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Hummel Group Newsletter: October 2011

Dear Jolene,

Thanks for taking the time to check out our newsletter!

For more information about [Hummel Group](#) or [Taylor Agency](#), visit our web site by clicking on either company above.

Enjoy!

Recent Survey Says Drivers Have Bad Habits

In a recent poll by a leading insurance company, American drivers admit to some very bad habits behind the wheel, all while rating themselves as very good or excellent drivers. Their overconfidence in their driving abilities no doubt lends to their feeling they can engage in unsafe practices.

The survey reveals the following:

- 89% admit to driving faster than the posted speed limit, with 40% driving more than 20 miles per hour over the posted limit.
- Men are more likely to speed than women.
- More than one-half of drivers admit to driving when on the verge of falling asleep.
- 15% say they have driven while intoxicated.
- One-third has sent an email or text message while driving.
- Drivers 18-29 years old are most likely to text while driving.
- 53% of drivers report that they have received at least one speeding ticket or other moving violation, with 44% of these drivers receiving three or more tickets.
- As a result, two-thirds of drivers say these poor driving habits have caused accidents or near-accidents.

Your insurance rates and insurability are directly dependent on your driving history. You are in direct control of maintaining a good driving record and receiving the best automobile rates possible. This survey indicates that utilizing poor driving habits frequently results in violations or accidents.

PIA Ohio: Inside Insurance Issue October 2011

Likelihood of Deer vs. Car Collision

West Virginia deer continue to find the front of vehicles more than any other state, according to State Farm claims data. But the overall number of deer-vs.-vehicle collisions is down for the third year in a row. **Ohio is 1 in 121 and still considered a high risk state.**

	Odds
1. West Virginia	1-in-53
2. Iowa	1-in-77
3. South Dakota	1-in-81
4. Pennsylvania	1-in-86
5. Michigan	1-in-90
Total U.S. Collisions	1.09 million
Overall Likelihood	1-in-193

In the Community with Hummel Group & Taylor Agency

Fall Photo



Picture take by Brenda Beachy, Berlin Office.

This Fall, Hummel Group was able to partner with the East Holmes Soccer League in sponsoring elementary soccer teams. Two of our employees, Chris Gertz and Burke Hummel (both of the Berlin location), partnered with the Hiland High School men's and women's soccer programs to have a 6 week league consisting of development practices and Saturday morning games at Berlin Elementary School. The League had 197 kids K-6 that participated in this program. Below is a list of the teams that were sponsored:

Team Sponsors (K-4) - Played at Berlin Elementary

Girls

- Hummel Group, Berlin
- Hummel Wealth Management, Berlin
- Keim Lumber Company
- Killbuck Savings Bank
- Yoder Geothermal & Drilling
- Dave Kaufman Realty
- Walnut Hills Retirement Community, Inc.
- Farmstead Restaurant
- Berlin Wood Products
- Berlin Embroidery

Boys

- Grasshopper Property Maintenance
- TMK Farm Services
- Wayne Garage Door Sales & Service
- Amish Pie Company
- Berlin Embroidery
- Melway Paving
- Yoder Geothermal & Drilling
- Dutch Cupboard
- Commercial & Savings Bank

Team Sponsors (5th & 6th) - Wooster League

Girls

- Hummel Group, Orrville
- Hummel Wealth Management, Orrville

Boys

Fall Fun Facts

- Halloween Candy Sales average about \$2 Billion annually in the U.S.

- The pumpkin was first named by people in Greece, who called this orange edible a "pepon," which means "large melon."

- Chocolate Candy bars top the list as most popular for trick-or-treaters with Snickers as #1.



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- Taylor Agency, Wooster
- Der Dutchman Restaurant

It turned out to be a successful year that culminated with the final K-4th grade games being played under the lights at Hiland High School. Hummel Group was proud to lend our support to the fledgling league and look forward to seeing the kid's progress in the years to come.

Congratulations to all the teams!!!





Feel free to contact us with any questions. We can be reached at 330.893.2600.

Sincerely,

**Jolene Taggart
Hummel Group**



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