



# AgCom AGENCY INSURANCE

**AgCom INSURANCE~SERVICE ABOVE THE REST~**

## Diversity – The Future of Farms in Iowa?

By Sheryl Leonard

There has been a dramatic change in the farm landscape since the early 1900's when the rich, black fields of Iowa once supported dairy and beef cattle, chickens, sheep, pigs, and work horses, and the forages, oats, wheat, and corn to feed them, all on far less than a section of land. By 1990, the farm landscape of much of Iowa mostly consisted of a simple

rotation of corn and soybeans and farms grew in size. Farm diversity was pared down through the latter half of the 20th century largely for economic reasons related to concentration in the marketplace.

Today, as a result of tough economic times in agriculture stubbornly holding on for yet another year or two, that trend has begun to reverse itself. Many Iowa farmers today are virtually hanging on by a thread. They are looking for any way to create a little extra income so that the farm doesn't have to carry the total brunt of supporting



### 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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# GROWING

## ABOVE THE REST

### February 2020

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# Diversity – The Future of Farms in Iowa?

By Sheryl Leonard

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the family's living expenses.

Farmers that own a sprayer are now custom spraying.

If you own a baler, you custom bale. If you own a chopper, you custom chop. If you own a vac, you offer custom vac services. You get the picture. Farmers are using their semi-tractor/trailers to custom haul.

Many crop farms are adding livestock and expanding their traditional crops to include forage and other small grains in an effort to weather periods of low prices, drought, and other disasters. Livestock producers are diversifying for the same reasons. Traditional cattle farms now may include hog confinements, turkey sheds, or egg laying facilities. Today's farm families are getting more and more creative in their plans to diversify.

Organic farming practices are increasing. We are seeing aquaculture entering the state. Have you ever visited a shrimp farm? Pumpkin

***Re-diversifying the Iowa family farm is happening gradually, but it is gaining speed.***

patches, corn mazes, orchard festivals, and other ag tourism activities are popping up all over Iowa. One of our clients travels a 5-state area with their petting zoo animals and pony rides!

Re-diversifying the Iowa family farm is happening gradually, but it is gaining speed. With diversity comes new risks and a need to be creative in customizing the coverage to protect the assets and investment involved. My agency works with farmers as a member of their team. AgCom Insurance is in a position to make their lives better every day!

Iowa farmers are resilient, creative, and persistent. I am proud to be one of them.



American Gothic is a 1930 painting by Grant Wood in the collection of the Art Institute of Chicago. Wood was inspired to paint what is now known as the American Gothic House in Eldon, Iowa, along with "the kind of people I fancied should live in that house". American Gothic is one of the most familiar images in 20th-century American art and has been widely parodied in American popular culture.—Wikipedia

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2015 Progressive's  
Flo Twins



2016 Insurance  
Angels



2017 AgCom  
Action Team



2018  
Tool Team



2019 Insurance  
Nerds



2020  
Come find out!



## Introducing...

### Amanda Morales

Hi, I'm Amanda Morales, a Southwest Iowa farm girl native. I was raised on the family farm just east of Elk Horn. I am married and have two wonderful children whom we homeschoo. We have moved back to Iowa to work on a beef farm after living in Montana for 8 years. I will be working in the office 4 days a week as Office Assistant and Compliance Officer. I am looking forward to meeting each one of you!

Amanda can be reached by calling our main office 712-368-2611 or emailing [info@agcomfinancial.com](mailto:info@agcomfinancial.com)

## Am I covered for... The stuff I sell at the farmers' markets?

by Cheryl Ellis

Midwesterners always find a way to make ends meet somehow. Where can a farmer, or teacher, or stay-at-home parent make a few extra bucks? Your local Farmers' Market offers an opportunity to get your wares in front of a crowd. Did you take your extra goat's milk and create a soap? Do you grow an extra row of spinach to sell? Do you bake apple pies or cupcakes available for purchase? How about those adorable baby blankets knit by hand? Do you sell your extra honey when the ladies had a good year? Even in the winter, folks are preparing for next summer's events or taking advantage of the opportunities at Christmas fairs.

But, are you covered? What if someone gets incredibly ill from eating your spinach? What if a horrific skin reaction is the result of using your soap? What if a baby gets tangled in your blanket?

Yes, as your friendly neighborhood insurance agent, that's what I'm thinking when I'm enjoying our local offerings.

It turns out you probably do have limited coverage on your personal liability. As long as you are selling the items as an individual, not set up as a separate company, your liability from your homeowners or farm owners policy will offer defense coverage in the event of a suit. However, this is limited. Depending on your policy, the coverage ends when you make over a certain amount of income from your side gig. The insuring company also can exclude anything they consider "business activities" no matter how much income you

receive from their sale, so be sure to read your policy (or ask me to read it — this is my idea of a good time!)

If you establish your own business, earning over the amount allowed by your personal policy, you will need a commercial general liability policy.

And, not to be left out, I need to address the increased production and sale of cannabis, hemp, and CBD. Every insurance policy will exclude coverage for "illegal activity", so that answers many of the initial questions. As for the expanding legalized options, be sure to educate yourself on the details. In Iowa, there are only 2 manufacturers approved to grow marijuana. That means only 2 manufacturers are operating legally.

Beyond the actual growing of these products, distribution legality is determined by the level of THC in the product.

Again, remember that only legal activities even have a chance of having coverage in your liability policy. Be sure to be informed on this fast-changing industry.

### Am I Covered For...?

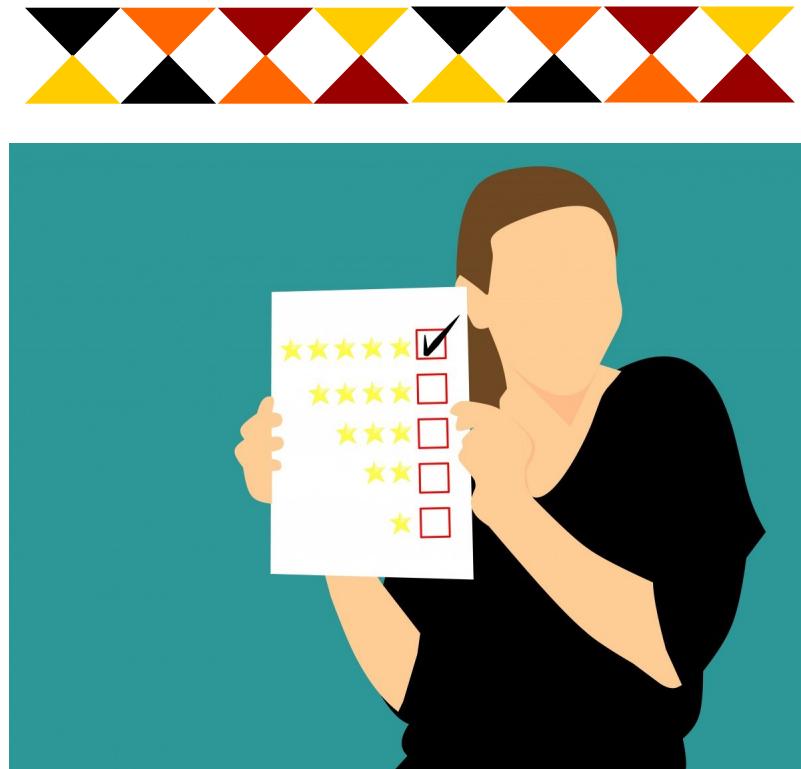
A lifelong learner and insurance professional, Cheryl loves to research and answer your insurance questions. Submit yours anytime.



**CHERYL ELLIS** [cheryl@agcomfinancial.com](mailto:cheryl@agcomfinancial.com)

# Survey Time!

**We want to know what you think.**  
**Please complete our 2 minute survey at the link to the right.**  
**One lucky respondent will win a new 32" Smart TV!**



**2020 Survey**

## CHOCOLATE CHESS PIE

FROM CHERYL ELLIS—THROUGH SHERRY POGUE

### INGREDIENTS

3 tablespoons cocoa powder

1 1/4 cups sugar

3 tablespoons corn starch

2 large eggs, beaten

4 tablespoons unsalted butter, melted

1 (5-ounce) can evaporated milk

1 teaspoon vanilla extract

1 (9-inch) unbaked pie crust

whipped cream, if desired

Preheat the oven to 325°F. In a large bowl, whisk together the cocoa powder, sugar, and corn starch. Add in the beaten egg, melted butter, milk, and vanilla. Stir well to combine.

Pour the mixture into the unbaked pie shell being cautious not to over-fill. Bake for 45 to 55 minutes or until a crust has

formed completely across the top of the pie and is mostly set. There will still be some jiggle to the pie. Allow to cool completely before slicing and serving. This will allow it to set even more. Serve with a dollop of whipped cream, if desired.

*I found myself craving this pie over the holidays and tried to hunt down the recipe. My sweet mama found a hand-written card from our friend (and extra mama) Sherry and mailed it to me last week. So happy to be able to share it with you here. —Cheryl*

