

POINTS OF INTEREST

- Help us save some trees—Sign up on our website to receive the BDI Newsletter via email.

Office Hours

Monday to Thursday

9 am—5 pm

Fridays

9am—2 pm

You can always send us an email or look for info on www.bretdixonins.com

Stats That Matter:

In Congress this past year, 55 bills introduced contained the word “obesity” - approaching the number containing “guns.”

In 1960, one out of every 17 employees in the foodservice industry was foreign-born. In 2004, that ratio was one in seven.

Food allergies are a growing issue in the US, according to the American Academy of Allergy, Asthma & Immunology. About 11 million citizens (1 in 25) suffer from a food allergy, some of which are life threatening, and the number is on the rise.

BDI Quarterly Newsletter

BRET DIXON INSURANCE

SPRING 2007

Why Join A Restaurant Association?

Among the best investments you can make when starting or expanding your restaurant is to join a restaurant association. Local, state and national restaurant associations represent owners at all levels of government, provide rich member benefit programs and offer invaluable industry contacts and a knowledge base that can help you be more efficient and profitable. And talk about a great deal! The real dollar value of a restaurant association far exceeds the cost of dues, even if you only consider the lobbying and representation, which is not available from any other source. Add the many tangible benefits, and restaurant association membership can be the difference between success and failure in starting a restaurant.

No one argues that starting or expanding a restaurant in today's business environment is not a complex and time-consuming task. Laws vary from one jurisdiction to the next, distribution channels fluctuate, and just staying abreast of regulations and how they affect your business can be daunting.

Restaurant association membership can help you navigate the tangled bureaucratic and regulatory environment with information and assistance on legal and risk management issues, such as workers' compensation and liquor control. And as they help you dodge obstacles and challenges, restaurant associations help keep your business on course toward financial success with return on investment profiles, profitability targets, special vendor arrangements, and a host of other advantages and tools.

Restaurant association membership keeps you in touch with your industry colleagues, both down the street and across the country. You can learn what your peers are doing in a collegial setting; however, these associations are far more than just social clubs. They give restaurateurs a collective voice that's absolutely necessary in today's special-interest political environment.

But that collective voice is only as loud as the number of individual voices. More members mean greater representation and bargaining power; and better, broader and more affordable benefits. Participation in your restaurant association not only makes sense, but, frankly, it is the right thing to do – for your investors, your employees, your fellow restaurateurs, and for you.

A network, a voice, and a rich source of business resources are ingredients for success in the restaurant business. That's why your restaurant association deserves your support and membership dollars. Join today. Find a link to your local association on our website. Go to www.bretdixonins.com, click the 'Links' button, and find your state's restaurant or tavern association.

Bret Dixon Insurance

P.O. Box 159

East Alton, IL 62024

**Niche Writers of the
Restaurant & Tavern Industry**



Mine Subsidence

It's been said that April showers bring May flowers, but for some Illinois property owners, you may have other concerns these next few months besides a little rain. At one time or another, 72 Illinois counties have been a part of the 4500 mines underlying more than 750,000 acres, and this time of year, as the ground thaws and softens from melted snow and spring rain showers, some of those old mines can collapse.

Standard property policies exclude earth movement as a covered cause of loss, meaning earthquake, landslide, earth sinking & shifting and mine subsidence would not be covered. But there are endorsements available for you to "buy back" some of that coverage. Mining was extensive enough in 34 counties in Illinois that a mine subsidence endorsement is automatically included in your property insurance.

You can choose to waive it of course, but it's fairly inexpensive protection. The cost to add coverage for one year usually ranges between \$49 for \$100,000 in coverage up to \$126 for \$350,000 in coverage.

The Illinois State Geological Survey (ISGS) has information about mining activity in Illinois, but that should be used as a guide, not a definitive yes-or-no resource. It's hard to say you do or you don't need this insurance, because you'll never really know you should've had it until the moment a loss occurs.

For information on getting in touch with the ISGS, visit www.bretdixonins.com and click on the Coverage button. We have more detail available on the page about Mine Subsidence. Check your property policy closely to determine if you have a mine subsidence endorsement already or give us a call and we'll check for you.