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# VALLEY AG INSURANCE JULY 2020 NEWSLETTER

## ANNOUCEMENT!

Let Valley Ag Insurance help insure you and your family!

Do you need Insurance?

Visit [www.valleyagins.com](http://www.valleyagins.com) for a quote on home, auto, farm, crop, and business insurance!



## OUR FOURTH OF JULY INSPIRED MENU – DON'T EAT IT ALL IN ONE DAY!

### Breakfast

- Beignets  
<https://bit.ly/VABeignets>

### Lunch

- American- Italian Pasta Salad  
<https://bit.ly/VAPasta>

### Dinner

- Roast Leg of Lamb  
<https://bit.ly/VAslow-lamb>

### Dessert

- Nectarine and Peach Cobbler  
<https://bit.ly/VA-PCcobbler>

### Drinks

- Firecracker Milkshake -  
<https://bit.ly/VAFirecracker-Milkshake>
- Frozen Strawberry Lemonade-  
<https://bit.ly/VASummerStrawLem>

Valley Ag Insurance  
July 4th Menu

<b>Breakfast</b> Beignets 	<b>Lunch</b> American-Italian Pasta Salad 
<b>Dinner</b> Roast Leg of Lamb 	<b>Dessert + Drinks</b> Firecracker Milkshake Frozen Strawberry Lemonade Nectarine & Peach Cobbler 

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## HIKING SAFETY Q&A WITH THE NATIONAL PARK SERVICE

### **Q: Day Hike or Backpacking?**

A: It depends on your experience level and health. Recognize your abilities and the abilities of your group. Pick a trail that everyone can successfully complete and enjoy safely.

### **Q: Am you hiking alone or with a friend?**

A: It is safer to hike with a companion, but if you prefer go solo, take extra measures to ensure that you are prepared since you will be traveling alone.

### **Q: What should I bring?**

A: *The 10 essentials: navigation, sun protection, insulation, a light source, first aid supplies, fire, repair kit and tools, nutrition, hydration, and shelter.*

- If you are planning an overnight trip, consider having the following equipment:
  - Backpack with good support
  - Tent
  - Sleeping bag and pad
  - Stove and fuel
  - Extra food and safe storage container
  - Equipment repair kit



### **Q: Will I see wildlife? If so, what should I do?**

A: You might see some wildlife while you are out exploring. Check out the park's website to learn more about the animals and educate yourself on responsibly watching wildlife. Store your food properly and do not wear strong scents.

### **Q: What food is good to bring on a hike?**

A: Hiking can drain your energy quickly. Dehydration and heat exhaustion may sneak up on you while you are hiking on the trails. Be sure to drink as you are thirsty. Snack on nutritional foods such as trail mix, nuts, and granola bars to keep your energy high.

### **Q: What is a common courtesy while hiking?**

A: Yield to uphill hikers and always let the slowest hiker set the pace. Be courteous and cautious of others out on the trails. If you are downhill, carefully step to the side to let others pass. Always stay together. Put the slowest hiker near the front to keep your group together. While it may take a bit longer to reach your ultimate destination, staying together helps reduce the chance of someone getting lost and if someone gets injured you are there to help.

*Courtesy of: <https://www.nps.gov/articles/hiking-safety.htm>*

## DO YOU NEED RENTAL CAR INSURANCE?

Maybe you've been here before. You've just come off the plane, picked up your baggage and gone to the rental car counter. You're tired from the flight, about to begin an ambitious vacation or a challenging business project. And, this is the point at which you're asked, "Do you want insurance with that?"

Most travelers, facing that question from the rental representative, have the vague notion that they don't really need to buy rental car insurance – which somehow is covered already. With just enough doubt in their minds, and the need to make a quick decision, perhaps they buy it just to be safe.

So, which is it?

### **Do you need to buy rental car insurance or not?**

Truth be told, there isn't a one-size-fits-all answer. However, you can likely reach a conclusion you're comfortable with by considering these three questions.

#### **1. What Types of Rental Car Insurance Are Available?**

Typically, car rental agencies will offer you four types of insurance to purchase:

- **Collision damage waiver** – The rental car company won't charge you for a damaged or stolen vehicle when you buy this.
- **Supplemental liability protection** – Electing this will ensure you're covered for costs to others if you cause an accident in the rental.
- **Personal accident insurance** – This coverage will pay for injuries or death of the driver and passengers of your rental car.
- **Personal effects coverage** – Reimburses you for stolen personal items while renting the car.



#### **2. What Rental Car Coverage Might I Already Have?**

Start with your personal auto insurance. It's likely that your policy will provide the same level of coverage for your rental as it does for your own car. That usually includes liability insurance, and, depending on the policy you purchased, may include collision, comprehensive and medical payments, too. There are exclusions, however. Some insurers won't cover rentals in a foreign country, or rentals that are being used for business. Get in touch with your independent insurance agent to verify your coverages.

Next there's your credit card. Most cards offer some degree of coverage, but it varies widely. Coverage is usually secondary, designed to step in and pick up where your auto insurance leaves off, and it tends to be mostly confined to collision, damage and theft. For coverage to apply, most cards require that you decline the rental company's collision damage waiver and pay for the car in full with the card that provides the protection. Again, contact your card company to find out exactly what is covered.

Then, consider your health and life insurance, too. If you're in an accident involving a rental car and you have these policies, you likely have coverage for your own costs. Plus, with your homeowners insurance, you may have personal property coverage to help repair or replace valuable belongings that are lost, damaged or stolen while you're in a rental. Your deductible and policy limits will apply, and the same goes for renters insurance or condo insurance.

#### **3. What Rental Coverage Might I Be Missing?**

In the event something does happen to the rental car, you may be looking at loss of use and diminished value fees, and your regular policy may not cover them. Loss of use is the income that the rental agency loses due to the vehicle being in the shop for repairs, and diminished value is the calculated reduction in a vehicle's resale value as the result of an accident. Credit cards sometimes cover these, but be aware that they may require documentation that rental agencies can be reluctant to provide.

So, before you make that next trip, give us a call and check with your credit card company. That way you'll be ready to make an informed decision when you get to the rental car counter.

*Courtesy of Safeco Insurance®.*

## CELEBRATE JULY WITH US!



## 13 TIPS FOR STARGAZING FROM ASTRONOMERS

### 1. Get Up High

If you live in a city where light pollution clouds your view, get as high up as you can so buildings don't obstruct your view. "You want as much of a view of the sky as possible," says Jackie Faherty, a research associate in the American Museum of Natural History's department of astrophysics. Also try to get away from streetlights. "One streetlight will knock out your dark adaptation for 20 minutes," says William Paterson University astronomer Jason Kendall. Also, "the new LED streetlights are really bad for stargazing," Kendall warns. "Run from them."

### 2. Invest in a Red Flashlight

If you need some kind of light so you don't fumble in the darkness (or fall off a roof), get a flashlight with a red filter. "Red light does not have the same effect on eyes as does blue or white light," says Kendall. You can create your own red flashlight by covering your cell phone with red cellophane or paper.

### 3. Don't Buy a Telescope

Newbie stargazers are often tempted to stock up on high-tech tools. Don't. "It's a very common mistake," says Jose Manuel Zorrilla Matilla, a Ph.D. astronomy student at Columbia University. "But people get frustrated because it's tough to use, and the things they're seeing don't resemble anything yet." He says it's best to get to know the night sky first, identify a few anchor objects like planets or constellations that help you navigate the sky, and *then* buy a telescope.

### 4. Start with Binoculars

They're a good middle ground between the naked eye and the massive magnification of a telescope, and you'll be surprised by much detail they can provide. Use your binoculars to get a close-up of the moon and its craters. They don't have to be expensive, either. "Cheap binoculars from Target are just fine," says Kendall.

## 5. Know When to Look

If you can brave the cold, the sky is at its best on crisp, clear winter nights when there's no humidity in the air. Summer evenings tend to produce haze and blur the view. Generally, the best time for stargazing is when the moon is in a crescent or gibbous phase—or when it's not present in the sky at all. "When the moon is full, there's so much light that it washes out everything else," says Zorrilla Matilla. Also, the waxing or waning phases are when the moon's shadows best reveal its spectacular texture in great detail through binoculars or a telescope. The moon sometimes gets overlooked, but it is a great object for city dwellers who might not be able to see the more distant stars and planets through light pollution.

## 6. Get a Star Chart

It's the best way to learn the skies. That's what Faherty did, before there were stargazing apps for computers or smart phones. "You don't necessarily need those anymore, but I still recommend them because I love them," Faherty says. "They're old school, and they teach you a bit more. You can download and print them."

## 7. And apps!

But Faherty isn't against using apps. She teaches with **Stellarium**. "It's excellent," she says. "It lets you see the positions of the planets, set your location, move the horizon." It also has a red night mode, to keep your phone's white light from interfering with your eyes' ability to adjust to the dark. Faherty also polled her colleagues at the American Museum of Natural History for their favorite apps. Here's what they recommend:

- *Starwalk* lets you point at the sky and see what's up there in real time based on your location. See something interesting? Tap on it to get more information. It's free to begin with, but you can pay to upgrade to more features.
- *Google Sky Map* is basically Google Maps, but for space. Its data is pulled from a wide range of sources, including the Sloan Digital Sky Survey, the Hubble Space Telescope, and NASA's Chandra satellite.
- *Exoplanet* is a bit more advanced and "does a little bit of science for you," Faherty says. This interactive catalog of all known exoplanets (planets orbiting stars beyond our solar system) is free to download and updated every time a new exoplanet is discovered.

## 8. Look for the International Space Station

"It's not always going to cross your sky, but when it does happen, it's really fun," says Faherty. NASA has a website dedicated to tracking the ISS. It tells you when the next sighting is in your area, where in the sky it will be and for how long. If you want something a bit more immediate, you can watch it move around the world in real-time here. At the time of writing, the ISS is moving at a speed of 17,139 mph.

## 9. Follow Astronomers on Social Media

"I think Twitter is an excellent forum for getting astronomy information," Faherty says. "I always tweet events that are happening and are visible. There are a lot of astronomers on Twitter, so following them is a good idea." Here's Faherty on Twitter, and a few helpful lists.

## 10. Find a local Astronomer's Club

A good way to learn the skies is with other people. You likely have an amateur astronomer's club in your area. They will probably have three things: telescopes, experts who can tell you how to use them, and access to a local observatory.

### 11. Admire the Milky Way

The arms of our own galaxy are one of Faherty's and Kendall's favorite things to look at. The galaxy is high in the sky in the summer, low in the winter, and stunning all year round. "When people see it, they don't understand what they're looking at," Faherty says. "It looks like a cloud that runs across the sky. We're looking through the plane of it where it's thick, and thousands and thousands of light-years of distant stars. Man, it's gorgeous." Kendall says the best way to view the Milky Way is from a dark spot with no streetlights for at least 20 miles. "Look straight up at 11 p.m. on summer nights," he says.

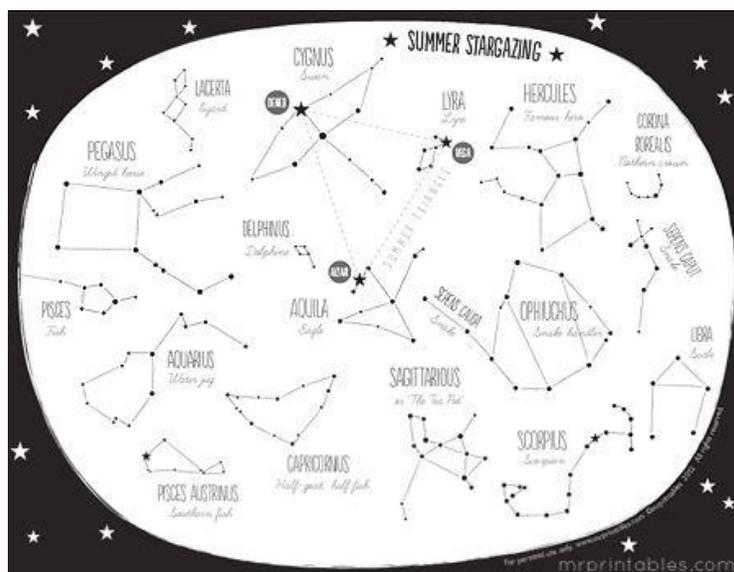
### 12. Learn to Differentiate Planets and Stars

If a bright light in the sky sparkles, it's a star. If it doesn't and appears stationary, it's a planet. If an object is much brighter than those around it, there's a good chance it's a planet, says Faherty. Also, if you can spot two planets (or the moon and a planet) and trace a line in the sky between the two, you've identified part of the ecliptic plane. This is the path the sun appears to take when rising and setting. If you continue to trace this line across the sky, you'll probably run into several of the planets, as they follow this same path.

### 13. Use your eyes and imagination

There are so many high-tech tools to help us navigate the skies, but astronomers still recommend foregoing them every once in a while and just gazing up with the naked, unaided eye. This is how our ancestors saw the sky, and over thousands of years, it's barely changed. Try to spot the characters in the sky, such as Orion the hunter or Scorpius, Faherty's favorite. "I think it's the most gorgeous constellation," she says. "It really does look like a scorpion." With enough practice, eventually you'll know the characters in the sky by heart.

Courtesy of <https://www.mentalfloss.com/article/66316/13-tips-stargazing-astronomers>.



CA Stargazing Spots – Courtesy of <https://www.cvafresno.org/>

Public- Centered Star Parties	2020
Millerton Lake	Jul 11, 2020
River Park	Jul 25, 2020
Millerton Lake	Aug 8, 2020
River Park	Aug 22, 2020
River Park	Sep 26, 2020
River Park	Oct 24, 2020
River Park	Nov 21, 2020



## NOTABLE DAYS IN JULY

Independence Day- July 4
National Cow Appreciation Day- July 9
National Collector Car Appreciation Day – July 10
National Kitten Day - July 10
National French Fry Day – July 13
National Ice Cream Day- July 19
National Junk Food Day – July 21
National Hot Dog Day – July 22
National Intern Day- July 23
National Parent's Day – July 26
Everybody Deserves a Massage Week – 3 <sup>rd</sup> week in July
World Chocolate Day – July 7
International Day of Friendship – July 30

## TWEET OF THE MONTH:

**Tweet**

Valley\_Ag\_Ins Retweeted

**99.3 NOW FM**  
@993NOWFM

Loved meeting Jackie and the crew at @Valley\_Ag\_Ins !!! Great people ! If you want us to bring lunch to you on Fridays can email us [993now.fm](mailto:993now.fm), awesome food from #DowntownDeliAndMarket. Take care and happy weekend. #nowfmlunchbreak



## VALLEY AG SPOTLIGHT'

This month Valley Ag would like to spotlight the founding fathers of our country who paved the way for the independence of our country!

DECLARATION OF INDEPENDENCE (1776)

