



IEUTER INSURANCE GROUP

"Your Friends in the Insurance Business!"



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WHAT'S INSIDE?

- PAGE 2: NON-PROFIT SPOTLIGHT: HOME TO STAY
- PAGE 3: HOME TO STAY - CONTINUED
OUR CUSTOMERS SAY IT BEST
- PAGE 4: IEUTER HAPPENINGS, IEUTER-VERSARIES
- PAGE 5: EMPLOYEE SPOTLIGHT
- PAGE 6: THE IMPORTANCE OF HOME INSPECTIONS AND HOME INVENTORIES



Non-Profit Spotlight Home to Stay

Q&A with Rodney Tagget, Interim Director & Financial Officer

Can you tell us a little bit about Home to Stay and what you do in the community?

“Home to Stay was established in 1969 by 10 churches that recognized the need to help Midland residents who were on the verge of homelessness. Services included case management, rental assistance, advocacy, housing resource information and referrals. Housing instability impacts everyone including older adults, children, individuals living with a disability or mental illness as well as families experiencing domestic violence or those who have lost employment or have had a death in the family. We have also added a Home Repair Program, which helps low-income residents and seniors with repairs or replacements to keep them safely housed. This can include funding for repairs and replacements for roofs, windows, utilities, HVAC, plumbing and electrical. It also includes funding for accessibility modifications like ramps and grab bars. Last year we helped 750 households with household furnishings and 2,000 families with rental and mortgage payment assistance. We work closely with the United Way and Midland County DHS, and we also receive state-funded grants.”

Is there anything you wish more people knew about your organization or the issues you’re trying to solve?

“Attempting to end homelessness in Midland County is no easy task, and our biggest issue, like with most non-profits, is revenue. Even with grant assistance, we are limited to the number of residents that we can help. “

(continued on Page 3)

What are your most urgent needs?

“Unrestricted donations, volunteers and large (good condition) furniture donations like couches, sitting chairs, beds, mattresses and kitchen sets.”

How can I learn more about what your organization does?

“Our website (myhometostay.org) is a wealth of information and resources for those in our community who are in need. Residents can apply for help online and can also be referred to other area organizations for help, like 2-1-1 if necessary.”

Follow
Home To Stay
on [Facebook!](https://www.facebook.com/home.tostay)



Our Customers Say It Best!

“I recently moved over from a different insurance company and worked with Aaron, who I couldn't say better things about. Not only did I save money, my coverage increased and he made it easy to work with. Getting quotes and changing companies is never easy, but he made the entire experience easy. I have a busy schedule and he respected my time, did the hard lifting for me, and has continued to make it easy as I've had to make changes/additions to my plan. I couldn't ask for a better agent to assist me.” - Alison L.

“You guys are amazing!!! Love working with leuter Insurance 😊. Thank you again so very much!” - Ron B.

“We are so happy to have switched to leuter Insurance. I just told my son that he needed to get in touch with you guys to see about switching his insurance over to leuter.” - Melissa H.

leuter Happenings



In January, we did a food drive for a local homeless shelter and had a fun night skating at the roll arena.



In February, we had a silent auction on Facebook and raised over \$200 for Great Lakes Bay Animal Society.

leuter-versaries

- Melissa Grzegorzcyk - 25 years
- Lisa Grzegorzcyk - 25 years
- Michele Nieves - 24 years
- Allison Lambert - 24 years
- Erica Toombs - 18 years
- Vicky Goodall - 14 years
- Michelle Stevick - 5 years
- Andrew Farrand - 2 years
- Laura Johnson - 2 years



In March, we hosted a luncheon for Northwood University students, providing them with industry knowledge regarding insurance career options.

EMPLOYEE SPOTLIGHT



Aaron Wiggins
Commercial Lines Sales



Can you tell us a little bit about yourself?

“I was born and raised in Midland and attended Midland High (Go Chemics!). I got my bachelor’s in business administration from Northwood University. I am the youngest of four brothers. I’m currently working towards my Certified Insurance Counselor (CIC) designation, so that I can better educate my clients when it comes to protecting what matters most.”

What do you think is one of the most important things about insurance that customers should know?

“Insurance is not a one size fits all, we need to know all exposures to properly cover our clients.”

What do you like most about working at leuter?

“leuter has always played a large part in the communities that we serve. It is great to give back!”

Outside of work, what do you enjoy doing?

“ I enjoy traveling and camping in my free time, and I love euchre tournaments!”

THE IMPORTANCE OF HOME INSPECTIONS AND HOME INVENTORIES



A home inspection is a key tool to prepare you and your family for storm season and other emergencies. By assessing what you have in your home, you can feel confident when it comes time to report what you've lost.

To determine the full risk of insuring your home, insurance companies may conduct a home inspection to examine the condition of your home and any exterior structures on your property.

Having the insurance company come take pictures or inspect your home is a good thing. They are looking for exposures that could cause a claim or even a lawsuit. The purpose is to protect you better and save you hassle and money in the long run.

Home inspections typically only include an exterior inspection, but an interior inspection of your home may be necessary.

One thing not included in home inspections is your personal property. That is why we highly recommend that you create a home inventory. This can simply be a list or a video that you take and store in a safe place, like emailing to yourself or saving to the cloud.

Your home inventory list should include all of your personal property. And we're not just talking about the big or expensive items such as televisions, appliances and furniture, but also the dishes, bedding, clothing or the fancy lamp that your grandmother passed down to you.

Once you create your home inventory, don't forget to set a reminder to update it at least yearly. A good time to consider updating it is after the holidays. You may have larger gifts you'd like to add to the inventory, along with other items you've acquired over the year.

This is also a good time to consider reaching out to your insurance agent if you made significant improvements to your home over the year, and to review your limits on personal property compared to your updated inventory.

Creating a home inventory is worth the effort and can save your family a lot of time and stress down the road. If you have questions about creating your home inventory, reach out to leuter, and your agent will be more than happy to help!