



# Hummel Group

## Local Feature:

Keim Lumber  
[www.keimlumber.com](http://www.keimlumber.com)



Exceeding Expectations August 2009

[www.hummelgrp.com](http://www.hummelgrp.com)

On less than two acres of land, Keim Lumber began as Keim Brothers in the early 1900's. A sawmill was completed around 1911 by Mose J. Keim and his brother John. Soon after, a two-story planning mill was erected, part of which remains on the property today. In the 1930's Mose's son, Roman, joined the business. The 1930's and 1940's added plywood to the inventory, a small dry kiln to the property and numerous sheds. In the 1950's, the growing company began manufacturing hardwood flooring and expanded the buildings to include offices and a hardware store. Bill Keim joined the family business in the 1960's and became generation three to run the growing company. Representing the fourth generation, Robbie Keim serves today with his father Bill as vice president of Keim Lumber.

It's been twenty-five or more years since I had been to the lumber store in Charm Ohio. My father was a part-time farmer and our trips through this part of Holmes County involved transporting livestock to the auction and picking up needed hardware and parts to keep the small family farm running. My memory of Keim Lumber included the smell of fresh lumber, bins of nuts and bolts, and a free bag of popcorn. A couple of weeks ago, a colleague suggested that I visit the lumber store and see the expansion. Upon arriving I had discovered that 25 years had drastically changed the landscape of the hill where the small lumber store sat.

The once two-acre five-employee lumber yard now sits on 40 acres and is staffed by over 340 people. The old store was refaced and updated during the construction that took almost five years. Walking through the giant glass-enclosed gazebo you step into a beautiful building that expands out in all directions. The giant addition is ornately decorated with over 50,000 board feet of Cherry and houses full scale kitchens, bathrooms, hardware, tools and more. A Cherry tower referred to as town center, stands in the middle of the three-story atrium and staffed help desks span out from the tower at each corner. Keim Lumber features full scale decks built from lumber and the various composite products they offer. A second floor balcony houses a café that can seat fifty people and serves meals all day. From this level you can tour the hardwood flooring center that's floor is comprised of large sections of the many hard wood floors manufactured by Keim Lumber. The 120,000 square foot store also features a gallery of doors and windows, walk-through barn, a vast array of millwork and houses a T.V. studio where how-to productions are filmed for local cable.

Bill and Robbie Keim have the philosophy: "To offer top quality products and service at a reasonable price". I highly recommend seeing what the Keim family has built and truly enjoyed my tour. To share my experience of this remarkable company, plan a visit to the store in Charm, Ohio or see the short video on their website at [www.keimlumber.com](http://www.keimlumber.com).

## Tips to Protect



An ounce of prevention is worth a pound of cure. A fire, or theft occurs and the process of making whole begins. Too often the victim is left to recall items now missing and where proof of ownership exists, they find that coverage is inadequate to repair or replace the lost item. Keeping a record of your valuables, such as receipts, videos and photos helps tremendously in taking inventory but preparation for the loss should occur by having a conversation with your insurance agent regarding the value of your property. Your policy will cover many

things but limitations to special items do exist and your broker will want to discuss scheduling.

When items are scheduled on an insurance policy they are usually listed separately with broader coverage. You want to consider scheduling an item when it is among a class of valuables where coverage is often limited. The most common types of items that are scheduled include: jewelry, furs, silverware, cameras, musical instruments, golf clubs, fine art, guns, rare coins, postage stamps, and collections. These types of items are often limited to minimal value or no coverage because they are small, easily lost, and are some of the first things that thieves look for when they enter the house. When an item is scheduled it is not subject to the standard coverage limitation, does not require a deductible and, in some cases, coverage for breakage and mysterious disappearance exists.

*Take inventory on what you have and contact your agent to discuss your protection.*

## Insurance 101: Rental Vehicle Coverage

You're standing at the car rental counter waiting to start your vacation when you're asked a tricky question. Do you want to buy damage waivers – better known as car rental insurance? How will you answer?

Knowing if you need to buy rental insurance can save you money and give you peace of mind. Optional insurance could nearly double the cost of the rental. Do your homework and know before you go.

### HERE ARE SOME POINTERS:

*Review your policy with your insurance agent.* Your agent can evaluate your personal car insurance policy to find out if you are covered in a vacation rental car.

*Check with your credit card company.* Some credit cards provide coverage at no charge if you use their card to pay for the rental. Since some restrictions may apply, be sure to ask for an exact description of what's covered.

*Take your insurance policy "Declarations Page" with you to the rental counter.* You may be asked a question that these papers can answer. If you're not sure of an answer, you'll have your agent's name and phone number readily available.

Generally, if you have comprehensive, collision, and liability coverage on your personal car policy, there's a good chance you'll be covered in a rental car. Check with your insurance agent to be sure. If you're covered you would be liable the extent of your deductible as you would with your own car.



Hummel Group is represented by the talented people of our three offices in Berlin, Orrville, and Wooster, OH. Give us a call today at:

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