

## Business Feature

### College Hills Honda



Bob and Kathy Bressi, along with their son Bob and daughter Jennifer, are working hard to meet the expectations of their customers. For 35

years Bob has been actively involved in the automotive industry. Since 1995 Bob has been the owner of College Hills Honda on Cleveland Road in Wooster. "That first year was tough" lamented Bob, "I started with 17 new vehicles and 14 used". The day I visited with Bob, not including the transporter waiting to unload, there were over 135 cars on his lot.

While the auto market is always changing, the current fuel prices have created some new dynamics. With consumers rushing to purchase fuel efficient vehicles, the Honda Civic has been a hot seller. With 2008 stock rapidly disappearing, Honda is working feverishly to retool several plants and coordinate with suppliers to double the production of the popular Civic by this fall. "If you have a new Civic in mind, a shortage of inventory may delay your purchase if you wait," indicated Bob.



Bob and his associates share some tips for fighting fuel prices. Change your oil and air filter regularly. A dirty air filter can rob your fuel economy by as much as 5% and with a tank of gas costing over \$65 the price of the filter doesn't seem that bad. Keep your tires properly inflated, aligned and inspected for wear. College Hills Honda offers free alignment inspection.

With a staff of 40 and inventory ranging from trucks and vans to SUV's and sedans, College Hills Honda lives up their slogan, "We'll Fit Your

Lifestyle". Visit [www.collegehillshonda.com](http://www.collegehillshonda.com) or call 330-345-5200.

## Broker Highlight

### Understanding Your Risk



"I don't want to be insurance poor!" Commercial insurance consultant, Matt Yost, says that he hears this concern frequently when advising business owners. When calling on business owners, a common scenario that Matt finds is that

the commercial policy that is in place has been written for some time without review and in some cases without thorough explanation. A good Property and Casualty (P & C) consultant can be a valuable resource. "Understanding true value of an asset and potential for loss is what drives the writing of accurate coverage," explains Matt. An example is the coverage for a building that was purchased for \$80,000. *Market value* set that purchase price but *replacement value* sets the insured value. That building may cost \$150,000 to rebuild.

Exposure to risk is where a P & C consultant truly earns value. Matt indicates that one of the most undervalued exposures is with the company-owned vehicle. While the business vehicle has standard coverage, an accident could yield higher risk of loss in our litigious society. Understanding the client's industry and placing the proper coverage for his/her risk is very important. "You can only truly appreciate the value when it is time to make a claim," explains Matt.

Don't be insurance poor, contact your P & C agent for a check-up.

## Agency Updates

### ***Breneman Financial Services Joins Hummel Group's RE Miller.***

The Hummel Group office, RE Miller, is proud to have Breneman Financial Service of Orrville join

their family of financial services. On May 16, 2008, the customers of Breneman Financial Services were introduced to the RE Miller Financial Services Team.

## Insurance 101

When items are “scheduled” on an insurance policy they are usually listed separately with broader coverage. You may want to consider scheduling an item when it is among a class of valuables where coverage is often limited.

The most common types of items that are scheduled include: jewelry, furs, silverware, cameras, musical instruments, golf clubs, fine art, guns, rare coins, postage stamps, and collections.

These types of items are often limited because they are small, easily lost, and are some of the first things that thieves look for when they enter the house.

The main advantage of scheduling an item is that it helps to remove coverage limitations on that item. A policy might have a clause in it that states that in the event of a theft there is a limited amount of coverage for jewelry. When an item is scheduled it is not subject to that limitation.

Another advantage of scheduling is that scheduled items are often not subject to any deductible. The coverage is also broader. Some scheduled items include coverage for breakage or mysterious disappearance.

If you would like to discuss scheduling any items on your homeowner’s policy, give Hummel Group a call. We can help you through that process.

## Hummel Healthy Hint *by Kathy Mullen*

### ***Low Fat treat for the summer heat***



With Strawberries coming out this month, I thought this recipe would be a hit. You can save 30 calories and 4.5 grams of fat per serving by using

Eagle Brand Fat Free Sweetened Condensed Milk, Cool Whip Lite Whipped Topping and Reduced Fat Oreo Chocolate Sandwich Cookies.

### ***Strawberry Whipped Sensation***

Prep 20 min. Total: 6 hours 20 min. including freezing time.

- **4 cups fresh strawberries, divided**
- **1 can (14 ounce) Eagle Brand Sweetened Condensed milk Fat Free**
- **1/4 cup lemon juice**
- **1 tub (8 ounce) Cool Whip Lite whipped topping, thawed, divided**
- **8 Oreo Chocolate Sandwich Cookies**
- **1 Tbsp. butter, melted**

### **Makes 12 servings**

1. Shape foil onto outside of 8X4-inch loaf pan. Line inside of pan with shaped foil, with ends extending over sides of pan.
2. Mash 2 cups of the strawberries in a large bowl. Stir in condensed milk and lemon juice.
3. Now stir 2 cups of the whipped topping into strawberry mixture. Pour into prepared pan.
4. Finely chop cookies. Combine cookies and butter. Spread this mixture over the strawberry mix.
5. Cover cookie mixture with ends of foil and gently press cookie mixture into whipped topping mixture. Freeze 6 hours or until firm.
6. Invert dessert onto serving plate when ready to serve; remove pan and foil. Spread remaining whipped topping onto top and sides of dessert.
7. Slice remaining 2 cups strawberries; arrange on dessert. Store leftovers in freezer.

**Hummel Group Inc. is the combination of Hummel Insurance in Berlin, Ohio, and RE Miller Insurance in Orrville, Ohio.**  
[www.hummelgrp.com](http://www.hummelgrp.com)