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Yoder Insurance Newsletter: November 2012

Thank you for subscribing to the Yoder Insurance Newsletter. This issue includes the following articles:

- DNR Warns Drivers Of Deer This Fall
- Health Care Reform Legislation Breakdown

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Enjoy!

DNR Warns Drivers of Deer this Fall

INDIANAPOLIS, Ind. (WANE) - Indiana's Department of Natural Resources is warning drivers to drive defensively and be aware of deer this fall.

"Nearly 50 percent of all vehicle accidents involving white-tailed deer occur between October and December, with November by far the worst month," Chad Stewart, deer research biologist for the DNR, said.

Indiana Crash Facts, an annual report compiled by the Indiana Criminal Justice Institute, Center for Criminal Justice Research and the IUPUI School of Public & Environmental Affairs, reported 15,205 deer-related collisions in 2011.

The DNR said knowing the following information will help reduce your chances of becoming a deer-vehicle collision statistic:

- Fall is the most common season to strike a deer.
- Deer are most active between sunset and sunrise.
- Deer often travel in groups, so if you see one, another is likely nearby.
- Be especially careful in areas where you have seen deer before.
- Use high beams when there is no opposing traffic; scan for deer's illuminated eyes or dark silhouettes along the side of the road.
- If you see a deer, slow your speed drastically, even if it is far away.
- Exercise extreme caution along woodlot edges, at hills, or blind turns.
- Never swerve to avoid hitting a deer; most serious crashes occur when drivers try to miss a deer but hit something else.

"If you hit a deer, remain calm. Do not approach the deer unless you are sure it has expired. Despite their gentle nature, their hooves are sharp and powerful, and can be extremely dangerous," Stewart said.

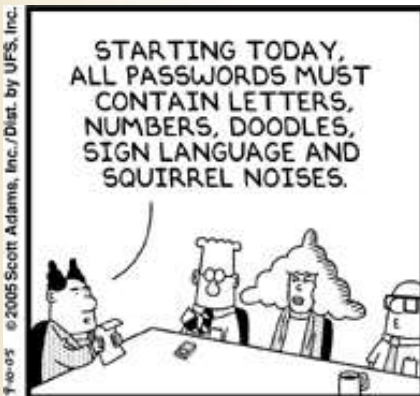


<http://www.wane.com/dpp/news/indiana/dnr-warns-drivers-of-deer-this-fall>

Checklist for Winterizing Your Home

1. Inspect your furnace
2. Get the fireplace ready
3. Check exterior doors & windows
4. Inspect roof, gutters & downspouts
5. Service weather-specific equipment
6. Check foundations
7. Install smoke & carbon monoxide detectors
8. Prevent plumbing freezes
9. Prepare landscaping & outdoor surfaces
10. Prepare emergency kit

And you thought your passwords were hard to remember...



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How will the Health Care Reform Legislation effect you in 2014?

Under the new health care laws, both businesses and individuals are required to buy or provide, respectively, health care insurance or else pay a tax.

Individual: If an individual doesn't obtain adequate health care coverage, a tax of either a fixed dollar amount or a percentage of their income would be applied. The percentage can range from 1 to 2 percent depending on income level and the year. There is also a minimum level of income under which the tax does not apply. Therefore, if you are currently uninsured, you will need to get suitable insurance by 2014 to avoid the tax.

Business: Businesses with 50 or more employees are required to provide minimum insurance coverage to employees or else they will be forced to pay a tax of \$2,000 per employee. There is no penalty for the first 30 employees and there are some exceptions for small businesses. If the plan you provide does not meet the minimum coverage and affordability standards, then a \$3,000 per person tax could apply.

Resource: How does the Health Care Reform Decision Impact Your Business?

<http://www.deardrebit.com/health-care-reform-decision-impact-business/>

Feel free to contact us with any questions. We can be reached at 260.768.4547.

Sincerely,

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