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## Cindy Lovelace Agency - Farmers Insurance

December 31, 2019 at 7:46 PM · ☆

While New Year's Eve is rumored to be the most dangerous day of the year for driving, statistics show that's simply not true.

The National Highway Traffic Safety Administration declares
Thanksgiving as the most dangerous day to be in a car, while the
Insurance Institute for Highway Safety's Highway Loss Data Institute says
it's the Fourth of July that's most risky.

If you're heading out to celebrate this New Year's Eve, don't panic!

Just remember these ABCs of defensive driving:

- A) Anticipate: Plan enough time (even with traffic) for the drive so you're not rushed and stressed.
- B) Beware: Keep your eyes on the road and avoid other drivers who are making dangerous choices, like speeding, texting, tailgating, etc.
- C) Choose wisely: Don't get behind the wheel if you can't drive safely. Make sure it's an evening to remember, not one you'd rather forget.

And oh, by the way! Do you know what your auto insurance will cover in case of an accident?

Let us take the guesswork out of your coverage, collision, and deductibles. Call us at (307) 682-3197 or request a free, no-obligation quote in our offices at 401 E 2nd St, Gillette, WY 82716 right next to Napa Auto Parts.







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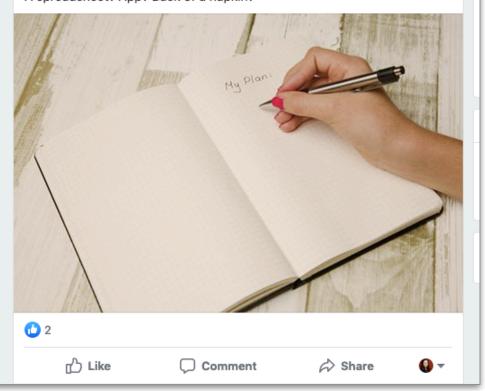
January 13 at 7:09 PM · 🌣

In the words of General George S. Patton, "A good plan today is better than a perfect plan tomorrow." Think of your budget as the plan for your money.

Here are a few broad guidelines to help you create a new or better budget:

- 1. Pay yourself first! Aim for putting 15-20% of your income into savings every month--before any other spending. (A permanent life insurance policy is a great way to make sure you do this, since you can use it as a retirement nest egg in addition to the protection it provides!)
- Your monthly home-related costs--like the rent or mortgage, taxes, home insurance--should be less than 28% of your pre-tax income. (If you're looking to save some money here, ask us about discounts for bundling your home and auto insurance policies!).
- 3. Make at least the minimum payment on all your debts, every month. Remember, the bigger payment you make, the faster you'll pay it off--and the less you'll pay in interest.

Let us know in the comments how you'll be keeping track of your budget: A spreadsheet? App? Back of a napkin?





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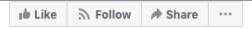
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January 21 at 4:42 PM · ☆

According to financial experts, you should start saving for retirement in your 20s--and truth be told, most of us are a bit behind the curve here.

The closer you are to retirement age (or your desired retirement age), the more aggressively you need to start investing for you future.

Remember to consider the following:

How much risk are you willing to accept? Typically, longer-term investments can accommodate higher levels of risk than short-term investments.

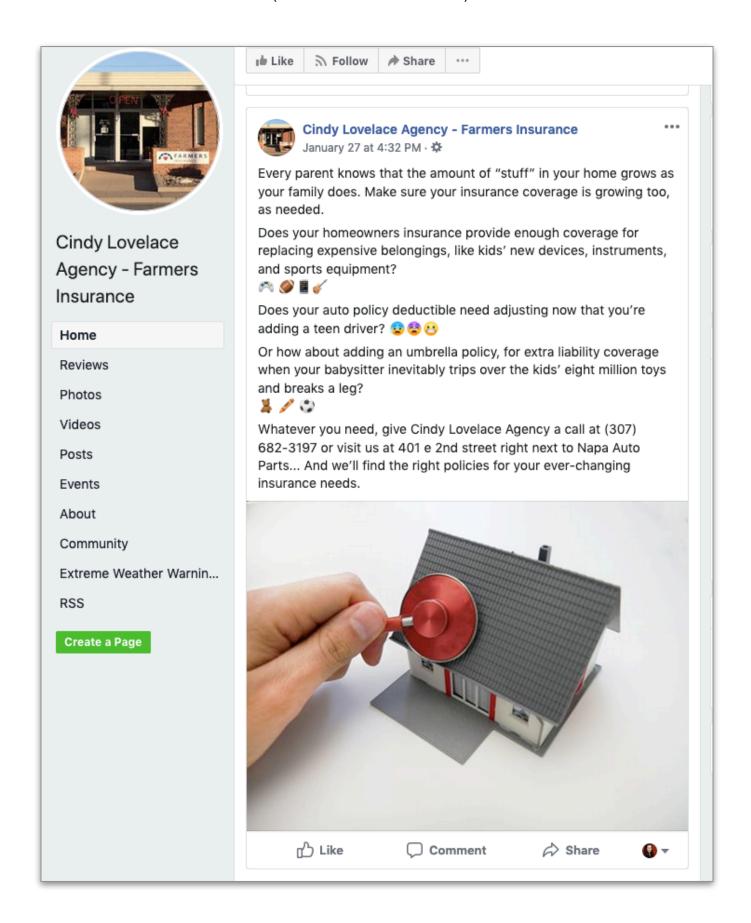
What mix of investments is right for you? Diversifying your investments can help you mitigate risk, plus achieve your mix of financial goals on a more appealing timeline. Consider allocating your savings into a variety of assets.

Tax implications of your investments. Are your current savings pre-tax or after-tax? Will you be in a higher or lower tax bracket when you retire and start withdrawing the money?

Of course, it's always important to protect what you've already got. To protect the assets you already own, call us and we'll find the right policy for you needs.

(Disclaimer: Always discuss investments with a qualified financial advisor who can help you make the most appropriate decisions for your money).







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#### **Posts**



Here's another time when your life insurance policy can come in handy: As you age and need assistance, it can help you pay for long-term care--sometimes tax-free.

Why worry about that now? For one thing, younger applicants tend to pay less for insurance since they're healthier. And as you age, insurance premiums become more costly...if you can get insurance at all with the health issues many of us acquire as we become older.

Even if you choose not to borrow against or "cash out" on your policy while living, life insurance can help pay for your funeral costs and outstanding debts--taking the pressure off loved ones you've left behind.

And, a spouse or partner who is the beneficiary of your policy can use it to pay for their own age-related care and expenses.

Think about it: What kind of legacy do you want to leave behind? Leave your answer in the comments!

