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Cindy Lovelace Agency - Farmers Insurance

December 26, 2019 · 🌟

Everyone Loves A Little Bit Of Christmas Trivia!

Do you know the name of the biggest Christmas gift that has ever been given in the history of the the world?

Here are four clues to help you guess:

- 1) It's imported (but not from China).
- 2) It weighs over 220 tons.
- 3) It's been replicated millions of times.
- 4) It's known around the world, and you're DEFINITELY familiar with it yourself, as it is an iconic part of our history.

Share your answers below! We will reveal the correct answer in the comments on Monday, December 30th!

Bonus: Show and/or tell us the biggest gift that YOU received this Christmas! And if you need it insured, we'd be happy to help--just give us a call at (307) 682-3197



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December 29, 2019 · 🌟

Ralphie isn't the only one to receive a secret decoder for Christmas. During WWII, The United States Playing Card Company printed special cards for Christmas gifts to the POWs in Germany. When soaked in water, these cards peeled apart to reveal maps with escape routes. The company also created a line of cards featuring illustrations of tanks, ships, and aircraft to help soldiers identify them in the field. To all our veterans, both at home and far away during the holidays, we thank you for your service and your sacrifices. We'd love to honor and serve YOU with our veteran's discounts on your insurance. Contact us today at (307) 682-3197 or stop in at 401 E 2nd St, Gillette, WY 82716 next to Napa Auto Parts. P.S. Even if you're not a veteran, we'd be glad to help you "decode" your insurance coverages 😊



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 **Cindy Lovelace Agency - Farmers Insurance** January 25 at 12:46 PM · 

Even the best financial advisor can't predict the market. Remember the recession in 2008? Tough luck for anyone planning to retire, as falling markets meant many people's investments lost significant value.

One investment that's safe from stock market volatility is whole life insurance. Your policy value doesn't drop when the market does--it keeps growing as long as the premiums are paid. So when selling other investments would result in a significant loss of value, your life insurance can provide an alternative source of funds.

Curious how affordable whole life insurance can be, and how easy it is to start building your policy value? Contact us at (307) 682-3197 for a free, no-obligation quote from your local, knowledgeable insurance agent.



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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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Cindy Lovelace Agency - Farmers Insurance

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!)
2. 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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Cindy Lovelace Agency - Farmers Insurance

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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January 27 at 4:32 PM · ⚙️

Every parent knows that the amount of "stuff" in your home grows as your family does. Make sure your insurance coverage is growing too, as needed.

Does your homeowners insurance provide enough coverage for replacing expensive belongings, like kids' new devices, instruments, and sports equipment?



Does your auto policy deductible need adjusting now that you're adding a teen driver? 🤔😬😬

Or how about adding an umbrella policy, for extra liability coverage when your babysitter inevitably trips over the kids' eight million toys and breaks a leg?



Whatever you need, give Cindy Lovelace Agency a call at (307) 682-3197 or visit us at 401 e 2nd street right next to Napa Auto Parts... And we'll find the right policies for your ever-changing insurance needs.



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Cindy Lovelace Agency - Farmers Insurance

Yesterday at 5:53 PM · 🌐

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!



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