

Autumn 2021 Issue



Jeff Solem
Insurance Agency

Jeff Solem



Owner & Producer

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Office Update

With Autumn finally here, it will no doubt bring changes and new adventures! At Jeff Solem Insurance Agency, we would like to update you on some important office information. With continued changes in state rules and regulations surrounding COVID-19, we ask that if you need an in-person appointment to please call and schedule ahead of time. This will help make sure someone is physically in the office to assist you. The best way to reach our office is by phone at (503)-659-1811 or by email at jeff@jeffsoleminsurance.com.

Our Carriers

Safeco InsuranceTM

Member of Liberty Mutual Group

STILLWATER
INSURANCE GROUP

TRAVELERS

GUIDEONE
INSURANCE

PROGRESSIVE

FOREMOST
INSURANCE GROUP

AMSHIELD
INSURANCE

Life Insurance

With the uncertain times we are living in these days, life insurance is now more important than ever. Have you ever thought about how you'd pay for a life threatening illness or disease that doesn't kill you, but instead costs you a lot of money out of pocket, that your health insurance won't cover? Unfortunately most people have to turn to their retirement fund and take out too much money too fast, then can't retire when and how they want to. That's where the new type of life insurance is truly a life saver, because you don't have to die to spend the death benefit. Does your current life insurance contract offer an advance of your death benefit in case of a medical emergency? Does your current life insurance allow you to pay off the remaining mortgage on your home in case of a medical emergency, so you can stop working? Give us a call and we can send you a side by side comparison quote. Don't go another day risking your retirement plans.

Contact our in-house life insurance broker, Ryan Myers, at 503-349-0439 to review your life insurance today!

Things To Keep In Mind

Fire safety for your home is an essential that every homeowner and renter should review. Fires can happen quickly, but there are steps to prevent them. Here are five common things that cause house fires and ways to prevent them.

1. **Faulty Wiring and Outlets:** It's important to properly maintain your electrical wiring. Check to make sure that none of your cords are frayed or pinched. Be mindful of the electrical capacity of your home. Understand the difference between surge protectors and power strips—both allow you to plug in multiple electronic devices, but only the surge protector will help protect these devices from a power spike. If you have questions about your home's electrical system, you may want to consult a licensed electrician.
2. **Mindfulness in the Kitchen:** Never leave your oven or stove on while unattended, especially when cooking with pots and pans. Make sure to keep your stove and oven clean. Grease and food splatters can pose a hazard. Be sure to always keep a fire extinguisher nearby your kitchen and review how to use it.
3. **Clothes Dryers:** Before installing your dryer, make sure to fully read the instruction manual. If you feel unsure about anything, call a professional to help. Make sure to clean out the lint filter after each load as well as the dryer vent regularly. Check under and behind your dryer, as lint can form there as well.
4. **Alternative Heating Sources:** Try to avoid older heating systems, as they may not have up-to-date safety features. Never place your heaters near flammable material, such as furniture or curtains. If you feel unsure about installing your alternative heating system, such as a pellet or wood stove, call a professional for assistance.
5. **Chimney Maintenance:** Never burn cardboard boxes or trash in your fireplace. Always use seasoned wood and never use wood that is green or damp. Lastly, have your chimney inspected annually. Before the colder months arrive, it is essential to have a professional clean and repair the chimney as needed.

Source: Control, T. R. (2021). How to Help Prevent House Fires. Travelers Insurance. <https://www.travelers.com/resources/home/fire-safety/how-to-prevent-house-fires>.

Insurance Funnies!



"I'm afraid your house insurance didn't cover a wolf blowing it down."

Home Warranty Insurance

Home warranty insurance is important to have in case of damages caused to your home's appliances. This even includes damages caused from natural wear and tear. Home warranty insurance will protect you from the high expenses of home repairs, including coverage of appliances like your refrigerator, A/C, and even plumbing! Even though some appliances may have their own individual warranty on them, those individual warranties usually don't cover the cost of labor to repair the appliance. Home warranty insurance does! They also offer a 24/7 help line with an agent ready to help respond quickly to any service claims. Interested in home warranty insurance? Give us a call today for a free quote!

Frequently Asked Insurance Questions

1. Are my electronics covered under my homeowner's policy?

Yes. Your electronics are considered personal property, which are among the list of things covered under a homeowner's insurance policy.

2. Am I responsible if a tree on my property falls on my neighbors property?

You are not liable for any damage done to your neighbor's property if a tree on your property falls due to an act of nature, like a storm. You are only liable for any damage if you are performing any construction or anything else that places you as the root cause of the tree falling.

3. Will my insurance cover if someone is injured on my property?

Yes. This coverage on your home policy is called medical payment. This is usually covered under a renters policy as well.

Have any insurance questions you want answered in the next newsletter? Email your questions to jsishelby@gmail.com to see them in future newsletters!

Taste of Fall!

Autumn is the perfect time to enjoy apples! The next time you're at your local farmers market, buy some apples and try this autumn apple crisp recipe!

Ingredients

Apple Mixture:	Topping Mixture:
<ul style="list-style-type: none">• 6 Granny Smith apples peeled and chopped• 1 tsp vanilla extract• 2 Tbsp granulated sugar• $\frac{3}{4}$ tsp ground cinnamon• 1 tsp lemon juice	<ul style="list-style-type: none">• $\frac{3}{4}$ cup quick cooking oatmeal• 1 cup light brown sugar• $\frac{3}{4}$ cup all-purpose flour• $\frac{1}{2}$ cup cold unsalted butter, diced into small cubes• $\frac{1}{8}$ tsp salt



Instructions

Preheat your oven to 350°F. Gently grease an 8 x 8 baking dish. Set aside. In a mixing bowl, add peeled and chopped apples, granulated sugar, cinnamon, and lemon juice. Stir to combine, then transfer to the prepared greased baking dish. In a separate mixing bowl, add all topping ingredients. Next, cut the butter into the oat mixture until the mixture resembles pea-sized crumbs. Sprinkle topping over apples in baking dish, and gently pat to even out. Bake for 40-50 minutes, or until golden brown and bubbly. Let cool and enjoy with vanilla ice cream or whipped cream!

Did you know?

Did you know we are licensed in six states? These states include:

- Oregon
- Washington
- California



- Arizona
- Idaho
- Colorado

Do you have friends or family in these states? Have them give us a call for a free quote! We specialize in auto, RV's, motorcycles, home, renters, business, church, life, short-term rentals, vacation homes, and more! Being an independent agent, we work with over seven insurance companies to make sure you are getting the best coverage at the best price.



Happy Thanksgiving
from our family to
yours!

Hear from one of our Local Partners!

Need expertise for your mortgage or reverse mortgage? Lonk Kilstrom is your guy! With over 30 years of experience, Lonk knows the nuances of a mortgage.



You can contact Lonk today at (503) 849-3478 or by email at lkilstrom@cfmtg.com



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