

## Business Forecast for 2009

For over fifty years the R. James Smathers Agency at 400 Main Street, Clarion has stood as an organization that continually provides insight, service, and respect for all of our clients, regardless of the type or amount of coverages secured.

Based on a foundation of dedication to the local community, with almost two hundred years of combined insurance experience, this is a staff that welcomes the opportunity to show how a team of professional licensed insurance agents can best service your individual insurance needs. It's a group of people that will always be there when you need them and they are people that will work hard to meet your special needs and expectations.

Jim Smathers is quick to explain that if you are looking for protection and peace of mind, his established insurance agency is the place to come. "We take the time to develop a personal relationship with the clients to find out exactly what your needs are. It might take more than a few minutes like certain television ads would leave you to believe however, this secured knowledge lets us customize an insurance package offering the broadest of coverages at the most favorable premium." In summary he states, that we provide the value that you seek and deserve.

It is no secret that the current economy demands that extra attention be paid to safeguarding your assets, whether personal or commercial. He states that we will work hard to earn and keep your trust by providing you options and by fully explaining all your coverages. We further cement the foundation of your coverages by only representing the finest insurance carriers for our area.

Jim Smathers also states that people need to remember that there are so many stages in a person's life that affect their insurance needs, such as marriage, the purchase of a home, birth of a child, teen age drivers, etc. Each event is a milestone in a client's life that helps us examine your changing needs. It's not always easy to know what you might need, but that is what a dedicated insurance professional will help with.

Jim Smathers also asks if you are getting the most out of your Medicare Insurance. He says you who are on Medicare should review your current coverage and compare it to other coverage options to see if there's a better choice for you. When

choosing between original Medicare and a Medicare health plan, does the plan provide extra coverage you want that original Medicare doesn't cover? Do you have or are you eligible for, other types of health or prescription drug coverage? If so, read the materials you get from you insurer or plan, or call them to find out how the coverage works with, or is affected by, Medicare. If you have coverage through a former employer or union, talk to your benefits administrator, insurer, or plan before making any changes to you coverage. Remember that you can only join, switch, or drop Medicare plans at certain times.

President Bill Smathers adds that our annual review of existing accounts helps to keep us up to date, thereby taking the guesswork out of buying unnecessary coverages or not having what you actually need.

In addition to the personal lines department, there is a dedicated commercial lines department offering all types of coverages for small to large business. They even offer special discounts to excavation contractors or anyone associated with residential or commercial building.

In January we were a sponsor of the Pennsylvania Land Improvement Contractors Association's annual convention held this year here in Clarion.

The twenty employees of the Agency support the area businesses and are valuable members to the community, volunteering much of their own time to various organizations, most notably the Clarion United Way.