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**FREE GIFT CARDS? CHARITY DONATIONS?
 CHECK OUT OUR REFERRAL PROGRAM!**

Thank you!

Your referrals mean the world to us. We work hard to earn each referral with great service and appreciation for your business every day. As our way of saying thank you for your continued trust, we will send you a \$10 gift card for each referral. There is no limit to referrals or cards, and the person you refer to us is under no obligation. We value your relationship and trust in us. Take a look inside for a list of the charities we have been able to support over the past year. It is an honor to serve our community in this way. Thank you again for telling your friends and family about Jan Jesberger Insurance. It's our pleasure to be here to help you.



We are so excited to announce that we have added two new team members: Dina Van Gelder and Kate Brostrom. Dina brings 18 years of insurance experience to us. She enjoys spending time with her daughter and husband in the great outdoors riding 4-wheelers, camping, and sharing time with friends. Kate brings a wealth of customer care knowledge, including real estate and title experience. Kate and her husband have three wonderful children. They enjoy road trips in their Mustang and spending as much time on our lakes as possible.



Kate and Dave



Dina, Rik, and Madison

Childhood Vacation Memories

After a hiatus, Greg and I are pleased to be able to reconnect with you.

As we slide into summer, I am reminded of the epic road trips that my family used to take...

We lived in Twin Falls, Idaho, near my dad's family, so we took an annual trip to see my mom's family each year. We loaded the 1955 Olds and headed out to visit Grandma Schutte and other aunts and uncles in and around Hastings, Nebraska. My mom would diligently save a dollar a week, in one of her many budgeting envelopes, for this journey. Can you image a two-week trip on \$52? Of course, gas was only \$0.19 a gallon then, and we stayed and ate with relatives in Nebraska. We would fill our cooler and spend our one night in a motel, plus one ice cream cone, to finally arrive for a magical time with cousins and extended family.

There were always potential perils along the way, like the car breaking down (thank heavens my dad was a mechanic), or other people's vehicles broken down on the side of the road, who we always stopped to help. Once we raced a train and my dad finally gave up at over 100 mph. Once we ran out of gas and bought two gallons of aviation fuel from a farmer to get us to the next gas station. Man, did that car SCREAM for those few miles with that high octane gas! At the end of our vacation, as we were leaving her home, my grandmother's final admonishment would be, "Don't forget to pray!" A magical time, indeed.

It is our wish that no matter how you spend your time this summer, you and your loved ones create memories to keep and cherish forever in your hearts.

Jan and Greg



Wallis Family Vacations

U.S Flag Exchange

As another way to give back to our clients, friends and community, we are announcing our first **U.S. Flag Exchange**. If you are looking to retire that worn, faded and tattered flag, we can help! Just bring in your old flag on the Thursday and Friday before Memorial Day, May 26th or 27th, from 9 am to 5 pm, and exchange it for a new one. We are reserving Thursday for our clients, and Friday will be for the general populace to exchange and retire their old flag. In fact, one of the major concerns of folks that we have visited with is not necessarily the acquisition of a *new* flag but rather the knowledge that there will be a proper ceremony for the retired flag. Our new replacement flags are made in America. Per the U.S. Census Bureau, over 90% of our flags are made outside of our country.

If you have any flags that you would like to retire, please drop them off for proper retirement. "We are glad that we can help with this concern," says Jan. "It is the least we can do!"

All worn flags will be retired in a respectful ceremony by local Boy Scouts troops. This is our way of saying THANK YOU to the brave men and women who have fought to protect our freedom.

Thank you to Grange Insurance and Gem State Insurance for partnering with us in this project.



Hayden Concert Series

We are excited again to be a sponsor of the Hayden concert series at the city park. This **free** concert series is in its 17th year and is held weekly in July and August at the city park. This is a great community event! While we do not know the lineup yet, we are sure that Chris Guggemos has some great acts scheduled! Watch our

jji Facebook page as the season gets underway.



Licensed States

Did you know that we are licensed in these great western states?

If you or a friend are looking for a great place for their insurance needs in Idaho, Washington, Montana, California, Arizona or New Mexico, have them give us a call at 1-800-397-0001 or email us at jan@janjinsurance.com and we will take great care of them!



Giving Back to the Community

You are making a difference through your referrals and business. During 2016 we have been able to support the following great non-profits: Idaho Drug Free Youth, Newby-ginnings, the Windermere Foundation, North Idaho Christian School, Coeur d'Alene Education Partnership, Elder Help, Genesis Prep School, the Isaac Foundation, Help Every Little Paw, the Humane Society, SIDs Foundation, Combat Vet Riders, the Anna Schindler Foundation, the Hayden Chamber, St. Pius Friday Soup Kitchen, Boy Scouts, Girl Scouts, Hayden Youth Sports, and many others.

We especially like to show off Melissa's wonderful talents of designing gift baskets. If your favorite non-profit is having an event, give us a call.



New Website and Technology

We have a new website! Our address remains the same: www.janjinsurance.com. We are now mobile compatible, with links to all of us, direct buttons to our contact phones, the companies we represent, and tips, as well as lots of other great features. This is an evolving project for us, so if you can think of anything that would make your online experience better, please let Greg know at greg@janjinsurance.com. We still like the old-fashioned way best, however. Please always feel free to stop in or give us a call.

We also now have the ability for you to **sign documents directly from your computer or mobile device**. If you wish to do this, we are always happy to send you the forms for your electronic signature. This method is secure and convenient.



Need a Notary?



We offer **free** notary service. Both Toni and Melissa are notaries and would be happy to notarize those important documents with no waiting—and no fee!

Do you prefer contact by email? Feel free to send us a message online!

BUSINESS OWNERS

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Insurance 101

Greg Jesberger

Specialized vocabulary is inherent in any profession. As a teacher, it was so easy to start talking about a topic, only to have those who were non-teachers in our discussion go glassy-eyed. So we thought it would be a good idea to define some terms associated with property and casualty insurance. Please call us if we may help you in any way to understand your policies.

Insurance Term	Definition
Liability	Protection for the legal liability of bodily injury or property damage you cause to others
Collision	Damage to a vehicle from colliding with an object (except animals)
Comprehensive	Damage not caused by collision – e.g., fire, theft, vandalism, glass breakage, animal collision, falling objects
Medical	Coverage for injuries sustained getting in, on, or around your vehicle; extends to you and your passengers
Uninsured/Underinsured Motorist Bodily Injury	Coverage for you and your passengers if involved in an accident with someone who has no liability insurance or insufficient liability insurance to pay for the damage inflicted
Towing/Roadside	Coverage for towing, one hour of labor on the side of the road, lock outs, changing a tire, etc.

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