

The Warm Summer Winds

After the sudden fall, hard winter and sloppy spring, we welcome the warm summer winds.

Johnson & Rohan Insurance is your professional, Independent Insurance Agency. We provide all lines of insurance coverage including: home, auto, business & life. We advocate for you, our client, at claim time or in the event of a billing issue. We shop your coverage with many different companies to ensure that you receive the best coverage and discount programs.

Thank you for insuring with Johnson & Rohan Insurance.

Registry of Motor Vehicles

The RMV continues to cut expenses. They have relocated, closed offices, cut back hours and laid off employees. They've diminished services &, in some cases, quality. Recently they announced they will no longer mail out license renewal notifications. Licenses renew every five years.

The index-size, card stock Registrations are a thing of the past. In another cost saving decision, The RMV is now printing Registrations, Plate Return Receipts and other official documents on regular, legal sized pieces of copy paper.

Home Insurance Reminder

Are you over, or under, insured? Don't wait until claim time to find out you are not adequately covered. Before a claim is the ideal time to review coverage, not after. Let's review your Coverage A, Dwelling amount. Please give us a call to review.

E-Mail Address Campaign

If we don't have your e-mail address, please send us an e-mail or give us a call. Future newsletters & updates will be available electronically. Please visit us online at: JohnsonandRohan.com

Homestead Act

The Homestead Act is designed to allow homeowners in Massachusetts to protect their primary residence against subsequent attachment, levy or sale to satisfy debts up to \$500,000. The Homestead Law does not protect against: taxes or mortgages used to purchase the residence. Homeowners must file for the Homestead Act with The Registry of Deeds office in the county in which the residence is located. Massachusetts charges a one time Filing Fee of \$35 for a Declaration of Homestead. Please call us for more information or to find out where you should file.

Excise Tax

In an attempt to de-mystify the annual, pesky excise tax we offer the following excise tax information:

Excise bills are prepared by the RMV according to information on the registration. They are sent to city/town assessors who commit them to local tax collectors for distribution.

The excise tax rate is \$25 per \$1,000 of valuation (NADA) subject to the following percentage formula:

In the model year: 90%; second year: 60%; third year: 40%; fourth year: \$25%; fifth year & beyond: 10%.

If you have turned in your plates on the vehicle you are getting excise taxed on, or if you have transferred plates and got rid of the vehicle, you may be eligible for abatement. Abatement instructions are located on your excise tax bill.

Life Insurance Reminder

If you have a term life insurance policy already in effect, you may want to re-apply. Term life insurance rates are extremely low right now. If you can get in a more preferred category, extend your policy term, and pay less money, then it may be worth the effort (application & medical exam etc.) to re-apply. Please call us to discuss.

Tire Tips

Take five minutes every month to check your tires including:

Pressure: Under inflation is a tire's #1 Enemy. Check your tire pressure. A tire can lose up to half of its air pressure and not appear to be flat!

Alignment: Is your vehicle pulling to one side, or shaking? Have a tire dealer check the alignment periodically to ensure your car is properly aligned.

Rotation: You should rotate your tires approximately every 5,000 miles. Regularly rotating your vehicle's tires will help you achieve more uniform wear.

Tread: Measure & inspect it. Visually check your tires for uneven wear, looking for high and low areas or unusually smooth areas.

The penny test: place a penny into a tire tread groove. If part of Lincoln's head is covered by the tread, you're driving with the proper amount of tread. If you can see all of his head, you should buy a new tire.

Johnson & Rohan Insurance

50 Salem Street, PO Box 52
Lynnfield, MA 01940
781-224-0909
(fax) 781-224-0546

Visit us online at:
JohnsonandRohan.com

Office Hours:

Monday- Friday 9:00 – 5:00

Saturday 9:00 – 12:00 (except July & August)

24 hours/ 7 days a week by appointment

Check your inspection sticker-

The state's driving record surcharge penalty for a lapsed inspection sticker is the same as the surcharge penalty for a speeding ticket. So, take a look at your inspection sticker. Please call us if you have any questions. We have access to Registry of Motor Vehicle's inspection data.

"The secret of getting ahead is getting started. The secret of getting started is breaking your complex overwhelming tasks into small manageable tasks, and then starting the first one."

- Mark Twain

Canada Card Reminder-

Are you planning a trip to Canada this summer? You may be asked for "proof of auto liability coverage" at the border. Please give us a call and we will be pleased to mail you a Canada Card.

THANK YOU
FOR INSURING
WITH
Us!

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