

## EAGA Business Builder

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April 26, 2022

## Today's speaker was Jerry Patton—State Farm Insurance



The first thing that we must do is offer our condolences to Jerry and his family on the passing of his mother and his father, both within the past few days. Jerry's father was a retired member of the New York Police Department. Jerry's mother owned a dance studio in her younger years. Jerry's parents were a very close couple, and Dad was always helping Mom with things around the house and throughout life. The passing of Jerry's mother was not unexpected because, in mid-April, she had been placed in hospice care with projections of having only a couple of weeks left.

Jerry's father, however was thought to be in relatively good health when he very unexpectedly passed away on Easter. The family is quite certain that since the elder Mr. Patton knew how close his wife was to moving on, he just wanted to get there first to make sure that everything was prepared for his wife's arrival. Obviously the family is grieving, but they are also able to celebrate the wonderful parents and the foundation created by Mom and Dad. The branches of the tree will continue on.

It sounds like Jerry grew up in NY City, but in this morning's presentation, he just gave us a view of his world from college days forward. He attended Lubbock Christian University, and over the years since then, has accumulated more than a few interesting experiences and hobbies. Jerry was a member of the US Army and a Jungle Trainer in Panama. He was Director of the Texas Boy's Ranch before pursuing a 20 year career at Walgreens where he worked his way up the ladder through the rungs of Manager, District Manager and finally Regional Manager of a five state area around Utah. Mr. Patton has also amassed a large portfolio of 'Things to do in your spare time'. He has a private pilot license (though he says it is without the VFR certification so he can only be a fair-weather-pilot. Jerry has been paragliding for about 18 years, but has given that up because, as he gets older, he is becoming more aware of the inverse relationship between decreasing reflexes and increasing likelihood of broken bones. Jerry also enjoys shooting and dirt bike riding; he has achieved the black-belt level in Taekwondo (seems like that inverse relationship noted above would pertain to this as well); and he has earned the prestigious U.S. Army Expert Field Medical Badge [*"...a special skill award for recognition of exceptional competence and outstanding performance by field medical personnel*]. It probably wouldn't be properly classified as a hobby, but Mr. Patton is also an Ordained Minister. Then there are still more sides to the heptagonal world of Jerry Patton. He is married to Christine (who, conveniently, also enjoys outdoor activities like backpacking and bike riding). There are also two sons and two step-sons in the family. Not so conveniently for Jerry and Christine, the boys are grown up and have relocated to distant cities—taking the grandchildren with them. Sons Jonathan and Jerry live in the Denver area, while Jarod and Dalton live around Houston. The Goldendoodle dog is still at home though. As Christine is pursuing her own career as Senior Loan Originator at Waterstone Mortgage, and the youngsters all living elsewhere, Jerry finds himself trying to figure out which challenge to take on, or which hobby to avoid. Quite often these days, the decision is to spend time doing something that he always wanted to do...be an insurance agent. When Mr. Patton moved to Albuquerque about 5 years ago, he chose to fulfill that lifelong dream and he started his own insurance agency. He didn't purchase an existing entity. He just did it the Jerry Patton way—starting from the ground up and is now a proud agent for State Farm Insurance. State Farm is the #1 insurance company for home and auto. They have over a million auto policies and about thirty million home insurance policies. Jerry understands the value of having a good relationship with your insurance agent, so he is not asking that you leave your long existing agent to buy policies from him. You can, however, still help him improve and expand his business by recommending his agency whenever you encounter family or friends that are searching for insurance needs. This morning, Mr. Patton spent some time providing us with a few insurance tidbits, cautions and instances for potential concern. Most often, insurance agents request a conference to discuss the status of your insurance coverage and the possible need for adjustments. It is a good idea to take the time to do that. Things are always changing and as Jerry noted - "Insurance coverage is like a hospital gown. It is likely that you don't have enough to properly cover everything". Review dwelling costs and estimate whether or not you have a sufficient amount of insurance to cover replacement costs; Discuss your uninsured motorist coverage. New Mexico is the 2nd worst state for underinsured motorists. The state's liability minimum requirements of 25/50/10 are likely to not be sufficient if you are involved in a major incident; Review your dwelling coverage to find out if it includes a sufficient amount of coverage to replace items categorized as 'personal property', such as your accumulation of 'big-boy toys' or other high-value items that wouldn't be covered by standard home owner's insurance; Check into Umbrella Insurance policies that would expand coverage for personal liability. That may needed to mitigate claims related to either/both personal or business incidents. If you would like to talk to Jerry about automobile, homeowner, or other related (or not so related) insurance coverage, give him a call at 505-219-4823. He may also have a few suggestions for other 'outside the box' thoughts for insurance related situations. You can also find out which was the greater emotion - buying his airplane, or selling his airplane. And he may also be willing to tell you just how scary of an experience was it—the time when he realized that paragliding may be for the younger crowd.

Contact information for Executive Director: Mario Hernandez

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## Leads & Business Information:

Below is a tool for you to check if your website is ADA (Americans with disabilities act) compliant. Sooner or later you will get mail from law firm on behalf of a plaintiff who could not access your site because of a disability. They will want to settle with you for \$15,000 - \$25,000 dollars. Better to be prepared and start fixing your site now.

Here is the free tool to check your site: <https://wave.webaim.org/> If you have questions, or need help interpreting the results, contact Jukka (505) 850 9177 or [jjumisko@wsiwebenhancers.com](mailto:jjumisko@wsiwebenhancers.com).

- Jukka Jumisko—WSI Web Enhancers

## Reciprocity:

None submitted this week

- ◆ EAGA will be hosting a social event on May 5th at Rio Bravo Brewing - Barrel Room. It is for members and their spouse / significant other and will be from 5:00 to 7:30. Contact Mario if you would like additional information.
  - ◆ The EAGA Golf Tournament will be June 10th at Santa Ana Golf Club. Starting time is 1:00pm. Cost is \$20 for members and \$85 for guests. (The fees will be billed to your EAGA account. Don't bring payment to the event). The committee is also soliciting hole sponsors at \$100 each. Signup sheets for members, guests and hole sponsors will be available at breakfast for the next couple of weeks. Contact Jerry Becker ([jerry@steamaticnm.com](mailto:jerry@steamaticnm.com)) if you need more information.
  - ◆ There will not be a breakfast meeting on May 31 in honor of Memorial Day.
  - ◆ HELP! We need speakers and badge board attendants. The last scheduled speaker is this coming Tuesday (May 3rd). After that everything is wide open. Badge board greeters are needed for June and beyond. Please contact Mario if you can take one of the available days. Your assistance would be greatly appreciated. You really don't want President Grant trying to entertain us for 45 minutes because there isn't a scheduled speaker, do you?
  - ◆ Second announcement for a prospective new member:  
Slinky's Installation, Inc.  
Representative: Scott Fitzgerald  
Category: Doors and Hardware  
Sponsor: Robert Biernacki
- If you have an objection to this businesses becoming a member, or if you have information that you feel should be considered during the review process, please contact our Membership Committee Chairman, Jack Zipper (via telephone, 505-259-5959 or email at [jdzipper@comcast.net](mailto:jdzipper@comcast.net)) as soon as possible.

## Badge Board Greeters

May 3 <sup>rd</sup>	Kevin Lorenzen—Aflac
May 10 <sup>th</sup>	Robert Biernacki—Waterquest Landscaping
May 17 <sup>th</sup>	Ben Hoffman—Kinney Brick Company
May 24 <sup>th</sup>	Paul Losey—Covenant Schools of America
May 31 <sup>st</sup>	No meeting –Memorial Day Holiday
June 7 <sup>th</sup>	

## Upcoming Speakers

May 3 <sup>rd</sup>	Guest Speaker—Tod Brown—UNM Baseball
May 10 <sup>th</sup>	
May 17 <sup>th</sup>	
May 24 <sup>th</sup>	
May 31 <sup>st</sup>	No meeting –Memorial Day Holiday
June 7 <sup>th</sup>	

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