



302 Richmond Rd. Berea, KY 40403 | 1060 Center Dr. Richmond. KY 40475

"....As a result, we strongly recommend the Linville Insurance Agency to any, and all, other members of our community looking for a trustworthy source to meet their insurance needs."

-Pamela F.

July 2020

We want to hear from you too! Find us on Facebook, Yelp or Google!

Contact Us!

Berea: 859-986-1056

Richmond: 859-626-5252



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www.linvilleinsurance.com



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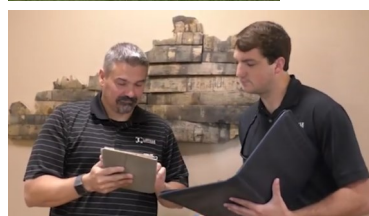
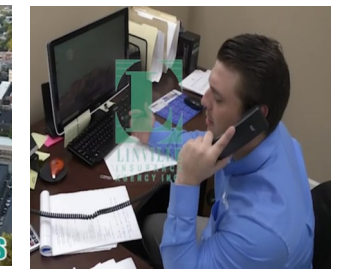


Is it October already?! I can't say I'm sad about this year going by so fast. 2020 has been a year we were not expecting! I'm sure we are all in agreement that 2021 cannot get here fast enough! If you are like me, you are ready to get back to "normal" and get on with life. While several events and gatherings were postponed this summer and fall, we are still trying to get out in the community as much as possible. We were sad that one of our favorite fall events—God's Outreach "Tracks for Packs"—was canceled. Luckily, they were still able to raise money to help provide backpacks of food for over 1700 Madison County kids!

The one event that seems to be popular and seemingly unaffected is golf. The guys enjoyed participating in a couple of golf tournaments recently, including the Pregnancy Help Center golf scramble. We were excited to serve as the title sponsor for this awesome event. No winning teams but they had fun anyway. And several other non-profits have had to cancel fundraisers. Please continue to support our local non-profits as they navigate this pandemic. As we begin to start back to in-person school for my girls and all the students, I pray for a safe and healthy school year. While times are still uncertain, I hope we all continue to focus on what is good and remember God is always in control. Please continue to extend Grace to everyone- we are all doing jobs and things we never expected or intended to do in the manner we are having to do it. Remember there is so much to be grateful for as we enter the holiday season! Continue to stay safe and shop local!

Lori

Linville Team Out & About



Stay in The Know



Pumpkin Pie

Ingredient Checklist

- 1 (15 ounce) can pumpkin
- 1 (14 ounce) can EAGLE BRAND® Sweetened Condensed Milk
- 2 large eggs large eggs
- 1 teaspoon ground cinnamon
- ½ teaspoon ground ginger
- ½ teaspoon ground nutmeg
- ½ teaspoon salt
- 1 (9 inch) unbaked pie crust

Directions:

Step 1

Preheat oven to 425 degrees F. Whisk pumpkin, sweetened condensed milk, eggs, spices and salt in medium bowl until smooth. Pour into crust. Bake 15 minutes.

Step 2

Reduce oven temperature to 350 degrees F and continue baking 35 to 40 minutes or until knife inserted 1 inch from crust comes out clean. Cool. Garnish as desired. Store leftovers covered in refrigerator.

Congratulations to Paige O'Brien!

Paige participated in our Facebook Trivia to win a \$25 gift card to Jackson's Restaurant! Like our Facebook page to stay in the know and for more chances to win!



Meet our Newest Employee

We would like everyone to help us welcome our newest Digital Marketing Specialist, Sarah Durham. Sarah is a Georgia native but now considers Richmond home since marrying her husband Derick. She is a proud mother of 3 children and 2 dogs! Her family is the reason for her drive and determination to be the best she can be. Creativity is her second language! If she could go anywhere in the world she would travel to Ireland! We are so excited for her to join our team!



JOIN THE FIGHT.

Support your loved ones, family and friends fighting cancer!

We are so proud of our Gwen for beating cancer!



Life Insurance 101: The Basics



**Sadie
Says..**

We get A LOT of questions about life insurance. Most of the time the questions are “how do I get it?” and “Do I really need it?” More times than not, the first question is asked more frequently. Most people know that they need life insurance but are not really sure how to get a policy or know what kind of life insurance they need. There are all types of life insurance. Many people see the ads on tv (usually about final expenses or no medical exams required, etc.) There can be a lot of confusion when it comes time to seek out life insurance because of the enormity of options. Let’s try and understand WHY you need life insurance and what kind you *really* need.

“What is life insurance and why do I need it?”



Life insurance in basic terms is insurance on the life of someone when they pass away. Whether it be a child, grandchild, “bread-winner”, or spouse it is insurance to protect or provide for those who are left behind in the wake of a death. Life insurance usually only pays if the person who is insured either passes away or is diagnosed with a terminal illness. Having to think about someone not being there is hard, but what is harder is not being able to survive financially because there was no life insurance in place to replace the lost income. Life insurance is there to make sure that the only thing you have to think about once someone passes is the joy and memories you had and not how am I going to pay the mortgage, college for the kids, funeral costs or daily expenses. Life insurance is important and a necessary item. Most of the time we know we need it--we just do not want to jump into the weeds and figure out how much and what kind we actually need. We are here to help you figure out what your life insurance needs are and to think about those tough questions of “what if...” or “how will I/we” by helping you come up with a game plan to answer those questions.

How much life insurance do I need?

Here are some questions to ask yourself:

How much of the family income do I provide?

If I were to die prematurely, how would my survivors get by?

Does anyone else depend on me financially (parents, grandparent, siblings)

Do I need to set aside money for my children’s college education?

How will my family pay for my funeral?

How will my family pay the mortgage?

Any charities I would like to leave money to after my death?

The answers to these basic questions and life expectancy help determine how much life insurance you need to protect your family. If you would like more information contact us or Chad today! You can also request a quote through our website.



Do you have email address on file with us?

If Covid-19 has taught us anything, it’s our reliance on digital communication! And at times such as these, having a quick and easy way to communicate with you is vital! When the world turned upside down overnight with Covid-19, we were able to email our customers and keep them informed on what was transpiring and give up to date information. It’s a vital way for us to communicate. Please know we do not sell or use your email for any reason! We only need it as a means to communicate with you about your insurance. If you aren’t sure if we have your email, please call us or send us an email to: info@linvilleinsurance.com and we’ll mark your file. Thank you!!



Linville Insurance
P.O. Box 743
Richmond, KY 40476



Fourth Quarter Charity Spotlight is God's Outreach! We'll donate \$5 for EVERY referral we receive in October, November and December. Help us help them by sending us your referrals!

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Congratulations to our Quarterly Referral Winners!

Our Quarterly referral reward winner is **Alisa Hurley**. She received a \$25 amazon gift card.



Thank you to our customers who made referrals!



Josh Barrett	Jake Johnson	Shannon Sizemore
Roger Keck	Robert King	Trisha Hendren
Circle G Excavation	Amy Evans	Ken Dawkins
Sarah Casteel	Brandy Linville	Nick Vanover
	Crystal Reed	

How It Works:

*For each referral, we send you a \$10 gift card and make a \$5 donation to the charity of the quarter. We hold a quarterly drawing with all customers who referred someone and award them with a \$25 gift card. *Help us help them out!



Linville Insurance Agency

