



AGCOM INSURANCE~SERVICE ABOVE THE REST~

GROWING

ABOVE THE REST

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# Community Service: What is the Value?

By Sheryl Leonard

“Not everything that counts can be counted. And not everything that can be counted, counts.” — Albert Einstein

You may have recently noticed a crew of 6 children and 3 adults wearing bright yellow vests and carrying big orange bags cleaning up the ditches north of Holstein, working hard, having a great time, and giving back to their community at the same time! They were a team of volunteers organized by AgCom Insurance Agency working to fulfill our commitment made when we adopted the 2 miles of highway through the Adopt-a-Highway program last year. Our volunteers over the year ranged in age from 6 – 70 including every employee and 7 employees’ children. It was hard work for the 6 year old and equally hard work for the 70 year old! So why do we do it?



People volunteer for an endless variety of reasons. Here are a few of the reasons why my employees and I volunteer in this way:

**Citizenship:** Every individual has a vested interest in the well-being of the community, and, therefore, an obligation to stay informed, to make positive contributions, and to offer assistance to those who need our help.

**Integrity:** Every person is responsible for the consequences of his or her own actions, and our community is stronger when we contemplate the context of our decisions, and uphold the principles of sincerity, trust, and honesty.

**Respect:** Our community is one in which care and concern for ourselves and one another are of paramount importance, and our

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## COMMUNITY SERVICE

Photos from our most recent event

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# Community Service: What is the Value?

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words and deeds reflect our appreciation for those we share our lives with.

**Civility:** Regardless of difference in opinion or background, our conduct must demonstrate courtesy and compassion, and reflect our recognition of the dignity of every human being.

Six of my grandchildren have worked the ditch-cleaning crew in the past. These young children are learning how to become good, productive citizens who live and act with integrity, civility, and respect for others. They are also learning about the consequences of their actions. When 7-year-old Olivia finished up the job she told Papa that she will never throw trash out the window. Someone will have to pick it up! My grandchildren know that God gave us this big, beautiful planet and with it the responsibility to take care of it and those who live on it. What a lesson to learn!

It has been said that one of the best satisfactions that you will receive in life is when you see the smile of the person you have just helped. Take a look at the pictures. See all the smiles! We do it because it makes us feel good. This is the intrinsic value of volunteering.

Large and small acts, given freely, are what bind communities together. Volunteering is helping, not hiring; giving, not taking; contributing, not counting. The value of volunteerism is priceless!



The Ditch Crew: Sheryl, Cheryl, their children & grandchildren north of Holstein on May 21, 2016.



## 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... Hail?

by Cheryl Ellis

Living in the Midwest, specifically north-west Iowa, we need to know if hail damage to anything is covered by our insurance. Short answer: yes. Hail is one of the basic covered perils for all types of property insurance: home, auto, commercial buildings, farm buildings and even most farm equipment.

There are, however, some cases where hail damage would not be a covered loss. First, if you have had hail damage that has not been repaired, you will not be able to submit a second claim on that damage. Of course insurance companies require that you repair the damage before you can get paid again. The possible exception to this would be a home where the siding was obviously damaged on only one side, then another storm brought hail to another side of the home that was previously undamaged. Even in that case, the repairs should've been done in a "timely manner". It is up your adjuster how a "timely manner" is defined: if your



This home in Nebraska was damaged by hail in May 2016.

home was damaged in a hurricane and no contractor was available for a full year, they are more likely to forgive that the damage has not been repaired than if your home was damaged in a tornado 3 years ago and you just "haven't gotten around to" getting it fixed.

A second reason hail damage would not be covered is if it is specifically excluded. With the rising popularity of metal and steel roofing, many of our companies are excluding "cosmetic damage" to the roof due to hail. This can save you 10-15% a year for your homeowner's or farm policy! But, it means that if hail causes pitting that doesn't affect the functioning of the roof, you will not have a paid claim. If the hail is soft-ball-sized and causes holes or separates the seams allowing

## TOMATILLO RANCH DRESSING

- 2 tomatillos, husk removed
- 1 avocado
- 1/3 c fresh cilantro
- 1 clove garlic (I use 1 tsp chopped garlic)
- 1/2 c mayonnaise
- 1/2 c sour cream
- 2 T lime juice
- 1/2 tsp salt
- 1/2 tsp pepper
- 2 tsp dry parsley
- 1 tsp dry chives
- 1/2 tsp smoked paprika

Put all ingredients in blender or food processor. Chop, then puree until smooth. Add additional seasonings to taste. Chill. Store in refrigerator for up to one week.



Serve this on EVERYTHING to make it taste like summer! I've used it for chicken wraps, salad dressing, dip for any grilled meats, veggies or even tortilla chips. Even though it may be difficult, please refrain from drinking this delicious sauce, but feel free to lick the spoon. - Cheryl

## Am I Covered For...?

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



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water into the structure below, it would still be a covered loss and would be paid. We are finding many of our customers, especially those living in rural areas like this option. It keeps them from replacing the roof often and their homes still look nice.



Check out this hailstone from Lincoln, NE area storm this year!