



Gorgeous weather has unpacked it's bags and moved in!

Spring is in full swing, and we love it! Are you looking for something fun to do outside in this great weather? Have you heard about our "Just Keep Talking" referral rewards program? Send us a referral for a quote and we enter YOU to WIN! Tigers tickets, Lions tickets, 100\$ Gift cards, even a new flat screen tv! Call our office for details!



Employee Spotlight

Monica Hajek
Customer Service Representative



Monica is a married Mom of two. Taylor, whom just finished her first year at Michigan State, and Adam, whom is in Kindergarten. Monica started with Sterling as a receptionist in 2001, and is now a CSR. She became licensed in 2005. Something Monica enjoys about her job is: Saving people money, and making people happy. Something she dislikes: Not being able to make everyone happy.

In her spare time, Monica enjoys: spending time with her Family, bargain shopping, baking, and relaxing.

Keep Track Of Your "Stuff" ... Just In Case

It's a fact of life: We all need to make an effort to keep track of the things we accumulate throughout our busy lives. We can't seem to leave the house without our cell phone, PDA or laptop, but yet how many of us take the time to complete a personal property inventory to track all the "stuff" we cannot live without?

Why is it important to keep track of all of our "stuff"? Failing to complete an up-to-date property inventory could mean unnecessary stress in the event you suffer a loss. After the emotional strain of a catastrophic fire, burglary or other serious loss, it is often difficult to easily recall a complete list of personal property... all that "stuff" that we just cannot live without.

The good news is that given today's technology, keeping track of your personal property is faster and easier than ever. Here are a few suggestions to create a comprehensive personal property inventory:

- Create a personal inventory.
- Photograph each room in your home—and don't forget to include those closets and drawers. Remember your garage, basement and storage shed.
- Video record the rooms of your home. Talk during your video tour and mention the price, date and location where items were purchased. It's virtually impossible to keep receipts for all of your purchases. The more information you have at the time of a loss, the easier it is to replace your belongings.

Whichever method you choose, it is important to take the time to create a comprehensive inventory of your possessions, and then store this information in a safe place. It's a good idea to store a second copy of this list either in a fireproof safe, with another family member or even in a safe-deposit box. You never know when you may have to recall "all your stuff."

Guarenteed Purchase Option Helps Protect Our Children

When it comes to our children, can we ever provide them with enough protection? Many of us spend a lot of time and money trying to give our kids a head start, but what about the future of **their** families? Will our children be eligible to purchase life insurance to cover their family's needs if something should happen to them?

In This Issue

- Personal Insurance
- Life Insurance

The Sterling Insurance Group

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Famous May Birthday's:

- Tim McGraw
- Audrey Hepburn
- George Clooney
- Harry S. Truman
- Steve Yzerman
- Billy Joel
- Stevie Wonder
- Joe Louis
- Tori Spelling
- Bob Dylan
- John Wayne
- Brooke Shields
- Clint Eastwood
- Walt Whitman

Company Birthday's

Paul Mattes, May 29.

Unfortunately it is possible for children to become uninsurable due to illnesses and medical problems such as asthma, diabetes, cancer and heart conditions. You can protect their insurability with the Guaranteed Purchase Option (GPO)—available with a whole life or universal life policy—and reduce these risks.

The GPO allows insureds the ability to purchase additional insurance at ages 25, 28, 31, and 34 without proving insurability. It is an option that can be added to the minimum face amount of whole life and universal life products, which allows for increases of the death benefit in the future.

This coverage is very inexpensive and may prove to be priceless. So don't take chances with your children's futures, and provide protection today with the Guaranteed Purchase Option. Call your Agent for more information.

Thank you, again for taking the time to read our Newsletter. We hope you enjoyed it. As always, if you ever have any questions or concerns regarding your insurance, please feel free to call our office.

The Sterling Insurance Group
Multiple Options, One Solution.