



Valley Ag Insurance Newsletter

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jtaylor@valleyagins.com

Happy Holidays!

Valley Ag Insurance Inc. wishes you a Merry Christmas and a Happy New Year! This year we are making exciting new changes for an amazing 2020! We have brought on board the best insurance agents around, employed new marketing strategies, and strengthened community ties to provide the best service for you. We will be celebrating Christmas on December 25th at home with our families and our office will be closed. We will be observing New Year's Eve by closing at noon. We will return to the office on Thursday, January 2nd at 8 AM.

Insurance 101: Basic Terms of Insurance

You may be insured, but how well do you know the terminology?

Here are some basic insurance terms to re-fresh your memory!

- **Insured**– The person(s) covered by the insurance policy.
- **Premiums** – The monthly or annual amount that you must pay in order to have the insurance coverage.
- **BOP**- a policy for businesses that includes general liability and property insurance.
- **Deductible**- The amount a business will need to pay before the insurance policy covers the remaining balance.
- **General Liability Insurance**- This policy helps protect against lawsuits involving property damage or injuries

caused by a third party.

- **Worker's Comp**- This policy helps protect employees if they sustain injuries or illnesses on the job.
- **Valley Ag Insurance Inc.-** Insurance brokerage in CA that covers all types of insurance and insures in CA, ID, WA, and AZ.



Employee Spotlight

At Valley Ag, we strive to recognize those that help us help you! This month's employee spotlight is on Dean Ford. Dean comes to Valley Ag Insurance with over thirty years of experience in Insurance! He will celebrate one year with us on March 1st, 2020.

He is a hard working individual and strives to make the insurance process smooth for all! Dean is appreciated by all of the staff at Valley Ag Insurance and his family! Keep up the good work Dean!





Peppermint- Kissed Fudge Mallow Cookies

Courtesy of TasteofHome.com - <https://www.tasteofhome.com/recipes/peppermint-kissed-fudge-mallow-cookies/>

Ingredients

- 1/3 cup reduced-fat plain yogurt
- 5 tablespoons butter, melted
- 3/4 teaspoon peppermint extract
- 1 cup all-purpose flour
- 3/4 cup sugar
- 1/2 cup baking cocoa
- 1/4 teaspoon salt
- 1/4 teaspoon baking soda
- 12 large marshmallows, cut in half lengthwise

CHOCOLATE GLAZE:

- 2 tablespoons semisweet chocolate chips
- 3/4 cup confectioners' sugar
- 3 tablespoons baking cocoa
- 3 tablespoons fat-free milk
- 1/4 teaspoon peppermint extract
- 1/4 cup crushed peppermint candies

Directions

- In a large bowl, beat the yogurt, butter and extract until well blended. Combine the flour, sugar, cocoa, salt and baking soda; gradually add to yogurt mixture and mix well.
- Drop by tablespoon-fuls onto baking sheets coated with cooking spray. Bake at 350° for 8 minutes. Place a marshmallow half on each cookie; bake until marshmallow is puffed, 1-2 minutes. Cool for 2 minutes before removing from pans to wire racks to cool completely.
- For glaze, in a microwave, melt chocolate chips; stir until smooth. In a small bowl, combine confectioners' sugar and cocoa. Stir in milk and extract until smooth. Gradually stir in melted chocolate. Drizzle over marshmallows; sprinkle with candies.

Nutrition Facts:

1 cookie: 109 calories, 3g fat (2g saturated fat), 7mg cholesterol, 60mg sodium, 20g carbohydrate (13g sugars, 1g fiber), 1g protein.