

November 2010 Newsletter

"November comes And November goes,
With the last red berries And the first white snows.
With night coming early, And dawn coming late,
And ice in the bucket And frost by the gate.
The fires burn And the kettles sing,
And earth sinks to rest Until next spring."
- Elizabeth Coatsworth

Happy Harvest! We hope November finds you happily anticipating the beginning of the busy holiday season. "Manic Mondays" have continued throughout this month to raise donations for our annual giving tree! We are also organizing a canned food drive, we will be donating to a local food bank. This Thanksgiving...what are you thankful for?



In This Issue:

- Greeting & Office Happenings
- Personal Insurance
- Business Insurance
- Health Insurance
- Employee Spotlight



Take Advantage Of The Multi-Policy Discount

Purchasing all of your insurance from one company can add a lot of value. If you purchase your home, auto, or business insurance with the same company, you may have the opportunity to get multi-policy discounts on the protection you need. Sterling Insurance offers many multi-policy discounts, designed to save you money on premiums when more than one insurance policy is purchased.

Unfortunately, many people overlook life insurance when they make their insurance purchases. Life insurance is one option that allows you to take advantage of this type of discount. Any life product or long-term care policy, at any face amount, will qualify for the multi-policy discount on auto or home policies, which can be up to 5 percent. A disability income policy with a \$1,000 a month benefit also receives the discount. Business insurance customers can also receive a discount with life and health insurance purchases; coverage amounts and products vary to qualify.

Use the same premium dollars you are spending on home, auto or business insurance to also buy valuable life insurance protection. Ask us about the multi-policy discounts that are available to you and start saving money on your insurance needs today.



Did you know...?

The Sterling Insurance Group offers a multitude of insurance programs to meet all of your coverage needs!

Personal, Commercial, Health, Life, Water Craft, Rv's, Bonds & Annuities.

Call us today for a free quote - we offer very competitive rates!



Employee Spotlight

Trista Boughner
Personal Lines: Sales



Trista has been with Sterling Insurance for almost a year, and has been working in the insurance industry for 6 years. The best benefit as an insurance agent is protecting our clients by providing policies that protect individuals from financial loss resulting from automobile accidents, fire, theft, storms, and other events that can damage property. Trista enjoys helping clients, not only by providing them with great coverage, but also protecting their budgets. The best reward for her as an insurance agent is to hear how we have been able assist our clients.

Trista was born and raised in Michigan, and has lived in many different areas of our great state, and has enjoyed the many beauties that Michigan has to offer. During her time outside of the office, Trista enjoys cooking, gardening, spending time with her family, friends and her animals. Trista also enjoys traveling and entertaining.

How are we doing?

Please take a moment to complete a brief survey by clicking [here](#). Thank You!



November Birthdays

Nikki Booth

Connie Edwards

Vicki Cline

Winner! Winner!

Meet this month's "Just Keep Talking" referral rewards program winner!

Mary Bozinovski

winner of a \$50.00 gift card to Olive Garden! Enjoy!

Thanksgiving Recipes

Gobble Gobble! mmm

Easy Cheese Ball

Ingredients

- 2 (8 ounce) packages cream cheese, softened
- 3 1/2 cups shredded sharp Cheddar cheese
- 1 (1 ounce) package Ranch-style dressing mix
- 2 cups chopped pecans
- 4 pecan halves

Directions

1. In a large bowl, mix together cream cheese, Cheddar cheese, and dressing mix. Form into one large ball or two smaller balls. Roll in chopped pecans to coat surface. Decorate the top with pecan halves. Refrigerate for at least 2 hours, or overnight. Add large crackers as back breakers and serve!

Peanut Butter Chews

Ingredients

- 1/2 cup peanut butter
- 1/2 cup light corn syrup
- 1/2 cup white sugar
- 3 cups cornflakes cereal

Directions

1. In a heavy saucepan over medium heat, mix together the peanut butter, corn syrup and sugar. Bring to a boil, remove from heat.
2. Add cereal, mix well and mold into small balls.

Work Comp Policy May Earn You A Discount

Most states require business owners to carry a Workers Compensation and Employers Liability insurance policy if they have employees. This policy is designed to address the medical and economic aspects of employment related to injuries.

Workers' compensation laws are intended to benefit both the employee and the employer. Workers' compensation provides the employee coverage for medical expenses, loss of income, survivor benefits and rehabilitation expenses. Employers' liability provides the employer coverage for common law liability involving employee injuries not covered by workers' compensation laws.

If Sterling Insurance provides other insurance coverages for your business, the company would like the opportunity to provide you with Workers Compensation and Employers Liability coverage as well. In most states (AL, AR, CO, GA, IL, IN, MI, MO, NE, NC, SD and UT), having a workers' compensation policy with Sterling will qualify your other business policies written within the Sterling Insurance Group for a multi-policy discount.

If you are a sole proprietor, partner, LLC member or corporate officer, you may be either automatically excluded or may elect to exclude yourself from workers' compensation benefits. If you are excluded, a cost-effective option for your potential loss of income is a disability income policy. A disability income policy with monthly benefits of \$1,000 or more will qualify you for our multi-policy discount on eligible business policies in many states.

Call us today and let Sterling protect you and your employees with a Workers Compensation and Employers Liability policy.

How are we doing?

Please take a moment to complete a brief survey by clicking [here](#). Thank You!



Thankful

Sterling staff, what are you thankful for this Thanksgiving?

Nichole Booth: My Daughter, Family & my Fiance!

Michelle Kollias: Happy & Healthy Family.

Chelsea Locano: The health & happiness of my Family.

Kelley Swanson: The health of my family & to have great friends in my life.

Trista Boughner: Happy, healthy friends & family, and my home.

Tanja Rodin: My family, friends and my Newpew Luke.

Diane Booth-Gavie: Happy & Healthy Family

Sarah Vitelli: My family & friends.

Thanksgiving Trivia

The first Thanksgiving was celebrated in the fall of 1621

The first Thanksgiving celebration lasted three days.

Abraham Lincoln issued a "Thanksgiving Proclamation" on third October 1863 and officially set aside the last Thursday of November as the national day for Thanksgiving. Whereas earlier the presidents used to make an annual proclamation to specify the day when Thanksgiving was to be held.

President Franklin D. Roosevelt restored Thursday before last of November as Thanksgiving Day in the year 1939. He did so to make the Christmas shopping season longer and thus stimulate the economy of the state.

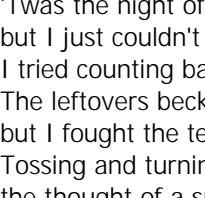
Californians are the largest consumers of turkey in the United States.

The Power of Preventive Dental Care

Critical Role of Oral Exams

During the past decade, there has been increasing evidence documenting the relationship between oral health and systemic diseases. Signs and symptoms of diabetes, HIV/AIDS, leukemia, Lou Gehrig's disease and many oral cancers may be first detected through oral manifestations. The signs and symptoms of as many as 20 medical conditions can be first detected by an examination of the mouth, throat and neck – and therefore treated earlier. Gum disease may also be related to damage elsewhere in the body. Recent studies point to associations between oral infections of the gums and medical conditions such as diabetes, heart disease, stroke and preterm low-weight births. Research is underway to further examine these connections.

'Twas the night of Thanksgiving,
but I just couldn't sleep...
I tried counting backwards, I tried counting sheep.
The leftovers beckoned...the dark meat and white,
but I fought the temptation with all of my might.
Tossing and turning with anticipation,
the thought of a snack became infatuation.
So, I raced to the kitchen, flung open the door
and gazed at the fridge, full of goodies galore.
I gobbled up turkey and buttered potatoes,
stuffed with gravy, green beans and tomatoes.
I felt myself swelling so plump and so round,
till all of a sudden, I rose off the ground.
I crashed through the ceiling, floating into the sky
with a mouthful of pudding and a handful of pie
But, I managed to yell as I soared past the trees...
Happy eating to all -- pass the cranberries, please.



Have you heard?
what others are saying about the [Sterling advantage?](#)

Thank you for taking the time to read our newsletter. We hope you have enjoyed it! If so, feel free to forward it on to family & friends. From the Sterling family to yours, Happy Thanksgiving!

The Sterling Insurance Group
Multiple Options, One Solution.

The Sterling Insurance Group

P: 586.323.5700

F: 586.323.5703

www.sterlingagency.com



Join Us



Find us on Facebook



Follow us on Twitter