



GROWING

ABOVE THE REST

January 2016

AGCOM INSURANCE~SERVICE ABOVE THE REST~

IN THIS ISSUE

ANNUAL CROP UPDATE

AND CUSTOMER APPRECIATION MEETING

THURSDAY, JAN 7TH, 6 PM

BOULDERS INN, HOLSTEIN

JOIN US FOR DINNER, PRIZES AND INFO

BONUS CROP-ONLY MEETING:
 Jan 6th, noon
 Godfather's Pizza, Cherokee

RSVP CODE N-002

FOR A CHANCE TO WIN A TRIP TO LAS VEGAS!



Photo by Carl Wycoff



SURVEY TIME!

We need your help to be better!

Page 4



AM I COVERED FOR...MY DRONE?

Our monthly discussion focuses on one coverage on the minds of our customers

Page 3



AGCOM INSURANCE: WHO ARE WE?

by Sheryl Leonard

Page 2

AgCom Insurance Agency

Who Are We?

By Sheryl Leonard

Recently our staff has been collaboratively working on a mission statement for AgCom Insurance Agency. A mission statement should tell others who we are and what we do in just a few words. Not an easy task to get so much said in just a sentence or two. But several key words kept coming up over and over again from our team. Protect. Personal. Team. Serving. Best. Value.

AgCom Insurance is a family-owned agency. Our staff is also a “family”. We collaborate, support and encourage each other. And we understand that each family is unique with unique needs.

AgCom Insurance Agency is in the business of protecting others families’ assets. That means we will customize your insurance coverage to meet your family’s unique needs. Our team of agents will take the time to get to know your situation, determine your goals, review current policies to identify potential coverage gaps, and then create the policy that will best protect your valuable as-

sets. Since we are an independent full-lines agency we have the ability to shop with many companies to offer the best protection for the best value. There is no need to have insurance policies with more than one agency. No matter what assets you are protecting; autos, home, life, business, long term care, we can provide that protection right here in our agency.

Just as family members can be brutally honest with each other, our team of agents will be that honest with you regarding the risks that you have and the decisions you make regarding protection against those risks. Education is so important when it comes to insurance. It is confusing and sometimes complicated. You need to understand what you are purchasing and how it will work to protect your family. Do you really know what protection you have and how those policies actually work in the case of a claim? Do you know for absolute certainty that your assets are protected?

Insurance is a “service” industry. It is not a “product” industry.

AgCom Insurance Agency is unique in that we work as a team of agents to provide the best education, the best service, and the best experience that you deserve. With

Cheryl and Sheryl working each case together you will have almost unlimited access to a knowledgeable agent who can address your concerns or needs immediately. We freely provide cell phone numbers so that either one of us can be reached at any time. If you have ever tried to get through a claim situation without the help of your agent then you now know the value of having an agent or agents who are there to serve in that capacity. You shouldn’t have to call the company to submit your own claim. You shouldn’t have to wonder when you will hear from an adjuster or who that adjuster will be. You shouldn’t have to wonder what to expect or what comes next in the claims process. That is what we do for you. We will be with you from start to finish! What is that worth?

AgCom Insurance Agency exists to make a difference in individual lives by securing protection from financial hardship for their families, businesses, and property due to catastrophic events while providing exceptional service.



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.

SHERYL LEONARD sheryl@agcomfinancial.com



WE ARE GETTING CLOSE TO 200 FANS! WE’LL HAVE A GIVEAWAY WHEN WE REACH THAT MILESTONE — INVITE YOUR FRIENDS AND WIN!!!

We feature helpful safety tips, crop news, plus some *fun* just to brighten your day!

Click here for our page: [AgCom Insurance Agency](#)

Am I Covered for... my Drone?

by Cheryl Ellis

The gift of the 2015 holiday season is undoubtedly the drone. Drones (or UAS...Unmanned Aircraft System) are fun and becoming more affordable every day. I know there was one unwrapped at our home this Christmas, so, Am I Covered?

The honest truth is, we just don't know for sure. Too few claims have been made for insurance companies to develop a standard policy. The likely scenario is that any damage caused by a drone would be treated like any other "toy". Remember throwing a baseball through the neighbor's window? Your homeowners' liability coverage kicked in and you had coverage. So far, the small "toy" drones are being treated the same way at claim time. However, 2016 is being described as a

"defining year" by the Consumer Technology Association because so many are being sold. Stay tuned as we watch it change...

Another consideration is operating it legally. The FAA (Federal Aviation Administration) started required online registration for any drone weighing over 0.55 lbs but under 55 lbs on Dec 21st, 2015. If you are unsure about the weight of your drone, take it to the post office scale. (Remember 2 sticks of butter are half a pound...if it weighs less, no need to register.)

There is a ton of information at the FAA website that need not be repeated here, so please check it out: www.faa.gov/uas/registration/.

Where it becomes a major coverage issue is if your drone is not just for hobby use, but used commercially. It will be up to the carriers to define "commercial use", but



here are some examples of commercial use. You take photos of acreages and sell them to the owners. You take photos of a house for sale, then post it on your real estate website. Although the jury is still out on this for sure, use of a drone to check crops or cattle could be considered commercial use on the farm. If you are using a drone for any commercial application, please check with your agent to be sure the liability coverage is there.

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

CRISPY CHOCOLATE BALLS

- 2 c Peanut Butter
- ½ c Butter, melted
- 4 c Powdered sugar
- 3 c Rice Krispies

- Topping
- 4 c Chocolate Chips
- ¼ c Shortening

You can add Paraffin wax shavings-helps with the setup of the chocolate covering.

Mix together the ingredients. Form into balls. Chill in refrigerator. Dip balls in chocolate topping. Put back in refrigerator to set chocolate. Store in a bucket in refrigerator or in a cool spot.



I double this because you can't just eat one and we have 6 people who love chocolate and peanut butter! -Deb

Limousin Meat Quarters & Sides for sale
 Contact Sheryl for details and availability. 712-368-2611

Recommended Reading

From Mark Leonard

Check out “Is it good to be a farmer?” by David Kohl published by Corn + Soybean Digest [here](#). A tough economy brings some tough questions.

Some other thoughts from Mark for your new year:

Grain marketing is an activity that needs to be planned. *Failing to Plan is the same as Planning to Fail*

The cure for low prices is low prices, just as the cure for high prices is high prices. Production will adjust to meet demand and return to sustainable price levels for producers and end users.

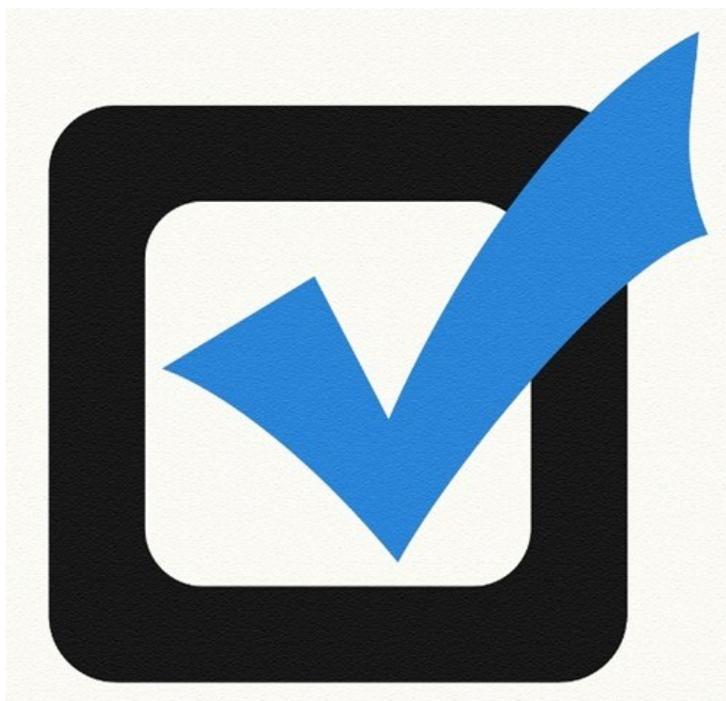
Farming and losing money is nothing more than really expensive entertainment. Not all things are within the producer’s control, but many are and those things determine the level of success achieved.

Banking News

A leader in agricultural and commercial lending, Mark shares his perspective on the current markets and trends.



MARK LEONARD mark@agcomfinancial.com



**We need your
feedback!**

**Please click on the
link below for a
quick 8 question
survey to let us
know how we’re
doing.**

<https://www.surveymonkey.com/r/KBZW9KR>