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Our Business Is  
To Protect Your Assets

# Insurance Roundup

Vol. 2, Ed. 4

## Food Banks Short of Supplies

### I heard the other day that local Minot food banks

were short on supplies for this holiday season. I was talking to Ryon and Casey about it and we decided to donate \$500 in food supplies to Minot's food banks. Then, while we were talking about it, we decided to ask our employees if they wanted to be involved and, of course, many of them did. Then we wondered if any of our clients wanted to donate anything and, of course, many of them, too, thought it was a good idea. Therefore, we have a new project at Western Agency, Inc. for this holiday season. The new project is this: we are donating the original \$500 of foodstuffs in Minot and our staff, plus many of our clients, are donating foodstuffs to the Minot area food banks also. In addition, we are donating \$100 in foodstuffs to the local food banks in the twelve other communities we have offices in. If there is no food bank in the town, we are leaving it up to our local agents to decide which charity to donate to. If any of our clients want to drop off cans of food or other food items at any of our offices, we will see to it they get to a local charity that can use them. The food banks in Minot say that the items most needed are canned goods, pasta, crackers, mac and cheese products or any other nonperishable food items.

Thanks in advance to all of you who will participate this holiday season.



## JD Power Rates Auto Owners Number One in North Dakota

Auto Owners Insurance company is number one in customer satisfaction with JD Power and Associates three years in a row. JD Power rated Auto Owners third in the nation in customer satisfaction. In view of the fact the number one and number two companies don't even do business in North Dakota, that makes Auto Owners number one in our state. It should be noted that the industry average point score on this test was 777 points. Auto Owners was, of course, way above that with 813. The survey was calculated on over 25,000 responses and included service areas such as company interaction with the client, billing systems, premium rates, and claims service. Some companies that were below industry average in customer satisfaction were Progressive, Allstate, and Farmers Insurance Group, but if you read this newsletter at all I expect you have probably heard that a few times before.

## Contact Instructions

How do you want to be contacted? In today's communications world, we can get in touch with you by phone, letter, e-mail, or text messaging. Which one do you prefer? Some of our clients are now texting our agents to say they have purchased a new tractor, combine, car, snowmobile, etc. Some now prefer we e-mail them on information we need. However, the vast majority of you still want to give us a call when you have new things to insure and you would prefer us to call you when we need information. It is easy for us to communicate with you either way. Just give us a call at any of the offices or let your agent know and we will try to use the method you most prefer.

Privacy Notice: Information given to Western Agency stays with Western

Agency. I suppose this is a good time to state our privacy policy. It's very simple; we only use your financial and personal information to get you the best, most complete and competitive insurance program available. We don't sell, borrow, or release any of your information to anyone, anytime, anywhere for any other reason. The financial and personal information of yours that we have is only used in the servicing of your various insurance programs in our care. Furthermore, when we get a call from a bank, or credit union, or for that matter anyone other than you to make a change to your policy, we first call you, OUR CLIENT, and make sure it is a change you approved of and are aware of. We work for you. Not a bank or credit union. We keep your information and business private.

## Editorial

If you remember a few years ago there was a writer who got his article on North Dakota published in *National Geographic Magazine*. This misguided person, basically, drove around North Dakota—primarily the Western part—taking pictures of abandoned farmsteads and ended up portraying our wonderful state, and those who lived here, as poor folk who, although nice enough people, didn't have a clue what to do or where to go. Also, if you remember at that time, I was so mad that a national magazine could hire someone to do such poor, incomplete research and, in so doing, trash our state. I ended up putting a rebuttal in my newsletter.

Well, here we are in 2010 and another article has been written about North Dakota. This one appears in Delta Airline's, *Sky Delta Magazine* and was written by Myatt Murphy. What a breath of fresh air! Murphy took the time to travel extensively around our state, talk to many citizens, state and local leaders and, in so doing, was able to correctly tell North Dakota's story. This article, rather than dwelling on things that happened 50 years ago and painting us as a bunch of somewhat nice but backward

souls, correctly portrays and explains the incredible progress North Dakota has made over the past years. In properly researching the story of our state, Murphy was able to explain the financial crisis so many of our citizens and state were faced with in the early 1980s. Murphy's story further explains how these citizens and our state leaders have overcome the problems and have made North Dakota, at the present time, the absolute best example of any state in the union when it comes to bootstrapping a state out of financial problems.

My thanks to Tarryll Shomento for giving me her copy of the October issue of Delta Airline's *SKY Delta Magazine* this past few days. It was so much fun to read the article on North Dakota written by a writer who took the time and did the research to correctly portray our state for the most excellent place to live that it so surely is. We, at Western Agency, have offices in twelve different communities around North Dakota and over 30 percent of our staff are young people who have returned to our great, safe, clean, and financially solvent state to raise their families. These young folks had been living in cities around the

United States but wanted to come back here to raise their kids in a solid grounded environment that would give their children the same work ethic, great educations, and solid Midwestern values they themselves had gotten here. I called Delta Airlines and they sent me fifteen copies of their magazine. If you want a copy, stop by or call and we will send you one. Also, I understand you can contact the magazine at [deltaskymag.com](http://deltaskymag.com) to get a copy of the magazine.

Good news, like North Dakota on a perfect September day, lifts up the soul, doesn't it? Anyone can find negatives about any state. It was wonderfully refreshing to see someone accentuate the positive. Our thanks to Myatt Murphy and *SKY Delta Magazine* for doing it.

From all of us to all of you "Happy holidays to you and yours". Please play safe, drive safe, and as always...

*thanks for your business!*



Chuck Tompkins

## Commercial Corner

**Bonding:** With tax season coming at us quickly, many of us are in close contact with our tax advisors. If you happen to be a contractor who uses performance bonds and are meeting with your tax person, do not forget to include us in the discussions. Performance bonds are not much different than bank loans and the better the cash flow, the bigger the available bond line. However, as we all know, too much cash flow can increase tax liability. Trying to maintain a good balance here is critical. I know this is a dilemma and all I am saying is before buying more plant and equipment to spend down on cash at least have us talk to you and your tax advisor to be sure we are able to provide you the best bond line possible without getting you overtaxed.

**Employee Practices Liability Insurance:** This is a coverage that has been around for many years. However, it is getting increasing attention in that employee hiring practices continue to get more complex. Many employers are now providing medical, disability, flex plans, and many other

employee benefits to attract quality employees. The problem is, many small businesses are simply not well equipped to administer these various plans and mistakes can be made. If, for example, an employee's medical insurance gets dropped accidentally and a large uninsured claim occurs, there can be major repercussions against the employer. In most cases, to get a quality plan in place for a company, it is necessary to sit down with your agent and design the plan you need. Many agents out there are telling their clients the coverage is automatic. I can assure you that to get a **QUALITY** Employee Practices Liability Insurance program in force is not automatic. The good news is, due to the fact this coverage is becoming more widespread, the prices on it are coming down. We have seen the cost of basic programs drop dramatically, to the point that if you own a business and have

employees, it is a coverage you not only should have, but a coverage that is totally affordable. We have been talking to our clients about Employee Practices Liability Insurance for years and will undoubtedly bring it up when your policy renews. However, in the meantime, due to the fact this coverage is now so affordable, if you want us to talk to you sooner, give us a call and we can stop out and talk to you about it. Remember, claims don't wait for your renewal period, they can happen anytime.





## Westy Hat



### The rumor is that the famous—but unseen and unknown—

Westy hat judge was busy hunting pheasants this past few months and did not get as many Westy hat contest winners spotted. However, he did happen to find a totally qualified candidate in Surrey, farmer, Jim Wald. It turns out Jim was wearing his favorite Westy hat this fall while driving a grain truck. Unfortunately, before the day was over, a soft shoulder on the road was the proximate cause in the rollover of the vehicle. Luckily Jim was not injured and was able to be spotted the next day, still wearing the same hat (somewhat wrinkled), while helping with the cleanup of the spilled grain. Jim, the grain, the truck, and, of course, his trusty Westy Hat are all doing fine. We are thinking that a \$75 gift certificate to Perkins and a new Westy hat will help Jim overcome the trauma of the rollover. Also, down in prime pheasant hunting country near Oakes, North Dakota, the judge spotted farmer, Chuck McGill, in his favorite burnt orange Westy hat harvesting Pinto beans. Other big news from Oakes is longtime area farmer, Walt Quandt, who celebrated his 80th birthday recently and, not only was able to bag a giant whitetail buck but a very nice elk this year as well, all while wearing his trusty old style (wagon wheel logo) hunter orange Westy hat. Possibly this will add to the growing legends surrounding Westy hats. Now not only do they possibly assist in hair retention, but just may be an aid in successful hunting? The legend grows. Happy birthday and a \$50 gift certificate to *Cline's Restaurant* for Quandt, and a \$50 certificate to the *Angry Beaver* for McGill. And, as always, thanks for wearing your Westy hat!

## Home Owners Shorts

**Snowmobiles:** First of all, they must be insured to be covered. Both for liability and damage to the machine itself. Never assume they are “automatically covered”. Secondly, if you rent one, call us to be sure we can have you correctly insured. This can be done but it must be done before the accident happens. Call us anytime so we can be sure your assets are correctly covered.

**Snow Removal Woes:** You are retired, you need something to do, so you decide, “Hey,

maybe I will start a lawn mowing business, or snow removal business, or garden rototilling business, or virtually any other small, part-time, hobby type business. Call us. Call us right away—before you get too deep into something of this sort. Let us explain where your current insurance coverage stands and what type of coverage you may need to properly protect yourself if, in the course of working at your new hobby, something goes wrong. What can happen? Well, I can tell you we have had several losses where lawn

mowers put rocks through picture windows and knocked out car windows, or where a small child got run over and injured by a mower. Power snow blowers have many times put rocks or other debris buried under snow banks into windows. Just a thought—and please don't shoot the messenger.—I just want to protect your assets while you are keeping occupied in those good old golden years or your kids are earning extra money. Give us a call and we can let you know where your individual policy stands.

## Farm Shorts

**Grain Bags:** Anytime a new method of storing grain comes out, it is up to us as an industry to be sure we have you correctly insured. With the new method of storing grain in the huge white bags, “Houston, we may have a problem.” In answer to your questions on whether or not this grain-in-bags is covered, our only answer is call us and we will look into your individual situation. As is usually the case whenever you are doing something that is new or different and not the “old way”, it is simply a good idea to call and check with us. The short answer to this grain-in-bags question is: there are some companies who cover it and some who don't—some who provide limited coverage and some that have fairly broad coverage available. The big message here is simply—CALL US. There is no other way to be sure your assets are correctly covered.

**Portable Grain Bins:** Again, there is wide divergence on how each company is covering these bins. If you have grain stored in bags, or some of these new temporary bins, the only way to be sure your assets are correctly covered is to give us a call so we can research

your individual situation. In both the previous cases, if the company you have will not or cannot correctly cover your situation, we can move you to a company that will get the coverage in place. In other words, getting you covered is not a problem, but again, we cannot get you correctly covered if you don't call us and let us know about the situation.

**New Multi-Peril Crop Insurance Product:** The new changes in Multi-Peril Crop Insurance are being much talked about in the media. Are there many changes in store for you this year in crop insurance? Yes, and for a change, instead of being more complicated, in many cases, the policy has been made less complicated and easier to understand. The new “combo” crop policy “combines” many of the complicated and often similar products under one contract. Are there some significant coverage differences? Absolutely. However, trying to put all of this information down in a letter that is perfectly understandable, send it out to everyone and expect them to understand it is simply not a good way to do business. We would far prefer to talk to you in person and explain all the changes and how they

affect your individual farm operation. As always, call us and we will stop out to your farm, or meet you here at the office—whatever is most convenient for you—so we can get your individual crop questions answered. This will help you decide what steps you may need to take and, at the same time, we can help you get your proven yields put together for the upcoming year. Now is simply a perfect time to be doing this so in the spring when you start getting busy you will have all of your crop protection information done and ready to use in making your planting decisions. We are well on the way to getting proven yields done.

Give us a call so we can come out and get your questions answered and help you get your proven yield work completed.



# The Backes Report / The Pullen Rebuttal

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## The Backes Report:

In talking to North Prairie's unofficial watchdog, I was totally amazed to hear the somewhat negative Scotty say, "I'm really optimistic about the crops this year."

However, the Scotty we know and love, brought me down to earth by elaborating,



"I think due to all the water up here we will be looking into growing cranberries, rice, water chestnuts, kelp or other submersible crops for the 2011 season." Scotty, I know it's wet, but it's not THAT wet, is it?

## The Pullen Rebuttal

I was getting ready to call my positive buddy, Ed Pullen in Kenmare, a few days later for something positive to say about the upcoming year when he called me first. Ed's words of wisdom were, "Hey, can I pay for my 2011 hail insurance now

in 2010? I am doing my tax planning and with all this moisture there is no doubt we will be insuring our wheat anyway." Wow!

Now that is a positive attitude I can relate to! You can bet I will call the companies and check that one out!

## Employee News

### Valley Insurance Hires New Agent



The other day I heard a rumor that our affiliate agency, Valley Insurance in Wahpeton, was closing. What? Not so! I would think that our actions in

**Brad Dahl** Wahpeton would certainly put that rumor to bed. We have leased and remodeled a bigger and better office space, and have added two additional employees in the past couple of weeks. In line with the continued expansion of Valley Insurance,



**Candace Engstrom**

we have hired an additional agent, Brad Dahl who joined our team in Wahpeton as of December 1st. Brad is an experienced agent and is licensed in all lines of coverage. He will be assisted by Wahpeton resident, Candace Engstrom who has also joined the Valley Insurance staff as our customer service representative. In addition, Valley Insurance now has a full list of companies that are able to provide competitive rates and coverage for any insurance need. Please stop in and visit us or let us know of any questions you may have. Brad is also North Dakota board chairman for the Make a Wish Foundation. If you know a critically ill child who has a special wish, please let Brad know about it.

## Tompkins Uncommunicative?

You know how it is when you walk into a busy restaurant and end up sitting right next to people you know and yet you don't realize they are there? Well, this past September 24th, I happened to be in Perkins Restaurant in Minot and walked right by Lynn English who happened to be there with son Ryan, his wife Kaela, and Mike's dad and mom, Jim and Betty English. Wow! I guess she said hi and I was so busy getting to the eggs, bacon, and toast, I didn't even notice her until I was leaving. When I realized my mistake, I told Lynn that my ignoring her was probably newsletter material so, here goes. "Lynn, nice to see you, Mike's parents, and the kids. Sorry I didn't say 'Hi'" and oh, by the way, "Merry Christmas!"

