



Debra L. Sears

## Learning and Teaching are as Human and Natural as Breathing... We Do It Everyday...

**W**e learned as a child from the actions and the words of the people that we spent time with. We absorbed everything and formed habits. Hopefully this process was started and remained dominant

from our mother and father, as everything starts at home. We were sent to school and held accountable at home and at school for our grades and our behavior. This shaped us as children evolving into adults and parents. As parents we passed these values along to our children. We create our own future.

As employees, employers and business owners we continue to utilize all of the skills that we have and continue to learn every day. Our education can come in many ways. There are numerous opportunities to learn something new and to strengthen personal development. This might include a combination of technology and/or relationship involvement. There are many resources available such as, apps on your iPad, internet searches, strategic networking, team meetings or even mentoring with individuals you respect. Your ability to access information is limitless so take advantage of the opportunities.

At Sears Insurance we are on top of every aspect of health insurance, life insurance, long term care, disability/income protection, etc. The Healthcare Reform is front and foremost in the thoughts of us all. We have all that you need to remain in compliance as the changes unfold each year. We have posted these timelines on our web site at [www.searsinsurance.info](http://www.searsinsurance.info) for your easy reference.

Our sources of education are varied. We attend courses at the Kelley Insurance Center at Drake University. The courses and classes are conducted by leaders in our industry and offer current information in many interests. The name honors the late Robb Kelley, Winifred Kelley, and Employers Mutual Casualty (EMC) Insurance Companies of Des Moines in recognition of the support the Kelley family and EMC insurance companies have given Drake University over the years. These qualify for what is called CECs, continuing education credits, mandated by the State to renew our license.

We attend classes sponsored by brokers from the carriers that we represent. Wellmark, the largest health insurance company in the state, offers classes on products, changes, compliance issues, etc. There are online classes that we subscribe to as well. Publications that track several subject matter authorities bring the latest changes and trends to us. We blog about various topics of interest. Our information is beneficial for both individuals and group benefits administrators.

All of these enable us to do the best job possible for you, our clients. We in turn teach you and show you the options available. Our goal is to protect your health and your finances. As independent agents we represent many quality carriers. When we bring you a quote we show you all that is available in the marketplace. As we work together I ask you questions that enable me to learn more about you. When we make a final decision, it is an educated decision. I then offer to schedule a meeting with your employees. It is important they understand what you are offering to them and how they can use this valuable benefit.

I enjoy working with all ages. When I work with the generations on either side of me ... I am a "Boomer"... it seems that I learn a whole lot. They teach me what is important to them as they set their personal goals. A younger person's career and families can be so varied that it is a pleasure to help them set their sails for their future. When working with our seniors, I ask them what is most important to them. While there are some common denominators, they have a whole different perspective. They want to maintain independence both financially and physically as well as asset transfer to their beneficiaries. We are careful listeners and ask a lot of questions. That's how we learn.

Never fear the unknown...become knowledgeable through learning...then share with others by teaching. \*

"ANYONE WHO STOPS LEARNING IS OLD, WHETHER AT TWENTY OR EIGHTY. ANYONE WHO KEEPS LEARNING STAYS YOUNG. THE GREATEST THING IN LIFE IS TO KEEP YOUR MIND YOUNG"  
- Henry Ford

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*Sears Insurance has been recognized again in 2011 as being in the Top 1% for Wellmark Blue Cross and Blue Shield in Iowa.*

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