



The Old BARN POST

Quarterly Newsletter of The Hess Agency

Spring 2018

Get the Right Tools with HessConnect

As I have shared before, I'm not a very handy person when it comes to fix-it projects around the house. Part of my frustration is that I never seem to have the right tools for the job at hand. And even when I have the right tools, I don't know how to use them. My lack of ability in this area is documented all the way back to 7th grade shop class, where I made a small wooden birdhouse. The teacher told me that it wasn't supposed to be air conditioned. It was his nice way of saying there shouldn't be holes in the roof.

As the years have passed, many times I simply did not have the right tools for a project and had to fight my way through. I remember trying to cut carpeting once with a pocket knife. Another time, I had my wrench set along to put together some IKEA furniture, only to discover that the tool needed was an Allen wrench. Of course, an Allen wrench isn't included in my wrench set, so we had to jam a screwdriver into the bolt and tighten as best we could.

Many of you who own small businesses have expressed similar frustration in the past in running the "back office" part of your business. Many business owners are great at the front line, but lack the tools to handle some of the behind the scenes complexities of managing their business.

To help you in this regard, we are rolling out a robust package of online resources for our business insurance customers called HessConnect. You will have 24/7 access to the new system, and log in from our website www.hessagency.com.

The online information will save you time and increase productivity. Included are human resources tools such as sample employment policies, handbooks, and mandatory postings. You'll also find safety bulletins, toolbox talks, risk management, and electronic OSHA logs and other OSHA compliance tools. Other sections provide wellness bulletins, benefits articles, payroll stuffers, and an interactive forum to browse and post inquiries and gather insights from others with similar issues.

All of the content is downloadable, customizable, and industry specific.



If you have not yet been set up with a user name and password, either email us at hess@hessagency.com, or go to the "business" tab on our website and request access. We will get you set up right away.

Here might be the best part—we are providing these exclusive resources at no cost to our clients as a commitment to your continued success, and as a way of saying, "Thank you for your support!"

As Red Green always says, "If you can't be handsome, at least be handy!" Maybe providing access to these online tools will move me one small step toward the handy category.

Steven L. Faus, CIC, CLU
President

Rate Rebound

Here is some rate increase news you might like.

Erie Family Life has announced improved annuity rates that are far more attractive than current bank CD rates AND offer the security of the life insurance component.

Call our office and ask for Matt for more information.

You work hard for your money.
(It should work just as hard for you.)

Our tax-deferred annuity works like a CD
but with rates that earn their keep.

Deposit	3 Year	5 Year	7 Year
\$10,000 - \$24,999	2.25%	2.45%	2.60%
\$25,000 - \$49,999	2.33%	2.55%	2.71%
\$50,000 - \$99,999	2.42%	2.60%	2.74%
\$100,000 and above	2.50%	2.65%	2.78%

* Surrender charges are waived if annuity is confined to qualified rollover(s) or if contract is surrendered after one policy year with either a lifetime income option or a guaranteed payment period of at least 10 years. One withdrawal or partial surrender up to 10% of account value is permitted each policy year without incurring a surrender charge. Rates subject to change at any time.

Nothing but the Best

Being the man he is, Robin Hess doesn't want us to make a big deal of it, but it is. Robin is taking his insurance license off the wall and entering a new phase of his life at the end of June. He's calling it his "retirement", although we suspect that he will find himself busier than ever.

Robin leaves at the close of his 31st year with The Hess Agency. He came to us to bring our customers the best in life insurance products. Over the years, he expanded his knowledge and reach to include home, auto, business and senior insurance products.

Always generous with his time and energy, Robin has been an invaluable and irreplaceable component of our success.

Luckily for us, we know where he lives and we will camp out on his front porch if we need to tap into his talents again. In the meantime, we all wish him the personal happiness and good fortune he so richly deserves.



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

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2990 Mount Joy Road
Manheim, PA 17545
www.hessagency.com

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