

Local Feature

Three Generations of Serving Agriculture



John Yoder, President of Merit Seed in Berlin Ohio, is the third generation to own the growing seed company. Started in 1936

by his grandfather, Merit Seed was a supplier of hybrid corn seed and dynamite from Atlas Powder. While dynamite has been removed from the inventory, the thriving company has expanded its seed line to include the newest genetics in corn seed and seed for small grain and grasses. Merit Seed now distributes from Iowa to New York.

John actively tests the newest in corn seed design through test plots. These plots are seen throughout the countryside and are marked with signs at the end of the rows denoting the type of seed planted in that area. A typical test plot may consist of six to twelve different



seed corn. Each type planted is periodically checked for such things as stalk stability, disease resistance and kernel quality and count. John works with farmers in several states to test the custom designed corn for various regions.

Merit Seed has also expanded its lines to supply seed for Certified Organic farming and offers a selection to individuals setting up food plots for deer and other wildlife. Always looking forward, this third generation owner is excited about the opening of a new retail store and the expansion of the seed line into home gardening next spring. You can find more on this interesting company by visiting their website www.meritseed.com.

Broker Highlight

Whew! That was Close!

Home and Auto with agent Steve Rohrer

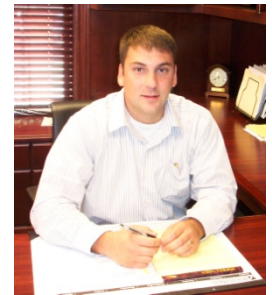
With the remnants of hurricane Ike a memory now, our office is still taking care of the claims left by the damaging winds that visited our little part of the world. Insurance is one of those intangibles that you can truly appreciate when your world is faced with such a calamity. With our in-house claims

people, we are able to take care of our insured customers quickly. We take considerable pride in counseling our customers on proper coverage for just



such events and understand the clear need to balance risk with the associated cost. While policy price is a high consideration, proper coverage is the most important aspect of plan design.

We find that many of the people looking to our agency for quotes have gained some understanding of the market using the internet. While many of the popular sites are informational, the consumer still needs to evaluate the limits on coverage and that is



where we come in. When comparing “Apples to Apples” for price, we are competitive. When it comes to coverage, however, we decided years ago to explain price up front and avoid apologizing for lack of coverage later. It is not uncommon to find individuals that have carried vehicle policies for years without a proper review. In these cases we may find the policy written with liability limits that would have been adequate when the policy was originally written but may no longer cover the loss of a claim today.

When it comes to covering the home, we prefer an on-site consultation to review coverage of the

property with the homeowner. Having access to our years of experience in writing policies is a benefit to the insurance buyer. We council on the standard coverage as well as explain options that can be purchased for little additional investment.

Hummel Healthy Hints by Kathy Mullen

Spaghetti Squash



Many have never had spaghetti squash and do not realize how to use this fall vegetable for a variety of meals. There are easy and basic cooking techniques for the vegetable as follows:

Conventional Oven:

Cut in half lengthwise and remove seeds from center. Place each on a cookie sheet rind side up with 1-2 inches of water (could also use baking dish). Bake at 375 for 30-40 minutes depending on size of squash. Once baked, turn squash over and take a fork to center and scrape the squash from one end to the other lengthwise. This creates the spaghetti look.

Microwave:

Cut squash lengthwise and place the squash rind side down on microwave safe baking dish with ¼ cup water. Put saran wrap on top and cook for 6-8 minutes, allowing a few minutes to cool before scraping it with a fork.

You can eat as a side with white meat by topping it with ¼ cup butter or olive oil and 1/2 cup of grated parmesan cheese (reduced fat brands available) or use as a main dish by using it as "pasta" when cooking *alfredo* recipes or topped with fresh veggies cooked in olive oil and seasonings.

Here is an interesting twist to hash browns: Take cooked or baked squash, remove from the shell and

place 1/4 of the squash in a pan with 1 tablespoon of butter or olive oil and pat it into a thick hash brown appearance. Fry until bottom is lightly browned, turn to fry other side. Once cooked, add salt and pepper if desired and top it with a dollop of sour cream if desired.

Nutritional values:

- Serving Size, 1Cup
- Total Calories 45
- Calories from Fat: 4
- Saturated Fat: 0 grams
- Cholesterol: 0 grams
- Sodium: 28 mg
- Carbohydrates: 10 mg
- Dietary Fiber: 2 grams
- Sugar: 4 grams
- Protein: 1 gram

Insurance 101

Are my Trees and Shrubs Covered?

Coverage for trees and shrubs is limited in property policies due to the inability to provide protection from their high susceptibility to damage by Mother Nature. Typically, a tree would not be covered for its actual loss caused by wind. However, if there is resulting damage to an insured structure, there is coverage for damage to that structure, the structure's contents and the cost to remove the tree from that structure. For the loss of the tree itself, coverage is usually limited to around \$500, but only for certain causes such as fire, vandalism and vehicle damage.

Hummel Group Inc. is the combination of Hummel Insurance in Berlin Ohio and RE Miller Insurance in Orrville Ohio.

Hummel Insurance: 330-893-2600

RE Miller Insurance: 330-683-1050

www.hummelgrp.com

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