

To all of our long-term loyal clients, let us say, “thank you” for the opportunity of serving as your insurance agents and consultants over these past 11 years. To our new clients, we say “thank you” for allowing us to make this journey with you into the world of retirement and/or Medicare. To all of you that have sent us referrals, we sincerely appreciate your confidence in us and receiving referrals is the biggest compliment we can receive. So...a great big thank you.

I hope this newsletter finds you all well. As I write, my mind is filled with all the changes from the past 2-3 years and how each one of our lives have been affected in so many ways. Often times I find myself reflecting over memories from the past when life seemed so simple, so slow and so safe. Today it seems so complex, so fast and so dangerous. And as I search for the one thing that I can depend on and rest in, I always turn to the one thing that has remained constant throughout my life. The one thing that has sustained me through the most difficult challenges of my life....the Word of God. One of my favorite verses is Joshua 1:9 ESV

Have I not commanded you? Be strong and courageous. Do not be frightened and do not be dismayed, for the Lord your God is with you wherever you go.

Every day, everywhere, in all circumstances.....this is my comfort.

The fall season is upon us.....cooler weather, falling leaves, beautiful colors of red and yellow and golden leaves, awesome smells from the kitchen of bakingbut also IT'S TIME FOR MEDICARE ANNUAL ELECTION PERIOD!! October 15 through December 7 is that time of the year when Medicare beneficiaries can enroll in or change their Medicare Advantage plan or Prescription Drug plan. These plans have changes every year and I encourage you to call us if you have questions about 2023 plans in your zip code.