



*Craig Johnson
General Manager*

Craig's Corner

Here we go again, heading into another crop year full of uncertainty. As always we will work our way through it, get our crop in the ground and do what needs to be done. With so much on your mind, don't forget to notify us of the load of fertilizer or chemical that was just delivered to the farm. This coverage can be added instantly to your

existing farm policy.

Spring also brings to mind recreation. Did you buy a new boat or Jet Ski over the winter or perhaps a new dock and boat lift for the lake? Some of these items may not automatically be insured. With a quick phone call to us, we can make sure your personal property is insured correctly. By doing so, your summer won't be ruined should something unexpected happen.

As always, I would like to thank you for your continued business and support.



Meet Our New Staff

Teresa Olson grew up on a farm one mile south of Upham as an only child. She graduated from Minot State University. There, she met her husband, Dale, of 36 years. They lived in Minot and raised two children. Ali and her husband, Chris, now have two children: Casey and Jordan and live in West Fargo. Mark, their son, lives in Maple Grove, MN. While in Minot, Teresa worked for Gary Lybeck at Lybeck Insurance and later worked at 1st Western Insurance. Teresa and Dale moved to West Fargo July 1, 2008. While in Fargo, Teresa worked part-time for Western Insurance. She is currently licensed in Property and Casualty and works out of our Fargo office.

Carly Schachtschneider was born and raised in Minot. She graduated from Minot High School in 2007 and attended Minot State University studying graphic design and marketing. After deciding to take a short break from college, she worked as assistant manager at locally owned Rick's Jewelry and now has joined the team at Town & Country Insurance Agency. Carly enjoys spending time with her fiancé, Jake, and their boxer, Dexter, as well as playing guitar at different venues in Minot.

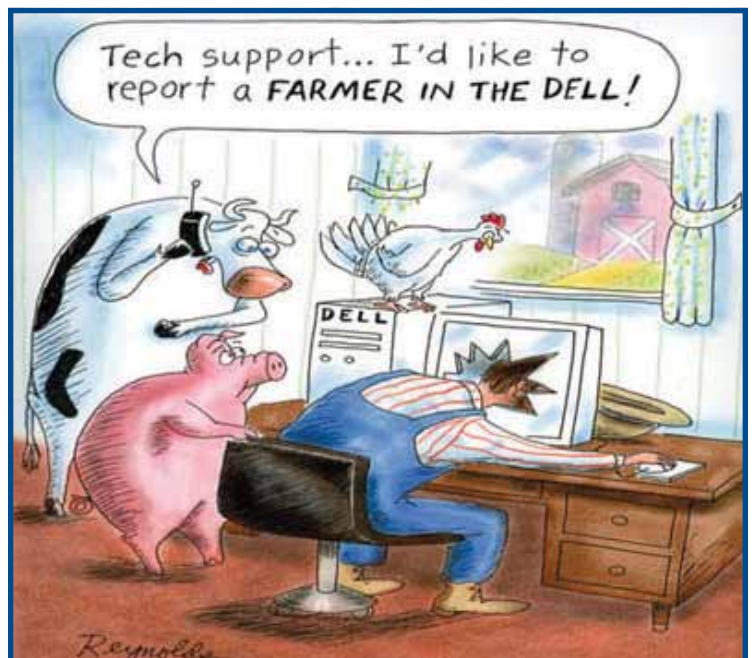
Insurance *focus*

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Homestead Insurance Joins Town and Country Insurance

Town and Country Insurance Agency would like to welcome Homestead Insurance of Berthold, ND as the newest member to our agency. Homestead Insurance has been a long-time member of the Berthold community and will be an excellent fit to our agency. Faye Asmundson has decided to retire to spend more time with her husband, Tony, and their grandchildren. We want to wish her the best of luck. Homestead has been affiliated with NAU Country Insurance for more than 25 years and we are proud to be able to continue that tradition for her customers.

We will continue to support the Berthold community by keeping the office open on Tuesdays and Thursdays from 9:00 am to 4:00 pm. The phone number, 701-453-3200, and location will remain the same. Brent Borud and Katie Fegley look forward to working with you on your insurance needs.



Think ... Farm Safety

Excitement is in the air. With a new crop season gearing up, here are some facts and safety tips to keep in mind.

- Farm accidents claim as many as 300 children's lives per year.
- Tractor accidents on farms cause the highest number of fatalities with tractor overturns accounting for 44 percent of all tractor fatalities.
- Males have a higher injury rate than females, and hired workers have higher injury rates than family members.
- Injury rates are highest among children age 15 and under and adults more than 65 years of age.
- The majority of farm accidents and fatalities involve the use of machinery. Proper machine guarding and equipment maintenance in accordance with the manufacturer's recommendations help in avoiding accidents.

Tips:

- Read and follow instructions in equipment operator's manuals.
- Conduct routine inspections of your equipment to determine problems and potential failures that may contribute to or cause an accident.
- Conduct meetings with employees and family members to assess safety hazards, discuss potential accident situations, and outline emergency procedures.
- Be especially alert to hazards that may affect children and the elderly.
- Minimize hazards by careful selection of the products you buy, by providing good maintenance of tools, buildings, and equipment, and establishing good housekeeping procedures.
- Provide rollover protective structures, protective enclosures, or protective frames as appropriate for farm tractors.
- Use seat belts while the tractor is in operation.
- Make sure guards for farm equipment are put back on after maintenance to protect workers from moving machinery parts.
- Review material safety data sheets and labels that come with chemical products.
- Communicate information concerning hazards to all workers. Prevent pesticide poisonings and dermatitis caused by chemicals by ensuring that protective measures are taken.
- Take the necessary precautions to prevent entrapment and suffocation caused by unstable surfaces of grain storage bins, silos or hoppers.



Rental Car Coverage

Renting a vehicle, whether you are on vacation or having your vehicle repaired, is sometimes necessary. While taking care of the paperwork, they give you the option of purchasing insurance in addition to the daily rental rate. Do you need it?

The good news is that North Dakota has a statute that provides coverage for rental vehicles under the property damage liability portion of your personal auto policy.

If you are responsible for damage to a rental car, you could end up paying for the days that the vehicle is out of service while being repaired which isn't covered by your insurance.

Commercial auto policies, which include some farm policies, do not include coverage for rental cars. Many of these policies can include coverage for hired and non-owned vehicles, but they may include only liability.

Before renting a vehicle it is always a good idea to give us a call and ensure that you have coverage for the vehicle. Let us know if you have questions.

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Why Buy Long-Term Care Insurance?

Chances are that you've thought about long-term care insurance. Whether it is for yourself or a family member, long-term care needs affect all of us. Because it isn't an immediate need, it is easy to put it off and wait until later.



Seven Reasons People Buy

1. I know I'm getting older
2. I want to stay at home
3. I have seen what happens to people who do not have it
4. I do not want my kids to take care of me
5. I do not want to spend my life savings on long-term care services
6. I want to leave an inheritance for my kids
7. I know it's the smart thing to do

In today's environment, you need more information than ever about the companies you do business with. At Town & Country Insurance, we can help you find a policy that suits your individual needs. We work with several of the most financially secure companies in the world. Please call us to help you with your long-term care needs.

2011 MPCl Spring Update

As spring approaches, the main concern on everyone's mind is: "Will it ever get nice out?" or "Will we ever get in the field?" I know one thing—nobody has called asking us what the earliest date they can start planting is. It seems like we always face some kind of issue in the spring but we always get through them.

With all the wet conditions we are facing, make sure to continue calling us with any questions you may have with prevent plant. As you know, some of the rules have changed but the majority of them remain the same.

With the crop prices at the levels they are this spring, coverage should be excellent on just about every crop. We have your proven yields completed, so if you have questions on coverage for a particular crop, just give us a call so we can get you that information.

As we get further into the spring planting season, remember that if the situation arises, there are replant payments available on many crops if you have poor emergence. Also remember to call us before you replant as the acreage replanted must be at least the lesser of 20 acres or 20% of the insured acreage in that farm unit.

Ham Balls

Balls:

1 ½ lbs. ground ham (smoked – optional)

½ lb. ground beef

1 egg (beaten)

¾ c. milk

2/3 c. cracker crumbs (Ritz)

Sauce:

1 c. brown sugar

3 tblsp. apple cider vinegar

1 tsp. dry mustard

Preheat oven to 325°F. Combine the balls' ingredients and form into palm-sized balls. (This should make around 12 ham balls.) Place in a greased Pyrex or glass pan. Bake for 30 minutes.

Combine sauce ingredients, mix well. After the balls have cooked for 30 minutes, pour the sauce over them. Place them in the oven and bake for an additional 15 minutes. Remove and enjoy!



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