

If you own a retail or service business, your business is in danger every day!

Finally...what you need to know to get the peace of mind you work so hard for!

Small Business Owner:

How You Can — and Must — Protect Your Business From Financial Disaster!

As you can see, I've attached a nice clean one-dollar bill to this letter.

Why would I do that? Actually, there are two reasons:

- 1) I have something important to tell you as a business owner — and frankly, I needed something that I knew would get your attention; and
- 2) What I have to tell you has to do with money. So I thought using a one-dollar bill would be appropriate.

* * *

Was I right? If you've gotten this far, I know I'm starting to get your attention.

* * *

Read on, because what I have to say may mean more to you financially than anything you've ever read! And it may shock you, considering my background!

Insurance “Insider” Reveals Little Known Secrets Of How Business Owners Can Leverage Insurance Industry Resources For Their Own Financial Benefit!

You see, I've been working inside the insurance industry for years. I've studied in detail how it works — all the way from policy to claims.

And I've made a moral decision: to reveal the inside secrets of how you can leverage the vast resources of this multi-billion dollar industry for your financial well being.

And since business owners — retail and service businesses—are my specialty, your industry is where I decided to focus.

But first let me ask you a personal question:

Question: You know your business is probably your greatest asset. But did you know your business could be a deadly liability, too? Did you know that it could cost you more money than you have right now? (Not to mention the grief?) Unless you...

* * *

Maybe this story will quickly explain what I mean. Please read on....

Bob pulled into his usual parking space. As usual, he was the first one at the office.

First one to arrive. Last one to leave. Bob would sometimes joke that the only difference between owning a business and having a job is the tyrant he works for now - himself.

But he didn't need to remind himself he loved his business. It was, after all, the American Dream. And it was worth the sacrifices.

As he walked toward the business, he picked up litter outside the door.

Opening the front door was always a comfort. Like coming home.

But wait. . . something was wrong. When he stuck the key in the lock, it didn't feel right. It was already unlocked. Did someone beat him to the office? He didn't see anyone else's car.

He opened the door. His heart sank. A quick scan of the premises told him this was going to be bad.

Every drawer of every desk was open. File cabinets were open. One was knocked over.

"Did they find the key?" He ran to his desk. Sure enough, they found the key to his own file drawers. Did they take checks? How much cash did he leave lying around?

His Mind Started To Race... *Who Could Do This Sort Of Thing?*

He saw that his leather chair was slashed! His heart started to beat with anger — or was it fear? If they slashed his chair, that means they did more than try to rip off money. They vandalized. What other kinds of damage did they do?

He didn't think it would do much good, but it was time to call the cops.

As he sat there waiting for the police, his mind started to race...

What else have they done? What else could go wrong? Did they back up their database? Their accounting records? Could these punks — or whoever did it — have damaged their computers? What about the truck? Was it still out back? Did they leave spare keys in the office? Would they have to change all their locks?

Bob wandered back to the supply room. “Holy smokes!” he moaned. “Look at how much they took!”

This Couldn't Mean The End Of His Business. Or Could It?

What would he tell his customers today? How long would it take to get back to business? His main supplier had a back log of a month! Would he have to wait a month before his business was fully up and running?

He started thinking about his insurance agent. He never paid much attention to that policy. He always figured nothing would really go wrong. Now he really was scared. What was covered? What wasn't? How was he going to pay the bills while business was down? Would he have to lay people off?

Who could have done this?

His mind started to think of the people on his payroll. No, it couldn't be. I've treated them like family.

He heard a knock on the door. Must be the cops. .

* * *

It took a few missed phone calls, but finally Bob caught up with his agent, Jim. He told him the whole story. The next day, Jim came down to the shop and walked through it with Bob. At the end of their tour, Bob looked at Jim expectantly. Bob could tell by the look on Jim's face there was something wrong.

Jim's eyes darted around the room. “Well Bob I'm afraid we might have some problems.”

***Has That Kind Of Thing Ever Happened To You?
How Many Times Will It Happen In the Future?
How Will You Ever Know?***

Bob was crushed. You probably would feel pretty panicky, too. You see, your business is more than just a business in a lot of ways it's your life. It's what gives you security—and freedom. It's your kids' birthday, their braces, your family vacation. It's your house, your yard, your future. It's the diamond you want to give your wife for your 10th anniversary. Or your 20th. Or 30th. Like I said, it's your security and your freedom.

Some day, it's your retirement. And then something goes and screws it up. But it doesn't have to be that way...

You can have the dreams you cherish. You can count on the security you desire. You don't have to worry every day about something happening that's going to set you back.

We both know it's not just vandalism.

Heck, a lot goes wrong around a business just because that's the way it is. It is the nature of business.

Think Of All The Things That Could Go Wrong— If You're Not Prepared!

Like an old man slips and falls outside — or inside — your operation. Who's responsible? Are you covered?

Like your hard drive crashes — and you can't get to your vital customer list. Can it be recovered? Who's going to pay to find out? How long will it take? Are you covered?

What if a fire starts in the business next door. Your place suffers smoke damage — plus the sprinklers went off in your office! Who's responsible? Are you covered? Or, the fire that puts you out of business for a month. Who pays your employees? Who pays your fixed bills? Your electricity, phone, water? Will you have enough cash flow to survive?

Who pays you? Or do you just go out of business— for something completely out of your control!

It doesn't seem fair. But I've seen good people suffer needlessly — because they didn't know the secrets of how to make the huge resources of the insurance industry work for them.

Listen, I've been working with business owners for a long time. I've heard every horror story in the book. If they were my clients, more often than not, we took care of their problem. Quickly and easily. But sometimes they became my clients after they had a really serious claim — and wished they had me before the claim.

You Can Have The Peace Of Mind And Security That You Dream Of...

But listen, you won't have it if you pretend you don't own a business with risks. Face up to those risks and you're halfway there.

And I want to help take you the other half of the way there.

I'm willing — in fact, I'm excited about — revealing to you some inside secrets about the insurance industry. You see, I've worked inside the industry for a long time. I'm a licensed member of the "club". I've figured Out how it works, and I know things that would make a layperson's head spin. Just because I've been around it so long. And I've got good news. The resources of the insurance industry are vast, and I can show you how to put them to work for you.

Why Would I Give Away My Inside Secrets?

That's a really fair question. And I want to answer it honestly and truthfully. Because it's good for you — and it's good for my business. Period. You see, I'm willing to give away a lot of my knowledge to business owners. Knowledge that's taken me years to accumulate, organize and perfect. And I have found — time and time again — that generosity and the willingness to provide really great service comes back to me. Tenfold.

In fact, that's how I've built my business. Right now, let's talk about three of the most important things you can do to protect your financial well being and the future of your business:

1) Have an insurance specialist conduct a risk analysis on your business. You live in the real world. A business owner's life has more risk than most people would dream of and they're not all the same. Different business owners run different risks. You could be laying your business wide open for financial disaster — unless you've had someone help you analyze your risks and put together a comprehensive insurance plan to protect you.

Bankruptcy? Cash flow nightmares? Losses instead of profits? I've seen it way too often and it *didn't have to be that way!*

2. Use an independent insurance agent. I'll be blunt about this. I know how this industry works. Like I said, there's a lot of money in the insurance industry, and you want to make sure it works for you. So you don't want an insurance company employee for your agent. You want someone who's going to work for you! Not someone whose paycheck is tied to one company.

But someone who can shop the market, compare price and get the most comprehensive coverage for you — maybe even use multiple companies for your total coverage. You want good price, and you want protection when disaster strikes? *Use an independent agent.*

3. Don't trust the financial protection of your business to an insurance agent who is not a specialist with retail and service business — and the specialia

If someone specializes in insuring homes or autos or retail stores downtown, that doesn't mean they know anything about business owners! Just because your wife's cousin sells insurance, doesn't mean he's the guy to trust the financial health of your business to!

And this is what you're not looking for:

* An agent or an agency that just tries to sell you their services on meaningless platitudes, like “quality” or “excellence”. They're just buzz words that don't mean anything anymore.

* An agent that doesn't know business owners. I know I've said it before, and I'll say it again. “You wouldn't let a foot doctor perform surgery on your heart, would

you? I didn't think so." So don't trust your financial well being to just any insurance agent!

A few weeks later...

Bob had just met with a new insurance professional. He was beaming. He practically fell off his chair! This agent really told him the "inside secrets" of the insurance industry. "I normally really do hate paperwork. But I am a business man — and I do practically have my life invested in this business. I know more about protecting my business and future for myself and my family than I ever thought was possible. Frankly, I'm just a lot more confident seeing things turnout the way I want them to."

"That's what I'm here for. You can call me any time you've got a question or a problem."

In one short meeting, this new agent showed Bob:

- * how to avoid the single biggest mistake business owners make in protecting their business.
- * the importance of having a broad market of insurance carriers to get the most complete coverage at the best price.
- * the critical importance of having a risk analysis on your contracting business.
- * the vital importance of having a risk management program for your retail or service business — and the simplest way to start one.

* * *

After his meeting with this new agent, Bob did feel more confident about his future. One meeting completely took away that "cloud of uncertainty" that had been hanging over his head for so long.

* * *

How would you like that kind of information? How would you like to know that you really are going to have a more secure future for yourself and your family? Don't you deserve it? I'll help you — FREE! Including the most powerful proven 7 step system for protecting your business and your future. Plus, one more thing. I'll assist you in performing a risk audit on your business. At no charge!

Why? Why would I spend my time revealing what's taken me years to learn — at no charge? I'll tell you why. Because I've built my business on my reputation. I find that the more I give away, the better it is for all of us.

My clients stay with me a long time — and they refer their friends. And, frankly, I get a lot of clients by being generous. I happen to think I serve business owners better than anyone in this area. That's partly because I spend a lot of time with them. Spending time with business owners is good for my business.

I've learned all about their business, how to protect them, and how to do it at the best price.

So if you want to protect your business from a future crisis or catastrophe . . . or just see if you can save money on your insurance. . . .

Call me.

The worst you'll do is spend a few minutes learning. That alone is good for business, isn't it?

Sincerely,

Gary Lance, President
The L.N. Davis Insurance Co.

P.S. To find out how you can get the best insurance coverage for your business just call my office at (828) 452-2876 for a free, no obligation review of your current program, and if you wish, a new proposal that is sure to save you money!

*Compliments of The L. N. Davis Insurance Agency
143 N. Main St., Waynesville, NC 28786
(828) 452-2876
Email address: lnDavis@lnDavis.com*