



# *The Old* BARN POST

Quarterly Newsletter of The Hess Agency

Summer 2019

## From Diploma to Dorm...

I had the privilege recently of speaking to a high school class at Manheim Central to answer the question "What do students going to college need to know about their insurance while they're away from home?". As I was introduced to the class, I saw many bright young minds, ready for the next chapter of life, and, I assumed were probably not that interested in an insurance lecture. It didn't help that it was the last day for these seniors before graduation. They actually listened very well, asked great questions, and overall made for a nice morning that I was happy to be a part of. In preparing my presentation, I found some advice my dad gave to customers in the 1980s and figured they would mostly still apply today. Turns out, they needed some updating to relate to today's youth.

1980 notes: You will be covered for taking your vehicle to college with you, whether it is a Ford Pinto or an Oldsmobile Cutlass. If you let your friend drive your car to the bowling alley or the drive-in theater, they will be covered, but be aware that you open your family up to liability from letting others use your cars. Discounts can apply to your parent's policy if you are not taking a car with you to college.

2019 update: Whether it is a Ford Focus or a Toyota Camry, you're typically covered to take your car to college with you. You can let a friend drive your car to Chipotle or Target, but use caution in who you allow to borrow your car. Of course, this all might not apply if you don't own a car and just use Uber and Lyft to go everywhere.

1980 notes: When bringing your typewriter or word processor to school (only really cool kids have word processors) it will be covered through your parent's homeowners policy, but will be subject to their deductible which is likely \$250. Similarly, your fanny packs, pencils, notepads, textbooks, furniture are covered as well as your clothes like denim jackets and track-suits. Should you cause damage from accidentally hitting someone's car at golf practice, it is covered

as part of the liability coverage through your parent's homeowner's policy.

2019 update: Your frisbees, Bluetooth headphones, Keurig, and Ikea furniture are covered that you take to college with you through your parent's policy, but typically they have a \$1,000 deductible on their homeowners. You may want to check into scheduling your smartphone or laptop so that it is fully covered with no deductible if it is stolen or lost. Musical instruments can also be scheduled. If you damage the college's welcome sign from sledding into it, it can be covered as part of the liability coverage on your parent's policy.

Please consult us to verify how the coverage for your child would work on your policies, as every policy can be different.

If you're not college-bound, but moving out of your parent's house, please contact us to assist you with setting up your own auto insurance, as there are coverage gaps that occur when you're still on your parent's auto policy and claim another address as your primary residence. We can also assist with renters insurance to cover your contents and protect you from a lawsuit if someone is injured at your apartment. For anyone starting up their own business, we would love to assist you in talking you through the proper insurance coverages for the industry you're in.

This year marks ten years since I graduated high school, but I can still remember the excitement of graduation and what the future would hold. We wish all graduates this summer a big congratulations on your achievement and best wishes for your future. We promise to keep up with the times here to continue to serve you as best as we can.



Corey R Faus, CIC

P.S. My dad, Steve, is just taking a summer break from writing and will return for the fall article of the Old Barn Post

## Ten Years Later ...

When Corey was among the graduating seniors in 2009, the average cable bill was less than \$50 per month. In 2019, it is over \$65. A movie ticket cost about \$7, compared to today's \$9. An average cell phone bill in 2009 was \$50. This year, it is over \$80.

Our point? The life insurance policy you bought way back when probably needs another look. If inflation isn't sufficient reason, how about this? If your health is good, we can probably get you more for less. If your health is not what it was, you really want to review your options. Give us a call to schedule an appointment.



Karen Meade joined us here in the barn on June 3, to help keep us growing. She worked for a large, national direct seller, for fourteen years, first in East Petersburg and most recently in Columbia. Karen is learning to appreciate the flexibility and the wide variety of options that we have at The Hess Agency.

When not tending to the insurance needs of her customers, Karen turns her attention to her two sons, gardening, reading and spending time with family and friends.

### Food Safety Temperatures to Know Danger Zone 41° to 135° F

This is the range where bacteria grow most rapidly  
Avoid Aunt Elsie's sun-baked macaroni salad

### Safe Zones Cold food: 40° F and below Hot food: 140° F and above

A food thermometer is a good investment for checking internal temperatures



**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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