

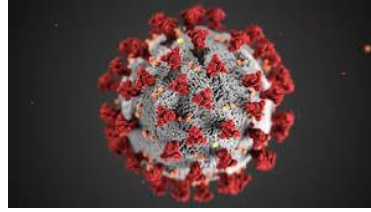
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Valley Ag Insurance Newsletter



Valley Ag Insurance COVID-19 Response

PUBLIC NOTICE:

WE ARE OPEN!

But due to Governor's COVID-19 "shelter in place" order and directions from the Commissioner of Insurance, we have closed our doors to walk in visitors.

Before coming to our office please call us at 559-431-3072 so we can make arrangements, if necessary, to meet with you outside while complying with social distancing requirements as only employees are allowed inside during the "shelter in place" order.

Thank you for your patience while we all work through this uncharted territory,

Valley Ag Insurance Agency,

Financial Assistance during COVID-19

A Message from Valley Ag Insurance Agency Inc. in response to COVID-19 and Insurance Payment during this challenging time.

We're Here to Help!

We understand that many individuals and businesses are facing a significant financial burden due to COVID-19. To help ease the burden, many carriers are expanding billing relief for customer across Business and Personal Lines Insurance. During this period of time carriers are waiving late fees or penalties, suspending cancellations for non-payment, and providing extra time to pay premiums. These measures are not automatic, if you are facing a hardship, we ask that you call the carrier directly to request assistance or you can contact our agency. We're committed to working with you during these challenging times.

COVID-19 Q&A with Valley Ag Insurance Agency Inc.

Q: What is COVID-19?

A: A novel coronavirus is a new coronavirus that has not been previously identified.

Q: Why is the disease being called COVID-19?

A: The new name of this disease is coronavirus disease 2019, abbreviated as COVID-19. In COVID-19, 'CO' stands for 'corona,' 'VI' for 'virus,' and 'D' for disease. Formerly, this disease was referred to as "2019 novel coronavirus" or "2019-nCoV".

Q: What is the source of the virus?

A: Coronaviruses are a large family of viruses. Some cause illness in people, and others, such as canine and feline coronaviruses, only infect animals. Rarely, animal coronaviruses that infect animals have emerged to infect people and can spread between people. This is suspected to have occurred for the virus that causes COVID-19.

Q: How does the virus spread?

A: It's important to note that person-to-person spread can happen on a continuum. Some viruses are highly contagious (like measles), while other viruses are less so. The virus that causes COVID-19 seems to be spreading easily and sustainably in the community ("community spread") in some affected geographic areas. Community spread means people have been infected with the virus in an area, including some who are not sure how or where they became infected.

Q: How can I protect myself?

A: **Wash your hands** often with soap and water for at least 20 seconds especially after you have been in a public place, or after blowing your nose, coughing, or sneezing. **Avoid close contact** with people. **Cover your mouth and nose** with a tissue when you cough or sneeze or use the inside of your elbow. **Clean AND disinfect frequently touched surfaces daily**. This includes tables, doorknobs, light switches, countertops, handles, desks, phones, keyboards, toilets, faucets, and sinks.



Courtesy of CDC.GOV <https://www.cdc.gov/coronavirus/2019-ncov>
<https://www.cdc.gov/coronavirus/2019-ncov/prevent-getting-sick/prevention.html>

Q: What is Valley Ag doing to #flattenthecurve of COVID-19?

A: We have temporarily suspended in-person office visits during the City of Fresno’s Shelter in Place order. We are still operational and classified as an “essential business” in the state of California. We practice social distancing by telephone calls or emails and do not share common areas. We sanitize the office daily and have a “24-hour rule” on any incoming packages or outside materials. See the next section for details on how we are coping with these circumstances.

How to Stay Connected in the Era of COVID-19



On March 19th, 2020 Governor Newsom of California issued a “shelter in place” order to prevent the spread of COVID-19. Many citizens of our state found their daily lives disrupted and their social lives non-existent.

Telephone calls

Let’s “dial” it back to the days before smartphones. This one is simple, easy, and effective for communicating with those who may not have internet access or know how to use the technology of 2020.

Challenge: Call 5 people you care about and share a lowlight and highlight of your day with them. Tell a joke or let someone know that they’re loved!

Texts

Texting isn’t just for the millennial! Texting is an easy way to message someone and get across important information without having to say it out loud. It is also easy to send emojis and animated videos (or gifs) with others to brighten their day!

Video Conferencing

Video conferencing may have begun with Skype, but other companies such as Zoom, Google Hangout, WhatsApp, and FaceTime are here to keep you connected. Many schools and businesses have turned to this form of communication to keep the face-to-face aspect of our social lives going.

Challenge: Video Conference a family you know and show them your favorite things at home. Invite them to share their favorite things at home too! Video Conference with your pet and share some silly moments!

Letter Writing

And you thought pen pals were dead! Letter writing is considered the most authentic form of communication and allows for others to learn the importance of old-fashioned communication.

Challenge: Write a letter of encouragement to a co-worker, healthcare employee, or someone who's feeling blue! Practice your drawing and cursive skills too! Be creative!

Social Media

Social media was made for this! Social media apps keep us connected with chat options, photo and video sharing, and groups! Social media is a great way to connect with those you know near and far!

Challenge: Follow Valley Ag Insurance on Twitter, Instagram, Facebook, and LinkedIn!

Outdoor Activities + Social Distancing

The best way to shelter in place is to get outside! Fresh air helps clear minds, ease stress, and allow for social activities. Some ideas are social distance yoga, hiking, walking a pet, and one on one sports practice with non-contact sports to name a few: badminton, spike ball, baseball (1:1 catch with mitts), table tennis.

Challenge: Take a daily walk around your neighborhood with your pet or children. Say hello to others and see if they want to join!

Outdoor Meet Ups

Take a hint from some tired moms who needed a break! Go outside and meet a friend or two in a parking lot. Stay in your vehicles and enjoy some face to face conversation while practicing practical social distancing.

Challenge: Meet up with your insurance agent to discuss any needs you may have during this time. Get to know them and share encouragements!



Shelter in Place Tips for All Areas of Life

Working from Home

1. Maintain regular hours
2. Create a schedule
3. Keep a dedicated office space
4. Schedule breaks
5. Get outside at least once a day
6. Don't be too hard on yourself
7. Get Dressed – Put yourself in the mood for work
8. Limit Social Media and News Distractions
9. Communicate with co-workers frequently- Take care of one another!

Video Conference Tips

1. Mute Yourself when you're not speaking
2. Show up early for calls
3. Wear work clothes
4. Look into the camera
5. Pay close attention to what is being said
6. Don't allow children or pets in the frame of the screen

Social Distancing

1. Don't take it personal!
2. Give yourself a buffer of at least a foot- 7ft minimum
3. Smile, don't shake hands
4. Distance yourselves inside buildings, allow yourselves some room to breathe
5. Distance Outside but be vigilant
6. Take care of the elderly or homeless by delivering meals or offering to get their groceries for them
7. Stay in your car when waiting at the doctor's office or in front of any business

How to Manage Stress

1. Go outside at least once a day
2. Try new recipes with items in your kitchen!
3. Plant a garden!
4. Find a new hobby!
5. Breathe
6. Download the Calm app or Stop.Breathe.Think app
7. Get plenty of rest and water!
8. Have some quiet time to yourself- 5 min/day
9. Communicate your feelings to a professional or a person from your trusted inner circle
10. Exercise!
11. Eat Healthy, Balanced Meals!



STOP, BREATHE
& THINK

At Home Workouts

1. Walking with your family- Pets too!
2. Name Workout

SPELL YOUR NAME..



NOW WORKOUT!

A: 10 Burpees	N: 30 Second Plank
B: 1- Minute Plank	O: 20 Push Ups
C: 20 Push- Ups	P: 25 Arm Circles
D: 40 Jumping Jacks	Q: 15 Side Lunges
E: 15 Squats	R: 10 Burpees
F: 3 Minute Wall Sit	S: 20 Mountain Climbers
G: 15 Crunches	T: 20 Jump Squats
H: 30 Calf Raises	U: 1 Minute High Knees
I: 20 Body Squats	V: 40 Jumping Jacks
J: 20 Mountain Climbers	W: 15 Tricep Dips
K: 15 Tricep Dips	X: 15 Crunches
L: 1 - Minute Plank	Y: 3 Minute Wall Sit
M: 20 Lunges	Z: 30 Calf Raises



3. Take the stairs (if you have them in your home)
4. Lift heavy items such as a bag of potatoes, a water jug, or your kiddos!

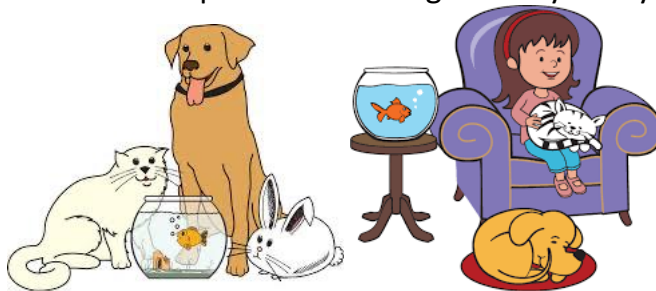
Homeschool Tips

1. Communicate expectations with a family meeting.
2. Be empathetic! This is hard on the whole family!
3. Sprinkle encouragement into your routine!
4. Set a daily and weekly schedule!
5. Take meal and snack breaks.
6. Allow outdoor recess!
7. Sometimes a nap is necessary...
8. Encourage children to ask for help when they do not understand.
9. Be present! See what they are learning and supplement it if you can.
10. Ask for support from other parents and from the school!
11. Give each child their own workspace.
12. Switch it up- Outside Learning Day or Science Experiments all day!
13. Practice Patience and show them it's okay to adapt.



Animal Caretaking Tips

1. Make sure they have adequate food and water daily.
2. Take frequent walks.
3. Keep them on a schedule.
4. Make time for play time.
5. Work on obedience training for 10-15 minutes/day.
6. Be patient and kind- they don't understand the change either.
7. Make sure they get to socialize with other pets.
8. Keep them up to date on shots and vet visits!
9. Find time to pet them during the day- they need love too!



How to Make Your Own HAND SANITIZER

THINGS YOU'LL NEED:

- 99 percent rubbing alcohol
- Aloe Vera Gel
- Essential Oils (Optional)
- Bowl and Spoon
- Funnel
- Bottle

WHAT TO DO:

- 1 Mix 2/3 cup of 99% rubbing alcohol with 1/3 cup of aloe vera gel. Add 8-10 drops of essential oils.
- 2 Use a funnel to pour mixture into a bottle of your choice.
- 3 Screw the top tight and ready to use.

WORKEST
Powered by Zonette

Hand sanitizer recipe

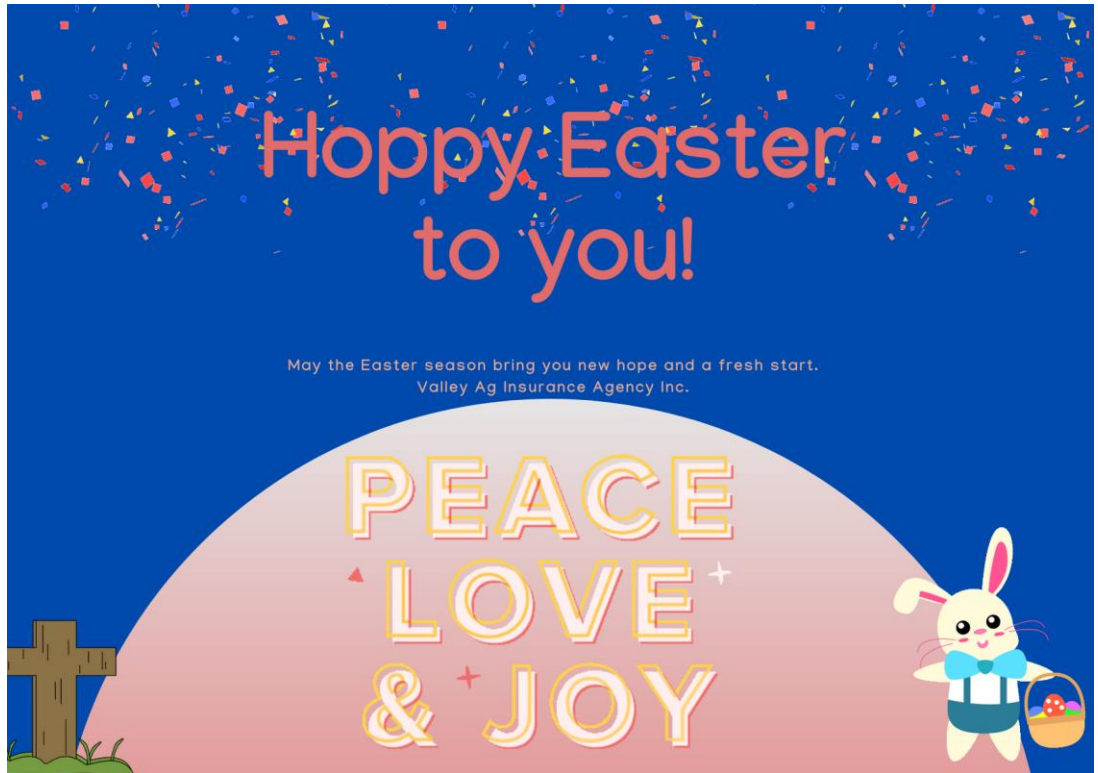
What you'll need:

- 3/4 cup of isopropyl or rubbing alcohol (99 percent)
- 1/4 cup of Aloe Vera gel (to help keep your hands smooth and to counteract the harshness of alcohol)
- 10 drops of essential oil, such as lavender oil, or you can use lemon juice instead

Directions:

1. Pour all ingredients into a bowl, ideally one with a pouring spout like a glass measuring container.
2. Mix with a spoon and then beat with a whisk to turn the sanitizer into a gel.
3. Pour the ingredients into an empty bottle for easy use, and label it "hand sanitizer."

Celebrate with Us!



Kitchen Sink Quesadillas

Quesadilla ingredients:

- 1 can black beans, drained
- 1 can corn kernels, drained
- $\frac{3}{4}$ cup salsa, drained (you don't have to drain the salsa, but it makes for a much less messy quesadilla, so if you don't mind the step it's good to do)
- Small flour tortillas (twice as many as the number of quesadillas you want to make)
- Shredded Cheddar or Monterey Jack

Optional side salad ingredients:

- 1 tablespoon minced red onion
- $\frac{1}{3}$ cup fresh cilantro leaves
- $\frac{1}{2}$ teaspoon kosher salt
- $\frac{1}{4}$ teaspoon black pepper
- Juice of 1 to 2 limes
- 2 tablespoons extra-virgin olive oil
- 2 teaspoons sugar
- 1 head romaine lettuce, chopped



Instructions

1. If cooking the quesadillas in the oven, heat oven to 400° F. In a medium bowl, combine the beans, corn, and salsa.
2. Place 4 tortillas on a parchment- or foil-lined baking sheet. Sprinkle with cheese. Lightly spread the bean-corn-salsa mixture over the cheese, then top with more cheese. Place flour tortillas on top. Bake until cheese is melted, about 5-7 minutes. You can also cook the quesadillas on the stovetop one at a time if you prefer.
3. If you would like to whip up the side salad, while the quesadillas are in the oven, combine the onion, cilantro, salt, pepper, lime juice, oil and sugar. Mix well. Toss with the chopped lettuce. (I hardly ever make the salad!)
4. Cut quesadillas into wedges and serve with the salad. Also good with salsa, sour cream and guacamole!

Courtesy of: <https://thisweekfordinner.com/kitchen-sink-quesadillas-2/>

Employee Spotlight- Fun Facts Edition

At Valley Ag Insurance, we strive to recognize agents that help us serve you! This month's employee spotlight is just for laughs!

Marc rides mountain bikes.

Jackie is afraid of balloons.

Debbie is a gardener.

Mike cannot live without burnt toast.

Mari loves country music.

