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Jennifer Boyle
Employee Spotlight!



Jennifer started as a Receptionist with Sterling in 2005.

In September 2009 she began working in the Personal Lines Sales Department.

What does Jennifer like best about her job?

Talking with and meeting new people everyday, and the ability to save people money when the economy is bad.

In the month of February Jennifer won the Sales Star Award for recognition of sales goal, team player, positive attitude & referrals!

Jennifer received her BBA in Management from Davenport University and is currently working on her MBA with a concentration in Marketing through Walsh College.

Jennifer is getting Married to her Fiance, Joe on April 23rd!

We wish her all the best for a beautiful wedding & a wonderful Marriage!



News from Sterling!

How about this Michigan weather? Can it really be in the 60's one day and snow the next? If you're in Michigan, yes it can! We hope everyone is remembering to slow down & drive safe. Our office is always open for you to call with any questions or concerns you may have. Mother Nature can't keep us down!

Sterling will be sponsoring a blood drive with the American Red Cross this spring! We are very excited about this upcoming event! It will be open to our employees & customers on a volunteer basis. Further details to follow at a later date.

We have also just introduced a new Referral Rewards Program! We still want to reward you for talking about the great service, rates and coverage you get at The Sterling Insurance Group! Keep talking to your family, friends, colleagues & neighbors! Have them call us for a FREE quote, mention your name & you could WIN! A 100\$ gift card, Detroit Tiger's tickets, Detroit Lion's tickets & the grand prize at the end of the year...a new flat screen tv! There is a winner EACH MONTH! Call us for more details 888-525-7575

Insurance Tips for Homeowners

Many consumers have faced rapidly escalating insurance premiums on their homeowners insurance during the last few years. In some cases, consumers have experienced difficulty in procuring insurance, particularly people with several claims. Many consumers believe that they are powerless when it comes to these situations. However, there are numerous steps that homeowners can take to reduce their premium (without sacrificing coverage) and to lessen the possibility of future losses.

Consumers can benefit accordingly because some insurers offer loss free discounts. In other cases, consumers with flawless or near flawless loss history can qualify for policies offering lower premiums

Saving Premium and Reducing Losses.

The following tips offer ways of saving premium dollars and reducing losses on your homeowners policy.

1. Consider increasing your deductible to the highest one you can afford, even if the premium savings do not seem to justify it. This will serve a dual purpose of decreasing your premium and increasing the chance that your loss history will be good, since incidental losses will be paid by you and not the insurance company. A loss-free record over time saves premium dollars.

2. Consider purchasing a monitored burglar alarm. Most insurers provide discounts to homeowners with these alarms, some as high as 20 percent. Burglars often pass by homes with prominent burglar alarm signs displayed, opting for homes without these signs. Property identification programs are another deterrent to



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LOL!



Q -What is out on the lawn all summer and is Irish?

A -Paddy O'Furniture!

Q -What do you call a fake stone in Ireland?

A -A Sham Rock!



The Yum of The Irish!

Leprechaun Milkshake

4 Cups milk
1/2 Cup or one large pistachio pudding mix package
4 Scoops vanilla ice cream
Add ingredients together in blender and mix.

Leprechaun Dessert

1/2 gallon of mint chocolate chip ice cream
Hershey's syrup
Oreo Cookies or chocolate sandwich cookies

burglary. These programs provide stickers on which your identification number is permanently imprinted. You then place these on all valuable personal property. This makes it more difficult for burglars to fence or pawn your property.

3. Replace washing machine hoses when they show signs of deterioration, because a burst hose can cause extensive damage. Inspect the hoses on a regular basis. In addition, turn off the washing machine water faucet when the appliance is not in use to prevent leaks.

4. Maintain your roof in optimal condition. A roof inspection on a periodic basis can identify sections that need repair and thus prevent water losses. Roofing materials containing high wind resistance features should be considered in windstorm-prone areas. Some insurers provide discounts for these types of roofs.

Do you like these helpful hints on how to save? See more in our next issue!



Don't Put Off Life Insurance Until It's Too Late

A recent survey revealed that most Americans know they should have more life insurance, but don't know what to buy or believe they can't afford it. Our agency is here to help you.

Most people are surprised at how inexpensive life insurance can be purchased if they are healthy when it is. It is only unaffordable if you wait until you are unhealthy to purchase it.

You may be waiting to take care of your life insurance needs because it is difficult to know what kind of life insurance is best for you and your situation. We are here to listen to your needs and give you professional advice. Some of our companies even offer multi-policy discounts off your home or auto insurance when you have your life insurance with the same company.

Remember, life insurance is for the protection of your loved ones. Don't procrastinate on this important issue. Call us.

Thank you for taking the time to read our

Soften ice cream by leaving out for a few minutes.

In 9x12 cake pan crumble Oreo cookies over bottom.

Spoon ice cream on top.

Arrange Oreo cookies along side of pan. Drizzle lines with chocolate syrup on top and refreeze.

newsletter, we hope you enjoyed it! As always, if you ever have any questions or concerns regarding your insurance, please call us! We are always here to help. Thank you for your continued business!

Happy St. Patrick's Day & All the Luck of the Irish,

The Sterling Insurance Group
Multiple Options, One Solution.