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September, 2015 Newsletter

We want to welcome some of our new clients! Axicom, Beaudoin and Krause-Leemon, LLP, Pamela Cardin, CFO4U, Paul DuRoss, Eastwest Locations, John Havey, Nobuo Iha, Scott and Maureen Johnston, David McCutcheon and Judy Hope, The Betty V. Mihm Revocable Trust, Alfonso Ramos, Tile Contractor, Qualution, and Pete Toussi. (partial list).

We will be highlighting a new client in each newsletter. This month we are highlighting Love-Lift Ministries. Read more about them below!

Referral Program



We run our business almost entirely from referrals. Our clients seem to love referring us, so we thought that we'd give back! For every referral that you send us, you will receive either \$50 cash, a gift card for the place of your choice, or we would love to get together and take you out to lunch! We appreciate your business and your referrals!

Featured Client: Love-Lift Ministries



Love-Lift Ministries

Love-Lift Ministries is a volunteer non-profit organization that was started in 1977 by Marilyn Kunde. The organization is staffed with volunteers and a board of directors who receive no salary. It is located in Santa Ana and partners around the world with local missionaries, village pastors, church schools, orphanages, and child care centers to help the needy. Each year Love-Lift Ministries prepares an average of 7,000 personal care bags for: babies, toddler boys and girls, teen boys and girls, and men and women. The Love-Lift baby layette program for newborn babies has helped in many areas of Mexico and with U.S. Indians. The sewing ministry has prepared quilts, dolls, stuffed toys, pillows and many handmade items. Also, a wide variety of household items have been distributed.

This year Love-Lift Ministries will be delivering bags to El Salvador, Mexico and to Sioux Indians in South Dakota and Apache, Hopi and Navajo Indian tribes in Arizona. To learn more about Love-Lift Ministries please see their website www.lovelift.org or Email at lovelift@twc.com. LLM at 3417 W MacArthur Blvd., Santa Ana, CA 92704.

Personal Updates



Sandi and her husband, Bill had an uninvited dinner guest at their camp at Rock Creek in the High Sierra's. A mama bear and her two cubs also liked to watch Sandi fishing.



Amy and her husband, Jesse, celebrated their one year wedding anniversary in July.

Insurance Tips

According to recent models, California could see a massive El Nino this coming winter. Scientists say the likelihood is over 90%. They are predicting that this event could be similar to the El Nino in 1997 that had massive flooding throughout California. For more information on the growing evidence, please visit:

<http://www.latimes.com/local/lanow/la-me-ln-chance-for-strong-el-nino-20150710-story.html>.

Your home insurance policy will cover your home for damage from wind and rain but **flood is an excluded peril**. According to FEMA (www.fema.gov) the definition of a Flood is:

- A general and temporary condition of partial or complete inundation of 2 or more acres of normally dry land area or of 2 or more properties (at least 1 of which is the policyholder's property) from:
 - Overflow of inland or tidal waters; or
 - Unusual and rapid accumulation or runoff of surface waters from any source; or
 - Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

To protect your home during the possible El Nino we recommend getting Flood Insurance. Please contact our office for a quote. And please note there is a 30 day waiting period after the policy is issued until coverage becomes effective.

Client Testimonials

“ I have been a client of the Quigley Insurance Agency since 2010. I am extremely pleased with Michael's service for our business insurance, Karen for our medical insurance, and Amy for our auto, home, and earthquake insurance. They are knowledgeable and professional. ”
- John Laurie, Gertz and Laurie Attorneys at Law

“ This is why I love you and your Agency! You always make sure I have the best possible set up and I appreciate your help. ”
- Beth Elder

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