



FAIRBURY OFFICE

MSI News



FORREST OFFICE

THIRD ISSUE 2009

A publication for the valued customers of MetzStoller, Inc.

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PERPETUATION

Just another stepping stone along the way!

After 42 and 38 years, Dale and Steve are preparing Metz Stoller, Inc. for the future. We have been blessed the past 26 years as partners in MSI, aided by a very talented and qualified staff and the agency has grown and flourished. Our mentors, Willard Bess and Joe Slagel, while they are no longer with us, would feel good about what has grown from the roots they planted and what MSI has become today.

It has always been our goal to, at the appropriate time and with

the appropriate people, take this business to the next level and we feel we have done that effective December 1st, 2009. On that date, the ownership of the agency moved to Rod and Greg Steffen, Steffen Agency, Ltd. These are people with experience as they currently own insurance agencies in Bloomington, Leroy, Gibson City, Paxton, Cissna Park and Peotone, but more importantly, they are people that have our respect and our trust. Finding a buyer for an insurance

agency is not hard to do today, but finding a buyer that fits with your ideals, your staff, your insurance markets and your valued customers is more difficult. We feel this has been accomplished and we look forward to the privilege of being a part of perpetuating the success of this business over the coming years.

Our agency name, locations, companies and staff (including Dale and Steve) will continue to be here to carry on our motto "Service Is Our Product".

National Registry for Cell Phones

Cell phone numbers go public in November. All cell phone numbers are being released to telemarketing companies and you will start to receive sales calls... you will be charged for these calls. Even if the message is saved on your phone, you will be charged for the minutes to listen to it.

To prevent this, call the following number from your cell phone: 888-382-1222. It is the National DO NOT CALL list. It will only take a minute of your time and it blocks your number for five years. You must call from the cell phone number you want to have blocked. You cannot call from a different phone number and it only takes about 20 seconds.

NEW LAW January 1, 2010

This new law provides that a person may not operate a "neighborhood vehicle" (includes all-terrain vehicles, golf carts and other self propelled electric/gasoline powered vehicles with under 1200 CC engine displacement) on a street, road or highway without obtaining a certificate of title, registering the vehicle with the Secretary of State and obtaining a liability insurance policy that will meet the mandatory insurance provisions of the Illinois Vehicle Code.

What this means to our insureds is that it will not matter if your non-highway vehicle is insured on a home, farm Personal Liability policy. Going forward you will need "proof of insurance", just like your automobile, if they are to be operated on Illinois roadways.

Please contact our office if you have questions or if we can help you comply with this new requirement.

Workers Compensation – Who’s Insured?

If you are a sole proprietorship or a partner or an LLC set up as a partnership, you have the option of insuring the owners of the entity, but they are automatically not insured unless you make the election to insure them. If you do elect to insure the owners the payroll used is dictated by the Workers Compensation Act and in 2009 that payroll limit is \$51,800 with some minor exceptions. It makes no difference what their actual payroll is, you must use this dictated payroll.

In the case of a corporation or an LLC set up as a corporation, the officers are automatically insured under the workers compensation and if coverage is not desired the officers need to be excluded and that option is available. Under the corporation “actual” payrolls are used subject to the 2009 minimum of \$20,800 and maximum of \$161,200.

Smaller farm operations are exempt from Workers Compensation, but a farm operation that employs over 400 man days of labor per quarter is no longer exempt and must buy the coverage.

In any setting other than farm in the State of Illinois, if you have employees you must have Workers Compensation coverage. Failure to do so could be subject to a Class 4 Felony.



Til Johnson

Harvest Prices / Delayed Harvest

The 2009 crop year will go down as one of the most unusual years in history--an extremely wet spring that delayed planting by a month or more, a cool summer with very few days over 90 followed by a harvest filled with wet corn, long lines, and closed elevators.

Harvest Prices for this year’s crop insurance have been released and are as follows: Corn \$3.72; Soybeans \$9.66. We have a different circumstance with each crop. Corn prices have decreased since the spring price of \$4.04 was set in February. Beans, on the other hand, have increased from the spring price of \$8.80 to the harvest price of \$9.66. ** All of the prices listed for corn are for the CRC policy. If you carry RA, please contact the office for the harvest price.*

Delayed Harvest

- If you are unable to harvest by the calendar date for the end of the insurance period (December 10th) because of extreme wet or snowy conditions, you can ask Great American for more time to harvest beyond the end of the insurance period. Great American may allow additional time to harvest if all conditions have been met.



Brent Honegger



Joann Zehr

If you feel that you might have a claim or if you still have crops in the field on the 10th of December, you need to contact our office.

“Remember, today is the tomorrow you worried about yesterday” – Dale Carnegie

Life Insurance...How Much?

Realistically, most financial advisers recommend that you should have at least 10 times your income as a base amount of life insurance to protect your family. Everyone’s situation is different, but this would be a starting point. If the death benefit is equal to 10 times your income, and properly invested in a diversified portfolio after your death, this should provide an annual income equal to your income prior to your death. You would want your family to be able to maintain the same standard of living as you are now providing for them.

is becoming the coverage of choice in order to provide the most death benefit for the dollar spent. Term insurance rates have decreased considerably over the last 10-20 years. As the following rates and coverage amounts show, purchasing term insurance is very affordable for your family. You will lock in the premium for the 20 year term period, where it will not change.

Age 30	\$500,000	Annual premium	\$235
Age 40	\$500,000	Annual premium	\$370

According to recently published figures, 22% of families with dependent children will have immediate trouble meeting everyday living expenses and another 26% can cover only a few months if the primary wage earner dies. In addition, 10% of families with children under 18 have no life insurance protection.

Take a moment to determine how much life insurance you have compared to 10 times your salary, how much debt do you have (mortgage, car loans, etc.), how many children to raise and educate, and the number of years of normal wage earning remaining for you. Term life insurance is very affordable and can fit into your budget with minimal sacrifice.

In today’s economy, with more and more people having less disposable income, term insurance



Cindy Edelman



Mix to make crust – press into a deep dish pie pan:

- 1½ cup flour
- 1 T. sugar
- ½ to 1 tsp. salt
- ½ cup Crisco oil
- 2 T. milk

Blend dry ingredients, then add liquids:

- 1 ½ cup sugar
- ⅓ heaping cup flour
- Dash salt
- 1 cup half & half
- 1 tsp. vanilla

Mix above mixture with 4 cups thinly sliced pears. Pour into pie shell.

Mix until crumbly:

- ½ cup flour
- ⅓ cup white sugar
- ¼ cup butter

Sprinkle crumb topping over filling. Bake at 450 degrees for 10 minutes, then turn oven down to 350 degrees and bake for 50-60 more minutes or until middle bubbles.

(Submitted by Cindy Edelman)

Dental Insurance

BlueCross BlueShield of Illinois is now offering BlueCare Dental PPO to be attached to the individual health insurance policy. The maximum benefit per year is \$1,500 per member. There is an open enrollment for existing policyholders from 11-9-09 to 01-29-10 to endorse on. Percentage of coverage varies with the type of services received. Please contact us for rates and coverage details.

Emergency Contacts

Beginning in October, the State of Illinois has started offering a new service connected to your driver’s license. You can click on the link below and add 2 emergency contacts to your license data. Therefore, if you are incapacitated in some way, your license can be scanned and the emergency contacts retrieved so your loved ones can be contacted. It only takes 2 minutes to complete.

<http://www.cyberdriveillinois.com/departments/drivers/ecd/home.html>

In Home Business – “How’s Your Insurance?”

If you operate a business from your home, it’s important that you contact us, if you have not already, to discuss the insurance needs for your business. Obviously, the type of business will dictate the insurance needs that you might have, but it is wrong to assume that your homeowners or farmowners that covers your “personal” exposures will also cover your “business” exposures.

Your property insurance may fall short of protecting your business insurance needs because of exclusions or special limits of liability on business property and your personal policy may not even recognize the exposure for “Loss of Use” if your business operations are interrupted due to a fire or other catastrophe. In addition, and possibly the most important,

is your liability insurance. Did you know that while your personal policy will cover you if you are sued by a social guest or someone that is at your home for non-business purposes, it may not cover you if injuries are sustained by someone who is on your property for business purposes.

Many times this business exposure can be taken care of by very inexpensive, incidental business endorsements on the home/farm policy but sometimes they require separate business insurance policies. If you have the home business exposure and have not talked to us, please discuss your situation with us so that we can make sure your needs are taken care of.



Jill Braun

“May Peace be your gift at Christmas and your Blessing all year through”

PERSONAL UMBRELLA LIABILITY

We would like to think that you could live a lifetime and never use a Personal Umbrella Liability Policy, but our experience is that this coverage can be of great value to you financially and offers peace of mind given the right set of circumstances. Your Homeowners, Farmowners, Automobile and Recreational Vehicle Liability policies provide you with a primary layer of liability insurance, but the Umbrella offers an excess layer of coverage that can be critical in our litigious society. Your underlying policies are primary and pay first, but when their limits are exhausted, the Umbrella is there to protect you. At the point of needing one, the decision to own an Umbrella policy can seem like a great decision.

Probably the best part about the Umbrella Liability Policy is the cost. On average, the cost of a \$1,000,000 policy would run from \$125 to \$300 annually. The cost of additional millions, if higher limits are desired, would be less.

If you do not currently carry an Umbrella Policy, consider calling us for a quote. Our quoting this coverage for you does not obligate you to buy, but it does give you the information that you need to make an educated decision on whether or not it is something that you should own. We at Metz Stoller highly recommend this coverage.



Laura Frye

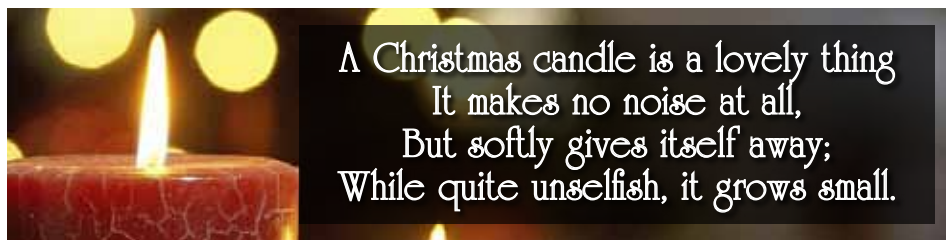
E-Mail or Not?

At MetzStoller, Inc. we utilize electronic mail (i.e. email) every day and all day. We communicate with our companies, our other brokers and suppliers, our customers and between ourselves at MSI. There are times when we question this mode of communication as it can have a negative impact on our relationship-building, but it is simply too easy, too cost effective and too efficient to ignore.

Our question is – **“Does email work for you?”** If email is a reliable and preferred way for us to communicate back and forth with you, we

want to know about it. Please, simply email us at info@metzstoller.com or send an email to anyone in our office so that we can get your email address on your file and get you set up. In addition to email, please notify us with your cell phone number in case we need to get in touch with you that way.

Thank you for your help in sharing this information with us and please understand that we will try to be discreet in our use of email with you. We appreciate your help in helping us serve you better.



Driving Distractions

Many states are working on laws that will keep us from texting and talking on our cell phones while driving. President Obama recently restricted government employees from these activities while operating government vehicles.

Obviously, also coming will be some stiff penalties for breaking these impending laws. There is no real problem documenting that someone was talking/texting at the time of an accident, thanks to phone company records. And down the road, this evidence, along with some negative

circumstances from an accident, could likely ruin your life, after you have ruined the lives of others. Consider pulling over if texting is something that you can’t put off. If you must talk on your phone, consider a “Blue Tooth” option on your next phone and pair it with a hands-free device that will allow you to keep both hands on the wheel. Regardless of whether you are hands-free or not, keep those conversations short to reduce your risk of an accident because you are a distracted driver. It has been documented that drowsy drivers present more severe consequences than drivers using a cell phone. It has also been proven that reading or trying to get something in the back

seat is riskier than talking on a cell phone. Let’s not put the responsibility for enforcing these potential laws that are sure to come on our local, county and state police officers. Let’s take the responsibility and the initiative to enforce them ourselves.

By following only a few simple rules, we can keep ourselves and those that we meet on the streets and highways a little safer. We at MSI wish you safety every day and we ask that you think about the last time you were distracted – remember you were driving 40 in a 65 on I55 with your phone pressed to your head and a big smile on your face.



METZSTOLLER, INC.

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See us online at www.MetzStoller.com

Our Companies

Independent Insurance Agents **IIA** OF ILLINOIS



ACUITY



BlueCross BlueShield of Illinois



GRINNELL MUTUAL
REINSURANCE SINCE 1909

FARMUTUAL
insurance

Belle Prairie • Forrest Mutual • Frontier Mutual



MetLife



PROGRESSIVE



TRAVELERS



ASK THE AGENCY

Please submit your question(s) to MSI by e-mail at info@metzstoller.com. Your question/answer will be posted on our website MetzStoller.com for all to see. All questions will remain anonymous.

Happy Holidays



During this holiday season, our thoughts turn to those we love and know. It is in this spirit we say thank you and best wishes for a Merry Christmas and a blessed New Year.

METZ STOLLER INC.