



A newsletter from

Padgett-Young & Associates
MFP Insurance Agency
Buren Insurance

www.bureninsurancegroup.com

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The Buren Insurance Group Inc.

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Happy Holidays!



Where does the time go? Like you we find ourselves busier and busier with each passing year. Throughout it all our staff continues to strive to earn your confidence. During this very difficult economic period we are choosing to put dollars, which normally we would spend on traditional advertising, back into your pockets as a "Thank You".

We think we may be better served to attract your friends and family than to seek strangers through more traditional methods of advertising. And we would prefer to give back to you as opposed to a radio or television station!

It is this simple:

- Refer a friend or family, not currently a client, to the agency.
- We will offer a comparison of our insurance value to theirs.
- (Due to the vast number of insurance carriers we now are privileged to represent, see page 4, 69% of the time in 2010 we have proven to be a better value.)
- Have them present one of the vouchers enclosed and we will send you a \$15 gas card – NO LIMIT!!

We are so confident in our ability to help your referral that we will give you a gas card whether they become a client of the agency or not! How can this not be a WIN/WIN?

Your trusted insurance agency now has clients in 36 states, thanks to your spreading our message among your loved ones. We continue to be blessed by you. Happy Holidays to you and yours from all of us.

— From your friends at The Buren Insurance Group

Buren Insurance
1101 Sugarbush Dr.
Ashland, OH 44805
419-281-8060

Padgett-Young & Associates
216 Wooster Road
Lodi, OH 44254
330-948-1375

Buren Insurance
127 North Water Street
Loudonville, OH 44842
419-994-0077

Buren Insurance
634 Park Ave. W.
Mansfield, OH 44906
419-589-3377

Padgett-Young & Associates
180 High Street
Wadsworth, OH 44281
330-334-1577

MFP Insurance Agency
450 Alkyre Run Drive, Ste 350
Westerville, OH 43082
614-486-4555

Do You Need Disability Insurance?

If you are like most people, you have insurance on your house, your car, your boat, camper, and other items of value. But you may have overlooked protecting what is often your most valuable asset—your ability to earn an income.



With the high unemployment rate in our country today, most of us who have a job are very thankful to be able to provide our families a good standard of living. But what would happen if the paycheck stopped because of an illness or injury and your employer doesn't provide disability income insurance?

The real reality is that one-third of all Americans between the ages of 35 and 65 will become disabled for more than 90 days, and one in seven will be disabled for more than five years!

Many people think that disabilities are typically caused by freak accidents, but the majority of long-term absences are actually due to illnesses, such as cancer and heart disease. The loss of income can be so devastating that it forces some people to foreclose on their homes or even file bankruptcy.

Take the first step in protecting your most valuable asset and call us to make an appointment to meet with Tim Buren or Tom Zook.

From the Claims Department

It doesn't matter if it's a loss on auto or home, nothing is more frustrating than having to file a claim! One thing for sure, on an auto claim, obtain all the information you can at the time of the accident. Name, address, phone number and the name & policy number of the other drivers' insurance company. And it can be very important to get the name of the investigating officer. This will be most helpful when you contact our Claims Specialist, Candy Drake, who will handle your claim.

One of the benefits of having your insurance with Buren Insurance Group is having a person in the agency that will work with you in getting your claim handled. In most cases, if no other vehicle is involved and after you get an estimate of damages, if the loss is less than \$5,000 she can issue you a check from our agency. This is extremely handy during deer season.



And if you had a towing charge, which is covered in your policy, she can issue a check the same day for the amount covered in your policy.

Life Insurance: Providing Financial Protection

Life insurance is the only product today that can guarantee to pay someone a certain amount of money on any given day, any given month and in any given year! So that is one reason why everyone needs and should have life insurance.

Life insurance protects families from financial loss from the death of a loved one. It enables families to pass on more assets from one generation to the next, providing a source of reliable liquid assets when the need arises to pay for death related expenses. And the proceeds are paid to a named beneficiary on a tax free basis!

In today's economic times, if you think things are "tough" now, can you imagine how tough it is going to be for your family should the breadwinner suffer a premature death?

ASK US ABOUT LIFE INSURANCE



What is GAP Insurance?

Gap Insurance covers the difference between what the car is worth and what you owe on the car. It comes into play if the car is stolen or totaled while the owner is still making payments.

When do I need GAP Insurance? When you buy or lease a car with a low down payment, or if you bought a car that depreciates rapidly, if you have a high interest rate or if you rolled over other costs, such as money owed on a trade-in, into your new-car payments, then you should consider Gap Insurance. The cost of the insurance is extremely low compared to the benefit it provides.



FREEDOM IS NOT FREE!
***At Thanksgiving Time
and Always...***



“The Mistakes that are Preventing Americans From Retiring”

Email Tom Kahle to receive your free solution report

Thomas.e.kahle@mssb.com

Thomas E. Kahle

Certified Investment Management Analyst

Senior Institutional Consultant

Morgan Stanley Smith Barney

4449 Easton Way Suite 300

Columbus, Ohio 43219

866-273-3726

Visit us at: www.fa.smithbarney.com/kahlegroup

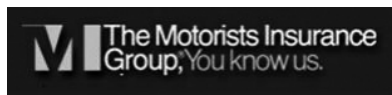
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The appropriateness of a particular investment will depend upon an investor's individual circumstances and objectives.

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Companies We Represent



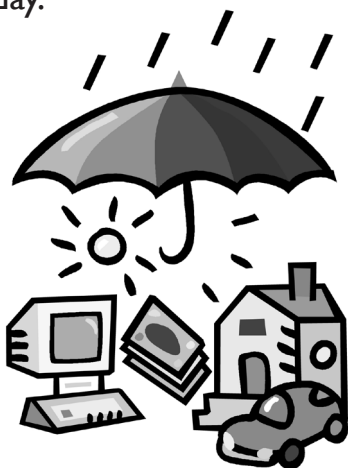
Why Every Policyholder Should Consider Umbrella Insurance

Today, lawsuits are everywhere. Homeowner, auto, and watercraft policies have a limit on liability insurance. If an unfortunate accident should happen that is your fault, do you have enough liability insurance from your current policies to cover your costs for negligence? Since no one can predict how much a judge may award the injured person, umbrella insurance is not just for the wealthy anymore, but a needed protection for many policyholders.

With an umbrella policy, depending on the insurance company, one can add an additional 1 – 5 million in liability protection. This protection is designed to “kick-in” when the liability on other current policies has been exhausted.

There is good news. A personal liability umbrella policy can give one added liability protection without a large cost! And, liability insurance covers one’s non-business activities anywhere in the world.

Let us quote you a personal umbrella policy today.



November is National Long-Term Care Awareness Month

American adults increasingly have a basic understanding of long-term care and its costs, but most seem ill-prepared to pay for their own care if they need it!

November is Long-Term Care Awareness Month and a report from the American Association for Long-Term Care Insurance finds that three-quarters of adults recognize that one year of care in a nursing home can be more expensive than four years of college. The study finds that few adults over age 50 have a plan in place should they or a spouse require long-term care at home or in a skilled facility.

Since Americans are living longer lives it is most important that we understand the needs and benefits of this vital insurance. Long-Term Care Insurance helps pay for the care needed when someone is unable to perform activities of daily living such as eating, getting dressed, bathing, maintaining continence and getting in and out of bed without assistance. People need long term care because of a lengthy, chronic illness, cognitive impairment, or an accident or injury may trigger the need without warning.

Contact Tom Zook at 419-281-8060 to learn more about this important insurance and how it can help from depleting one’s life savings should long-term care be required by a loved one.

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180 High Street
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MFP Insurance Agency
450 Alkyre Run Drive, Ste 350
Westerville, OH 43082



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ASHLAND, OH 44805**

Return Service Requested

www.bureninsurancegroup.com

*A newsletter from
Buren Insurance
Padgett-Young & Associates
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Our Roots Run Deep



The Buren Insurance Group Inc.