

NEWSLETTER



Welcome Home Betsy!

Staff Sergeant Adriana Speiker deployed to Afghanistan with her Army unit, 13th Psychological Operations Command out of Arden Hills, Minnesota last April. She will be returning home this April 2011!



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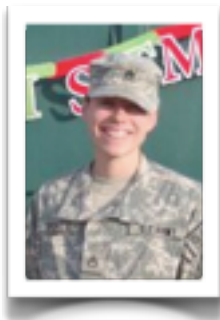
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ABOUT STAFF SERGEANT SPEIKER



SSG Adriana “Betsy” Speiker deployed to Afghanistan for her second tour of duty with the United States Army Reserve in April 2010. She has been a Service Member with the Army Reserves for over seven years. Her first deployment was to Iraq in 2006. Before her deployment, she worked at Speiker & Company, LTD as a licensed insurance agent and in our Human Resources Department, but wore many hats in other areas whenever and wherever needed. She will be returning to the United States this month and we are very excited to see her smiling face around the office in the next coming months. WELCOME HOME STAFF SERGEANT SPEIKER! We are all so proud of you and your service!

TAX DEADLINES AND EXTENSIONS FOR 2010 TAX YEAR



The tax deadline this year is Monday, April 18, 2011. The government has extended the date due to the 15th being Emancipation Day, a holiday observed, in the District of Columbia. The deadline of April 18th, is the last day to file tax returns unless you have requested an extension.

you may owe tax dollars, you should send that off with the extension as well. The extension will give you until Oct. 17, 2011 to file and avoid the late filing fee.

Unfortunately, if you do owe taxes and you don't pay on time, the interest the Internal Revenue Service charges starts on April 18th, and continues until the account is paid in full. Call us today at 952.440.6500 if you need an extension filed!

If we file an extension for you, it only extends the paperwork – not tax monies due to the Internal Revenue Service. If you believe

One more food for thought – **April 18, 2011 is also the last day to contribute to IRA's for the 2010 tax year.**

PROGRESSIVE MY RATE PROGRAM

By now you may have heard the commercials on the radio or seen Flo on TV talking about the MyRate plan that Progressive offers, but what is it and is it right for you? This new program offers Progressive customers a potential savings of up to 30% per vehicle! There is no fee to enroll, but you have to install a device that records specifics about your driving habits. Here are a few questions to see if MyRate plan would be a good fit for you:

- Are you willing to plug the MyRate device into your car?
- Do you drive this vehicle less than 15,000 miles each year?
- Do you rarely or never drive between midnight and 4a.m.?
- Do you drive in congested traffic less than 70 percent of the time?
- Do you rarely brake hard?

If you answered "Yes" to all the questions:

MyRate is a good fit for you.

If you mostly answered "Yes" or wasn't sure:

MyRate MAY be a good fit.

If you answered "No" to any of the questions:

MyRate is NOT a good fit.



If you are interested in participating in the MyRate Plan, contact your agent today!



FEATURED EMPLOYEE OF THE QUARTER: MARK BELDEN

Mark Belden began his career at Speiker & Company in 2002 and obtained his insurance license in 2007. Mark enjoys educating clients about the value of insurance and the great products we have to offer.

Mark is married and has a 7 year old son and a 9 months old daughter. While his family and career keep him very busy; he still finds time for the occasional trip to the cabin, hanging out with family and friends, golfing and traveling. Stop in to the Prior Lake office to discuss your insurance needs with Mark Belden, he is ready to help you out!

FEATURED INSURANCE COMPANY OF THE QUARTER: FOREMOST



Foremost Insurance Group was started in Grand Rapids Michigan

in 1952, by a group of individuals to insure mobile homes. This group found that during the height of the mobile home boom, many insurance companies refused to insure these “homes on wheels”. The company quickly grew from a 3 person operation to eleven people, and in 5 years had coverage available in 35 states. As of today, they are represented by 38,000 independent agencies in all 50 states and in the District of Columbia.

During the last 59 years, **travel trailers, motor homes, luxury motor coach, boats, snowmobiles, all-terrain vehicles, collectable automobiles, specialty homes, vacant property, seasonal property, landlord and rental property and personal watercraft** have been added. In recent years

they have added luxury motor homes. They are endorsed as preferred carrier for the Great Lakes Boating Federation, Escapees RV Club, BRP®, which includes Sea-Doo® boats and personal watercraft, Ski-Doo® snowmobiles, Can-Am® ATVs and the Can-Am Spyder Roadster. They also work with Lo-Jack for Motorcycles to offer their customers specials.

To learn more about Foremost and their coverage options, contact your Insurance Agent at Speiker & Company, Ltd. www.speikercompany.com



FLOOD INSURANCE COVERAGE

Since standard homeowners insurance does not cover flooding, it is important to have protection from the floods associated with hurricanes, tropical storms, heavy rains and other conditions that impact the U.S. Now you may think, “I live on a hill and will never get flooded”. The truth is that floods can occur in any area, but to varying degrees. If your house is situated on a hill or in an area that has never seen flooding, your risk is reduced however not eliminated.

Living in Minnesota, we are not subject to the typical flooding you hear with hurricanes or tropical storms. But our risks are just as serious; heavy rains and melting snow. Inadequate drainage systems and failed protective devices such as levees and dams can also cause flooding.

It is important to remember that there is a 30 day waiting period before a flood policy goes into effect. Everyone needs to make an informed decision about the flood risks they face

before deciding not to purchase flood insurance. For more information on flood insurance, contact your insurance agent or visit FEMA’s website at fema.gov. Who knows, you may even qualify for a lower cost insurance program.



AUTO OWNERS INCENTIVE TRIP: PUERTO RICO

This spring Liz & Sara Speiker were able to travel to Puerto Rico and enjoy the beautiful tropical weather as part of the Auto Owners Insurance Sales Incentive Program. The trip included a four-day stay at El Conquistador Hotel in Puerto Rico. Needless to say, it was a great vacation. They toured old San Juan, went kayaking, and enjoyed the sun. It was very fun and relaxing!



GET YOUR SUMMER TOYS INSURED

With the beautiful Minnesota summer coming up fast, now is the perfect time to ensure your summer rides are properly insured. Talk with your insurance agent about coverage for your:

- Cabin
- Motorcycle
- Boats
- Motor coaches
- Jet skis
- Summer cars



Lisa Fahey (Belle Plaine), Laura Vogel (Lakeville) or Mark Belden (Prior Lake) are our knowledgeable insurance agents. Call them today - they are ready to quote all of your insurance needs.

STILL TIME TO SCHEDULE YOUR TAX MEETING!

Maria Belden, Don Kes, Jim Speiker II, Joseph "Buck" Meuwissen, and Karen Neubert are our experienced tax professionals. They will be taking appointments Mondays - Saturdays throughout tax season. Call our office today to schedule your tax appointment 952.440.6500



SPEIKER & COMPANY, LTD

Contact US

PRIOR LAKE



16186 Main Ave,
Prior Lake, MN
55372

952.440.6500

LAKEVILLE



11175 205th St,
Lakeville, MN
55044

952.223.2308

BELLE PLAINE



204 N Meridian St,
Belle Plaine, MN
56011

952.873.5665

Important Email Addresses

TAX QUESTIONS

taxprep@speikercompany.com

INSURANCE QUESTIONS

insurance@speikercompany.com

PAYROLL QUESTIONS

payroll@speikercompany.com

www.speikercompany.com