



Debra L. Sears

Thanks...Giving, Merry Christmas and Happy New Year!

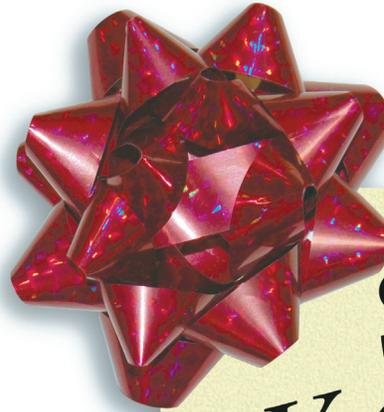
As we reflect on “where did 2012 go and so fast”...we also focus on what is coming to us for 2013 and beyond. This lends the opportunity for me to say *Thanks* to all of my clients, colleagues, office staff and

support and the wonderful family and friends that I have. The true gift is the return smiles, the hugs, the kudos and the referrals. The gift that I provide is that of my time and my experience in my industry. I am always here for you to ask me questions. I will either provide the answer or search out the right one to fit your needs. I will refer you as necessary to trusted experts in my network of resources.

Giving...we have all been taught that to give is to receive. That is for sure. The more that I do for others, the more my phone rings, and the more smiles, and the more referrals Sears Insurance gets. To be a part of different groups, to participate in community events, to refer my friends to sources that have been proven trusted makes for a feeling of team effort. We adopted several families this year and have provided them with things that we take for granted. The extra special grocery items that are not on their list or budget, the warm clothing, new beds, furniture, a movie ticket, etc. that make another person feel like they are cared for is a wonderful feeling of joy. Throughout the year we always contribute to our favorite charities. We have so much to be thankful for as compared to the people of the world in general...count your blessings one by one each and every day.

As we approach the end of a calendar year we make plans for gift giving and the renewal of a new year. A great gift is to take the time and care for yourself. It would amaze you if you made a paper-and-pen list of the people in your life that depend on you in some way. If you were to leave us, if you were to become disabled and not be able to care for your children, or not to earn your accustomed pay check that your household depends on, if you had an illness that hampered your performance many people would be affected. I encourage you to know your health and wellness and preventive care benefits on your health coverage. Let me teach you how to maximize this benefit. Many times a wellness or “routine” exam will lead to a discovery that you would not have found on your own...or when it is more advanced. Keep yourself maintained! Then let’s look at the big picture on your insurances. I have actually seen families that were uninsured in one area and over insured in another area. This is not uncommon. I do not hold them accountable for knowing these differences, but do hold them accountable for making an appointment for a FREE review.

We, Sears Insurance, pride ourselves in the highest quality carriers and products. Our service is one of the highest in the industry. There are measurements from independent sources that determine placement based on many criteria and we are proud to say we repeatedly hit the highest marks. As I have mentioned before, we



Share Your Gifts

have been consistently recognized by our carriers for our production. Again we are a Top Producer for Wellmark Blue Cross and Blue Shield of Iowa and meet qualifications for top recognition with EMC National Life Company to name a couple. You have all made that possible with the trust that you have placed in us. You have trusted us with your health and your finances...that makes us very proud to represent you!

We wish you all good health, happiness and good fortune going into 2013. *

Merry Christmas and Happy New Year!

Learn about us on our web site www.searsinsurance.info. We have an RSS feed and/or feel free to “like” us on Facebook to receive the most current information.

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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