thanks to all who graciously refer their family & friends to our agency. We built our agency on your positive comments, and your referrals are extremely valuable!

David Aguilar
Connie Smith
Cheryn Smilen
Wendy Ross
Mike Worthington
Giles DeBouwer
Marshall Reddick

Our Staff is Here to Serve YOU

Our contact information is,

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Fax: 562-594-0376

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Personal Insurance Contacts:

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Business Insurance Contacts:

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karen@hdinsure.com

Theresa Roque, ext. 16
theresa@hdinsure.com

Special Projects Underwriting:

Dede Tenhoff, ext. 12
(direct line: 714-287-0268)
dede@hdinsure.com

Director of Advertising:
Ruby, ext. 15 (Stan's line)

Protection Tip

**Ruby Wants to Know:
Have You Completed Your
Insurance Review?**



**Review Your Insurance
Needs Before You Have a
Claim. Get Started Today!**



OK, Cat People!

Here are two GREAT Cats:

Nancy Dreckman' **Kit Kat**
(yes, nepotism in the works)

and Bob Brown's **Dinah**.

Cats are totally cool!

So, Who Do You Love? Send us a picture & we'll show off your pet in our newsletter! Simply mail in your picture or email it to stan@hdinsure.com

We'll post as many pictures as we can in our newsletters!

BTW: Pictures of Husbands are not appropriate for this section!

A Not-So-Trivial Pursuit

Test Your Skills: Just one correct answer & you could be this month's winner, with **2 chances to win a \$15 gasoline card!** If no one has the correct answer, the 2 entries that come closest to the correct answer to the following question will be the winners. In the event of many correct answers, we'll put the names of those, who answered correctly, into a pot and **draw 2 winners!**

Yes! We're awarding **2 winners** each a **\$15 gasoline card** if they are selected from the entries in our Trivia Contest. So, **enter today** and have **2 chances to win!** Write your name and the answer below, and then fax this page to **562-594-0376** or mail it to **12535 Seal Beach Blvd., Seal Beach, CA 90740**. Or, **scan and send it to stan@hdinsure.com**; heck – you can even just email me or call in the answer!

The Beatles had the "5th Beatle":

Who was the 6th & occasional member of the RAT PACK?

Answers must be received by 07/26/2010! **Good Luck!**

Your Name _____ / Your Email _____

Your Answer _____

May's Trivia question was (drum roll please): Ok, as you know, I posted the same question in the May newsletter that I did on the April Newsletter. So, once I discovered what I did, I immediately sent an email out with a new question:

What 20th Century Soviet dictator was training to be a priest when he turned to Marxism? Joseph Stalin, the Soviet dictator who ordered the murder, imprisonment or deportation of millions of Russians & ethnic minorities. The winners are **John Lautsch** and **Mary Ellen Mitchell**. Each has won a **\$15 Gas Card**.

Keep Playing – You Just Might Win the Next Game!

Thanks for Your Entries!

Ruby Asks You About Long Term Care:

"WhatchYa Gonna Do When Father Time Comes for YOU?"

I get lots of questions about **Care Facilities & how to pay for them**. I can tell you, from direct experience, that either waiting too long to buy it, or not buying it at all and paying for it from your savings, is a tough way to go. A couple (each age 57) in good health can get a **\$100-a-day** benefit with a 5% annual benefit increase for **only \$801** each, per year. As home care & facility costs exceed **\$40,000 a year**, this **protection is vital**. **The Country is Broke!** Ignore the political rhetoric and get your own **protection while you are still young**. Call Stan today to get started!

Huggins/Dreckman Ins. Agency Inc.

12535 Seal Beach Blvd., Suite 200
Seal Beach, CA 90740

The Insurance Safety Advisor

Stimulate

**Your Own Economy:
Talk Insurance & Win!**

(see details inside)

Play Trivia for Free Gas Cards!



Ruby is looking for
the next
Pet of the Month!
Send us a picture of
your favorite pet, and
you might see your
pet in our newsletter!

Insuring Your Success!

“If you get to thinkin' you're a person of some influence, try orderin' somebody else's dog around”
an Anonymous Farmer

Talk Insurance About Us & Win a Prize!

Referrals are the lifeblood of any business, and there's no better source than from our friends. This month, we honor **Bobbi Katzer** with a **\$25 gas card**, for referring her family to our agency!

Thanks, Bobbi!

Next month's referral prize winner could be you. Just mention **Huggins/Dreckman** or **DRIVE RIGHT** to a friend, relative, colleague – whomever – and when they call, make sure they tell us that you referred them; it's that simple! And, your friends can also logon to our website – www.hdinsure.com – and get **FREE, Instant** car insurance quotes from **Mercury** or **Safeco**! **It just doesn't get much easier to play!**

Are You the Client of the Month?

In these uncertain times, we all depend a bit upon each other (this has never been more true). So, even if your name doesn't appear this month, please accept our heartfelt **THANKS** to all of you for your continued business & support. We really appreciate it! This month, we are honoring **Tim Perry** of **Rapid Screen Repair** as Client of the Month, who has been a loyal client for many years. As **Client of the Month**, **Tim** will receive a **\$25 Gasoline Card**.

Who'll be the next Client of the Month? It could be You!