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Post-accident claim tips

Don't be 'steered' in the wrong direction

When a car accident puts you in a tailspin it's important to know your rights, especially when it comes to filing an insurance claim.

Not only is your vehicle one of the biggest investments you'll ever make, but it also carries your most valuable possessions – your loved ones. That's why it's so important to choose a collision repair center that truly has your best interests in mind. Unfortunately, some insurance companies will have you believe they know best and if you don't follow their advice, they may not pay.

There is a term for that kind of behavior, and it's called steering.

Steering occurs when an insurance company, representative, or claims system attempts to convince a consumer to use a particular repair facility or vendor. In Minnesota, steering is illegal.

“By state law, you can take your vehicle to the shop of your choice,” said Mike Zieska of MCP Collision and Glass in Annandale.

That's the message Mike and other Minnesota collision centers want to get across.

“We want to inform customers of their rights and that it's their choice,” he said.

He added that not every insurance company plays this game. He works with many



In the last 40-plus years, MCP Collision and Glass in Annandale has built a reputation for providing high quality collision repair in an honest, ethical and efficient manner.

local insurance agents who do have their customers' best interests at heart. A trusted, local insurance agency can be a great resource when it comes to choosing a collision repair center which will make for a smoother collision repair experience,” he said.

But ultimately, it's the collision centers, not insurance companies, that are liable for your vehicle repairs, so it is in the collision center's best interest to repair your vehicle

to pre-accident condition. The problem is some insurance companies are refusing to pay for certain repairs that collision centers like MCP know are necessary to your safety and the value of your vehicle.

MCP Collision and Glass will always bring your vehicle back to pre-accident condition, or better.

Remember that you, the consumer, are the one authorizing repair. The insurance company is paying the bill based on your

- Continued on page 2

MCP COLLISION & GLASS

Services

Light and Heavy Collision Repair: Equipped to handle any size collision repair.

Glass Coverage: MCP can fix or replace your vehicle's auto glass.

Painting Specialists: Highly skilled paint services, MCP offers expert computerized paint matching and keeps an inventory of its own color samples from previous repairs. MCP uses a water-borne base coat system, which provides better color matching and a perfect blend.

Dent Repair: For smaller jobs like minor dents and hail damage, MCP offers painless dent repair.

Insurance Claims: MCP works with all insurance companies to handle your claim in an timely efficient manner.

Warranty: MCP offers on-time delivery and a lifetime warranty.

Car Detailing: A car detail comes with any repair from MCP Paint specialists.

Contact MCP

320-274-8283

MCP is conveniently located on Highway 55 E. in Annandale. Find out more at www.mcpcollisioncenter.com or visit our Facebook page.

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insurance coverage. MCP Collision and Glass will help you to understand what is being repaired and why.

By law insurers must inform those filing a claim of their legal right to choose a repair shop with the understanding that their policy will cover the reasonable costs of repairing their vehicle to its pre-accident condition no matter where repairs are made. But after they have selected a repair shop, the insurer must cease all efforts to influence their choice. If they don't, they are guilty of steering.

The following are some indications that you are being steered:

You told your insurance company which shop you selected, and they stated they likely would not pay for all repairs at that shop but would pay for all repairs at a shop the insurance company selected.

Your insurance company leads you to believe you could only use one of their recommended shops or parts suppliers.

On the mobile app from some insurance companies, you could only move forward with processing the claim by using a shop from their drop-down list.

Choose a trusted collision center

When choosing a collision center, beware of shops that are more focused on making an insurance company's referral list than customer satisfaction and safety. Technology should also be considered. For instance, a windshield replacement can require recalibration for the adaptive cruise control and pedestrian detection to work as the manufacturer intended.

Additionally, lane centering, lane lock, blind spot detection and automatic braking or collision avoidance can be affected by the repair process. If you have these systems and you don't see calibration on your estimate, ask why.

It comes down to finding a shop that has the equipment and training to repair your vehicle to pre-accident condition and maintain your vehicle's safety and value. "At MCP Collision and Glass we are committed to this," Mike said.



Technicians at MCP Collision and Glass use the newest and best technology and tools to restore your damaged vehicle to pre-accident condition. Top Left: Calvin Dillon is pictured with a welder. Top Right: Hannah Zieska and Jeff Geisinger inspect and finalize a vehicle for an insurance estimate.

"It's all about the team"



Shopping locally is another option to consider when looking for a collision center. By working with companies with

"These are our friends and neighbors, we want to be able to look them in the eye and ask how they were treated, and if they were happy with the quality of repairs on their vehicle..."

— Mike Zieska

in your own community you are working with the same people you meet in your neighborhood grocery store, see in your favorite restaurant or at a community event and as such they will be more dedicated to completing a quality repair.

"These are our friends and neighbors, we want to be able to look them in the eye and ask how they were treated, and if they were happy with the quality of repairs on their vehicle," Mike said.

By finding a trusted collision center, local insurance agent and understanding the repair process, the better prepared consumers will be to work with the insurance companies and have a smoother, easier repair experience.

There are laws that benefit the consumer, but only if the consumer understands their rights.

Investing in the future

In most cases, a vehicle is the second largest asset next to your home, that's why the MCP team will never use anything less than the latest and best technology and tools to keep their customers

coming back.

- MCP's tech scanning diagnostics tool allows technicians to scan a damaged vehicle and repair it to exact factory specifications. The tool is used for pre-repair scanning and post-scanning so if there are any imperfections, recalibrations can be made.

- MCP's Pro Spot (spot resistant) welder is a smart welder that welds vehicle body parts to exact specifications, not allowing rust or corrosion. Technicians also use an aluminum and high strength steel welder. Both are custom welders built for collision repair.

"These and other upgrades help the entire process," Mike said. "We want to do the best we can do. Our customers are our friends and neighbors, and we want to treat them well."

"Committed to Excellence"



Jeff Fautsch is hard at work spraying a vehicle in MCP's aluminum clean room.



It's all about the team at MCP Collision and Glass. Led by Mike and Vicki Zieska MCP staff are committed to excellence.

Whiskey 101 -Explained in the most simple form



Photo by Ali Waxman

THE PROCESS OF MAKING WHISKEY

Whiskey is a spirit distilled from fermented grain mash. The same grain mash that is also used to make beer. In both processes, the grain is steeped in hot water for a time to release sugars. This sugary liquid becomes “wort”. Then the wort is fermented, by adding yeast, which converts the sugar to alcohol.

The only difference is that when making beer, hops are added when producing wort. This helps add flavor to the beer and balances the sweetness. Whiskey doesn't need hops because it ages in oak barrels for flavor.

After wort is fermented, it becomes ‘wash’. This is fermented liquid that is ready to get distilled. From here it is placed in a still, such as a pot still or column still. This heats up the liquid and the vapors travel through a pipe at the top and come out the other side. During this distilling process, the alcoholic content is increased. This happens two or three times and in some cases up to 20 times, each time becoming more alcoholic. The whiskey is then transferred to casks or barrels and aged. As they age, they are blended with other whiskeys to create a particular brand's signature flavor.

The type of whiskey produced is dependent on a variety of factors such as geographical location, grains used, distillation methods and types of casks to name a few.

Single Malt -vs- Blend Whiskey

A SINGLE MALT WHISKEY is created from one distillery, made from a mash that only uses one particular malted grain. For example, a single malt scotch whiskey is made from malted barley.

A BLENDED WHISKEY is made from blending different types of whiskeys from many different distilleries.

A BLENDED MALT is a blend of single malt whiskeys

KINDS OF WHISKEY - The word which comes before the Whiskey tells you where the whiskey comes from - and each country that makes whiskey has its own rules and laws they must abide by.

Scotch Whisky

Made in Scotland, Scotch Whisky must be distilled twice and matured for a minimum of 3 years in oak casks. Scotch whisky without an age statement may, by law, be as young as three years old. Any age statement on the bottle, in the form of a number, must reflect the age of the youngest Scotch whisky used to produce that product.

Scotch malt whiskeys are divided into 7 regions; Highland, Lowland, Islay, Speyside, Islands, Grain and Campbeltown. Every region has certain distilleries that create scotch with flavors and aromas distinct to that region.

American Whiskey

American Whiskey is whiskey made in America. However, some of these whiskeys can be made outside of the US, with the exception of Tennessee Whiskey.

BOURBON WHISKEY—made from mash that consists of at least 51% corn (maize)

CORN WHISKEY(Moonshine)—made from mash that consists of at least 80% corn

MALT WHISKEY—made from mash that consists of at least 51% malted barley

RYE WHISKEY—made from mash that consists of at least 51% rye

RYE MALT WHISKEY—made from mash that consists of at least 51% malted rye

WHEAT WHISKEY—made from mash that consists of at least 51% wheat

All Whiskies listed above must follow the following rules. They must be distilled to no more than 80% alcohol by volume, & barrelled at no more than 125 proof. ‘Proof’ in the US is two times percentage of alcohol by volume. So, in order to be American Whiskey, it must be barreled at no less than 62.5% alcohol by volume.

Only water may be added to the final product -the addition of colouring or flavouring is prohibited. Whiskeys must be aged in NEW charred-oak containers, except for corn whiskey which does not have to be aged. Corn whiskey is usually un-aged and sold as a legal version of moonshine. This is also why moonshine isn't a dark color like other whiskeys - because the barrel aging process is where most of the color comes from.

Back in the 1800's, distillers used to mess with their whiskeys, sometimes trying

to enhance the flavor, other times trying to dilute them. This eventually led to the Bottle in Bond Act of 1897, which helped come up with this stipulation.

TENNESSEE WHISKEY - An American whiskey produced using a method called, the Lincoln County Process. Before the whiskey is moved to barrels or casks, it is filtered or steeped in charcoal. This was signed into law by the governor of Tennessee on May 13, 2013. The most popular of these is Jack Daniel's.

Canadian Whisky

Canadian Whisky is made in Canada. The rules are a bit different, whiskeys may contain caramel and flavouring in addition to the distilled mash spirits.

No maximum limit on the alcohol level of the distillation. To be exported under one of the “Canadian Whiskey” designations, a whiskey can't have more than 9.09% imported spirits.

Irish Whiskey

Irish Whiskey is whiskey that must be produced in Ireland - Irish whiskeys are normally distilled three times (with one exception). By law, Irish whiskey must

be produced in Ireland, aged in wooden casks for a period of no less than three years and unpeated malt is almost always used.

Japanese Whiskey

Japanese Whiskey has been growing in popularity. They produce whiskey that is most similar to single malt scotch from Scotland. It is also made from malted barley. Popular brands include Nikka and Suntory. Japanese whiskey is also closer in taste to traditional Scotch whiskey because many of the Japanese companies are buying distilleries in Scotland in order to make their whiskeys.

Whiskey vs Whisky

This is highly debated, but comes down to the origins of the word and who you are talking to. The New York Times dove into this issue and came out with the understanding that if you are talking about whiskey in general, it is fine to say whiskey. However, Canadian and Scottish folk say Whisky. So - when referring to scotch (because it's from Scotland), you would say scotch whisky - no E.

Info from the American School of Bartenders

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Community Calendar

July 2025



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Nick @MapleLakeMessenger.com

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3	4	5
		<ul style="list-style-type: none"> Annandale Conservation Club- 7:30 pm South Haven City Council Meeting, 6:30 Silver Creek Township Meeting, 7 p.m. Corinna Township Meeting, 7 p.m. Potluck Dinner Pioneer Park, 6:00 p.m 	<ul style="list-style-type: none"> Maple Lake Chamber Meeting, 11:30 Annandale Music in the Park, Annandale Municipal Park, 7 p.m. Maple Lake Lakers vs. Buffalo, 7 p.m. 	<ul style="list-style-type: none"> Legion Riders Club at Legion, 7 p.m. Monticello Farmer's Market, Library Parking Lot, 3:30-7 p.m. Concert in the Park, Sturges Park, Buffalo 7 p.m. 	<ul style="list-style-type: none"> Annandale Fourth of July Parade, 10 a.m., Downtown Annandale Cedar Lake Conservation Club, Boat parade, 2 pm, Sandbar on Cedar Lake Wright County Swappers Meet, Three Day Event, Fri-Sun, 4th-6th 	<ul style="list-style-type: none"> Firecracker 5k, St. John's Lutheran Church, Annandale, 8 a.m. Annandale Farmer's Market, 8-12 p.m. Buffalo Farmer's Market, 8-12 p.m. Annandale Music in the Park, 6 p.m. Annandale Car Show, 9-1 p.m.
6	7	8	9	10	11	12
<ul style="list-style-type: none"> Sunrise- 5:38 a.m. Sunset- 9:06 p.m 	<ul style="list-style-type: none"> Annandale City Council Meeting, 7 p.m. 	<ul style="list-style-type: none"> Chatham Township Meeting, 7 p.m. American Legion Meeting, 7:30 p.m. at the Legion Club 	<ul style="list-style-type: none"> Hasty-Silver Creek Sportsmen's Club Meeting, 7 p.m Annandale Chamber Meeting, TBD, 11:30 a.m. Maple Lake Lakers @ Loretto, 7 p.m. 	<ul style="list-style-type: none"> Lion's Club Meeting, 7 p.m., the V by HH Sons of the American Legion, 8 p.m. Party in the Park, Monticello, West Bridge Park, 5-8 p.m. Concert in the Park, Sturges Park, Buffalo 7 p.m. Full Moon 	<ul style="list-style-type: none"> Heart of the Lakes Cruise in, Downtown Annandale, 5 p.m. Friday, July 11-Sunday, July 13- River-fest, Monticello Maple Lake Lakers vs. Hutchinson, 7:30 p.m. (Ice Cream Night) 	<ul style="list-style-type: none"> Annandale Farmer's Market, City Hall, 8 a.m.-12 p.m. Buffalo Farmer's Market, across from Buffalo Cinema, 8-12 p.m. Taste/Monticello, Ellison Park, 10- 3 pm Art in the Park, Ellison Park, 8-3 p.m. Lakers Golf Tournament, 8 a.m
13	14	15	16	17	18	19
<ul style="list-style-type: none"> Maple Lake Lakers @ Maple Plain, 1 pm Sunrise- 5:43 a.m. Sunset- 9:03 p.m 	<ul style="list-style-type: none"> Sunrise Yoga, Beebe lake Park, 7 a.m. Maple Lake School Board Meeting 7p.m 	<ul style="list-style-type: none"> Maple Lake City Council Meeting, 7p.m Corinna Township Meeting, 7 p.m. Maple Lake Township Meeting, 7 p.m. Albion Township Meeting, 7 p.m. Silver Creek Township Meeting, 7 p.m. Maple Lake VFW Post 7664, at the Maple Lake Legion, 7 p.m. 	<ul style="list-style-type: none"> Maple Lake Lakers @ Buffalo, 7 p.m. 	<ul style="list-style-type: none"> Wright Saddle Club Meeting, 7:30 p.m. Monticello Farmer's Market, Library Parking Lot, 3:30-7 p.m. Concert in the Park, Sturges Park, Buffalo 7 p.m 	<ul style="list-style-type: none"> Annandale Music in the Park, 7 p.m. Buffalo Community Theater "Urine Town", Discovery Auditorium, 7:30 p.m. Maple Lake Lakers vs. Loretto, 7 p.m Family Adventure-Overnight Camping, Collinwood Regional Park Group Camp 	<ul style="list-style-type: none"> Annandale Farmer's Market, 8-12 p.m. Buffalo Farmer's Market, 8-12 p.m. Buffalo Community Theater "Urine Town", Discovery Auditorium, 7:30 p.m. Mother/Daughter Tea & Wedding Show, Minnesota Pioneer Park, 11 a.m.- 2
20	21	22	23	24	25	26
<ul style="list-style-type: none"> Makers and Growers Market, Downtown Maple Lake, 10:00-2:00 p.m. Buffalo Community Theater "Urine Town", 2 p.m. Sunrise- 5:50 a.m. Sunset- 8:57 p.m. 	<ul style="list-style-type: none"> Annandale School Board Meeting, AES Media Center, 7 pm Sunrise Yoga, Beebe lake Park, 7 a.m. 		<ul style="list-style-type: none"> Buffalo Community Theater presents "Urine Town", Discovery Auditorium, 7:30 p.m. 	<ul style="list-style-type: none"> Wright County Fair, Howard Lake Family Picnic in Otsego Park, 6-7:30 pm Monticello Farmer's Market, Library Parking Lot, 3:30-7 p.m. Buffalo Theater presents "Urine Town" Discovery Auditorium, 7:30 p.m. Concert in Sturges Park, Buffalo 7 p.m. 	<ul style="list-style-type: none"> Friday Night Concert Series, Annandale Municipal Park, 7 p.m. M.L. Lakers vs. Champlin, 7:30 pm Buffalo Theater "Urine Town", 7:30 p.m. Wright County Fair, Howard Lake CM Circus-Annandale High School, 5 p.m. and 7:30 p.m. 	<ul style="list-style-type: none"> Wright County Fair, Howard Lake Buffalo Farmer's Market, across from Buffalo Cinema, 8-12 p.m. Buffalo Community Theater "Urine Town", Discovery Auditorium, 2 pm Annandale Farmer's Market, 8 a.m.-12
27	28	29	30	31		
<ul style="list-style-type: none"> Wright County Fair, Howard Lake Sunrise- 5:57 a.m. Sunset- 8:50 p.m. 			<ul style="list-style-type: none"> Knights of Columbus Meeting, St. Timothy Church, 7 p.m 			

★ Calendar Sponsors - Submit next months events before the deadline noted above - Email to ads@maplelakemessenger.com

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