

# CRAWFORD INSURANCE AGENCY

## SO YOU KNOW

### Thy WILL Be Done . . .

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#### Inside this issue:

Company Highlights	2
Risk Management 101	2



Be thankful for your many blessings over the past year!



One call for all your insurance needs:

- **Auto**
- **Home**
- **Life**
- **Disability**
- **Business**

Sounds like I'm ready to deliver a sermon, doesn't it? Well, my topic today is a serious AND important one. In my judgment, every man, woman and adult child needs a legal will.

- **WHY:** We are all going to die. That's one of the reasons we purchase Life Insurance. Most people get that part right. However, they typically don't follow through and have a **Last Will and Testament** completed.

Our office is frequently notified when someone has died. This year, we discovered (with alarming regularity) that many have left this Earth without a legal will.

- **WHY:** Most folks don't really like to think about death (especially their own). It's very easy to procrastinate about this to avoid the unpleasant reality of dying.

A recent Gallup Poll revealed only forty-four percent (44%) of Americans have wills. Sixty-eight percent (68%) of those aged 65 and older have a will, compared with just fourteen percent (14%) of those younger than age 30.

When a family member dies, there are so many issues that must be dealt with. The process becomes more complicated (and more heartbreaking) without a will.

If you die without a will, your family will likely be at the mercy of your greediest relative (we all have at least one). Your assets could be at the "bad relative's" house before your body is cold.

*"Uncle Tony wanted me to have his car and his favorite golf clubs."*

*"Grandma said I could have her china set." "Uncle Bob wanted me to have his baseball card collection." The claims will never end . . .*

Often, these controversies tear a family apart. Simple planning and your **Last Will and Testament** will save tons of time, aggravation and thousands in extra legal fees. Otherwise, your family will pay avoidable attorney fees and incur significant costs in our legal system.

Invest some time and a small amount of money to prepare your loved ones for their transition to life without you. Your best "gift" to them is an orderly transfer (without drama).



**Dwight Crawford**

**Call us first when you have a problem. We have been problem solvers for over forty (40) years !**

Contact us for more information on ways to **maximize** your protection and **minimize** your costs.

The CIA is committed to serving your varied financial needs and earning your trust. Protection and value are our top priority.

**We're here to help !**

We represent **multiple insurance companies** so we can provide protection that is both comprehensive and affordable.

**THANK YOU !**



Many car dealers offer to notify us of changes to your policy. While this may seem helpful, it can be dangerous.

Often, they neglect to notify us in a timely manner or they don't have the knowledge and authority to amend coverage.

Simply give us a heads up that changes are necessary. We will help coordinate the process so your protection is never compromised.



## CRAWFORD INSURANCE AGENCY

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WE APPRECIATE

YOUR BUSINESS !

[WWW.CRAWFORDINSURANCEAGENCY.COM](http://WWW.CRAWFORDINSURANCEAGENCY.COM)

## Company Highlights

2018 will mark the CIA's forty-third (43rd) year in business. Countless changes have occurred since July 5, 1975, and more are on the horizon.

Our agency website is now operational. It has streamlined the process for you to obtain policy documents, pay your premium, and request policy changes. **Please provide us with your preferred email address** so you can benefit from these new features.

Our new agency management system is Insurance Management Systems 4 (IMS 4) by Xanatek. It provides many new operational capabilities. As with anything "new", there will be additional challenges to conquer in the days ahead. Our goal is to keep it simple enough so even those who tend to be "technologically challenged" will find it useful.

IMS 4 resides on a secure "cloud based" platform. "Cloud storage" creates substantially greater security for your personal information, which justifies the extra cost for this service. Agents that continue processing data using outdated technology place your private information at great risk.

IMS 4 provides the latest encrypted email capabilities and a superior workflow. Our primary goal remains to provide you secure and efficient service. We protect you AND your data!

**GOOD PEOPLE - GREAT SERVICE - HONEST VALUE**

## Risk Management 101

### Choices to Help You Lower the Cost of Protection

#### HIGH TECH

- Invest in a newer vehicle equipped with the backup sensors AND a backup camera. It really takes both to drive safely.
- Make certain your next computer is equipped with a solid state drive (SSD). These hard drives are much faster and are significantly more reliable for your data.
- Home security systems are now available which also include camera capability. *A picture is truly worth a thousand words* when a theft or vandalism occurs. Don't be a victim!

#### LOW TECH

- Use email to limit "paper" transactions. Going green is more efficient and helps preserve the environment.
- Convert all of your devices to rechargeable batteries.
- For medical purposes, remember to also create an **Ohio Living Will**. Choices are available on **GOOGLE** or <https://my.clevelandclinic.org/ccf/media/files/Patients/OhioLivingWill.pdf>. A copy should be stored on your computer and phone.
- Select a capable person to handle your affairs in the event of sudden disability or incapacity.

#### NO TECH

- Create and maintain a notebook of your most important documents.
- Keep valuables in cars out of sight to avoid vandalism and theft. Store items in your trunk. Keep money and electronics out of sight.
- Choose to employ the most **COMPETENT** people! Check references **BEFORE** they have access to your home. Never compromise on safety or quality.
- Turn OFF the water supply when you're on vacation or away for the weekend!



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