



Cathy Young with her daughters, (from left) Kaitlyn and Brianna

## A Dream Lives On

Scott Young liked to dream big. Although he came from humble beginnings, through hard work he turned a one-man enterprise into the largest heating and air conditioning business in their area. That allowed Scott and his wife, Cathy, to fulfill another dream—to build a home in the country and work it as a hobby ranch. They wanted to give their two daughters a life that revolved around the outdoors and good living.

Insurance professional Steve Sabo made sure Scott was properly insured at work and at home. Scott ran the business with his brother, David, and a buy-sell agreement funded with life insurance ensured the business could continue if one of them were to die. Plus, Scott had a personal life insurance policy that would allow Cathy and the girls to be OK financially if something were to happen to him.

As the business and Scott's financial responsibilities grew, Steve knew it was time to reassess Scott's life insurance needs. They did, indeed, find a need and immediately set to work to increase Scott's personal and business coverage.

Tragically, just weeks after the life insurance applications were submitted, Scott suffered a fatal accident. On July 4, this avid outdoorsman drowned while paddle boarding in a nearby river.

While Cathy and her daughters must now make a new life for themselves without Scott, the life insurance has been invaluable. The insurance through the business ensured that Cathy was compensated for Scott's portion of the company instead of becoming an owner of a business she had no interest in running. Scott's personal policy cemented their dream. "I have an incredible amount of gratitude, and it's all because of the life insurance," says Cathy. "Without it, we'd be gone from this property. Now my daughters can grow up in the home we built, as we create a new life together."



As a business owner, you're responsible for two families: the one you have **at home** and the one you have **through work**.



That's why it's important to have life insurance coverage to protect both. Learn more at [www.lifehappens.org/business](http://www.lifehappens.org/business).



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