



CHRISTMAS GIFT SUGGESTIONS:

To your enemy, Forgiveness. To your opponent, Tolerance. To a friend, Your Heart.
To a customer, Service. To all, Charity. To a child, A Good Example. To yourself, Respect.
Love is what you hear at Christmas when you stop opening presents and listen.

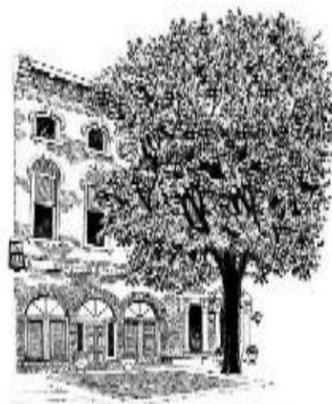
Warren & Simpson Needs You!!

You will not find Warren & Simpson, P.C. on TV or on a billboard. We choose not to use those means of advertisement. Our BEST and MOST IMPORTANT advertisement is our clients. Clients who have worked with us and experienced our results. Clients who trust us enough to refer us to a family member or friend, because they know we will take care of them. THANK YOU in advance for telling someone about Warren & Simpson, P.C.!

No representation is made that the quality of legal services to be provided is greater than the quality of legal services to be performed by other attorneys.

“Alone we can do so little; together we can do so much.”

Helen Keller



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Dear Clients,

As I write this letter to send to print, the Thanksgiving fried turkey has yet to be consumed and presents have yet to be bought for Christmas, but I am overwhelmed with the feeling that if neither were to happen, this year would still be complete.

I am overwhelmed by the blessings this year has brought; the opportunities to meet new clients and the privilege to help existing ones. We've also had losses. Our partner, Fred, will be celebrating Thanksgiving and Christmas in his heavenly home for the first time this year.

Holidays can be a tough time for some, but as we head into the holiday season, I encourage everyone to "live in the moment," as my pastor said last Sunday. Carpe diem. Seize the day. Embrace the season instead of avoiding it. If you have family to spend it with, make it a priority to be with them. If you don't have an existing family, then this is your reminder that blood doesn't make family. Love does. Open your heart this season to the Greatest Gift of All. Focus on others instead of yourselves. Focus on the real reason for the season. It is my wish for each and every one of you to have a very Merry Christmas!

-Barton

Insurance

noun \in-'shūr-ən(t)s

“Coverage by contract whereby one party undertakes to indemnify or guarantee another against loss by a specified contingency or peril.”

- Merriam-Webster

There are a number of insurance policies that most people probably do not need.

These include:

Flight insurance: Flying is one of the safest ways to travel.

Life Insurance for Kids: Life insurance exists to replace lost income. Children have none.

Accidental Death Insurance: Even the accident-prone should skip this insurance, which generally contains so many restrictions that it is nearly impossible to collect.

Disease Insurance: A good health insurance policy is probably a far better investment than trying to cover yourself for every type of ailment out there.

Mortgage Life Insurance: Another redundant form of insurance, a good term life policy will cover your mortgage in the event of your death.

THE HISTORY OF INSURANCE

Have you ever wondered where insurance actually came from? Who were the first people to be insured – and why? Insurance is one of those things we tend to take for granted. It just seems to have always been there. The history of insurance is an interesting one, but the basic idea has always been the same.

"The first written insurance policy appeared in ancient times on a Babylonian obelisk monument with the code of King Hammurabi carved into it. The "Hammurabi Code" was one of the first forms of written laws. These ancient laws were extreme in most respects, but it offered basic insurance in that a debtor didn't have to pay back his loans if some personal catastrophe made it impossible (disability, death, flooding, etc.).

Shipping/transportation insurance – the first guarantee against loss

We look back in history at who first felt the need for a guarantee against loss, and who gave them that guarantee. Way back in Babylonian times, around 2100 B.C., the Code of Hammurabi was the first basic insurance policy. This policy was paid by the traders in the form of a loan to guarantee the safe arrival of their goods by caravan. Of course, caravans faced the same kind of perils our transportation industry faces today – like robbery, bad weather and breakdowns.

As history progressed, the needs for insurance increased. The Phoenicians and the Greeks wanted the same type of insurance with their seaborne commerce. The Romans were the first to have burial insurance – people joined burial clubs which paid funeral expenses to surviving family members. In medieval times, the guilds protected their members from loss by fire and shipwreck, paid ransoms to pirates, and provided respectable burials as well as support in times of sickness and poverty.

Then came the very first actual insurance contract, signed in Genoa in 1347. Policies were signed by individuals, either alone or in a group. They each wrote their name and the amount of risk they were willing to assume under the insurance proposal. That's where the term **underwriter** came from.

Underwriters play a big part in the insurance industry. They are the ones who calculate the risk, based on statistics, and decide what the premiums will be. In 1693, the astronomer Edmond Halley created a basis for underwriting life insurance by developing the first mortality table. He combined the statistical laws of mortality and the principle of compound interest. However, this table used the same rate for all ages. In 1756, Joseph Dodson corrected this error and made it possible to scale the premium rate to age.

As commerce grew – so did the need for insurance

In the 17th and 18th centuries, British commerce was rapidly growing. As commerce grew, risks increased. In a way, progress was actually working against the insurance industry – there were more and more ways of goods being damaged or lost, as goods were shipped greater distances and by more advanced methods. Therefore, there were higher payouts for claims.

Benjamin Franklin and American Insurance

Not content with the titles of statesman, scientist, inventor or author, Benjamin Franklin added insurer to his collection. In 1752, the Philadelphia Contributionship for the Insurance of Houses from Loss by Fire became the first mutual fire insurance company in America. Much like London in the 1600s, houses at this time were made almost entirely out of wood. Worse yet, the settlements that grew into the cities were built close together. This was originally done for security reasons but as cities grew, developers built homes very close to each other for the same reasons they do today – to fit as many homes as possible on their development plots.



Still the Greatest Story Ever Told

By William L. Gloria Gaither

A woman and an angel, a promise and a song.
A word too grand for any mind to hold.
A tax law and a journey, a stable and some straw.
These tell the greatest story ever told.

Oh sing glory in the highest, He is come our Great Messiah.
Come bow before this awesome mystery.
Mighty God and fragile baby, here a lowly manger holds.
And it's still the greatest story ever told.

A hillside and some shepherds, a blaze of blinding light.
Angels singing carols in the cold.
Eternal revelation to men as dull as stone.
The glorious, greatest story ever told.

Oh sing glory in the highest, He is come our Great Messiah.
Come bow before this awesome mystery.
Mighty God and fragile baby, here a lowly manger holds.
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Luke 2:1-16

1 *And it came to pass* in those days, that there went out a decree from Caesar Augustus that all the world should be taxed.

2 (And this taxing was first made when Cyrenius was governor of Syria.)

3 And all went to be taxed, every one into his own city.

4 And Joseph also went up from Galilee, out of the city of Nazareth, into Judaea, unto the city of David, which is called Bethlehem; (because he was of the house and lineage of David:)

5 To be taxed with Mary his espoused wife, being great with child.

6 And so it was, that, while they were there, the days were accomplished that she should be delivered.

7 And she brought forth her firstborn son, and wrapped him in swaddling clothes, and laid him in a manger; because there was no room for them in the inn.

8 And there were in the same country shepherds abiding in the field, keeping watch over their flock by night.

9 And, lo, the angel of the Lord came upon them, and the glory of the Lord shone round about them: and they were sore afraid.

10 And the angel said unto them, Fear not: for, behold, I bring you good tidings of great joy, which shall be to all people.

11 For unto you is born this day in the city of David a Saviour, which is Christ the Lord.

12 And this shall be a sign unto you; Ye shall find the babe wrapped in swaddling clothes, lying in a manger.

13 And suddenly there was with the angel a multitude of the heavenly host praising God, and saying,

14 Glory to God in the highest, and on earth peace, good will toward men.

15 And it came to pass, as the angels were gone away from them into heaven, the shepherds said one to another, Let us now go even unto Bethlehem, and see this thing which is come to pass, which the Lord hath made known unto us.

16 And they came with haste, and found Mary, and Joseph, and the babe lying in a manger.