



The Old BARN POST

Quarterly Newsletter of The Hess Agency

Fall 2025

Park on a Driveway or Drive on a Parkway?

You're probably familiar with the deep philosophical question: Why do people drive on a parkway and park on a driveway? The answer is: I don't know. We do insurance, not philosophy. But I do know why our team members sometimes park on the grass—to make room for you to park on the pavement.

When we first moved to the barn in 1999, we had 18 parking spaces and 12 team members, which seemed like a good ratio. It didn't take long for us to outgrow that number of spaces, so around 2010 we installed plastic grid pavers under part of the grass so we could park cars on a section of the lawn without doing a lot of damage.

That works great. So long as it doesn't rain. Or snow. Or if you don't wear high heels (which I don't). Or if you're okay with your grass getting flattened so that it looks more like a desert than a lawn. Okay, so it wasn't a great long-term solution, but it was inexpensive.

As we planned our expansion into the farmhouse, we knew additional parking would be needed, so we added another 10 spaces of asphalt that bought us a few years of parking pleasure.

Now, we find ourselves again relying on plastic pavers more than we'd like. So, as I am writing this article, bulldozers are moving dirt, installing underground drainage, and preparing for paving that will add around 26 spaces. For those who are familiar with our location, the main area behind the barn will be extended toward the cornfield. No crops will be harmed in the adding of these spaces, although our friendly neighborhood farmer had to harvest several rows of corn early to prepare for the excavating.

Adding permanent parking is not cheap, but one cost we didn't have to worry about was our insurance premium. Parking lots typically are not covered by a property insurance policy. So, even though we're making a sizable investment to enhance our property, this will not impact our insurance.

That's not true of most improvements. If you upgrade your property (other than the parking lot or landscaping) please let us know so we can update your coverage. Even if you're just renovating without increasing the square footage, the new building materials probably add value; we want to be sure your property coverage is adequate to rebuild if tragedy strikes.

Hopefully, the next time you stop by the barn to discuss your insurance needs you won't see any cars parked in the muddy grass. Feel free to drive on our parkway or park on our driveway, whichever you prefer. An empty space with bright new lines will be waiting for you.

Steven L. Faus, CIC, CLU
President



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Call The Hess Agency
for more information
717-665-2770

Open Enrollment for 2026

The open enrollment period for Medicare - related coverage begins on **October 15, 2025** and ends on **December 7, 2025**

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.

Fresh from the Fields



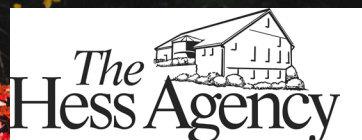
“We are excited to welcome Deborah Gruel and Tara Kreider to the barn!”

Originally from Lancaster City, Tara now calls Quarryville home. Her family consists of five wonderful adult children, all of whom have ventured out on their own. She has a passion for cooking, which turns every Sunday into a lively Sunday Fun Day filled with games, delicious food, and family gatherings. Whenever Tara has the opportunity, you'll find her gardening, planting, or happily digging in the dirt. When the weather turns cold, she trades her gardening tools for paintbrushes and enjoys spending time painting indoors.

Deborah and her husband live in Manheim, where they have enjoyed over twenty-five years of marriage together. Their family includes two wonderful boys who bring joy to their lives, as well as several beloved cats who are always part of their home. Deb is excited to be part of the Hess Agency family and finds great fulfillment in helping clients and being part of a supportive team. Outside of work, Deborah's passions center around her faith, her family, and making memories at Myrtle Beach whenever the opportunity arises.

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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