



Valley Ag Insurance Newsletter

February 27th, 2020

Volume 1, Number 3

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Recipe Contest Winner!

Valley Ag Insurance Inc. has found an exciting recipe to be featured in this newsletter! Congratulations to **Katherine Taylor** and her adapted *Bangin' Mac and Cheese* recipe.

Bangin' Mac and Cheese

4 Servings

Prep Time: Approximately 20 minutes

Ingredients

- 16 oz Medium Pasta Shells
- 5 Tablespoons of Unsalted Butter
- ½ cup of Panko Bread Crumbs
- 1 cup of Whole Milk
- ½ teaspoon of Cayenne Pepper
- 8 oz of shredded extra sharp Cheddar cheese
- 8 oz of shredded Monterey Jack Cheese
- 8 oz of shredded Colby Jack Cheese
- Salt
- Pepper
- Bacon

1. Preheat oven to 400F.
2. Grease a 9x13 pan. (PAM Brand spray works best.)
3. Season water to boil with salt and begin boiling the pasta.
4. While pasta is cooking, use a small skillet to fry bacon, let it cool, and cut into small pieces.
5. In a large skillet, use two tablespoons of butter to brown breadcrumbs. Set aside once browned.
6. In the same skillet, melt the remaining butter then pour in the milk and add Cayenne pepper.
7. Add all cheeses and melt. This mixture will be somewhat runny.
8. Once cheeses are melted, fold in the bacon and pasta. Season to taste with salt and pepper. Remove from the heat source.
9. Pour the pasta, bacon, and cheese mixture into a 9x 13-inch pan and sprinkle breadcrumbs on top.
10. Bake covered in foil for twenty minutes.



11. Uncover the dish and allow to cook for approximately five to ten minutes longer.
12. Let cool and enjoy!

Tips for Perfection:

- Do NOT cook pasta all the way through. cook it 1/2 way — it will finish cooking in the oven
- Use pre-shredded cheese if you want. The more authentic way to make this recipe is to buy blocks of cheese and shred them yourself, but if you want to save a little time, it's okay to cheat with pre-shredded.
- Remember to let the crumbs brown. The crunchy topping is arguably the BEST part of this mac and cheese dish. Make sure you don't forget to brown the crumbs on top. It will still be fine if you do forget, but the dish will be unforgettable if you remember.

Courtesy of K. Taylor, 2020.

Salmon with Lemon, Capers, and Rosemary

Perfect for Post-Valentines Date Night!

Ingredients

- 4 (6-ounce) salmon fillets
- 1/4 cup extra-virgin olive oil
- 1/2 teaspoon salt
- 1/2 teaspoon freshly ground black pepper
- 1 tablespoon minced fresh rosemary leaves
- 8 lemon slices (about 2 lemons)
- 1/4 cup lemon juice (about 1 lemon)
- 1/2 cup Marsala wine (or white wine)
- 4 teaspoons capers
- 4 pieces of aluminum foil



Directions

1. Brush top and bottom of salmon fillets with olive oil and season with salt, pepper, and rosemary. Place each piece of seasoned salmon on a piece of foil large enough to fold over and seal. Top each piece of salmon with two lemon slices, one tablespoon of lemon juice, two tablespoons of wine, and one teaspoon of capers. Wrap up salmon tightly in the foil packets.
2. Place a grill pan over medium high heat or preheat a gas or charcoal grill. Place the foil packets on the hot grill and cook for ten minutes for a one-inch thick piece of salmon. Serve in the foil packets.

Employee Spotlight

At Valley Ag Insurance, we strive to recognize agents that help us serve you! This month's employee spotlight is on Mari Chavez. Mari comes to Valley Ag Insurance with a generous heart and strong work ethic!

Mari ensures that Valley Ag Insurance customers are happy and well insured through our network of insurance providers. Mari is appreciated by the staff at Valley Ag Insurance for being so timely and collaborative on all projects. Keep up the good work Mari! We are lucky to have you! Happy Pre- Leap Year Day from your co-workers!



14 Fascinating Facts About February



February is the shortest month of the year (even in leap years, when it has 29 days instead of 28), but there's no shortage of interesting facts about it. From weird holidays to astronomical oddities, this month has a bit of everything.

So with a nod to what February is perhaps best known for—Valentine's Day on Feb. 14—here are 14 things we bet you didn't know about the second month of the year.

1. **February (do you see that extra "r"?) is one of the most frequently misspelled words in the English language.** In 2015, even the White House press office got it wrong—several times over the course of the month.
2. **For more than 40 years, February has been Black History Month.** The precursor to Black History Month, however, is a lot older. Black leaders in 1926 dedicated the second week in February to the recognizing the history of African-Americans—a week chosen to coincide with the birthdays of Abraham Lincoln (Feb. 12) and Frederick Douglass (Feb. 14).
3. **It's the month for a lot of other causes, too.** February also marks American Heart Month, along with some other "months" you might not recognize: Canned Food Month, Grapefruit Month, Hot Breakfast Month, and our favorite, Return Shopping Carts to the Supermarket Month.
4. **February got its start as a spring-cleaning festival.** Well, kind of. It's named after one: "Februa" was an early Roman festival and cleansing ritual held on Feb. 15.

5. **It's the only month that can pass without having a full moon.** That doesn't mean February never has a full moon—it usually does, as a matter of fact. The last time it didn't was 1999. The next time it won't have a full moon? 2037!
6. **Groundhog Day—Feb. 2—is based on a German superstition.** In Germany, though, it's not a groundhog that forecasts either an early spring or a longer winter: It's a badger.
7. **February is the only month that gets longer every four years.** Sure, everybody knows about leap years, and most know why we have them. But did you know that every so often, we need a "leap second," too? This is typically added to Coordinated Universal Time in June or December, because of irregularities in our planet's rotation.
8. **The odds of being born on Feb. 29 are about 1 in 1,461.** If you're born on a leap day, you're typically known as a "leaper" or "leapling." And depending on where you live, Feb. 28 or March 1 is considered your birthday in non-leap years.
9. **We misspelled "February" in item No. 7.** Did you catch it?
10. **Valentine's Day did not start on a romantic note.** According to historians, the day now synonymous with "love" probably began as a pagan fertility festival in ancient Rome. We'll leave it at that, because some of the other details are disturbing.
11. **And maybe it's more commercial than romantic now, anyway.** It's estimated that Americans spend more than \$18 billion on gifts, chocolate and more for Valentine's Day.
12. **Valentine's Day isn't just about humans, either.** Almost 9 million people in the U.S. buy their dogs gifts or cards for Valentine's Day.
13. **The first Sunday in February is Super Bowl Sunday (at least for the foreseeable future).** It wasn't always that way—until 2001, the game was played in January. But we'd say that's a pretty good way to kick off a month.
14. **Speaking of that, February is National Snack Food Month as well.** Way before the Super Bowl took over the first weekend of February, the month was pretty slow for snack sales—and National Snack Food Month was born. We're guessing sales are up a little bit now.

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Insurance Tips for Young Adults

You keep your car filled up with gas so you don't get stranded on the side of the road. And, your phone charged so your loved ones can reach you. But, what kind of safety measures do you have in place for more extreme scenarios?

What if you lost everything you owned in a fire at your house or your apartment? What if your car were stolen? These situations are scary, but your insurance can help you through them, and much more, so long as you have the right coverage in place.

So, what's right for you? Whether you're starting out on your own or starting a family, these tips can help you begin to understand the level of insurance you may need.



Consider What You Own – And What It’s All Worth

Could you imagine having to replace all of your personal belongings at once? What about having to do so from memory and on your own dime? It would be both a difficult and a costly task. So, make an inventory of your belongings and their value to minimize the former – the agents at Valley Ag Insurance can help. And, be sure you have enough insurance coverage, whether you rent or own a home, to minimize the latter. It’s known as “personal property coverage,” and you want enough of it to replace all of your belongings if it were to come to that.

Take Your Lifestyle Into Account

Drive an expensive car? Repairs are likely costly, so be sure to carry full coverage. Own a home with a lot of custom features? Be sure your homeowner’s policy takes them into account. The way you live can help you save, too. For example, if you take public transportation to and from work even though you own a car, you may pay less for your insurance.

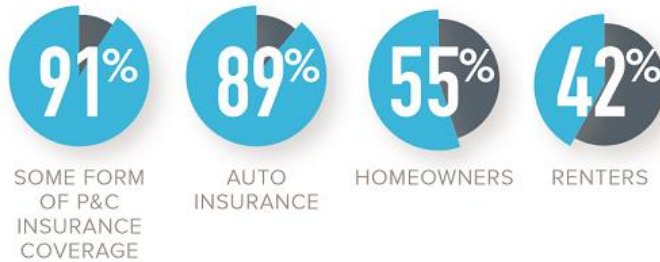
Talk to Your Independent Agent for Ease, Choice and Advice

As an independent agency, Valley Ag Insurance offers a choice of carriers and options, plus personalized advice to help make sense of it all. And, we make it easy by doing the research and the work for you. We know you value that – a study by Safeco Insurance says so!

Remember, we’re here to help. Contact us today with your insurance questions and needs.

MILLENNIAL SURVEY

1,000 MILLENNIAL SURVEY RESPONDENTS HAD:



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Graph from Insurancebusinessmag.com

Around the Valley...



In an effort to show support for agriculture in the Central Valley, Valley Ag Insurance has partnered with The Business Journal to publish the San Joaquin Valley Ag supplement! Check us out on the inside front cover!

<https://thebusinessjournal.com/san-joaquin-valley-ag-2020/>

Leap Year

366 DAYS
IN 2020

LEAPLINGS ARE
BORN THIS DAY

ONLY HAPPENS
EVERY 4 YEARS

BEGAN IN 1752

FEBRUARY 29,
2020

CELEBRATE WITH US!