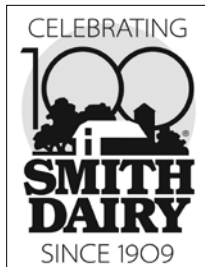




Hummel Group

Local Feature:

Smith Dairy
www.smithdairy.com



Exceeding Expectations June 2009

www.hummelgrp.com

Smith Dairy Products Company becomes a century-old local business this year, and it is celebrating with events throughout 2009. Notably, the company is welcoming friends and families throughout the area to a good old-fashioned “Ice Cream Social” in June, which happens to be National Dairy Month.

“Local communities have always been dear to the heart of Smith Dairy,” said Penny Baker, Director of Marketing. “These days, approximately 200 farms within just 50 miles supply milk to the company’s processing facility in Orrville. Smith Dairy employs more than 350 people locally and about 500 in total, including those at its other locations in Ohio and Indiana. Each day, we process about 100,000 gallons of milk and 4,800 pounds of cottage cheese, sour cream and dips. In a year, we make no less than 4.5 million gallons of Smith’s and Ruggles ice cream,” Baker said.

Now one of the 70 largest dairy processing companies in the U.S., Smith Dairy had very humble beginnings. On New Year’s Day in 1909, two sons of Swiss immigrants started a dairy company here with a little money they had saved and some borrowed from a trusting neighbor. Together the brothers, John J. and Peter Schmid, bought City Dairy in Orrville, the assets of which included two horses, two wagons, some milk bottles and cans, and a hand-cranked ice-cream freezer. Back then four or five farmers supplied the milk. The Schmidts handled about 60 gallons a day, transporting it in milk cans, dipping it out into customers’ containers and charging as little as five cents a quart. Within a year they had about 200 Orrville families as customers. By 1916, since everyone simply called the Schmidts the “Smiths,” the family officially named the business Smith Dairy.

From the 1920s on, Smith Dairy continually modernized and grew. It graduated from the horse-drawn wagons to trucks, including its first “hybrids”: 1938 Walker gas/electric home delivery trucks. In the 1940s, it joined Quality Chek’d, unionized its workers, and doubled the size of its plant. In the 1950s and 1960s it progressed from using glass milk bottles to paper cartons, and it then became one of the first in the dairy industry to make and use its own blow-molded plastic jugs, which are milk’s standard packaging today.

Smith Dairy’s three generations of family have consistently embraced innovation. Following in John J.’s footsteps, his son Walter Schmid led the company forward from 1955 to 1985. It was during this time that the company expanded its operations and service throughout Ohio and implemented computers well before most other dairy companies did. Walter’s son, Steve Schmid, succeeded him as president and currently leads the company. Steve has overseen the company’s addition of Ruggles ice cream, extended shelf-life processing and organic products, among other milestones.

In honor of its 100th anniversary, the company is featuring a colorful historic video on its web site at www.smithdairy.com. Source: Susan Darby

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

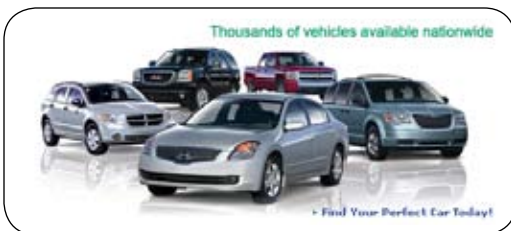


ANTHONY LATTAVO: Commercial Lines Department

Anthony Lattavo comes to us from the Benefits division of Paychex. Anthony will be taking a position as a commercial insurance advisor in our Orrville office.

Anthony resides in Canton, Ohio with his wife, Renee, and his sons, Gaven and Christian, and are expecting a daughter, Gracie Ann, in August. Anthony brings his history of customer service and his knowledge as a small business owner to the Hummel Group. We are excited to have Anthony join our team.

Insurance 101: Rental Vehicle Coverage



Summer vacations come with the added perk of driving a rented vehicle. Most personal auto policies extend whatever coverage you have on your own vehicle to a short-term rental vehicle if the rental vehicle

is a private passenger car, pickup truck, van or trailer. However, with regard to damage to the rental auto, the rental car company might be able to charge fees for losses or damages to the vehicle that might not be covered by your insurance policy, such as loss of use when the auto is withdrawn from service for repair or diminished value upon resell. Therefore, it is often a wise idea to purchase the rental company's "collision damage waiver" (CDW).

If you do not have your own insurance, many car rental liability policies cover you, but usually only at the state's required minimum, which are usually extremely low limits. Also, you should buy the collision and comprehensive coverage offered by the rental company for your own protection.

A CDW simply releases you from financial responsibility if you damage the vehicle you are renting, provided you comply with the terms of the rental contract. The terms of CDWs can vary considerably, and CDWs are not state-regulated, which means they are technically not insurance.

We recommend you review your insurance policy before renting a vehicle or call a Hummel agent for assistance.

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

