



DAVIDSON & ASSOCIATES INSURANCE

OCTOBER 2026



PINK LEMONADE PROJECT

We're proud to highlight and support the Pink Lemonade Project this October, a nonprofit dedicated to serving individuals and families impacted by breast cancer. Their mission is focused on providing education, increasing awareness around early detection, and offering direct support services to those navigating a breast cancer diagnosis. From patient navigation and resources to community-based support programs, they work to ensure no one has to go through this journey alone.

The Pink Lemonade Project also places a strong emphasis

on outreach and education throughout Southwest Washington, helping spread lifesaving awareness and connecting people to the care and resources they need at every stage, from screening and diagnosis to treatment and survivorship.



Their work continues to make a meaningful impact by combining compassion, education, and community support.

To learn more about their programs or find ways to support their mission, visit: pinklemonadeproject.org.

As a special thank-you, every referral this month will be entered into a giveaway for a pink bin that supports the Pink Lemonade Project! The winner must reside in Clark or Cowlitz County and be a Waste Connections (Clark) or Waste Control (Cowlitz) customer. Refer a friend, family member, colleague, or local business for their free, no-obligation quote to support this worthy nonprofit!

Not a current Davidson & Associates client? Call **(360) 514-9550** for your free, no-obligation quote and mention our Referral Rewards Program to support Pink Lemonade Project.



Thank You August Referrers

Thank you to everyone who sent referrals in August! This month's **\$650** donation went to the **Hough Foundation**, which helps Hough Elementary students eliminate barriers and helps to create an environment that allows every student to thrive and achieve at their highest level.



AUGUST REFERRERS

- Amanda Becker
- John and Deborah Blom
- Hans and Lori Bruhner
- Blaine Canfield
- Shayla Davis
- Vanessa and Ted DeHaan
- Adrian Hanndkin
- Judith Klefman
- Chris Kooistra
- Kevin & Elaine Mercer
- Anthony & Jane Mitchell
- Jace & Emily Rock
- Cynthia & Martin Sandberg
- Jennifer and Ronnie Tamez
- Tanner and Sandra Wideriksen
- Brian & Ciara Stone

Safeco has rebranded to Liberty Mutual



Safeco Insurance® has been rebranded as Liberty Mutual. Safeco was acquired by Liberty Mutual in 2008, and this is simply a brand consolidation — it won't change your coverage.

What to expect if you are a Safeco client

- Davidson & Associates is still your independent insurance agency — nothing about our relationship changes.
- Your current premium, coverages, discounts, and benefits remain the same. Any future changes would follow the standard renewal process.
- Future renewals and communications will show the Liberty Mutual name. Your billing and payment info will transfer automatically.
- Review this FAQ to learn more:
<https://www.safeco.com/libertymutual>

No action is needed by you. Please email, text or call us with any questions.

Staff Feature: National Cat Day

We're taking a moment to celebrate the many beloved cats of our team members. From playful troublemakers to quiet companions, our staff cats are an important part of their lives and bring comfort, laughter, and a little extra personality to the work-from-home (and off-hours) experience.



1. Crystal: This is *Luna*, I adopted her about 2 weeks after moving here in 2020. She's the sweetest girl.

2. Rachel: *Furris Mewller & Richard Simcattons*. They love to get stoned on silvervine and nip.

3. Anna: *Bowie* finds joy in helping me put on the duvet cover (I am less joyful about his participation).

4. Kari: *Coconut (Coco) & Joey (Jojo)* the brothers from other mothers. They love to help me work. You will sometimes see messages from Coco trying to catch me up on emails.

5. Shawnda: *Skittles, Lucifer, Pepper*, they all love to bird watch, chase their toys, help me work, and stare at me till I give them treats.

6. Ashley: This is *Biggie Paws & Little Dipper*. Little Dipper loves to hunt flies and sit outside on the patio to sunbathe. Biggie loves snuggling with his momma and stealing snacks.

7. Tara: *Sweet Pea's* favorite thing to do is to walk the boys to school in the morning. Sometimes she even stops to smell the flowers along the way!

8. Tina: *Levi & Izzy* love to snuggle under a blanket with me each evening!

9. Kylie: This is *Dutch & Ripley*. They get the most joy out of walking on top of my partner and I in the middle of the night.

Halloween is a fun and exciting night for costumes, candy and community spirit, and we want everyone to enjoy it safely. We wish you a great Halloween filled with fun, laughter, and plenty of treats. Stay safe!





Just a Medicare Minute: HEALTH INSURANCE ANNUAL ENROLLMENT COMING SOON!

Medicare Annual Enrollment Period

For those entitled to Medicare, the Annual Enrollment Period, also known as the Annual Election Period, is October 15 through December 7 again this year. Enrollments (or plan changes) using the Annual Enrollment Period are effective on January 1, 2027

Affordable Care Act Open Enrollment Period

For those of you that purchase your own health insurance from the Federal Health Insurance Marketplace or the Washington Health Plan Finder, or directly from an insurance company, the 2027 Open Enrollment Period runs from November 1, 2026, to January 15, 2027. If you don't act by January 15, you can't get 2027 coverage unless you qualify for a Special Enrollment Period. Enrollments (or plan changes) during Open Enrollment are effective on January 1 or February 1, 2027.

Employer Group Plans

These dates can vary depending on your employer. Be sure to check with your employer's human resources or benefits coordinator for information on enrollment dates that apply to you.

I'm here to help! If you or a family member, friend or neighbor need personal and professional guidance with your 2027 health plan choices, please reach out to James Hamilton by email at jhamilton@davidsoninsurance.com.

Indigenous Peoples Day

Southwest Washington is a striking region and serves as the ancestral homeland of the Chinook, Cowlitz, and Klickitat nations. Indigenous Peoples Day is a time to honor and acknowledge the Indigenous tribes who have cared for and protected these lands for thousands of years. If you're interested in exploring Native history in the area, you can visit the Columbia Gorge Interpretive Center Museum or the Clark County Historical Museum.



UPCOMING COMMUNITY EVENTS

Contact organizations for more details

LUMINARIAS DIA DE MUERTOS

Date: October 17

Time: 2:00 PM to 8:00 PM

Cost: Free

Location: Esther Short Park

Esther Short Park will host a Dia de los Muertos celebration honoring loved ones who have passed. Enjoy luminarias, traditional music and dance, guest artists, catrinas, and an ofrenda. This free, family-friendly event celebrates life, love, and remembrance and will take place rain or shine. [Scan the code to learn more.](#)



GIRLFRIENDS WALK/RUN

Date: October 18

Time: 9:00 AM

Cost: Price varies per event

Location: Vancouver Waterfront Park

The Girlfriends Run is an annual women-focused event featuring a Half Marathon, 10K, and 6K that supports a meaningful women's cause. Created in honor of Joleen Skarberg, the event brings together participants of all levels, whether running, walking, or both, to celebrate community, strength, and support. All proceeds benefit Pink Lemonade Project, helping individuals and families impacted by breast cancer. [Scan the code to learn more.](#)



Follow Us on TikTok!

If you're not following us on TikTok yet, you're missing out on the fun side of our team! Our page features behind-the-scenes moments, meet-the-team content, and authentic, lighthearted glimpses into our day-to-day culture that you won't see anywhere else. Follow us to stay connected and see more of the people and moments that make our team what it is.





DAVIDSON & ASSOCIATES INSURANCE

11112 NE 51st Circle, Vancouver, WA 98682
www.davidsoninsurance.com



davidsoninsurance



davidson-insurance



davidsoninsurance



davidsoninsurance



davidsoninsurance

Join our team!

If you want to work in a great environment and help our clients protect what matters most, this may be a great opportunity for you.

Find out more information here:

www.davidsoninsurance.com/join-us

Disability Insurance by the Numbers



4/5

Number of consumers who don't have disability insurance¹



28%

How much more income a household needs to support a family member with a disability¹



1/4

Number of 20-year-olds who will become disabled before reaching retirement age²

7/10

Number of workers who rely on their employer to support them if they become disabled¹



38%

Percentage of employees with access to employer-sponsored long-term disability benefits³



26%

Percentage of primary earners who say they would have to use their retirement funds to support their family if they were to become disabled¹

Happy Birthday

Happy birthday to Tina, Leslie, Bryce, Jani, Ramona! We hope this next year treats you well. Enjoy your special days!



Tina



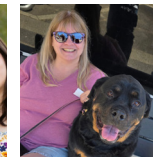
Leslie



Bryce



Jani



Ramona

Our office will be closed on **October 16** for Fun Friday, our monthly employee appreciation day. We'll be back to assist you the following Monday.



Happy Anniversary

In September, we celebrate Karmen and Roi's workiversaries! Karmen is celebrating 7 years, Roi has been a team member for 4 years. Thank you to these 2 for your many years of service, we're so glad to have you!



Karmen



Roi