



The Old BARN POST

Quarterly Newsletter of The Hess Agency

Fall 2010

On Passing...

My family recently received the news that our family pet Casey, a 14-year-old Golden Retriever, has a large tumor in her abdomen. The vet told us that at some point, we will need to make a difficult decision to alleviate her suffering, and deal with the loss of our pet dog.

Casey has frustrated us over the years by digging out our landscaping, stealing small children's hats and gloves and playing keep-a-way, and chewing on all manner of items that aren't meant to be chewed (drywall, exterior siding, power cords, carpeting, etc.). But Casey has stood watch for the kids to return home from school every day, and guarded over the house as an early warning system for any strangers approaching. She has also served as a loyal, trusting, friendly companion of each person in our family. She enjoys nothing more than being in the same room with us at home. We will experience an emotional loss when she is gone.

While the death of a family pet is emotional, the loss of a person in your family will not only be emotional, but usually will also be a financial loss. Final expenses, mortgage payments, car loans, educational costs and household bills will all continue even though your household income may stop or be reduced.

A recent study showed that the family ownership of life insurance is at the lowest point in the past forty years, yet over half of the study participants expressed the desire for more protection. Most people don't want to consider the consequences or even the thought of death, perhaps believing that "it won't happen to our family". While my family is preparing for the upcoming, expected emotional loss, the time to prepare for the potential financial loss of a family member is when the loss is unexpected. Our experienced advisors can arrange a financial protection package for your family due to the unexpected loss of a loved one.

A few times each year, we are challenged with having to deliver the proceeds from a life insurance policy. Recently, I had to deliver a check to the widow of a young man who died of cancer. My thought at the time,

as it always is in these situations, was that I am thankful that we can provide some financial support for the family, but wishing there would be more. On days like these, I am especially glad to see Casey waiting at the door for her evening walk, to give me time for reflection and perspective.

Steven L. Faus, CIC, CLU, President



Fresh from the Fields

The harvest may be in but we still have fresh faces here in our barn. Mark Shickman has joined us as a Customer Service Agent in our Personal Lines Department.

Mark began his insurance career with an agency in the Reading area. We are glad to help him shorten his commute and he is ready to respond to your insurance needs.

Mark and his wife, Katie, live in the Grandview Heights area of Lancaster.

258 and still counting

Thank you, to everyone who has referred a friend, relative or associate to us. We've delivered 258 \$5 Turkey Hill gift cards as tokens of our appreciation. Have you gotten yours yet?

Left with Leaves?

Mow Them Down - Mowing dry leaves reduces them to smaller pieces, taking up less space and blowing around less. You'll need fewer bags for disposal and what doesn't get bagged provides organic fertilizer for your lawn and garden.

Don't Burn - Leaf burning is an obvious fire hazard. A sudden gust of wind can spread the fire well beyond your ability to control it. In addition, the smoke contains particulate air pollutants and carcinogens that are bad for you, your neighbors and the environment.

Try Composting - When leaves are mixed with grass clippings, the resulting compost can be used to dress flowerbeds, gardens and shrubs. Composting helps soil retain moisture and nutrients and increases fertility.

Look Up, Too - Removing leaves and debris from gutters can help melting snow and ice flow freely, lessening the chance for ice dams, leaky roofs or gutters collapsing under the weight of ice and snow.



Renters – The Right Stuff

You have stuff. Everyone has stuff. George Carlin would have called your home “the place where you keep your stuff”. Stuff that would be expensive to replace if it were stolen or damaged by a fire or windstorm. Your landlord’s insurance doesn’t protect you, even if the loss is caused by another tenant. You need your own coverage to protect your stuff. You should know, too, that renters experience more burglaries than their home-owning counterparts.

If your unit or apartment is damaged, your stuff might have to go somewhere else for a while and that could cost you a lot. A renters policy can pay for additional living expenses following a loss.

Also, that out of work, friend-of-a-friend who says he got sick from eating your guacamole at the Labor Day cookout could be looking for a big payday. You might not think you have much to lose, but you can still be sued and defending yourself can be very expensive. With a renters policy, you won’t have to sell your stuff to pay your lawyer.

Renters insurance doesn’t cost as much as you may think. Many companies offer significant discounts on auto insurance when you buy a renters policy from them. How much you save depends on your individual situation.

Insurance that protects your stuff and saves you money so you can buy more stuff. That’s good value.

We are here to serve you
Monday through Saturday
Weekdays 8:00 a.m. - 5:00 p.m.
Thursdays 8:00 a.m. - 8:00 p.m.
Saturday 8:00 a.m. - noon
Other hours by appointment

Get The Old Barn Post electronically. Send your email address to hess@hessagency.com



Holidays



Our office will open as usual on Friday, December 24 but with a reduced staff. We will reopen on Monday the 27th and follow our normal work schedule for that week, including New Year’s Eve.

May you experience peace, joy and love this Christmas season and may the new year bring you good health and prosperity.



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