



# Hummel Group

## Local Feature:

Millersburg Tire Service

[www.millersburgtireservice.com](http://www.millersburgtireservice.com)



If you are like me, little thought is invested in my tires until one is failing to hold air or the radio is drowned out by the noise from the road. I have the Bridgestone Turanza LS-T 215-60R-16's on my car, according to the papers in my glove compartment, Millersburg Tire put them there over 70,000 miles ago. During the last snow in March, I stopped at Millersburg Tire convinced I needed to replace my tires when a gentleman named Bob pointed at the road and said, "Your tires are still fine, it's that white stuff that is causing you to slip." Refreshingly honest and somewhat funny, this is what you can expect from this family owned business.

In 1953 two bothers-in-law, Sheldon Schmucker and Art Miller, opened their doors on South Washington Street in Millersburg creating Millersburg Tire. Fifty-six years, a fire, a flood and two generations later, the newly remodeled store is still family owned and delivering the best value and service you can find. Sheldon's son Brad Schmucker and wife Diane along with their grown children Brandon and Brittany, continue the tradition in the newly remodeled building just east of Millersburg on State Route 39.

I met Brad and his wife Diane over two years ago when the business was making succession to its second generation. Renovation to the facility after twenty-two years in the current location was on Brad's mind and he was excited about the changes he was planning. It took nine months to complete and the new store was unveiled in a Grand Opening last October. The event featured the monster truck Big Foot and racing legend Mario Andretti. The modernized service bays were brightened up and new lifts installed. A beautiful new showroom displaying tires like art-work was complimented with a comfortable lounge for waiting customers to enjoy a beverage while watching television. The final touches included the wooden rockers added to the wrap-around porch.

On the working end of this fifty-six year old company are warehouses that are never seen by the customers. Stored here are the specialty tires and tracks for earth moving equipment shipped to job sites around the country, tractor tires for farms nation-wide and chains for the snow removal equipment that keep the traffic moving on snowy days. With more styles, makes, sizes and models than ever, keeping track of inventory is now handled on a state-of-the-art system new to Millersburg Tire.

Planning for the future Brad can point at generation three, Brandon and Brittany. On the job every day, this generation is learning the service model that is the standard for Millersburg Tire Service.

For a parting thought, Brad shares the following: "We are still in awe of all of this. God has been so good to us. We've been through a lot over the years, and He has been right here for us through triumphs and tragedies. It's His business. We are just here to manage it."

Millersburg Tire Service 330-674-1085 [www.millersburgtireservice.com](http://www.millersburgtireservice.com)

## Broker Highlight: Different times....Different directions....Different ....

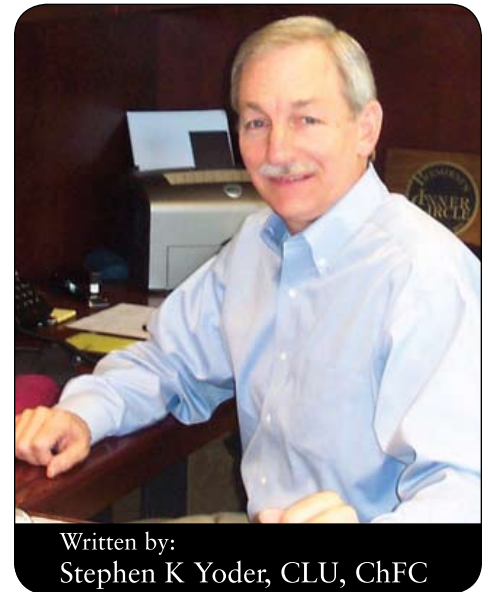
In light of today's economic climate, what should I do now to accomplish my financial goals? Do I truly understand my desired outcome? What effect does a change today have on my future financial standing? What changes can I expect and what should be my response? How do I protect my family now and in 20 years? Most people take little time to ask these questions and sadly, fewer are asked by the advisors they consult. Moreover, due to uncertainty, complexity and busy lifestyle, financial planning is something we have a tendency to back-burner. A meeting with your advisor should be like the one you have annually with your physician. Where does it hurt? Describe the pain. Are there any changes you have encountered?

When looking at your financial goals, your current circumstances are factored into every move. As an advisor, we should examine your current debt, how it is configured and what rates of interest are being paid. We should also examine your assets to guide you to the best leverage for your age, goals and desired tax consequences. Blending the correct mix of investment, life insurance, cash and debt reduction are just a few of the things typically prescribed.

For our clients that have matured in career and life, the direction can change. Planning for asset movement to the next generation with little to no tax obligation coupled with retirement income goals, requires a different prescription. Coordinating with your CPA and attorney, we will guide you towards your new goals by prescribing a new investment blend with attention to your new direction and tolerance for risk.

While we have all heard that time is our greatest asset, choosing a consultant is a close second. Hummel Wealth recruits trains and mentors advisors of like character and talent to guarantee ongoing consistency in our team. Finding a team you can trust and keeping them for life is quite possibly your best strategy.

Call or stop to receive a free copy of The Family Legacy and take a moment to meet our advisors.



## Insurance 101: Coverage When Renting



Oops! The handsome fellow in the photo is me (Brad Mullen). The frightening ride lasted only two seconds and was immediately followed by a call to my trusty insurance agent.

Occasionally we have a project that requires some rented equipment. Coverage by your property insurance for damage and liability for rented equipment can vary from policy to policy.

My damage was covered by an optional

policy, with no deductible, written with the rental agreement. This coverage typically runs just a few dollars and is often required by the renting company. While the optional rental insurance covers damage to the rental, it does not typically cover you for injury or other property damage. If you rent, do so from a reputable dealer and always purchase the optional damage coverage. Always too, check with your insurance agent about coverage for liability.

### Hummel Group

is represented by the talented people of our three offices in Berlin, Orrville, and Wooster, OH.

Give us a call today at:

Berlin: (330) 893-2600

Orrville: (330) 683-1050

Wooster: (330) 345-3536

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