



The Old BARN POST

Quarterly Newsletter of The Hess Agency

Fall 2019

Zoned For Business

This summer marked our 20 year anniversary of moving to our office/barn property. The location has served us very well over these years. Many of you might know us more as the insurance office in the barn than by our business name, and we use the barn as our company logo. When we bought the property, it was zoned agricultural, and we've been working in the renovated barn under a variance within the ag zoning ever since. You may have heard me joke about us being housed in a working barn, that we continue to be out standing in our field, or that we're providing insurance until the cows come home. My staff is tiring of my hokey attempts at farm humor. When we worked on the renovations, we kept as much as we could of the old barn – the hay hook, the stalls, the fore-bay half doors, and the tobacco press are still all here today.

However, the rules for running a business in an agricultural zone are intended more for in-home businesses that farmers might have 'on the side' than an active, growing insurance office. For example, the farmhouse on the property was required to stay as a residence, we were limited in the amount of land we could use for parking, and our sign could not be illuminated. We've abided by these rules during our time here. As we continue to grow, two of those constraints seemed problematic- we're not looking to change our sign, but if you've visited our office recently, you probably noticed that we often park on the grass. There are special grids in the grass area where we park that allow for water to flow into the ground, but it's still a pain to move the cars whenever we need to mow. Plus, we're growing at a pace that will cause us to run out of office space in the barn over the next couple of years. When we first moved here, we had a dozen farmhands, and now we're approaching thirty. Our total property has less than four acres of land, so it's not practical that the site would ever be turned back to an agricultural use, especially given the changes to the intersection out front, the growth across from our office,

and the number of cars that travel on Mount Joy Road.

So, we decided it would be best for us to have our zoning changed to commercial, and Rapho Township agreed to that change at a recent meeting. Our short-term plan is to figure out how best to gain more parking. Eventually, we may consider renovating the farmhouse for more office space, or add a tobacco shed, corn bin or milking parlor to the barn as offices.

I've never been one to focus too much on long term planning. I tend to think that if you make the best decisions based on what's on your plate today, tomorrow will take care of itself. In this instance, we're looking at what might change for our office needs in the future. We're not going anywhere, and now we're better equipped to plan for how we're going to serve you in the future.

Steven L. Faus, CIC, CLU
President

Open Enrollment for 2020



The open enrollment period for Medicare-related coverage begins on Tuesday, October 15 and ends on Saturday, December 7, 2019. Take advantage of this time to adjust your senior health insurance needs.

Many recent enrollees are choosing Erie's new Medical Supplement policy to round out their coverage. Ask us for details and make an appointment.

For those who buy their individual health insurance, open enrollment for the 2020 policy period begins on Friday, November 1 and ends Sunday, December 15, 2019. We are encouraged by the variety of plans and stable rates that have been filed with (but not yet approved by) the Insurance Department.

As soon as the rates and plans are finalized and approved, we will be ready once again to help you, our good customers, select the appropriate coverage on or off the Marketplace.

Remember, for most of you, this is the only time you can get or change your coverage.

Falling Back ...

Clocks get reset to Eastern Standard Time on Sunday, November 3. Enjoy the extra hour's sleep. The time change should also remind us to take care of some other home chores. Replace (and recycle) the batteries in your smoke detectors as you wander through the house changing all the clocks.

It's also a good time to schedule service work on your furnace or HVAC system, too, before your technician is inundated with calls on the first chilly day of fall.

Did you have your chimney cleaned at the end of last year's woodstove season? If not, do that now. Nudge combustible material at least 36 inches away from any woodstove or fireplace. You will want to locate that metal ash container with a close-fitting lid before firing up the stove, too.

Now is the time to be prepared to be safe and warm this winter season.



Seasonal Vehicles

We are often asked to suspend insurance coverage for cars because they are being put into storage or "not driveable" for some time. That often makes sense, but there are some negative side effects.

PA law provides that if you have an uninsured, registered motor vehicle you (and your household members) may not recover first party benefits. You wind up paying for important insurance coverage that the law won't let you collect.

In most cases, if you want to save premium by removing a vehicle from your policy, you will need to cancel the registration and return the tags to PADOT.



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

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