

**From:** Brad Allen [barbara@alleninsurance.ccsend.com] on behalf of Brad Allen [allen@alleninsurance.com]  
**Sent:** Monday, December 28, 2009 8:07 PM  
**To:** Barbara O'Neal  
**Subject:** The Advisor from Allen Insurance Group for December 2009/January 2010

December  
2009/January  
2010

# The ADVISOR

*a publication of Allen Insurance Group*

*Happy New Year*



All of us are sending wishes that only the best of life touch you and yours in 2010.

Be Safe and Be Well,

Brad, John, Barbara, Katie, Chanel, Connie, JoAnn and Phyllis

*Drive When Driving*

Remember when we instructed our youthful drivers to pay attention, don't eat and drink while driving; don't play with the radio or CD or tape player when driving and never drink alcohol and get behind the wheel? We wanted their full attention on driving the car.

Now today, we have new distractions - Cell Phones that ring and we feel the call must be answered (as we twist and turn to get them) or the beep that sounds to let us know a text message has been received and we feel it must be replied to immediately.....regardless of what we are doing, including driving.

The Department of Transportation of Utah has published a video that you can view by clicking below. It is powerful and should be shared with all the drivers in your home.

Accidents occur within a split second of our distraction.

[Texting When Driving is Dangerous....](#)

### *Are You Ready For 2010 ?*

As each year ends and a new one begins most of us will declare to be more organized, get better control of our finances, do a home inventory list, open a retirement plan, secure a life policy for the family, develop an exercise program, eat healthier, and so on and so on.

Each goal requires a plan with scheduled steps toward it's conclusion. Some of your goals, we can help you with and invite you to call or contact us.

We can help you with a home inventory and can store it for you. Competitive proposals for Life Insurance and Retirement Plans can be provided for your consideration. We have an online Wellness Program that you can visit with a full library of reference information.

For our Business Customers, you have free access to HR and Benefits - which is a 24/7 website with Employee Related Federal and State forms, regulations, employee manuals and online chat is provided for specific questions or concerns. If you have not gotten your personal login, please contact us for it. You can visit the website at <http://www.hrandbenefits.com>

### *Our Friend, Kathy Massey*

*Kathy was a friend to us and so many of our customers, her absence has been felt by many. A memorial service for Kathy was*



*an over whelming display of how  
many lives she touched. She will surely be missed.*

**[Kathy's Tribute and Obituary...](#)**

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## Our Website

We are very proud of the information provided, service that is available and links ready for your use on our website. We hope you will visit it and feel free to offer any suggestions and/or complaints and compliments.

**[Our Website](#)**

### Contact Information

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