



AGCOM INSURANCE~SERVICE ABOVE THE REST~

GROWING

ABOVE THE REST

July 2020

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Business Spotlight: Meyer Petting Zoo

By Sheryl Leonard

At AgCom, we believe we should give more than we receive. Not only do we give to our communities, we also give selflessly to our customers. Meyer Petting Zoo has been a customer of AgCom since 2015.

Meyer Petting Zoo

The petting zoo was started in 1996 as a 4-H Community Project for the fair by Boyd's Daughter, Coralee. When Coralee left for college, Boyd and Lenore continued the business. It all began with one big donkey, a few goats, one goose, some sheep, and a baby calf. Today, the zoo features miniature donkeys, miniature goats, miniature cattle, llamas, rabbits, guinea pigs, miniature ponies, a zeedoo, longhorn cattle, and an occasional pot belly pig. The Meyer's added pony rides in 2006.

Word of mouth has really caused this business to explode. They have been at it now for 24 years. Last year the petting zoo and/or pony rides attended 160+ events across Iowa, Nebraska, and South Dakota, sometimes traveling as far as 200 miles from home. The events are varied, including homes for Special Needs children, nursing homes, birthday parties, family reunions, graduations, wedding receptions, pumpkin patches and fairs. Attending as many as 10 fairs in a row, Boyd indicates there may a possibility that he and Lenore may get a bit grumpy with each other at times.

Boyd and Lenore have some great stories to tell. They really should write a book! Lenore shared this story from an event in Ogden, Iowa. "A gentleman came with his 12 or 13 year old daughter who was in a wheelchair. He really

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wanted a pony ride for his daughter but he was worried that we couldn't get her on the pony. Well we put her on the pony and gave her a ride. He was the happiest guy! He gave us both the biggest hugs and he was in tears and that made us cry. That was one of the really good ones!"

One of Boyd's favorite memories involved the pony rides at the Woodbury Co Fair. "An 80 year old grandmother came with her little granddaughter. Grandma told me that she used to ride these. I told her she still could, but she just laughed and said "Sir, I can't get up there". I assured her I could get her up there. She rode that pony and acted like she was 30! That made her day!"

There have been some challenges through the years. This year has been the most challenging with all of our summer events cancelled. "You have to decide if you really want to stay with it or not."

The Meyer's work with many handicapped children. They are a fun challenge. You never know for sure how to best work with this population. And you really need to be patient. "Some will cry when you put them on and then cry again when you take them off." Lenore explains how to help the most apprehensive children by first getting them to touch the pony, then the saddle, walking through each step until the child is actually on the pony and moving. That is when they are beaming from ear to ear.

Other challenges include scheduling and balancing the petting zoo activities and their off-farm jobs. There has been an occasional double booking without realizing it but they have some great friends that will help out when needed. They have never had to disappoint anyone because of it. However, they have had to say no to many when everyone wants the same day!

Lenore sums it all up. "It is a lot of fun and a lot of work but it's just wonderful to see the smiles on people's faces. That is what makes it all worth it! You might be having a really crappy morning and they will smile and say thank you."

I had the pleasure to help with the petting zoo last weekend and witnessed the reason Boyd and Lenore love this so much. As one little girl was leaving, she said to her daddy, "The farmer was my favorite!"

"We have a wonderful insurance agent. She comes and helps us. She's friendly, loves to see the people, and will help financially when organizations need it. One of those organizations is Inspiration Hills Camp for foster children from around the state. We take the petting zoo there every year."

*Boyd and Lenore Meyer,
Meyer Petting Zoo*



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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Like & Follow [Meyer Petting Zoo](#) for tons of fun photos & updates



Am I covered for... My mortgage payment?

by Cheryl Ellis

With the current financial climate, many people are taking advantage of the low rates to refinance their mortgages. What if you become terminally ill or die before that 30 year commitment is paid? Are you covered by your insurance?

Often, mortgage companies will offer “mortgage life insurance” when closing a new loan and it is important to understand this product. These are “decreasing term” life policies. In case of death before the loan is paid off, this type of policy would pay the remaining balance. Cool thing: the premium you pay does not increase as you get older. Not cool thing: the benefit amount (payout) decreases as the loan is paid off. If you collect the benefit on a \$200,000 mortgage in the first year, it would be pretty close to

\$200,000. But if you collect the benefit in the 28th year of a 30 year loan, it would only pay out \$15,000 (the remainder of the loan).

One major benefit to this type of life insurance is the minimal underwriting. If you don’t qualify for traditional life insurance due to a pre-existing condition or your age, you may still qualify for a mortgage life insurance policy. However, the rate is often higher than traditional products.

If you are looking to pay off the mortgage and provide for some or all of your lost income with life insurance, a more traditional approach may be a better plan for you. Purchasing a 30-year term life policy is surprisingly affordable. You may be able to purchase a much higher benefit amount for the same rate as a mortgage life policy and provide your

family with a healthy nest egg in addition to a paid off house.

Oh, and that terminally ill possibility? Our life insurance policies have a provision that allows you to access some or all of your benefit amount before death if there is a terminal diagnosis. That can alleviate the financial pressure in the last precious days... and make the mortgage payment.

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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42% of millennials overestimate the cost of life insurance by 5X or more

LIFEHAPPENS.ORG



INSTANT POT MONGOLIAN BEEF

FROM AMANDA MORALES VIA LIVINGSWEETMOMENTS.COM

INGREDIENTS

- 1 1/2 lbs Flank steak
- 3/4 cup soy sauce
- 1/2 cup brown sugar
- 1/4 cup water
- 1/2 teaspoon fresh ginger minced
- 1 garlic clove minced
- 1 carrot shredded
- 1 tablespoon olive oil
- 1 green onion sliced (garnish)
- To thicken sauce:
- 3 tablespoons cornstarch
- 3 tablespoons water

Slice flank steak into strips. In a bowl, combine soy sauce, water, oil, sugar, ginger, and garlic. Pour sauce in the instant pot.

Add beef strips and shredded carrot. Mix until the beef is coated in the sauce.

Cook on high pressure for 8 minutes (8 minutes MANUAL). After 8 minutes, let the Mongolian beef cool inside the pot for 10 minutes before releasing the pressure (10 Min Natural Pressure Release, NPR).

In a small bowl, combine the water and the cornstarch until there are no lumps.

Turn the SAUTE button on your Instant Pot and pour in the corn-

starch mixture. Let the sauce boil until it thickens (1-2 minutes).

Pour the beef into a platter and garnish with green onions.

This is one of our family favorites. We even got "Grandpa" to eat it and he's not a fan of mixing any foods together! - Amanda





HAPPY INDEPENDENCE DAY!

It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery.

Love of God



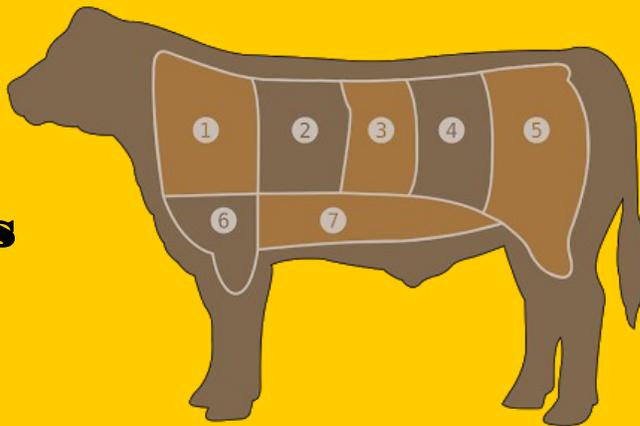
Galatians 5:1

Our team helped place the Avenue of Flags in Holstein to celebrate the 4th of July!



Beef for Sale

Ground beef only? Give us a call.



Available in quarters, sides, or whole. First butcher date is Aug 25th.

Contact Sheryl 712-368-2611 for details