



*Craig Johnson
General Manager*

Craig's Corner

"Be careful what you wish for." We seem to get a lot of mileage out of this little saying. I know we should never complain when it rains in North Dakota, but enough is enough. Hopefully with all the moisture that we have received, the sunflowers, corn and beans should fare very

well. Right now we need to get the small grains combined and salvage what is left. The long term forecast is calling for above normal temperatures and below normal precipitation.

With all the weather issues we have had this year there is a lot of crop lying on the ground. Make sure that you have the proper coverage in place for rock and foreign object ingestion. Some companies have a maximum limit on what they will pay while others have a higher deductible with no maximum. Give us a quick call to see where your coverage is at.

Insurance *focus*

October 2010
Volume 3, Issue 2

While driving around in the country, I have noticed that a lot of grain bins and hopper bins are showing up. Don't forget to give us a call so we can properly insure them. Also, don't forget to add those additional pieces of machinery to your farm blanket.

Fall has always been my favorite time of year, hunting, football and kids going back to school. When your young men and women head off to college, we need to make sure that they have coverage for liability and personal belongings. Just let us know and we can design an insurance program to fit their individual needs.

Finally, I would like to thank everyone for their business and continued support. We work hard to maintain your confidence and will continue to strive to see that you have the best coverage available at a competitive price.



What's Your Reason for Not Buckling Up?

"I'm only going to the shopping center." Actually, this is the best time to wear a safety belt, since 80% of traffic fatalities occur within 25 miles of home and under 40 miles an hour.

"I won't be in an accident: I'm a good driver." Your good driving record will certainly help you avoid accidents. But even if you're a good driver, a bad driver may still hit you.

"I'll just brace myself." Even if you had the split-second timing to do this, the force of the impact would shatter the arm or leg you used to brace yourself.

"I'm afraid it will trap me in the car." Statistically, the best place to be during an accident is in your car. If you're thrown out of the car, you're 25 times more likely to die. And if you need to get out of the car in a hurry – as in the extremely tiny percent of accidents involving fire or submergence – you can get out a lot faster if you haven't been knocked unconscious inside your car.

Play it safe – buckle up EVERY time you get in the car!



How Healthcare Reform Will Affect You

Just about everyone in the country is wondering how the passage of the health

reform bill by Congress will affect him or her. According to Kaiser Health News, this historic legislation could “have an effect on almost every citizen.” People, even those who are unemployed, will be able to get medical care. But professionals who have been enjoying the best health coverage available may possibly see their benefits dwindle.

There are certain things that have already changed since the bill was signed into law:

- Insurance companies will not be allowed to put lifetime limits on coverage.
- People with children on their company insurance plan can keep unmarried dependents enrolled until they turn 26.
- Pre-existing serious health conditions can no longer prevent people from getting health insurance. They will be able to purchase coverage from a government-subsidized exchange. However, this coverage will not be available until 2014.

Health Insurance Will Be Required: Uninsured people will be required to purchase health insurance by 2014. Subsidies will be available that reduce the premiums subject to income limits.

Changes to Medicare: Tighter controls may be put on decisions for care that are considered too costly. The care provided to older people may even be restricted.

The Medicare system will see a huge hit because approximately one-half of the health reform costs for the next 10 years will come from the Medicare budget.

Pre-Existing Illnesses and Loss of Coverage: Starting this year, the health reform bill will ensure that insurers can't deny coverage to any child based on existing health problems. In 2014, this will be expanded to include all applicants.

An insurer cannot drop policyholders except in cases of fraud.

Changes to the Coverage You Get from Your Employer: Employers who offer high-value, 'Cadillac' health plans will probably begin to cut back on those benefits. If they don't do so by 2019, they could face fines from the government. This could possibly mean no more vision or dental coverage or going to a specialist without a referral from your family doctor.

Benefits for Women: With this new health bill, insurers will have to cover maternity care the same way they cover any other medical procedure, but not until 2014.

Losing or Leaving Your Job: If someone quits or loses their job, the same exchanges that help lower income people purchase insurance will be available. This means when you leave your job, you don't necessarily have to pay the high COBRA costs. You may even be able to get free health coverage under some circumstances.

Do You Need an Umbrella? Here Are Some Things to Consider

Standard auto, homeowner's and boat insurance policies cover liability a person may have for injuries or property damage suffered by someone else. Insurance companies design them to cover accidents for which the insured person

may owe tens or even hundreds of thousands of dollars. However, sometimes the person may be responsible for an accident so catastrophic that the damages are \$1,000,000 or more. To cover financially devastating events like these, insurance companies

offer personal umbrella policies. These policies provide additional protection when an accident uses up the amounts of insurance provided by the other policies.

First, identify those things that could expose you to a catastrophic loss. How many cars do you own? Do you have inexperienced drivers in your household? Household attractions like swimming pools, trampolines, and swing-sets present an exposure to severe losses. Boats, like cars, can cause serious injuries and damage if the operators are inattentive, intoxicated, or inexperienced.

Next, identify other exposures you may have that do not involve potential physical injury or illness or property damage or that might require different coverage. Do you or any members of your family participate in social media Web sites or online discussion forums? Does anyone coach a youth sports team, belong to the governing board of a non-profit organization, or give music lessons? These activities present different exposures to legal liability.

Review your insurance policies. How much will your auto insurance pay for injuries to one other person? How much will it pay collectively for injuries to more than one? How much will it pay for property damage? How much will your homeowner's policy pay for your personal liability for an accident?

For example, if your auto policy will pay up to \$250,000 for injuries to one person and \$500,000 for injuries to multiple people, an umbrella with a \$1,000,000 limit will give you insurance equaling \$1,500,000 for injuries to two or more people. If your homeowner's policy will pay up to \$500,000 for your liability, the same umbrella will afford \$1,500,000 if someone gets seriously hurt at your home.

Fortunately, catastrophic accidents are extremely rare, but having an umbrella policy when they happen can make it easier to get through them. At Town & Country Insurance, we recommend that everyone have a personal umbrella policy to protect their assets.



contact us

MINOT OFFICE

615 S BROADWAY, SUITE 204
701.420.6650 OR
866.639.1261

FARGO OFFICE

815 25TH STREET S, SUITE 2
701.356.2998 OR
866.639.1261

Craig Johnson

General Manager

Cell: 701.340.2235

cjohnson@tandcinsurance.org

Brent Borud

Agent

Cell: 701.340.2969

bborud@tandcinsurance.org

Joy Zaharia

Agent/CSR

Cell: 701.340.2202

jzaharia@tandcinsurance.org

Katie Fegley

Agent/CSR

Cell: 701.263.5180

kfegley@tandcinsurance.org

Connie Plesuk

Agent/CSR

cplesuk@tandcinsurance.org

Darlene Varberg

Agent/CSR

dvarberg@tandcinsurance.org

Brooke DesLauriers

Agent/CSR

bdeslauriers@tandcinsurance.org

Craig Irwin

Agent

Cell: 701.205.5458

cirwin@tandcinsurance.org

Fall Crop Update

We made it through another prevent plant year without a hitch. Now, all we need to do is get this year's crop off the field, and we can prepare for 2011. This weather has caused many problems with grain quality or the crop just breaking down.

First of all, just about everyone that had a prevent plant claim will receive an additional payment on any crop that had an RA or CRC policy available to them. If your claim was paid before the fall harvest price was announced and the fall price was higher than the spring price you will automatically receive an additional payment. Anyone whose claim was paid after the fall price was announced will have the additional payment included in their claim check.

Should you have any concerns, please give us a call so we can get a claim started. Even if you think you may have a claim, let us know so we don't miss any deadlines in filing your claim. If you are storing your grain at home, make sure you keep your production separate by unit if you think you are in a claim situation. As always, please give us a call anytime, we will be happy to answer any questions you may have. The final dates to file a crop claim are listed below or you can visit our website at www.tandcinsurance.org and click on 2010 crop booklet.

Final Dates for Filing Crop Claim:

October 31st – Wheat, Canola, Dry Beans, Safflower, Barley & Flax

November 30th – Sunflowers

December 10th – Soybeans & Seed Corn

About ND Agriculture and Wheat

- **Agriculture** is the leading revenue-producing industry in North Dakota, accounting for about one-fourth of the state's economic base. Tourism, energy, and manufacturing follow.
- **Wheat** is North Dakota's chief agricultural commodity. Other chief contributors to North Dakota farm revenue are cattle, 16 percent; feed crops, 12 percent; soybeans, 13 percent; sugar beets, 4 percent; and sunflowers, 4 percent.
- **Nationally**, North Dakota typically ranks second to Kansas in total wheat production, though there are years when the state has come out on top, depending on growing conditions.
- **North Dakota** is number one in the production of two wheat classes: hard red spring and durum. On average, the state's farmers grow 44 percent of the nation's hard red spring – 276 million bushels and 68 percent of its durum, 62 million bushels.
- **North Dakota** also is the leading U.S. producer of sunflower, barley, dry edible beans, navy and pinto beans, canola, flax, oats and dry peas. The state also is a major producer of sugarbeets, honey, potatoes, hay, lentils and specialty crops such as mustard seed, buckwheat and crambe.
- **North Dakota** has about 30,300 farms, averaging 1,300 acres each. The national average is 436 acres.
- **Wheat** is produced in all 53 counties in North Dakota.
- **Wheat** is planted on an average 10 million acres, covering a quarter of North Dakota. The state's average yield is 30 bushels per acre.
- **Americans** spend a small share of their disposable income on food, just 10.4 percent in 2005 (the most recent year for which statistics are available).
- **The farm value**, or gross return paid to farmers is just 20 percent of the bill Americans paid for food in 2005. Labor is the biggest cost in the total food marketing bill. Other costs include packaging, transportation, energy and advertising.
- **Over the last five years**, nearly 100 nations around the world have imported hard red spring and durum wheats from North Dakota.

Pumpkin Bars

2 cups sugar
4 eggs
1 cup oil
2 cups pumpkin (may use squash)
2 cups flour
2 tsp. baking powder
1 tsp. baking soda
2 tsp. cinnamon
2 tsp. salt
Optional: 2 cups chopped walnuts

Slightly beat eggs, add sugar, oil, and pumpkin. Mix well.
Add all dry ingredients. Mix until blended.
Pour batter in greased cookie sheet (12 X 16).
Bake for 25 minutes at 350°. Frost when cool.

Frosting:

3 oz. cream cheese, softened
1/3 cup butter or margarine
1 Tblsp. cream or milk
1 tsp. vanilla
1 ¾ cup powdered sugar.

Mix well and spread on cooled bars.

FRSRD STD
U.S. POSTAGE
PAID
PERMIT #266
MINOT, ND

Town & Country Insurance Agency, LLC
615 S Broadway, Suite 204
Minot, ND 58701
ADDRESS SERVICE REQUESTED

