



# Don's Corner — 3 Items To Know About

This month I have included for you 3 important items you need to know about.

1) First we have received many phone calls from clients who have received INTENSE scam phone calls claiming to be the IRS. This is so serious we have included on page 2 an IRS Alert telling 5 ways to spot suspicious scam phone calls.

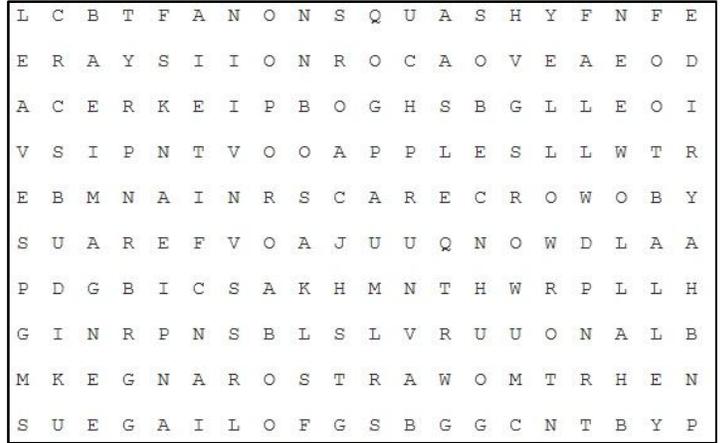
2) Let your friends know about this next one. Many of the TV commercial advertising insurance are trying to make people believe that All Auto Insurance Policies Are the Same. Check out page 2 for the scoop.

3) It's that time of year to ask you the all-important question. "Do you have adequate life insurance protection to protect you and your loved ones?" September is Life Insurance Awareness Month. It's time to check it out. See the bottom of this page for details.

My wife and I are heading out next week for a vacation in the Washington DC area. She's never been there, and we decided it was high time to go; time to remember our hard earned freedoms. Have a good month. Best wishes. We appreciate you! Don

Don Killingbeck  
Trusted Advisor

WORD SEARCH CONTEST: Find the below words, give us your answers and we'll enter you in a drawing for a \$10 Target gift card. Send to PO Box 2946, Kokomo, IN 46904, email to [don@killingbeckinsurance.com](mailto:don@killingbeckinsurance.com), fax to 765-452-2995 or drop off at our office. Be sure to include your name & address.



- |           |          |          |            |
|-----------|----------|----------|------------|
| Acorn     | Apples   | Autumn   | Bonfire    |
| Brown     | Carnival | Corn     | Cornucopia |
| Fall      | Foliage  | Football | Gourd      |
| Halloween | Harvest  | Hayride  | Leaves     |
| Migration | Orange   | Pumpkin  | Scarecrow  |
| Scenic    | Squash   | Straw    | Yellow     |

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Sept.- Oct. 2014

auto | home | tax preparation | life | business

- Don's Corner — Three Items to Know About.
- IRS Consumer Alert! Beware \$5 Million Lost in Scams.
- The All-Important Question: Do you have adequate....
- You Mean Not All Auto Policies are the Same?
- Plus 3 Ways to Win, Client of the month & 2 Contests



**You Can Trust Us to  
Do the Job for You!**

What's Inside:

**IT'S A FACT:** You'd have to pass the age of 116 to reach the top 10 oldest people of all time. The oldest ever was a French woman who died in 1997 aged 122 and 164 days.

## The All-Important Question: Do You Have Adequate Life Protection for Yourself and Loved Ones?

**80% of Americans Overestimate the Cost of Life Insurance**

Life Insurance Awareness Month is the time to make sure you have adequate coverage for yourself and loved ones. In some cases, protection costs no more than the price of a morning latte.

"Life insurance can do some pretty amazing things for people. It can buy loved ones time to grieve. It can pay off debts and loans, providing surviving family members with the chance to move on with a clean slate. It can keep families in their homes and pre-fund a child's college education. It can provide a stream of income for a family to live on for a period of time. Life insurance can do all of these wonderful things for your family."

There's just a small catch. You need to own life insurance & **you need to have enough protection.** Don't put off having life insurance as it's much lower costs while you are younger and healthy.

Since my youngest brother died a number of years ago and left behind 3 young daughters, I have been very concerned about reminding people to check that they carry enough life insurance.

Take this opportunity to review your coverage levels and costs. You'll be surprised at how affordable Life insurance really is. Let us know if we can be of help. 452 8000

**WIN! WIN! WIN!**

## Not-So-Trivial Pursui

This month's Trivia Contest offers you a chance to win a Bag of Gold (10 Presidential Dollar Coins). Test your knowledge! You could be the winner.

Write down your name and answer, and then email [don@killingbeckinsurance.com](mailto:don@killingbeckinsurance.com) or fax 765-452-2995 or mail to PO Box 2946, Kokomo, IN 46904.

**This month's question is:** What are the two measures used in a blood pressure reading?

**Last Month's Winner:** Congratulations! We received 10 right answers and the winner of the tie breaker drawing was **Sherry Whitcomb.** Good Job to all!

**Last month's question:** Excluding the Falkland Islands, how many countries are there in South America?

**Answer:** 13 – in order of population size: Brazil, Colombia, Argentina, Peru, Venezuela, Chile, Ecuador, Bolivia, Paraguay, Uruguay, Guyana, Suriname, French Guiana



## Are You Client of the Month?

Even if your name doesn't appear below this month, please accept our heartfelt thanks for your support. We truly appreciate it!

**For outstanding work referring family or friends to our agency, this month we honor: Janet Kirby \$100 Reward.**

Runner up each received a \$10 gift of their choice: Della Rosa, Aaron & Gloria Sagarsee, Don Roberts, Lonnie Durbin, Dan Gibbs, Mary Hurst, Mary Cross, Annette Harris, Amelia Powell, Malcolm Smith and John Sheely.

**These clients have earned a chance to win \$600!** Drawing is 12/1/2014. **See bottom of page for details on our referral program.** Thank you all for your continued business!

## IRS CONSUMER ALERT – \$5 Million Lost to Phone Scams; IRS Identifies Five Easy Ways to Spot Suspicious Calls



Don Killingbeck

WASHINGTON — The IRS announced it has received 90,000 complaints and victims have lost an estimated \$5 million to phone scams. **The IRS has issued this consumer alert** "to provide taxpayers ways to protect themselves from telephone scam artists calling and pretending to be with the IRS.



Doug Killingbeck

These callers may demand money or may say you have a refund due and try to trick you into sharing private information. These con artists can sound convincing when they call. They may know a lot about you, and they usually alter the caller ID to make it look like the IRS is calling. They use fake names and bogus IRS identification badge numbers. If you don't answer, they often leave an "urgent" callback request.



Amy Bangs

**"These telephone scams are being seen in every part of the country,** and we urge people not to be deceived by these threatening phone calls," IRS Commissioner John Koskinen said. "We have formal processes in place for people with tax issues. These angry shake-down calls are not how we do business."

The IRS reminds people that they can know pretty easily when a supposed IRS caller is a fake. Here are five things the scammers often do but the IRS will not do.

1. Call you about taxes you owe without first mailing you an official notice.
2. Demand that you pay taxes without giving you the opportunity to question or appeal the amount they say you owe.
3. Require you to use a specific payment method for your taxes, such as a prepaid debit card.
4. Ask for credit or debit card numbers over the phone.
5. Threaten to bring in local police or other law-enforcement to have you arrested for not paying.



Laura Bianco

If you get a phone call from someone claiming to be from the IRS and asking for money, here's what you should do:

- If you know you owe taxes or think you might owe, call the IRS at [1.800.829.1040](tel:18008291040).
- If you know you don't owe taxes or have no reason to believe that you do, report the incident to the Treasury Inspector General (TIGTA) at [1.800.366.4484](tel:18003664484) or at [www.tigta.gov](http://www.tigta.gov).
- If you've been targeted by this scam, also contact the Federal Trade Commission and use their "FTC Complaint Assistant" at [FTC.gov](http://FTC.gov). Please add "IRS Telephone Scam" to the comments of your complaint.



Cara Fruehling

**We Appreciate YOU!!!**

Remember, too, the IRS does not use email, text messages or social media to discuss your personal tax issue. For more information on reporting tax scams, go to [www.irs.gov](http://www.irs.gov) and type "scam" in the search box.

## You Mean Not All Auto Policies are the Same?

**Q:** "An insured left his engine running when he went into the gas station. While he was inside, the car was stolen. The auto insurance company is refusing to pay because there was no forced entry. Is this correct?"

**A:** "According to the policy you emailed, that is exactly what that insurance companies policy says. It pays to read the policy. This is living proof that not ALL auto policies are the same, despite the "SAME COVERAGE, Better Price" type commercials on TV.

Some policies won't cover theft losses like those above as well as many other common situations. For example, if he sometimes borrows or rents a car, stripped down policies won't cover ANY non-owned autos or won't cover certain drivers in his autos.

There are many other situations these stripped down policies don't cover that are covered by the better companies who use the standard industry policy.

In addition, some companies will nickel and dime the insured on any settlements. Or they may raise rates up to 80% if any claim is turned in (even a not at fault accident) instead of a normal 20% for just at fault accidents.

The final insult is when you have a problem they give you a toll free number and say you are on your own.

Is any of this ever mentioned to prospects in TV ads? If I am not mistaken, ads for prescription drugs must include disclaimers about potential side effects and downsides. Perhaps the same should be required of insurance advertisements.

Pass the word on. Let your friends know how All Auto Policies (and Companies) Are Not the Same!

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**\$10 Gift**  
**\$100 or**  
**\$600**