



AGCOM INSURANCE~SERVICE ABOVE THE REST~

Business Spotlight: Ebert's Appliance

By Sheryl Leonard

This month I would like to introduce you to another of our many valued clients: Ebert's Appliance owned by Steve and Jane Ebert.

After 7 ½ years as manager of Coleman Appliance in Sioux City, Steve and Jane were presented with an opportunity to own their own appliance business in Cherokee. Jane was working at the Cherokee hospital at the time so the prospect of moving their family to Cherokee was certainly desirable. The purchase was completed in July of 2008 and Steve planned the Grand Opening of his new appliance and bedroom furniture business not knowing that he would be absent for the first full week of operation! As it was, his daughter was to play in the State Softball tournament and Steve and Jane were not

about to miss it! Steve is a true softball fan and today is a regular on the field as a referee including many games during the Iowa State Softball tournaments.

The first thing Steve and Jane did after purchasing the building and business was completely renovate the upstairs into their home. Local folks thought they were crazy, but Steve says it was the best thing they ever did. Besides the absolutely beautiful space, there is a cost savings in only one water bill, one sewer and garbage bill, one internet and cable bill, some of which can be attributed to the business below.

A few years down the road, Jane added a women's clothing boutique in the east end of the store. That was the beginning of the small boutique trend in the area. Although it was a successful business

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GROWING

ABOVE THE REST

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By Sheryl Leonard

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venture for the Ebert's, the boutique was closed in 2015 to make room for the bedroom furniture that was squeezing the appliance space pretty tight.

Their business has certainly grown over the past 12 years. Today, Ebert's employs 4 full-time and 2 part-time employees, including 2 delivery men, 1 service man, and 1 ½ salespersons. Jane is the part-time bookkeeper and their daughter, Michelle, helps in all areas.

Their sales area is somewhat limited by their desire to service what they sell. Even though it is hard to turn down business, if they are not able to service it because of distance they will not sell it. But local business within about a 40-mile radius has been good.

Steve has worked hard to develop a reputation that is spreading. "In a small town you get to know a lot of people. They are more vested in you and you are more vested in them." Steve enjoys watching other businesses become successful and will support them by shopping locally whenever he can. When other businesses are successful they bring people to town, and that brings more shoppers into his business.

Small towns bring challenges as well. People are not as loyal to local businesses as they once were. Big box stores may offer better prices at the time of purchase, but they offer no service after you own it. You get what you pay for. There is certainly value to service! But younger people especially do not value service. They live in a disposable world where you do not fix things, you throw them away and buy new.

Steve believes that Cherokee woke up when K-Mart and Shopko closed. It was no fault of Cherokee, but the impact was immediately felt. "Now with COVID, there is a push to shop local. I can see it, hear it, and feel it", says Steve. People do not want to travel into areas where COVID seems to be worse. The silver lining, perhaps, will be finding all the gems hiding in plain sight right here in Cherokee.

Steve took his own advice when he began working with AgCom Insurance Agency. He now has a local agency and local agents who know his business and care about his success.

Future plans include the addition of living room furniture. That expansion has been slowed down a bit with the interruption in the supply

chain and the incredible consumer spending that is happening right now. People are staying home, putting money into their homes, and fixing things up. The past three months have been the best in the 12 years that Steve and Jane have been in business! Furniture stores have experienced the same surge in buying. He can not even get furniture to fill his store until November, furniture that was ordered in June! Appliances are often sold before they arrive, so they never hit the sales floor!

The team at AgCom Insurance Agency encourages you to shop locally. Get to know your own local business owners and what they have to offer. You may be surprised. Cheryl and I would love to meet you. The coffee pot is always on!

"there is a push to shop local. I can see it, hear it, and feel it."

*Steve Ebert,
Ebert's Appliance*



Crop & Farm Expertise



Sheryl sheds light on crop & farm concerns from a farmer's perspective. AgCom is also a Farm Certified Agency for Nationwide Ag.

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Am I covered for... The stuff in my house?

by Cheryl Ellis

Short answer: yes. Long, insurance answer: it depends... on which stuff, how it was damaged or lost, and how much of it needs to be replaced. If you have a homeowners or renters policy, you have coverage for your stuff inside the home or apartment (the contents). The big question becomes, do you have enough coverage? A typical homeowners policy provides 70%-80% of the replacement cost of the home for contents. A renters policy allows you to choose how much coverage you think you need.

So, how much would it take to replace all of your furniture? Couches, chairs, side tables, lamps, artwork, and even the frames. What about the contents of your kitchen? If you're like me, I am always amazed when we move at how many boxes it takes to pack all of the items tucked away in cabinets and drawers in the kitchen! What if you had to start over and purchase plates, glasses, flatware, pots & pans, and even the 32 spatulas you can't live without? How much would it take?

More importantly, do you know what you have?!? We've

been talking for years about how important a home inventory is in case of a claim, but have you done it? Honestly, I haven't even done it completely! **A simple solution is to walk around your home and take video with your smartphone.** Open the cabinets in the kitchen and the closets in your room. Zoom in on serial numbers of appliances. Describe heirloom or antique pieces in detail. Then save that video in the cloud — and share it with your spouse and/or an adult child or two so it can be accessed with multiple logins. In the case of theft, you may need to prove what was stolen and now you have a record of it. In the case of fire, you will have to create a list of items to replace, this provides a start.

I'm setting a recurring event "Record Home Inventory" in my

calendar for January 6th of each year. That date is Epiphany and we love to take down the Christmas decorations and enjoy the space once again. That will be the perfect date for us to take stock each year of our "stuff". I would encourage you to do the same — choose a time of year when you won't postpone it and take the 30 minutes to make a record. In the event of a claim, you will NOT regret it!

Am I Covered For...?

A lifelong learner and insurance professional, Cheryl loves to research and answer your insurance questions. Submit yours anytime.



CHERYL ELLIS cheryl@agcomfinancial.com

HAWAIIAN ROLL HAM SLIDERS

FROM CHERYL ELLIS VIA JUSTAPINCH.COM

Ingredients

2 pkg Hawaiian sweet dinner rolls (total of 24)

16 oz deli ham

12 slices Swiss cheese

1 tsp onion powder

1 1/2 tsp brown or Dijon mustard

1 1/2 tsp Worcestershire sauce

1 Tbsp poppy seeds

1/2 cup butter, melted

Combine onion powder, mustard, Worcestershire, and poppy seeds with melted butter.

Spread over buns.

Refrigerate overnight if possible.

Cover with foil and bake at 350 degrees for 30 minutes or until cheese is melted. Uncover and cook 2 additional minutes to brown.

Instructions

Slice rolls in half sandwich style.

Place bottom half in baking pan.

Layer ham and cheese on rolls (some people add a layer of mayonnaise as well). Place top half of buns over cheese.

My family goes nuts for these sliders! They make a hearty meal in the winter when paired with tomato or vegetable soup. The only problem is that I have to hide the Hawaiian rolls until it's time to make them! —Cheryl



DID YOU KNOW?

With the current pandemic restrictions the Adopt-a-Highway program has been paused. Although we love our community service, even the Moms of AgCom can't clean up your litter left on our beautiful stretch of Highway 59!

Please be proud of your home and respect others when traveling ... especially now.

We're all in this together!



Sheryl Leonard just couldn't wait any longer when she saw the visible trash collecting along her walking route. She took a couple of bags out last week and gathered all of this — in only 1/4 of a mile, on one side of the road!

While she may make a full dollar on the redeemable cans and bottles, she was distraught at the amount of trash scattered in her beloved Ida County.



We can do better, Iowa!

Once we get the green light from the DOT, AgCom will host a clean up day inviting all of our staff, friends, family, and neighbors in reigniting our community pride and making our home even more beautiful and having fun in the process. Like & follow us on Facebook so you are sure to see the invite!

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