

Newsletter 19, January 2001

Crop Insurance Corner

When asked when they would be putting on their 2001 Multi-Peril Crop Insurance meetings Crop Insurance Manager for Western Agency, Inc., Craig Johnson said the meetings will likely be held in the later part of February or early March. The reason for having these meetings a little latter in the season is that the crop insurance product usually has several changes as the year goes on. Johnson feels strongly that it is a mistake to put out a quantity of information that may or may not be correct in the final analysis. He did stress that any insureds with a question could give him a call at any time so it could be answered. There are some facets of the crop program that are finished however, that he wants communicated at this time. First of all; additional discounts have been added in the program which should make it possible for everyone to buy the 75% level of coverage for virtually the same price as they were paying for the 65% level. Although final rates are not yet available preliminary information is that this will be the case. These discounts have also been extended to CRC coverage making this product even more affordable to own. In addition Johnson reports that he and the agents are over half done with recording the proven yields of the 2000 crop year. If you have not yet called for an appointment to have your yields recorded, please call 852 5383 or 1 800 735 4955 so they can help you get your yields proven. Johnson reports that when they are doing the proven yields it is also a good time to go over your unit structure to be sure you have your units drawn up correctly to be sure you have the maximum yield possible on your policy. In addition, if you are adding land or a new crop this is a good time to get the paperwork done. Finally, Johnson stressed that there are still many agents out there who expect insureds to fill out their own paperwork. He cautions that the problem with this is it is so easy for you to make a mistake. Even with a knowledgeable agent helping you with your paperwork it is possible to make mistakes. The difference is that if the agent makes the mistake, and it cannot be corrected, he and his staff carry Malpractice Insurance to be sure the client can be paid. Whereas if the farmer does his own paperwork and makes a mistake it is just too bad. In most cases he will have no recourse. If you have any neighbors or friends that have agents who expect them to do this complicated and difficult paperwork send them over to Western Agency, Inc. Their crop insurance experts would be happy to sit down and help these people engineer their crop insurance program.

Miscellaneous:

Office Space For Rent: It was today announced that Western Agency, Inc. has several office spaces to rent. There are a couple units open in the 20th Ave. SW Building and a couple in the #6 North Main Building in downtown Minot. They are looking for some tenants and are offering a bounty of at least \$100 to any insured who sends them a tenant who rents some space. Interested parties are to call Chuck, Casey or Gene at the Western Agency, Inc. office.

Office Remodel: Front office remodeling at Western Agency, Inc.'s Minot location has been completed. It has been reported that all staff and customers are very happy with the project. By the addition of the new work station the efficiency of the front staff has been greatly improved and also much needed storage was gained. However, it is reported that agency President Chuck Tompkins is reported to be in mourning for the beautiful 60's style bright orange carpet that had to be removed for the project.

More Office Remodel: Further remodeling plans for Western Agency, Inc. include the expansion of their Glenburn, ND office. Glenburn office manager, Brenda Backes told this reporter today that office size would be doubled by removing a wall in their current space and expanding into the adjacent office. Additional work will be done on the front of the office in the form of new siding, windows, and far more insulation. A final touch will be the addition of new carpet. It was suggested that Backes could re-use the 60's bright orange carpet from the Minot office, but she has declined the offer.

Job Opening: Western Agency, Inc. is looking for another outside salesperson. We would like to find someone who is currently farming and would be interested in some supplemental income. We would especially like to find someone in the Kenmare, Upham, or Kramer areas. If the person is currently farming he or she would be allowed time off in the spring and fall to seed and harvest the crop. Applicants can be male or female. All applicants will be given a standard sales test. This test will give a good indication of the sales aptitude the applicant may have. Western Agency, Inc. is the largest independent insurance agency in the state specializing in the Farm insurance market and has an excellent training and benefit program for their employees. Taking care of the many complex insurance needs of those engaged in Agribusiness can be an interesting and rewarding career. Persons interested may contact Gene at the Minot office of Western Agency, Inc.

Generator For Sale: One 5000-watt gas generator. Never been used. Still in the box. Y2K panic price paid was \$872. Generator for sale for \$500. Only Western Agency, Inc. knows name of seller, as he is to embarrassed to admit buying three of the units.

Web Page Testimonials Needed: Western Agency, Inc. is looking for some good testimonials for our web page. If you have a case where you feel we did a good job please write it down and send it to us. Best testimonial will get a \$50 gift certificate to Minot's newest and best steakhouse T-Bones.

Western Agency, Inc. To Represent AAA

For those of you who don't know it AAA is a company that provides, at a small cost, a policy that will provide towing service, unlocking your car service, or simply a jump-start if your vehicle needs it. In addition, AAA provides a free trip planning and travel agent service to their members. This coverage is an excellent low cost way to protect yourself if your car breaks down and you need assistance. This is an especially helpful policy to own

if you have kids away at school and their car breaks down. All they have to do is call AAA and they can get assistance in fixing their auto. Since Western Agency, Inc. owner Chuck Tompkins has used this service he has decided to make it a product that can be purchased from Western Agency, Inc. The person in the office who will be in charge of this policy is Marlen Lenton. Marlen can be contacted anytime and can write you this low cost coverage right on the spot. If you don't currently carry AAA give him a call and he can explain the coverage to you. In this day of computerized complicated autos it is an excellent product for you and your family to have.

Excellent Knife Sharpener Found

While picking up office supplies at Minot Restaurant Supply in Minot the other day, this reporter spied a display labeled 'Knife Sharpeners'. Since I have purchased many knife sharpeners over the years with the same result I broke out laughing. It seems that no matter how good the sharpener; I have absolutely no skill in the sharpening of a knife. Even after buying many sharpeners I have been unable to learn the skill and had decided to never waste any more money trying. Yet I always carry a jack knife, and really appreciate a nice sharp blade. Proprietor David Forthun had the following to say. "We have sold hundreds of these sharpeners and give an unconditional money back guarantee." "Furthermore, we have never had a person bring one back." Laughing, I agreed to try one more knife sharpener. Surprise of surprises; on taking the sharpener to my knives at home it put an unbelievable edge on every one of them. People, this tool really works! I was so impressed I bought one for myself, one for my parents, one for my daughter, and I even bought one for the office so we can sharpen our famous 'Westy Jack knives'. Dave has these sharpeners for sale at his store for around \$10.00 and what a deal. Sharp knives on demand; at last.

When You Make a Change: CALL 1-800-735-4955

In this day of changing interest rates many people are refinancing their homes. In addition, many local banks that finance homes are selling these loans off to big mortgage brokers. When these changes are made you must call your agent to be sure he has the proper billing address for your renewal billing. What difference does it make? Lets say your bank decided to sell your loan to XYZ Mortgage Company. Of course they send you a note telling you they did it but they assure you 'nothing will change': Not. Something will change. The change will be that if you do not notify your agent of the change in mortgagee the renewal bill will go to the wrong place. Will the former banker bother to tell anyone? No. What will happen next is that your current policy will cancel for non-payment of premium. This is of course Automation at its worst. Machines don't care. Then, what will happen, is that XYZ Mortgage Company will put 'Their' policy on your house to 'Protect their interest'. This policy is many times more expensive than the one you had and if you are not careful the cost will simply be taken out of your escrow. Furthermore, this policy will most likely not have any coverage for you at all. It will simply cover the amount of money you owe the mortgage company. You will probably not even notice this has happened until you find you are short on your escrow account and your payments go up. Is this evil? Yes. Will it stop? No. The only way you can be

sure it does not happen to you is if you receive any notice that your bank has sold your mortgage or if you yourself change a mortgagee; give your agent a call. This also goes for car loans, equipment loans, recreational vehicles: Bottom line: if you make any purchases, leases, or changes, give us a call. We will make sure your interests are correctly covered.

Westy Shorts

Plastic Cups Gone: In a surprise move today by management Western Agency, Inc. announced it will no longer provide coffee in the small plastic cups as it has for the last 24 years. Due to continued spills and the fact that there never seem to be enough of the plastic holders to go around anyway, management has decided that from this day forward only good quality Styrofoam insulated cups will be used. The reason for the quick decision was triggered by an incident involving Commercial Manager Casey Tompkins spilling an entire cup of coffee on a recently completed insurance proposal.

Borud Teaches Digital Camera Seminar: Western Agency, Inc. farm insurance agent Brent Borud was called upon to teach school this past fall. At the North Dakota Professional Insurance Agents convention in Bismarck, Borud taught other agents how to use the digital camera and some of the finer points of the new technology. Borud has been using the new camera for over six months and said he was happy to be able to show other agents how the new camera works.

Trailers: Snowmobile trailers, car hauler trailers, horse trailers: Any trailers. None are automatically covered for everything. Especially theft. If you own one, are going to buy one, are borrowing one. Give us a call. We will be sure it is correctly covered. The cost is very minimal.

Scholarship Season Approaching: Area schools are reminded to be sure and submit their candidates for Western Agency, Inc. Scholarships. Western Agency, Inc. has given out scholarships in area schools for students going on to higher education. If your school currently does not participate in this scholarship program have them get in touch with Craig, Casey, Marlen, or Kim and check into it.

Hunting and Fishing Guides

With North Dakota becoming more and more of a hunters paradise, many of our insureds are doing professional guiding. This can be an excellent source of additional farm or personal income. However, there are some insurance issues that should be addressed. Western Agency, Inc. has several excellent companies, which provide the necessary extra coverage's at a very minimal cost. In many cases this coverage can be added to an existing farm or home policy. If you are doing this type of activity give your agent a call to be sure you are adequately protected.

Kathy Solberg 1st female winner of the Wear Your Westy Hat Contest

In a surprise action today the panel of secret, unknown, and unidentified, judges who decide the 'Wear Your Westy Hat' contest winner broke precedent and chose a female winner for the contest. Surprise upset winner was Kathy Solberg, Minot area farm wife and educator. Solberg was assisted in the win by husband Stanley Solberg and friends Phil and Jennifer Lowe, Minot. According to the panel of judges Solberg clinched the title by making sure husband Stan, herself, and the Lowes were photographed wearing their Westy hats while on a trip to New Orleans this past fall. Again, while we don't look for too big an influx of business from New Orleans, due to this burst of advertising exposure in that locale, we are happy to know our insureds are not only happy to wear their Westy hats but are demanding others do so. The Solbergs will be getting new Westy hats, a bag of our fresh Kona Coffee, and since they also had help in getting the award by having the Lowes to wear Westy hats; a \$100 gift certificate to Minot's newest and best steakhouse and pub: T-BONES. Congratulations to the Solbergs and Lowes; keep wearing your Westy hats and by the way; try the 22 oz T-Bone while you're at T-Bones.

Editorial

Again, as I sit down to type this newsletter my thoughts inevitably turn to service. We are just now finishing the round of claims from this years crop insurance and agents are helping clients see how to best cover themselves for next years crop. How some agents and companies expect to do this hands on work over the phone or by sending reams of paper I cannot figure out. Even though we are in computer age insurance is a complicated product that still has to be explained and correctly understood before a person should even buy it. Insurance is Contract Law. In other words it is a contract between you and the insurance company. Believe me people, if the contract is incorrectly drawn, you will not have the protection you need when the claim comes. At Western Agency, Inc. we are committed to sitting down with you; in person; to get this contract correct. That is why our history of paying claims is so excellent. It isn't that we are good at 'working the contract'. It is simply that we put the contract together right in the first place. This goes for absolutely any line of insurance. To be effective it must be correctly drawn up.

In addition; you our clients continue to be our best sources for ideas on how we can improve. If you see a way we are doing things that can be improved or if you don't think we are earning our pay in the way we deliver your contract: tell us. It will help us do a better job; you will be better served; and all of us will be the better for it. Furthermore; if you have the best idea I will be happy to send you a \$50 gift certificate. It just makes good sense for all of us.

Finally, we are stuck with computer billing. This is true for virtually any line of business. We are going to be billed electronically whether we like it or not. Furthermore, I have yet to see a company that has a real good; user friendly, billing system. These billing systems are designed by people who are good at numbers but poor at people skills. In most cases you get a bill that gives you a poor explanation for what it is even for. When this happens: and it will: give us a call. We deal with this every day and in a few minutes we can quickly get you back on track. Don't believe a slick TV advertisement about a 'wonderful' company that will solve all of your problems. They won't. The only

difference between them and us is that when you call their 'help' line you will probably be talking to someone from New York or Georgia that you can barely understand, let alone help you. This is their idea of 'excellent service'. Our idea of 'excellent service' is when you tell us about the problem and WE get it taken care of for you. We may be Norwegians, Irish, Germans and Swedes here at Western Agency, Inc. but we are HERE and we can and will get your problems taken care of. Call us.

We all survived the huge 'non-event' of Y2K, the election, and we are headed into 2001. From all of us here at Western Agency, Inc., we wish you a happy and prosperous New Year. Thanks for giving us the chance to be your insurance experts. Thanks for all of your ideas on how we can do it better. And: Thanks for your business!

Chuck Tompkins