

ISU CALEB

Insurance Group



Welcome to the ISU Caleb Insurance Group

Over the last year we've been working hard to simplify insurance for our customers in several ways. We acquired The Charles Mayfield Agency and The Harris Agency. When Charles Mayfield and Sue Harris decided to retire last year, they both approached Thom Polvogt and asked that Caleb Insurance acquire their agencies.

The relationship between Thom Polvogt, Charles Mayfield and Sue Harris goes back 20 plus years, starting at Nationwide. Thom describes Mayfield as very active with every client. He was the producer. Harris, much the same, owning 4 locations at one point.

Caleb Insurance has served over 4,000 clients and we use our 125 combined years of professional insurance experience to work hard for you. We are always here when you need us. We've got your back and we're on your side!

So we welcome you to the Caleb Insurance Family. We have also added many additional carriers to our portfolio to support customer needs. Our website, www.calebinsurancegroup.com has also undergone many changes, making it easier to use and understand.

Another tool we have added to assist our commercial clients is www.mywaveconnect.com. Connect with your agent for any questions about My Wave Connect or visit the website to join and gain access to many helpful articles from business to health and compliance news.



April: Tax Season

The Tax Reform Bill hit us in 2018 and I'm sure you have heard all about the tax rates and deductions, but what has changed and what will impact you in 2019? Heres a simple break down.

- Previously known as Tax Cuts and Jobs Act.
- It didn't apply to the taxes you filed last year, but when you file in 2019, you will notice the difference.
- Updates to the tax brackets and marginal tax rates.
- Marginal Tax rates change only when a new law is passed.
- Lowed marginal rates means less is taken out of your paycheck.
- The standard deduction has almost doubled for most.
- Child Tax Credit increases.
- 529 college savings plan can now be used for education other than college.
- The max mortgage principal was lowered to \$750,000.
- Personal exemptions are suspended through 2025.
- Tax deductions that won't be changing are teacher deductions, electric cars, adoption assistance and student loan deductions.
- Taxes due to the IRS by April 15, 2019.

Suggested sites for more information on tax reform and filing your taxes:

Turbo Tax

www.turbotax.com

Dave Ramsey

<https://www.daveramsey.com/blog/tax-reform-bill>

Magnify Money/Lending Tree

<https://www.magnifymoney.com/blog/news/tax-reform-2018-explained/>

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Employee Highlight of the Month



Thom Polvogt, with over 18 years in the insurance industry, including 22 years with Nationwide, he is the Owner/Producer of *Thom Polvogt Insurance Agency Group* and *Caleb Insurance Group*.

He is involved in numerous charities, including the YMCA, International Missions Board and is the Chairman of the Missions Development Committee for his church.

He enjoys riding his bicycle, which included a cross-country trip to Canada and zipping through his hometown of Katy, Texas on his Honda Gold Wing.



Easter Candy Fun Facts

Americans spend about 2 billion dollars on Easter candy each year. The second biggest candy holiday after Halloween.

700 million marshmallow Peeps are sold during Easter, making Peeps the most popular non chocolate Easter candy.

Americans consume more than 16 million jelly beans during Easter. That is enough jelly beans to circle the Earth three times.

Cadbury Creme Egg produces more than 1.5 million eggs.

Over 100 million chocolate bunnies are produced each year.

According to The Guinness Book of World Records, the largest chocolate bunny ever made weighed 6,635 pounds and was 12 feet tall.

Try this PEEP Recipe this Easter Holiday -PEEP S'mores Brownies

Ingredients

1 cup graham cracker crumbs
 4 tbsp. unsalted butter, melted
 10 tbsp. unsalted butter
 1 1/4 cup granulated sugar
 3/4 cup plus 2 tablespoons unsweetened cocoa powder
 1/4 tsp. kosher salt
 2 eggs
 1 tsp. pure vanilla extract
 1 cup chocolate chips
 1/2 cup all purpose flour
 1 cup marshmallow fluff

18 PEEPS

Preheat oven to 325 degrees. Line 8X8 baking pan with foil. Spray with nonstick spray.

Crust: Combine graham cracker crumbs and melted butter. Press into pan and set aside.

Brownies: In a small saucepan, low heat, melt butter, sugar, cocoa powder and salt. Stirring until smooth. (batter with be granular)

Add eggs and vanilla and stir vigorously until batter is thick, shiny and well blended. Add flour and stir until you cannot see it any longer. Fold in chocolate chips.

Pour half the batter into prepared pan and spread evenly.

Dollop half the marshmallow fluff over the batter and swirl slightly with a knife. Spread remaining batter over marshmallow. Repeat with remaining fluff. Bake about 25 mins. Top with PEEPS and bake until PEEPS are puffed up and melted together, 3-5 more minutes. Cool before cutting.

Did you know?

Homeowners insurance might not cover all of your valuables. This is where Jewelry and Valuable Items Insurance comes in.

Some of the largest policies covering valuable goes to art. One of the most expensive claims on record goes to a painting by Joseph Mallord William Turner, insured for \$38 Million dollars!

Examples of "valuable items" include:

- Jewelry
- Silverware, china, crystal
- Fine Art and Antiques
- Collections
- Sound Equipment, Sports Equipment
- Wedding Gifts
- Cameras, Computers, Musical Instruments
- Furs
- Guns
- Pedigreed Dogs

The ISU Caleb Insurance Group can help you navigate through your policies and make sure all your valuables, including that sweet puppy, are covered in a time of loss.

Get Involved.

This means more activities to put on a resume, explore your passions and gain experience. Getting involved will help you find a community with similar interests, create connections and open the door for new opportunities.

ISU Caleb Insurance is very active in the community. Knowing and supporting our clients and community help us better serve you.

Check out Thom Polvogt at Aristoi Classical Academy in Katy, Texas at the ribbon cutting ceremony for the Elementary's new outdoor classroom. (from left to right, Thom Polvogt, Development Committee Member at Aristoi Classical Academy; Natalie DeJong, Development Director; Terrance Boling, Head of Elementary School; Anna Amboree, Business Manager; Brenda Davidson, Superintendent & Headmaster)

Come join the ISU Caleb Insurance team this April, while we support our local YMCA organization at their annual Golf Tournament, April 8, 2019, at the Willow Fork Country Club in Katy, Texas.



FOR YOUTH DEVELOPMENT®
FOR HEALTHY LIVING
FOR SOCIAL RESPONSIBILITY

ALWAYS HERE "FORE" OUR COMMUNITY

2019 YMCA Spring Golf Classic Benefitting the Katy Area YMCAs

Each year, the YMCA Spring Golf Classic raises funds to ensure the YMCA continues to strengthen our community through outreach programs focused on preventing chronic disease, eliminating drownings, improving the academic performance of our youth and increasing social equity.

This year the YMCA Spring Golf Classic will be held **Monday, April 8 at the Willow Fork Country Club, located at 21055 Westheimer Pkwy, Katy, TX 77494.** This event is a four person best ball scramble with a shotgun start at 11:30 am.

To register, contact Connie Stirgus at 281-392-5055 or mail your registration and form of payment to the Monty Ballard YMCA. For more information, visit ymcahouston.org/spring-golf-classic.

MONTY BALLARD YMCA AT CINCO RANCH
22807 Westheimer Parkway, Katy, TX 77494

MARK A. CHAPMAN YMCA AT KATY MAIN STREET
1350 Main Street, Katy, TX 77494



YMCA Mission: To put Judeo-Christian principles into practice through programs that build healthy spirit, mind and body for all. Everyone is welcome.

