



The Old BARN POST

Quarterly Newsletter of The Hess Agency

Fall 2018

A River Runs Through It

In the early 1990s Robert Redford directed and Brad Pitt starred in *A River Runs Through It*, a movie with a story built around trout fishing in scenic Montana. On August 31, that title took on a new meaning for us. By some news accounts, upwards of eleven inches of rain came pouring down in our area that Friday of Labor Day weekend. This deluge of water caused unprecedented flooding in Mount Joy, Manheim, and surrounding areas. For a while, all roads around our office building were closed, including Route 283, which was inundated by runoff that accumulated under the overpass near us.

Our office property normally has drainage issues in the farm field behind us; ponding often develops just off our exit driveway when it rains. With this storm, the water came so hard and so fast that a river formed between our barn office and the adjacent farmhouse, creating a waterfall that cascaded over a concrete retaining wall, and continued across the closed Manheim/Mount Joy Road. For a time, our company car—a Honda Fit—looked like it might wash away from the parking lot. At the height of the storm, we stared out the windows in disbelief at the destruction. We've considered adding a water feature to our property, but this was not what we had in mind.

In the end, the only damage to our property was some water in our basements and landscaping that washed across the road. Many of you experienced damage much worse, including flooded homes, cars, and contents.

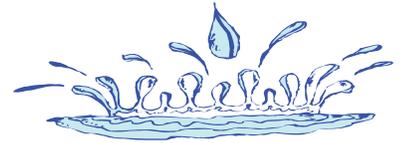
I'd like to think that this type of storm can't happen again, but everything that I'm reading in trade journals tells me that we're going to continue to see unusual weather events. The best we can do is prepare for the next one. Here are some measures you might consider:

- Consider a sump pump for your basement, a source of backup power for your sump pump, and perhaps a backup pump in case the first one fails;

- Keep your gutters and downspouts clear;
- Check to make sure your landscaping allows water to flow away from and not toward your foundation;
- Review your insurance policies for covering backup of drains, and;
- Consider flood insurance even if you are not in a flood-prone area.

If you're still dealing with the aftermath of the recent flooding, our thoughts are with you.

Hopefully, we can avoid additional heavy rains long enough for the ground to dry out. It would be okay with me if we could wait until next trout season before we see a river again.



Steven L. Faus, CIC, CLU
President

Erie Now Offers Medicare Supplements!

Erie Family Life Insurance Company is now offering Medical Supplement Coverage for individuals 65 years of age and older. Drawing on its decades of experience in paying for medical care, the company has introduced its products for Plans A, B, F, G and N, just in time for the Annual Open Enrollment period.

With Erie Family Life's track record of attractive rates and Service Above All, these new policies will be a wise choice for many of our customers. Call our office for rates and additional details.
(717) 665-2770

Welcome! Welcome!

We are happy to welcome our customers from the KGS Insurance Agency. A few more than six hundred families and businesses have been added to our family of customers. We are excited to be able to offer them an expanded line of insurance services.

Sandy Dock has transitioned to our barn from KGS, as well. Sandy began her insurance career at KGS in 2014 and she looks forward to the opportunity to continue serving both KGS and The Hess Agency customers.



Prior to KGS, Sandy worked in the Hempfield School District business office for sixteen years. When not taking care of our customers, you'll find her with a paintbrush in hand or on the back of a motorcycle. She and her family live in Lancaster Twp.

Time to Re-think?

Two of the most common reasons for not buying flood insurance are "My property is not in a flood zone." and "It's too expensive". That idea is becoming increasingly unreliable.

Most of the recent floods damaged properties located outside the so-called "hundred-year flood plain", wreaking havoc on properties thought to be out of danger.

As for cost, property owners consistently overestimate the cost of flood insurance. Here is what you can expect to pay for coverage in areas that historically do not flood.

TYPICAL FLOOD INSURANCE PREMIUMS FOR HOMES WITH BASEMENTS NOT IN "FLOOD PRONE" AREAS

BUILDING	CONTENTS	PREMIUM
\$100,000	\$40,000	\$286
\$125,000	\$50,000	\$302
\$150,000	\$60,000	\$321
\$200,000	\$80,000	\$358
\$250,000	\$100,000	\$386

**OPEN ENROLLMENT IS IN FULL SWING. DON'T MISS OUT.
CALL FOR YOUR APPOINTMENT TODAY.**

We are here to serve you Monday through Saturday
Weekdays 8:00 a.m. - 5:00 p.m. Thursdays 8:00 a.m. - 8:00 p.m.
Saturday 8:00 a.m. - noon Other hours by appointment

Receiving multiple copies of The Old Barn Post? Want yours by email instead of on paper? Let us know your preferences. Email mikej@hessagency.com or leave a message at x239. Thank you.



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