



The Old BARN POST

Quarterly Newsletter of The Hess Agency

Fall 2022

BR-549

The title to this article could qualify as one of comedian Jeff Foxworthy's "You might be a redneck, if you remember this" statements. For those of you who don't recognize the BR-549 reference, keep reading.

One of the challenges that I've experienced with aging is that my memory can come up empty at times. I'll draw a blank on people's names, certain words, place names, and even types of flowers. One particular plant that always escapes me is the crepe myrtle. My wife and I recently saw many of them while driving down Route 13 on the eastern shore of Maryland and Virginia on vacation, and I had to develop a method for remembering what type of plant we were seeing. My wife's grandmother's name was Myrtle, so I now try to use that reference to remember the flower name.

During the drive, I spotted a license plate that showed BR-549 and immediately recalled that it was the phone number for Junior Samples' used car dealership in a skit from the TV show Hee Haw. (If you've never had the pleasure, just search "Junior Samples BR549" on YouTube.) Now, how I can remember that useless piece of trivia from 50 years ago, and not the name of a plant that I see every day, is baffling. I guess it confirms that I am a bit of an aging redneck.

Another piece of my memory that is getting challenged lately is how much it costs to rebuild a building. It feels like it wasn't that long ago that we were using \$75 per square foot as a guideline on rebuilding a local frame, standard materials home.

The spike in costs of building materials and transportation, along with a rise in labor rates, has caused overall construction costs to increase dramatically.

I had a recent conversation with a client who is building a frame ranch house, and the cost per square foot is currently more like \$250. I reviewed that number with a few builder friends, and they confirmed that they're seeing overall costs in that range. Of course, there are large variations between types of building materials and their associated costs; granite countertops versus laminate, hardwood flooring

versus linoleum, lower grade roof shingles versus metal roofing, etc., all have a large impact on overall costs. Those variations make it hard to pin down an average cost to rebuild, but every grade of materials has seen large increases in recent years.

Some of you are aware that we're in the middle of a rebuilding project at our farmhouse next to the office. Our plan is to renovate for more office space and conference rooms. As an example of the costs we're seeing, just the new windows for the farmhouse and addition are more than twice what I paid for my entire first home in 1985.

Why am I telling you this? In this time of rapidly rising prices, every property owner should make sure that the limit on your property insurance is up to date with the increased costs. Some policies include a clause that guarantees to rebuild your building no matter the cost. That type of policy is hands-down the best option available in the market, since you don't need to worry about updating your values periodically. Other policies limit the rebuild to the amount shown on your policy, and some policies allow a percentage increase above your limit. Take a few minutes and check your property policy on your home, seasonal property, farm, or business.

By taking a few minutes and checking your values, you can be sure you have the proper protection if something catastrophic were to occur to your property. If you have any questions on the value listed and the type of policy you carry, give our office a call at BR-549. No, wait, that's not right. I can't come up with it at the moment, but you can find the correct number somewhere in this newsletter.

Come to think of it, I wonder how much insurance Junior Samples carried on his valuable car dealership?

Steven L. Faus, CIC, CLU
President





Fresh from the Fields Welcome to the Barn!

We are excited to welcome Devin Dellinger as our newest account executive. Devin is a graduate of Dover Area High School and Lebanon Valley College. He has been working in the insurance industry and Lancaster County for the past 9 years. Devin specializes in insuring Contractors, GC's, auto dealers/auto service, and restaurants. Devin currently lives in York, Pa with his wife Marissa. Devin enjoys playing sports, going to church, and spending time with his family (2 dogs and 2 cats).

The Hess Agency would like to welcome Jerry Heilner to the commercial lines team. Jerry has nearly forty years in the insurance industry, including company, brokerage, and agency experience. He grew up in Lancaster County and resides in Mount Joy Township with his wife Lisa. He enjoys hunting and fishing in northern Pennsylvania with his friends and family. Jerry is bass trombonist of the York Symphony Orchestra, and he also plays with other numerous musical organizations.

We would like to welcome Lauren Sanchez to the personal lines team. Lauren was born and raised in Lancaster County. Recently married her husband Nate in June 2021 after many rescheduled date's due to the pandemic. She has two daughters Amyah 16 and Gianna 6, and a stepson Zaire 14, along with their 1-year-old family cat, Rocky who keeps them busy when they are not working. She enjoys watching football (Go Birds!) and spending as much time as she can with her family.

We would like to welcome Laura Amalfitano to the barn and to the personal lines team. Laura has been working in the insurance field since 2020, after working in the medical field for many years. She is originally from Maine but now resides in Dallastown. She enjoys traveling and spending time with her family and friends.

Open Enrollment for 2022

The open enrollment period for Medicare-related coverage begins on Saturday October 15, 2022 and ends on Wednesday, December 7, 2022. Take advantage of this time to adjust your senior health insurance needs. Many recent enrollees are choosing Erie's Medicare Supplement or a Medicare Advantage plan to round out their coverage. Make an appointment to stop in to discuss the details.

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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