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## EMPLOYEE SPOTLIGHT



Mandee Smith has been with CSA since February 2008. Mandee is a licensed agent in all personal lines with an expertise in Auto and Health Insurance. Her knowledge and top notch customer service can assure customers when looking for the best insurance coverage.

As an Waldorf graduate, she met and married a local North Iowa boy and has been a resident of Buffalo Center for the past seven years. Mandee and her husband, Zack, have two daughters ages 4 and 5 that keep them busy! In her free time Mandee enjoys gardening, cooking, reading, and spending time with family and friends.

Mandee is the "Martha Stewart" in the CSA office and brings in all kinds of goodies. Stop in and talk with Mandee to learn how to better your coverage and lower your premiums!

# CENTRAL TIMES

CENTRAL STATES AGENCY, LLC

FALL 2010

## NEW OFFICE IN BANCROFT!

Central States Agency was presented the opportunity for growth this past summer when Becker-Kennedy Insurance Agency, of Bancroft, Iowa, was looking to merge the businesses. With Central States offering a wide variety of insurance coverage's and companies, adding policy holders makes it easier to work with underwriting companies. This helps achieve the lowest premium possible on insurance coverage's. With agent Clint Goche deciding to return to K & H Oil, the timing right for the merge, and was effective July 1, 2010.

Linda Droessler Sukalski will continue the daily management of the office and will provide the same friendly service you've always received with her at the agency. John Cowin will focus on the commercial, farm and crop areas as Clint Goche has done. In addition, Gene Vaske and Jim Bollig will continue to service your crop insurance needs.

Their office hours will be from 8:30-4:30 Monday-Thursday; 8:30-5:00 on Friday and by appointment Saturday morning. Owners, John Cowin and Steve Hassebroek, are excited for this new venture and look forward to serving the Bancroft area.



## 6 WAYS TO LOWER YOUR AUTO INSURANCE

We have all experienced, with insurance as well as other bills, an increase in cost. Unfortunately in this "hard market," all insurance companies have experienced this rate increase. Here are a few ways to keep premiums as low as possible:

- 1. Before you buy a car, call us to see what insurance will cost.** Insurance premiums are based in part on the car's sticker price, the cost to repair it, its overall safety record, and the likelihood of theft.
- 2. Ask for higher deductibles.** Deductibles are what you pay before your insurance policy kicks in. Raising your deductible could save you 15 to 40 percent. Before raising your deductible, be sure you have enough money set
- 3. Reduce coverage on older cars.** Consider dropping comprehensive and collision coverage's on older cars. If your car is worth less than 10 times the premium, purchasing the coverage may not be cost effective.
- 4. Buy your homeowners and auto coverage from the same insurer.** Most insurers will give you a break if you buy two or more types of insurance.
- 5. Maintain a good credit record.** Establishing a solid credit history can cut your insurance costs. To protect your credit standing, pay your bills on time, don't obtain more credit than you need and keep your credit
- 6. Good driving habits.** Most insurers will give discounts to policyholders who have not had any accidents or moving violations, such as speeding.

**If you are unhappy with your current insurer for any reason, please notify us and we can shop it around. Our number one priority is making sure our customer is satisfied with their policies.**



Visit us online at [www.centralstatesagency.com](http://www.centralstatesagency.com)



## WHY DO YOU NEED EQUIPMENT BREAKDOWN INSURANCE?



### Homeowners Policies and Warranties are Not Enough

Most every home, no matter the size or value, has electricity, heat, air conditioning, and hot water. When an equipment breakdown occurs, homeowners assume they have coverage in their homeowner policy, or through a warranty or service contract they may have purchased. But, in many cases, they do not have coverage.

Most Homeowner policies exclude mechanical breakdown, and warranties and service contracts typically only cover a specific piece of equipment. Also, warranties expire and are usually not renewable.

### Equipment Breakdown Insurance Covers the Gaps


That's where Equipment Breakdown insurance steps in. Homeowners Equipment Breakdown insurance covers a wide range of essential home equipment. It pays for mechanical breakdown, electrical system, and pressure equipment damage that results in direct physical damage to covered equipment that is caused by an equipment breakdown.

### Equipment Breakdown Insurance Covers Many Types of Equipment

Today's homes have more risks. Homeowners Equipment Breakdown coverage is designed for equipment that is built-in or permanently attached to a home. Some examples are:

- **Furnace:** Broken fan/blower caused damage to other parts in a furnace requiring replacement. Cost after installation: \$3,800.
- **Hot Tub:** A broken ozinator on an outdoor hot tub was caused by burnout of electrodes. Cost to replace ozinator: \$2,500.
- **Hot Water Heater:** Thermal shock caused the glass lining to break resulting in shell failure. Repair cost: \$2,500.
- **Air Conditioning System:** Condenser tubing in central air condition system cracked due to thermal stresses. The tubes were not accessible for repair and needed to be replaced. Repair Cost: \$3,100.

Other pieces of equipment to keep in mind include well pumps, home security systems, pool equipment, ventilation system and fans, electrical power panels and back up generators.



**Call or stop in today to see if your Homeowners policy offers Equipment Breakdown!**

## BLAST FROM THE PAST!



Announcing Business Merger ...

Effective January 3, 2005, Bob Hassebroek, Steve Hassebroek and John Cowin formed a new agency called CENTRAL STATES AGENCY, LLC. Central States Agency purchased the State Bank Agency and Cowin & Assoc. Appraisal Service in Ledyard and Hassebroek Agency, Buffalo Center.

### OUR OFFICES WILL BE CLOSED IN OBSERVANCE OF THE FOLLOWING HOLIDAYS:

November 25th: Thanksgiving Day  
November 26th: Day after Thanksgiving  
December 24th: Christmas Eve-Closed at Noon  
December 31st: New Years Eve- Closed at 3 PM

**Regular Office Hours:  
Monday through Friday 8:00AM-5:00PM**

### **::ASK the AGENT::**

***My daughter just started college and I am wondering what I need to do about renters insurance for her?***

*If your daughter is living in a dorm, then your own homeowners insurance may cover her stuff. But ask your agent or insurer about the rules and limitations. Some policies, for example, cap dorm-room protection to 10% of your total coverage for possessions. Your daughter's computer, electronics and other items could be surprisingly expensive to replace, so do a quick calculation to make sure you have enough coverage.*

*If your daughter lives off-campus, however, you probably need to buy a renters policy, which will cover her possessions and provide liability coverage if anyone is injured in her apartment. Policies tend to be just \$200-\$300 per year, and buying renters insurance through the company that provides your homeowners and auto coverage could get you a discount on all of the policies. Be sure to tell the insurer whether your child's name is on the lease.*

**If you have a question you would like to ask a Central States Agency agent, please email: [mandee@centralstatesagency.com](mailto:mandee@centralstatesagency.com)**

# KEEP MONEY IN YOUR POCKET: TIPS TO \$AVE ON MEDICAL BILLS

Feeling discouraged by doctor bills? You're not alone. Since your health can be unpredictable and take unexpected twists and turns, there are ways you can reduce the costs.

**Ask for freebies or discount coupons.** Your doctor may distribute samples of everything from over-the-counter cold medicines to asthma inhalers or attention-deficit/hyperactivity disorder medicines.

**Request a three-month prescription.** This option, given mostly for medications that treat chronic conditions, like diabetes and arthritis, can reduce costs up to 33 percent (compared with paying monthly).

**Consider generics.** According to a study published in the *Annals of Internal Medicine*, a person under the age of 65 could save an average of \$46 annually by substituting generics for brand-name drugs.

**Enroll in your company's flexible-spending account.** Yes, it's a bit of work, but you can pay for out-of-pocket expenses with pretax dollars.

**Try mail-order pharmacies.** Those affiliated with your insurance company save you time and gas and cost about a third less than retail pharmacies.

**Never assume you're covered.** Just because your surgeon is in-network doesn't mean your anesthesiologist is. An out-of-network visit can leave you stuck with a large bill long after the anesthesia wears off. But for true emergencies (like a possible broken bone, poisoning, or a heart attack), seek medical attention at the nearest facility—you'll be covered.

**Negotiate with your doctor.** Some offices offer a cash-paying system that uses a sliding scale, such as a discount based on your income or a volume discount for siblings.

**Get silver-amalgam fillings in your back teeth.** They're half as expensive as white composite fillings (stick with these on teeth up front), and they can last up to four times longer.

**Stay healthy.** Some employers and insurers offer wellness incentives that can save a few hundred dollars for employees who visit the gym regularly, eat healthily, or enroll in smoking-cessation classes. Keep in mind that excess pounds are strongly associated with high blood pressure and heart disease, among other chronic illnesses that require daily medication and frequent visits to the doctor.

“Autumn, the  
year's last,  
loveliest smile.”

~William C. Bryant

## Food Inspirations: FROM G.S.A. GIRLS: Slow-Cooker Chicken Tortilla Soup

A quick, no fuss version of chicken tortilla soup. Toss it all in the crock pot, turn it on and go!

1 lb. shredded, cooked chicken  
1 (15 oz.) can whole peeled tomatoes-mashed  
1 (10 oz.) can enchilada sauce  
1 medium onion, chopped  
1 (4 oz.) can chopped green chile peppers  
2 cloves garlic, minced  
2 cups water  
1 (14.5 oz.) can chicken broth  
1 teaspoon cumin  
1 teaspoon chili powder  
1 teaspoon salt  
1/4 teaspoon black pepper  
1 (10 oz.) frozen corn  
1 tablespoon chopped cilantro  
7 corn tortillas  
Vegetable oil

### DIRECTIONS:

1. Place chicken, tomatoes, enchilada sauce, onion, chiles, and garlic in slow cooker. Pour in water and chicken broth, and season with cumin, chili powder, salt and pepper. Stir in corn and cilantro. Cover, and cook on Low setting for 6-8 hours or on High setting for 3-4 hours.
2. Preheat oven to 400 degrees F ( 200 Degrees C)
3. Lightly brush both sides of tortillas with oil. Cut tortillas into strips, then spread on a baking sheet.
4. Bake in preheated oven until crisp, about 10-15 minutes. To serve, sprinkle tortilla strips over soup. Adding sour cream and shredded cheese as a garnish make it extra yummy!

