



# Hummel Group

## Local Feature:

### Wayne Garage Door

www.waynedoor.com

1-800-532-2216



At least two times a day, without much thought, I raise and lower my 200 pound garage door with the mere touch of a button. A seemingly insignificant task that requires little effort has escaped any of my attention until the recent visit I had with the General Manager of the Dover Company Wayne Garage Door, Bob Habegar.

Walking into the remarkable showroom, it is obvious that you have entered a business that has expanded beyond the name of the company. I met Bob with a handshake and expected to go to an office for a sit-down interview. However, Mr. Habegar asked me to place my briefcase and note pad at his desk and proceeded to guide me through the cavernous interconnected buildings.

There were, of course, endless rows of floor-to-ceiling shelves containing garage doors in the first warehouse. Contained within this first building, Bob demonstrated a cleverly designed, counter-weighted, space-saving staircase that led to a balcony. He told me that they store hard-to-find older panels and parts for garage doors in that location. Much of what followed the explanation of this tucked-away loft was an education of the corporate values of Wayne Garage Door. "Using valuable space to store parts that are not likely to generate profit may, however, help a customer repair a door," said Bob. "The owners of our company have always put serving people ahead of profit, and success has always followed."

The tour continued through another building where a skilled craftsman was constructing shelves for a kitchen. Within this building Bob showed me a beautifully designed bay window, a row of windows for a greenhouse, stacks of lumber and miles of piping for the Beam brand central vacuum systems. Bob explained, "We are far more than garage doors. Periodically, a customer who has built a relationship with us will request that we do a project outside of our traditional discipline." "We have such multi-talented craftsmen that we will complete the project, and eventually it becomes another one of our services," added Bob. With this, Bob listed additional products like retractable awnings, entry doors, central vacuuming and bug screening, just to name a few.

Garage doors are still the bread and butter for this company, and they have become the very best in this field. Your own door may be 100 to 300 pounds but try hanging a 7,000 pound commercial rolling door. Undoubtedly, many of the semis you pass in this region have backed up to a Wayne Garage Door product. Many of the 35 talented employees travel daily within a three-hour radius servicing and replacing doors for retailers, government facilities and shipping companies. Look carefully at loading docks the next time you see one. Chances are that you will see the Wayne Garage Door logo on the big rubber bump pad.

Along the one hour tour Bob introduced me by first name to employees as if he were connecting me with family. Each came with an introduction like "There is Kevin our electrical genius, or no one knows windows like Luke". I met a logistics expert named Brett and was told about the gentleman who can fix anything on a truck. Each employee I met seemed to love what they do and exhibited the pride of ownership in their work.

It was a privilege to meet Bob and explore Wayne Garage Door and tonight when I return home, I will have more profound appreciation when I push that button.

## Agency Updates:

Hummel Group is continuing to add staff to better serve our clients. We are fortunate to live in communities with a tradition of solid work ethics, and blessed with outstanding employees. Please join us in welcoming:

ORRVILLE OFFICE



### ANN CHIZMADIA: Financial Services

Ann resides in Dalton with her husband Michael. She has three children; Ryan, Katie and Chris and has three grandchildren.



### VICTORIA MILLER: Financial Services

Victoria lives in Orrville with her husband Gary. She and her husband own Summit Wood and have three children; Michelle, Scott and Gwen.

## Insurance 101: Special Limits on Your Policy

How much money do you keep on hand for emergencies? How much jewelry do you own? Do you have a unique collection? These are all questions that were asked when your first homeowner's policy was written. What has changed since then? All property policies contain limitations on certain types of property. Look for the section in your homeowner's policy titled, "Special Limits on Certain Property."

Special limits may include the following: Money, bank notes, bullion, coins and medals and other numismatic property and precious metals including platinum, gold and silver, but not gold ware or silverware: Limit 200.

In this case, the policy would limit recovery to only \$200 after the application of your policy deductible. In some cases, this amount of recovery would barely scratch the surface of the actual loss.

An insurance policy is written to provide coverage for the average policyholder. Most of us do not own collections, or keep large amounts of cash at our homes, and we probably would not want to pay a premium that would provide open-ended coverage for such unique items. While the policy provides limited coverage for special types of property, some consumers require higher limits with broader coverage than provided in the basic policy.

For the collector or owner of unusual property items, there is a solution. It is possible to amend your homeowner's policy, by endorsement, to provide special coverage for unique items.

**Are you covered? We can help. Give us a call today.**

**Hummel Group**  
is represented by the talented  
people of our three offices  
in Berlin, Orrville, and Wooster, OH.

Give us a call today at:  
Berlin: (330) 893-2600  
Orrville: (330) 683-1050  
Wooster: (330) 345-3536

Hummel Monthly News Editor:  
Brad Mullen

## Please Come!

A fund raiser is being held for the Ricer family of Orrville. Last year their 10 year old son was diagnosed with Leukemia. Hummel Group is sponsoring a Silent Auction and Chili Lunch, Friday, March 27<sup>th</sup> from 10 am to 1 pm. The Silent Auction will also be open Thursday, March 26<sup>th</sup> from 5 pm to 7 pm. This event will be held at our Orrville office. Please come for lunch and help a family in need.

