



John Horsley with his sons, (from left) Dave and Nate

Understanding Its True Value

Running a bakery—with crack-of-dawn start times and seasonal crunches—can be tough, but Sherri and John Horsley loved their small business. It offered them the right fit. Sherri's boundless enthusiasm made her the perfect up-front person, and John gravitated to the behind-the-scenes baking. Plus, running their own small business allowed them to spend time with their two young sons, Nate and Dave.

While it was still a new operation for them, the couple met with insurance professional Greg Call to make sure that both their business and their futures were financially secure. And, indeed, Greg saw a gap in Sherri's life insurance coverage, which she addressed. Plus, the couple understood the wisdom in starting retirement plans. As the business grew, Sherri and John sat down for an annual review with Greg and did a new life insurance needs analysis. They discovered they needed more, so they increased their coverage.

Then, just as the holiday rush was upon them, Sherri discovered a lump, which doctors told her was breast cancer. While continuing to run the bakery and go to school for her Master's in family counseling, she bravely battled the disease. While she did experience a period

of remission, the cancer returned. Sadly, it was the devastating disease that took her life at just 45.

As John says, "The life insurance has made all the difference in the world to us." It gave him time to grieve, as well as find a buyer for the business so he and the boys could move closer to family. John has also secured the boys' college education and his own retirement.

"We knew life insurance was important, but didn't understand the value until now," he says. "I can say in hindsight that the sacrifice of putting money aside for life insurance—to give you peace of mind and less stress—is totally worth it."



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