



## Crop Corner

**Proven Yields:** Western Agency, Inc., crop agents are calling to help you get your proven yields recorded and proved up for the 2007 year. We are happy to help you do this, so if you are ready give us a call and we can get it done. It is not nearly as painful as a root canal and will really help you know where you stand as to what coverage you can get on the various crops for 2007.

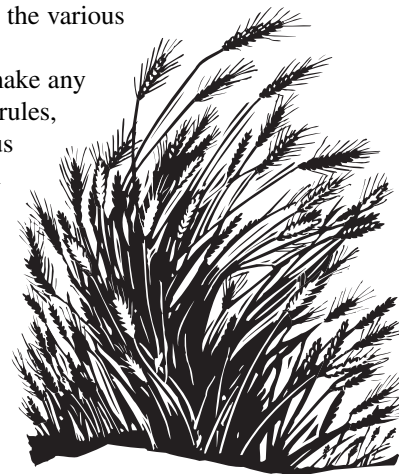
**Corn Coverage:** There are many new things happening with the availability of grain corn coverage in Ward, McHenry (T yield 54 bu.), and McLean County (T yield 48 bu.). This coverage will be available in these counties as regular MPC policy, or CRC or RA. If you need to see us before we get you called to make 2007 plans, just give us a call and we will assist you at your convenience.

**Winter Wheat:** Just let us know the acres and where they are planted. We will set up the rest including the spring inspections from there.

**Added Land:** Just call us and let us know. We can sit down with you anytime and show you the various options as to yields, coverages, and policies available.

**Change in Entity:** One more time. If you change your farm number, name of the farm, or make any change in named insured or operation: Give us a call to check it out. These are government rules, they sometimes don't make a lot of sense but Uncle Sam is sure in charge on this one. Call us anytime, night or day and we will make sure the change will work. All you have to do is call us: Before the loss.

**Crop Meeting Date:** This year's crop insurance meeting for the Minot area will be 6:30 pm 3/1/07 at the Ward County Experiment Station building. Crop meeting in Hebron will be 2/13/07 at 4:00 pm in the basement of the Hebron City Hall. Dates for crop meetings in Dickinson, Bottineau and Oakes are yet to be decided.



## Westy Hat

If you have a Westy hat on your head and are wearing it around North Dakota there is a good chance the all seeing, unknown, but ever present Westy Hat Contest judge will see you. The following citizens of our good state were observed going about their everyday lives set apart from their fellow North Dakotans by the fact they were proudly wearing their Westy hats. In appreciation for helping spread that Western Agency, Inc. is the best place in the state of North Dakota to be insured the following people will be awarded gift certificates: For wearing his favorite Westy hat at Perkins Restaurant in Minot, Kelly Wurgler, Minot painting contractor and farmer will be awarded a \$50 gift certificate to his favorite restaurant; none other than Perkins. Stanley area farmer Jay Harstad was seen in his traditional black Westy hat and he will receive a \$50 gift certificate to the Tumbleweed Café in Berthold. The Tumbleweed is reported to have some of the best baked desserts in the area as well as a legendary noon buffet. Norwich area farmer Gary Jung was seen in his Westy hat at son Tyler's football game this past fall earning him \$50 for the meal of his choice at the Homesteaders in Minot. South Prairie farmer LaVerne Mikkelson was seen actually wearing his Westy hat to the hospital for the birth of his first granddaughter Amy Mae Mikkelson, this past summer. Amy's dad Dirk Mikkelson reports Amy and her mother Amber, are both doing excellent. The proud grandfather and all can celebrate with \$50 of the area's finest pizza at Sammy's Pizza in Minot. Westhope area farmer Josh Ballantyne was hard to spot in his Camo Westy hat but the sharp eyed judge was able to see him well enough that Josh can be awarded a \$50 gift certificate to M&D Pizza Place in Westhope. Hebron area farmer and businessman Dale Klein was spotted at the Hebron Cenex wearing his Westy hat. He will be awarded a \$50 gift certificate to The Pizza Pantry in Hebron. Hebron agent Jim Heinert reports that Pizza Pantry has absolutely the best taco pizza anywhere. The same day, retired Dickinson farmer James Grad and his trusty traditional style black hat stopped at Hardee's for coffee only to be spotted by the Westy judge. Grad will receive a \$50 gift certificate to Kelsey's Restaurant in Dickinson where agent Jamie Zeller highly recommends the "cheese buttons." Swinging through Oakes although it was difficult, the judge spotted two area businessmen in Westy Camo hats. Brian Schmitz was hard at work at his Zack's Repair business as was Chuck Foster in his Oakes Body Shop business. Both Schmitz and Foster will get \$50 gift certificates to Cline's Restaurant in Oakes where it is reported the unseen judge goes regularly to have the excellent broasted chicken or the weekend prime rib. Our thanks to all of you who wear your Westy hats and for those of you yet to be discovered, hopefully the secret judge will put your name in lights one of these days.



## The Biggest Con on Katrina

Proving once again that there is little substance in the news anymore, after all the hoopla about how the Hurricane Katrina victims have had trouble getting insurance claims settled we have done a little research. These numbers are now a few months old but still very interesting.

First of all, as of three months ago the insurance industry has paid out over 36 billion in losses so far. Keep in mind, this is private money not taxpayers money.

Secondly, 99% of all auto losses have been settled.

Thirdly, 95% of ALL claims have been paid.

Considering this was the largest insurance catastrophe in US history I don't think that is too bad. One other thought is that in many cases people could have purchased coverage such as Hurricane insurance and Flood insurance and yet chose not to. Sometimes it makes you wonder when these folks will start accepting some blame for their own actions and quit expecting the rest of us to pay for their lack of preparation doesn't it?

## Identity Theft Information

We recently had a client who had her billfold stolen. Luckily she became aware of the theft very quickly and had all of her credit card numbers and the phone numbers she was to call in a safe place where they were readily available.

Although she called the appropriate credit card companies within an hour of the theft, already thieves had charged \$3500 to one of her cards.

Actually they had gone to her bank and gotten cash, and had made purchases on several of her other cards. It is unbelievable how organized these rings of thieves are. This theft occurred in Fargo and police told this person that the same theft ring had stolen wallets from four other women in the same area that day.

How did they do it? The one thief temporarily distracted the person while the second one rifled her purse. What store was she at? A hobby shop of all places. Is nothing sacred?



BE SURE  
TO CHECK  
WITH US  
FOR YOUR  
INSURANCE  
NEEDS.



## Westy Shorts:

**Computer Theft:** According to the FBI a computer is stolen in the US every 53 seconds. It isn't the fact that the cost of a computer is so high it is the fact that much data may be lost and possibly cannot be recreated without huge costs. I understand there is an outfit out there that can install a small chip to make your computer police traceable. They are MyLaptopGPS. I am looking into it and will let you all know what I find out.

**Cattle Suffocation/Blizzard Coverage:** This coverage is available. If you have a cattle herd and want this type of coverage or want to know how much it costs, give us a call and we can get you a price on it.

**Damage to Property of Others:** There has never been an insurance policy written, and there never will be one that covers every situation, all the time. This is especially true when you use, rent, borrow, or touch someone else's property. When do you become responsible for it? When you "place your hand" on it. Whenever you are going to be using property, be it a house, building, auto, or piece of equipment of someone else's—call us. In many cases the coverage will be automatic. But sometimes it won't and isn't it better to find out about that BEFORE a loss? Sure it is. Call us.

**Equipment Sale:** For sale one 52' Gates Heavy Harrow. Only went over 1,100 acres. Like new. Contact Craig Johnson.

**House in Arizona?** Western Agency, Inc. is now licensed in Arizona and can insure your home, auto, or commercial property down there. If we can look into it for you, give us a call.

**Named Insured vs. Titled Owner:** Scenario: Son goes off to school. Son decides to trade in his car registered to dad and gets a different one titled to himself. To make it worse son drops out of college and gets a job to pay for the car. Problem? Most likely there is no coverage on the car. Caution: be sure the titled owner of your vehicle is the one in whose name the policy is in. Any questions? Call us anytime 24/7/365 we want to be sure the paperwork is right before the wreck happens.

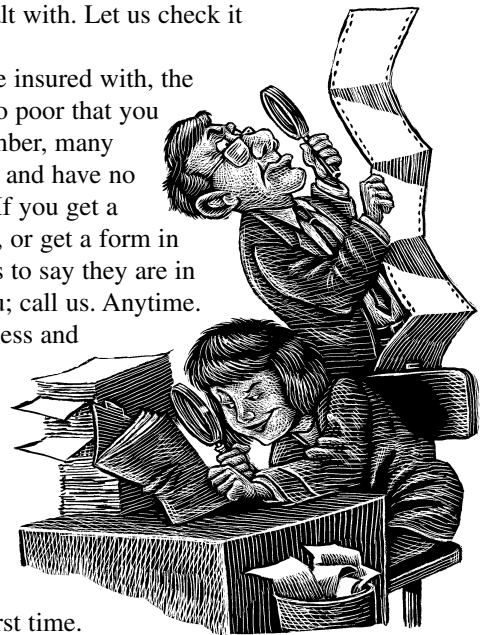
## Contractor Corner

**Bond Lines:** Calling all contractors. In order to get your bond lines set up for 2007, now is the time to talk to us. We can and should sit down with you, your banker, your CPA, or whoever it is necessary to see in order to maximize your bond lines for the upcoming year. The last time to find out you did great tax planning and horrible Bond Line planning is the week before you want to bid a big job. Call us.

**Lease or Rental Equipment:** If you are leasing or renting any equipment give us a call so we can check the rental/lease agreement to see if we have proper coverage in force. We understand some of the equipment companies have changed some things on leases that need to be dealt with. Let us check it out for you.

**Audits:** No matter what company you are insured with, the chance of you getting a good auditor is so poor that you may as well say it never happens. Remember, many times these "auditors" are poorly trained, and have no experience in your business whatsoever. If you get a call from one of these telephone auditors, or get a form in the mail to fill out, or if one of them calls to say they are in town and want to go over things with you; call us. Anytime.

That way, we can come out to your business and be sure the square pegs are in the square holes and you don't get an unnecessary charge on your policy. Remember, you don't have to drop everything and sit down to do an audit at the drop of a hat. Audits are necessary and of course need to be done, but if one comes your way: call us, we would be more than happy to help you be sure it gets done right; the first time.



## Editorial

Many times when people think of having an insurance claim they think it has to do with a person being “lucky” or “unlucky.” After being in this business for over 32 years I can tell you it is not so much a matter of luck but simply a matter of time before a major claim will come your way. The only part where luck comes in is whether or not you were lucky enough to be doing business with an insurance agent who took the time to do a comprehensive insurance review for you and then, after thoroughly analyzing what coverage it was you needed they put a good solid insurance program in place to protect your assets. We have spent the last 32 years at Western Agency, Inc. trying to do precisely that—seeing to it that our clients have the best possible insurance programs in place. That way when the loss occurs, our clients will not have to be “lucky;” the loss will simply be paid and they can go on with their lives.

Rather than sell you a package program that covers “most” of the things that can happen, we want to sit down with you to explain how the various coverage works. We can then counsel you on the coverage available and customize your policy to suit the needs of your particular situation. After looking at literally thousands of insurance situations, I can tell you that very few “package” policies actually will cover every situation and coverage need. Next time an insurance telemarketer calls you (from their home base in Bangladesh) ask them what they

know about “hired and non-owned physical damage” or see if they can give you a good explanation of how their auto policy covers a “non-permissive use” situation. The need to analyze your insurance needs before placing coverage is why we don’t do “phone quotes” and can seldom give you an exact answer on a given program without taking the time to sit down with you and analyze what coverage it is you actually need. Sure, we can give you a ballpark answer as to what coverage may cost, but before we actually place the policy for you we want to take the time to sit down with you and solidly

review the particular insurance situation you are talking about.

Many folks think that “all insurance policies, coverage, companies, and agents” are alike. This is absolutely not true. There are virtually no two policies alike and there can be vast differences in the coverage offered, even though the amount of coverage placed on say, a building, is the same. In other words, let’s say both companies offer a quote with \$100,000 of coverage on a building. Yet one agent only is placing “basic” coverage on the structure and the other agent is placing “all risk” coverage. Of course the agent placing only basic perils will have the cheaper price. Maybe one agent is using replacement cost coverage

and the other agent is not. The list is endless. My point is this: We don’t care if you buy a basic policy with no replacement cost. That choice is up to you. However, we want to show you the differences between the types of coverage available, explain how each policy will pay at loss time, and then compare the prices of the various coverage available. It is only after comparing coverage that you will be able to make a solid informed buying decision.

We constantly strive to help our clients make informed insurance buying decisions and we do everything we can to take the “luck” out of your insurance claim. We work on this every day. When trouble happens, we want your insurance claim to be settled as quickly and as painlessly as possible and this is easy to do if the proper coverage is in force. Having the correct coverage in place at loss time takes “luck” right out of a claim situation.

Thanks for your business; thanks for giving us the chance to see to it we have your assets correctly covered; and from all of us at Western Agency, Inc.—may you and yours have a Happy and prosperous New Year!



PS: Hey, a shorter editorial! A few people told me I was getting too windy. Also, they said I was wasting too much time telling everyone we no longer represent Progressive. So on that note all I have to say is Progressive? Not!