

APRIL 2011



WWW.TCITEAM.COM

WEST FARGO ~ WIMBLEDON ~ ENDERLIN

REST ASSURED

INSIDE THIS ISSUE:

**COLLEGE FUNDING REVOLUTION** 1

**INSURANCE TIP** 1

**MARKET COMMENTARY** 2

**EASTER FACTS** 2

**REFERRAL PROGRAM** 3

**WE GROW BECAUSE OF YOU** 3

**WHAT'S HAPPENING AT TCI** 3

**WHO'S WHO AT TCI** 4

UPCOMING EVENTS:

- April 1st—April Fools Day.
- April 12th — April Stastny celebrates 1 year at TCI.
- April 15th—Income Tax Day.
- April 18th—Happy Birthday to Jacki Christ.
- April 22nd—Happy Birthday to Jeff Hamre.
- April 24th—Easter

### COLLEGE FUNDING REVOLUTION

Life Insurance has always been about protecting the ones you love in your absence. **UNTIL NOW!** You can start earning Tuition Rewards Points towards your child's/children's college education *and* ensure the protection of your family all with the same Life Insurance Policy! Life Insurance can be the most Flexible College Funding Alternative...

- ✓ Tax-Deferred accumulation and tax-free withdrawals.
- ✓ No parental income limitations.
- ✓ Excluded from mention on the Free Application for Federal Student Aid Form.
- ✓ Withdrawals/loans may be used for any purpose, not just college expenses.
- ✓ Maintain control, and decide when withdrawals will be made, and to whom.
- ✓ After college, policy may continue with death benefit protection and additional cash accumulation for the future!



Contact your TCI Agent and start saving today!

### INSURANCE TIP

#### Working Together to Prevent One Loss At a Time

Although we are seeing small glimpses of Spring at times...it just hasn't quite arrived yet! Here's one last bit of information about frost, ice, and freezing temperatures and then hopefully we won't have to worry about it until next winter!

There has been an increased frequency on grain bin freezing and bursting losses in North Dakota. There are so many losses that can't be prevented, however a simple solution to aid in preventing this specific loss has been found. Dr. Kenneth Hellevang of the Agricultural & Biosystems Engineering Department at North Dakota State University has done the research and given his advise to help prevent this type of loss.

*"Frost and ice may form on grain bin vents at temperatures near or below freezing. Moisture from the air condenses and freezes on the cold metal surfaces. The accumulation can seal the vent so air cannot flow through the vent. A fan used for grain drying and aeration develops pressures of 4 to 6 inches of water. This is about 21 to 31 pounds per square foot of pushing on the roof. Even though this seems like a small pressure, it is a total force of about 21,375 pounds on a 36 foot diameter bin. This amount of force will damage the bin roof."*

*To properly manage stored grain, it is necessary to operate fans on bins at temperatures near or below freezing. We recommend that you leave the fill hole or access door on the roof, or both, open as a pressure relief valve when operating the fan at near or below freezing temperatures to minimize the potential for damaging the bin roof."*

We are hoping these tips help you out, so when that green grass finally does show through, you won't have to worry about repairing a grain bin.



## MARKET COMMENTARY

### MARKET-LINKED CERTIFICATES OF DEPOSIT

Creativity in the financial markets does not always spell “disaster.” Such is the case with Market-linked CD’s. Essentially, Market-linked CD’s work like traditional CD’s, but instead of receiving a fixed interest rate on your deposit, the CD’s return can be tied to a major index (e.g. – S&P 500) or a basket of commodities or currencies. The best part? Most Market-linked CD’s are backed by the FDIC, which guarantees your return of principal at maturity (even if the performance of the index the CD is linked to falls in value!).

Is it for everyone? Most certainly not. TCI Financial Advisors only recommends this investment as an option for young retirees or for those who are ten years or less away from retirement.

#### ADVANTAGES:

- FDIC Insurance – Principal is insured to the FDIC insurance limit of \$250,000.
- You are guaranteed the return of your full principal as long as you don’t withdraw from the CD before the maturity date.
- It mitigates concerns regarding market uncertainty.

#### DISADVANTAGES:

- Early withdrawal penalties are significant.
- It does not qualify for capital gains tax rate even if held longer than one year.
- Interest earned, though not realized each year, is still reportable each year on your tax return. (We recommend owning Market-linked CD’s inside of tax-deferred accounts)
- Most Market-linked CD’s place a cap limit on the investment returns.

Before purchasing a market linked certificate of deposit, investors should carefully consider the risks associated with an investment in the market linked certificate of deposit and whether the market linked certificate of deposit is a suitable investment for them. Before investing, prospective investors should read the terms supplement or disclosure statement, as applicable, relating to the particular market linked certificate of deposit. In addition, investors are encouraged to consult with their investment, legal, accounting, tax and other advisers in connection with any investment in a market linked certificate of deposit. If you are interested in discussing Market-linked CD’s, please give us a call at TCI Financial Advisors.



**Ross Almlie**  
TCI Financial Advisors

Ross Almlie is a Registered  
Investment Advisor



PO Box 680  
158 W. Beaton Dr.  
West Fargo, ND 58078

(701)277-8105  
(877)277-8135

ralmlie@tciteam.com  
Blog:  
<http://changeforall.com>  
areavoices.com

## EASTER FACTS

#### DID YOU KNOW...

- The first Easter baskets were made to look like bird’s nests.
- Americans celebrate Easter with a large Easter egg hunt on the White House Lawn.
- The traditional act of painting eggs is called Pysanka.
- Each Easter Americans buy more than 700 million Marshmallow Peeps.



## 2011 REFERRAL PROGRAM

Each time you send us a referral, your name will be entered in a Grand Prize Drawing for a Big Screen TV & a \$5.00 charitable contribution will be made on your behalf!

**\*Contest Rules for TCI's Referral Program\***

*There is no limit to the number of chances you can create for yourself.*

*The contest and prize are open to any person who refers a prospect to our agency. You do not have to be a TCI client to be entered in the drawing.*

*A Referral does not have to become a TCI Client for the referring party to be entered in the drawing and/or receive the prize.*

*The drawing will take place on December 30<sup>th</sup>, 2011. You do not need to be present to win.*



## WE GROW BECAUSE OF YOU

Thanks to everyone who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments and we couldn't do it without your help!

**Megan Argall**  
**Tammy Drake**  
**Paulette Opdahl**  
**Marty Uhlhorn**  
**Craig Neusendorfer**



## WHAT'S HAPPENING AT TCI

### Welcome Patrick Moore!

Patrick Moore has joined forces with TCI Financial Advisors. Patrick is an Investment Advisor Representative who is also licensed to sell life and health insurance in Arizona.

Patrick grew up in Minot, ND. He attended school and played golf at the University of North Carolina. He is married to Jessica and they have three children, Maggie, Sean, & Molly. Patrick and his family reside in Arizona.

Patrick is a part of the PGA golf community and will be playing in a few tournaments in 2011. We wish him the best of luck!

We are all very excited that Patrick is part of the TCI Team! We are also all hoping to get the opportunity to visit him in sunny Arizona!!!



Patrick Moore



**FINANCIAL  
ADVISORS**



APRIL 2011



PO Box 680  
158 West Beaton Road  
West Fargo, ND 58078  
800.277.8742  
www.tciteam.com

## TESTIMONIAL

“The TCI staff is highly personable, listens carefully, investigates thoroughly and responds quickly...appreciation for exemplary service like that cannot be overstated. Thank you TCI.”

Mark Puppe

## WHO'S WHO AT TCI

Jeff Hamre has been with TCI since 2010. He is an Insurance Advisor specializing in Farm & Commercial Insurance. Jeff lives in Enderlin with his wife, and has two daughters, two sons, and one grandson. He enjoys attending his kid's and wife's sporting events, flying, scuba diving, bungee jumping, cooking, and being around people.

Jeff has added his many years of farming experience and knowledge to the TCI Team. We all enjoy and appreciate Jeff's great sense of humor as he continually spreads smiles around the office. Sometimes we laugh at him and not with him, but its all good! Jeff has been a great asset to our Enderlin Office!



**Jeff Hamre**  
Insurance Advisor