



## April, 2016 Newsletter

We want to welcome some of our new clients! Advance Financial Solutions, LLC, Bobby Alt, Astro Construction, Beachy Cream, LLC, Brian and Christina Benson, Renee Briggs, Wayne and Katherine Choate, Rachel Cook, Stephanie Cortez, Charles and April Dawn Fernald, Alida Guldalian, Jennifer Jacquin, JRM Hair Design, LLC, Noelle Krowpman, Richard Lefitz, Victoria Maus, Scot McGeorge, Glen and Lynn Merritt, Karen Noblitt, Claire O'Donohoe, Dennis and Marilyn Orbals, Valentin Ong, Perry Rausher, Kristin Schweiger, Terry Walker, Larry Winter, Michele Wurst, Zinna Media Group (partial list).

This newsletter we decided to profile a local non-profit organization that spoke at Karen's Rotary Club.

### 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!

### K9s for Warriors

The mission of K9s for Warriors is to provide dog service carriers to warriors suffering from post-traumatic stress disability, traumatic brain injury, and/or military sexual trauma as a result of military service post 9/11. The goal is to help the veterans return to civilian life with dignity and independence by becoming a part of the solution in their recovery.

The program provides each veteran with more than 120 hours of hands-on training with professional canine trainers. The training includes professional access testing, equipment seminars, and veterinary care.

As a result of this service, many men and women have been reunited with their families, gone back to school, and have significantly reduced their medications. To learn more about this service please see [www.k9sforwarriors.org](http://www.k9sforwarriors.org)



## Personal Updates



Amy and her husband, Jesse, volunteered at the Ventura County Coastal Beach cleanup. They and other volunteers spent their morning picking up trash to help clean and save our coast.



Karen's Rotary Club and the Borderline Bar and Grill are sponsoring the 5<sup>th</sup> Annual OakHeart Country Music Festival on Saturday, June 4th from 1:00 – 10:00 pm. The goal of the festival to raise funds to support the community and to fund local and national charities. Go to [OakHeartCMF.com](http://OakHeartCMF.com) for tickets and information.

## Insurance Tip – Earthquake Insurance



Did you know that during the last 12 months California has had approximately 7,500 earthquakes? Between January 1 and March 3, 2016, the two largest were a 4.9 in Wasco and a 4.9 in Bayview. Experts are in agreement that California will have the next “Big One” shortly. It’s just a matter of when. And given the last large earthquake was in Northridge in 1994, some experts are predicting we are already overdue for another big one.

Our agency can provide our client homeowners and business owners with multiple earthquake quotations for your properties. However, earthquake insurance is not a good fit for some of our clients given the large premiums and large deductibles. We do recommend earthquake insurance for clients who have a lot of equity in their properties. We do not prescribe to the belief that when we have the next “Big One” that the federal government will bail out property owners.

We can provide free, no obligation earthquake quotations with multiple earthquake insurance providers. Please contact our office if you are interested.

## Client Testimonials

“ Karen is amazing! She assisted my fiancé, my brothers, and me with medical insurance. She is very knowledgeable and a pleasure to do business with. Karen made the entire process smooth and easy. ”

- Adam Alt

“ Amy, once again your quick response and follow up with the necessary documentation allowed us to resolve this matter. Thank you for the outstanding service you, Karen, and Michael have provided for many years. Awesome job team Quigley! ”

- Nancy Williams

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