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# Umbrella TIMES



**BCA**  
INSURANCE GROUP

SERVICE • SECURITY • STRENGTH

Perrysburg  
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Temperance  
734.224.5618

[www.bca-ins.com](http://www.bca-ins.com)



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## WHY READ THIS NEWSLETTER?

Good question. We're all busy texting and tweeting and generally getting on with life.

This is our first newsletter. We've wanted to do one for several years and, well, we were busy texting, tweeting, emailing, and generally working to make sure our clients were serviced.

Our intention is to provide you with relevant information about insurance matters while sprinkling in fun topics and personal interest stories.

**Enjoy reading!**

*- The staff at BCA Insurance*



## WHY OUR INDEPENDENCE IS IMPORTANT

BCA Insurance is a locally owned, independent insurance agency and, as such, able to offer clients a choice among multiple insurance companies. That means we are not locked into a specific insurance carrier, and we can customize a program that works best for you and your family.

In addition to offering choices of insurance carriers, we also provide insurance coverage not only for home and auto but also for life,

health and business. So we serve as a one-stop shop for all of your insurance needs.

There's a good chance you are reading this newsletter because we have helped you in the past. If life has moved along and you find yourself and your family in a different situation than the last time we talked, give us a call.

We'll talk then do the insurance shopping for you.



## Spotlight ON STAFF

Kathy has been a partner and principal of BCA Insurance Group since its inception. She is licensed for property and casualty, life and health in both Ohio and Michigan.

Kathy began her career in 1992 as a Nationwide agent. Realizing that she wanted to do more for her clients, she started her own one-person agency, Williams Insurance. She partnered with Kevin Carmony, a life-long Perrysburg resident and founding partner of Butler Capital Advisors. The merger happened as a result of both parties' desire to expand their property and casualty operations and independent insurance offerings.

In 2005, the company moved to its current location in Perrysburg Township, Ohio and, in 2008, changed its name to BCA Insurance Group. The agency has expanded to seven employees and now offers more than 20 carriers for property and casualty insurance and more than 50 carriers for life insurance. In 2017, they added an office in Temperance, Michigan to accommodate clients of the southeastern portion of the state and continue to offer its standard of excellent products and services through all of Ohio.

Kathy originated from the Texas/New Mexico area and has lived in Toledo for 42 years. She has been married to Keith for 34 years, has three children, Keith, Kolby and Katy, and recently became a grandmother. She is very involved in church and loves to play the piano and organ. Her professional goal is to provide the agency's clients with as near perfect protection and service as humanly possible.



**Kathy Williams**

**Principal Agent**

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“Being fiercely independent remains part of the mission statement of BCA Insurance Group, all in an effort to bring the best insurance options to our customers at all times. We can tailor a policy and coverage specific to our customers' needs.”

- Kathy Williams,  
Principal Agent



## FALL HOME MAINTENANCE TIPS

The fall season is around the corner, and it is an important time of the year to prepare your home for potentially harsh northwest Ohio and southeast Michigan winter weather. If you take the time now to prepare your home, potential problems can be identified before they arise and lead to costly repairs or insurance claims.

Here are some home maintenance tips to help prepare for the coming winter:

### INTERIOR

- Have a qualified professional check and clean your heating system on an annual basis.
- Replace the furnace filter according to the manufacturer's instructions.
- Insulate water pipes in areas of your home exposed to freezing temperatures.

### EXTERIOR

- Check gutters for damage and make sure they are securely attached to the house.
- Clean gutters and downspouts to keep debris from accumulating. This is especially important during the fall season when leaves tend to collect in gutters.

### INTERIOR

- Check and repair caulking around doors and windows that show signs of deterioration.
- Have the chimney cleaned and maintained by a professional.
- Clean the clothes dryer exhaust duct and spaces under and behind the dryer. Remove lint and dust that may have accumulated inside the dryer in accordance with the manufacturer's recommendation. This will prevent a possible fire.
- Check electrical outlets for any loose-fitting plugs or receptacles, and be sure not to overload electrical outlets ... especially with holiday lights!
- Keep a multi-purpose fire extinguisher accessible and make sure it is fully charged.
- Inspect your smoke detectors. Make sure there is one in each bedroom, and in the hallway outside each bedroom. Make sure to have at least one smoke detector on each floor of your home, including the basement. Test them monthly and change the battery annually or as needed.

Source: The Travelers Indemnity Company



## LIFE INSURANCE CASE STUDY

Bill and Amy are in their early 60s and looking forward to retirement in a couple of years. They own their home, have paid off the mortgage, and have a sizeable nest egg on which to retire. They have one adult daughter – Jenny, age 31, married with a new baby - who earns \$42,000 per year working for a local health care firm. She serves as the family's main breadwinner.

Bill and Amy decided they no longer needed life insurance for themselves as they had no debts, had accumulated a nice nest egg, and their daughter lived on her own. However, Jenny became ill with Lyme disease and was off of work for three months. After that, she could only work part time for the next six months. She decided her only choice was to move herself and baby to live with Bill and Amy while her husband worked. But, when Jenny's husband was injured at work, he was suddenly unable to work in his occupation and provide income for the family.

Bill and Amy discussed their daughter's situation and decided to loan money to Jenny and her husband to help them meet expenses. They even considered taking out a second mortgage on their home to provide their daughter and son-in-law with a deposit to buy their own home before their homeownership dreams died. Bill and Amy both realized they would not be retiring anytime soon as they would need to rebuild their retirement savings.

This situation could have been avoided if Bill and Amy had taken out a life insurance policy for Jenny when she was younger. Over time, the policy's cash value would have accumulated, and Jenny could have borrowed from the cash value. That would have provided a tax-free cash flow for Jenny and her husband to pay the bills. If they had taken out this coverage on their daughter when she was younger, the premiums would have been inexpensive, and Jenny could have assumed responsibility for the premiums when her finances allowed.



Source: [insurancewatch.com.au](http://insurancewatch.com.au)

### THE RECIPE OF THE MONTH!

## Stuffed Poblano Peppers



#### INGREDIENTS:

- 8-12 Large Poblano Peppers
- 1 cup cooked rice
- 1 can black beans
- 2 tablespoons roasted garlic
- 1 (16oz.) package of spicy ground sausage
- 1/3 cup coarsely chopped fresh cilantro
- 1/2 cup red onion, finely chopped
- 1 tablespoon sea salt
- 1 tablespoon cumin
- 1/4 cup finely chopped chipotle peppers in adobo sauce (Embassa is a good brand)
- 1 cup shredded Monterey jack cheese

#### DIRECTIONS:

1. Preheat oven to 350°F.
2. Cook sausage until brown and ground into small pieces - add onions and garlic to sauté

for 5-7 minutes.

3. While cooking rice and sausage, chop cilantro and chipotle peppers. Cut the poblanos in half lengthwise, taking out the seeds.

4. Once everything is cooked, put all but cheese into a large bowl and mix thoroughly. Add cheese and mix again.

5. Stuff the poblanos with a spoon and fill them as full as possible.

6. Bake on a cookie sheet for 45-60 minutes.

(Variation: Cook on the grill on a sheet of foil - this may not take as much time, but you will need watch so the stuffing doesn't come out all over the place)

7. Serve with salsa, sour cream and more cheese! Note: Left over stuffing is fantastic as part of an omelet or in a burrito.

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## INSURANCE SOLUTIONS

HOME  
AUTO  
BUSINESS  
LIFE  
BENEFITS  
RETIREMENT



## Agency HONORS & AWARDS

At the BCA Insurance Group, we are proud of our accomplishments and have our many clients to thank for the opportunity of providing them with insurance coverage. Below is a list of recently received awards:

- Founder's Award from President's Club for Home and Auto insurance
- Regional Founder's Award for an Agency
- Named a Top 10 Agency in Northwest Ohio by the Strategic Insurance Agency Alliance (SIAA), a Leading Insurance Agency Network
- District Life Insurance Production Award



### October 27 - National Mother-in-Law Day

November 1 - National Cook For Your Pets Day  
November 12 - National Pizza with the Works Except Anchovies Day  
November 19 - National Play Monopoly Day  
November 30 - National Mason Jar Day

