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FLOOD INSURANCE

HERE WE GO AGAIN! The predictions are in and experts say Fargo-Moorhead and other communities in the Valley need to be prepared for a spring flood. Officials are expecting a 20 to 25 percent chance of a record flood this spring. With being just past the half way point in January, those numbers are only expected to rise.

THERE IS STILL TIME! Every farmer, businessman, and homeowner in the Sheyenne drainage system from Devils Lake to West Fargo should and still can protect their risk with this almost certain catastrophe looming. With a **30 day waiting period**, now is the time to get your flood insurance policy taken care of! Its quick, its easy, and it will give you great peace of mind to know you've done what you can to protect what you've worked so hard to obtain. Give us a call today!



Sandbagged house in Oakport Township, Moorhead, MN. Flood of 2009

Some facts and content in this article were taken from WDAY and PIA of ND.

INSURANCE TIP

It's the middle of winter in ND and MN, temps are down as low as 15 below actual temp and 32 below windshield. The snow is cold, and the roads are slippery. Come on...you can admit it! We've all been dreaming of green grass, warm temps, swimming, golfing, and relaxing in the sun! Well, this dream may be closer to reality than you think...



ARIZONA...yep, that's right, I said ARIZONA!!!!



Interest rates on home mortgages in Arizona are the lowest they've been since the U.S. Government began keeping track in the 1950's! Home prices in the metropolitan Phoenix area are the lowest that have been seen in over ten years! This combination provides the ideal opportunity to invest in real estate for a vacation home, income property, or student housing.

If you would like information on a specific area of Phoenix, please contact Barbi King or Mary Newton of King and Associates Homes at (480) 212-1956 or mary@kingandassociateshomes.com. Barbi and Mary are natives of Cando, ND and come highly recommended by TCI.

Remember, TCI is licensed to write insurance in Arizona, so give us a call...we'd love to help you insure your dream!

UPCOMING EVENTS:

February 1st—Happy Birthday to Shelley Osman.

February 3rd — TCI Grower Meeting, 9:00 am, Wimbledon Community Hall.

February 10th—Happy Birthday to Michal Schmidt.

February 16th—Michal Schmidt celebrates 7 years with TCI.

February 18th—Erik Opdahl celebrates 2 years with TCI.

February 24th—Shelley Osman celebrates 1 year with TCI.

MARKET COMMENTARY

It's that time of year again to review the rules for both Traditional IRAs and Roth IRA investments:

Traditional IRA

Contribution Limit: The lesser of \$5,000 (\$6,000 for taxpayers age 50+) or earned income

Deduction Limit on Qualified Retirement Plan Participants:

- Taxpayers who do not participate in qualified retirement plans can deduct contributions to an IRA up to the lesser of \$5,000 (\$6,000 for taxpayers age 50+) or, earned income.
- Taxpayers who do participate in qualified retirement plans may be subject to a reduced deduction based on modified adjusted gross income (MAGI).
 - In 2010, the MAGI phase-out of the deduction for single taxpayers begins at \$56,000 and the deduction is lost at \$66,000. The MAGI phase-out of the deduction for married taxpayers filing jointly begins at \$89,000 and the deduction is lost at \$109,000.
 - In 2011, the MAGI phase-out of the deduction for single taxpayers begins at \$56,000 and the deduction is lost at \$66,000. The MAGI phase-out of the deduction for married taxpayers filing jointly begins at \$90,000 and the deduction is lost at \$110,000.



Ross Almlie
TCI Financial Advisors

Roth IRA

Contribution Limit: The lesser of \$5,000 (\$6,000 for taxpayers age 50+) or, earned income. Contribution Limit Based on Modified Adjusted Gross Income – In 2010 and 2011, the amount taxpayers can contribute to a Roth IRA is subject to a MAGI phase-out.

- In 2010, the MAGI phase-out on Roth IRA contributions by single taxpayers begins at \$105,000 and no contribution is permitted if MAGI is \$120,000 or more. The MAGI phase-out on Roth IRA contributions for married taxpayers filing jointly begins at \$167,000 and no contribution is permitted if MAGI is \$177,000 or more.
- In 2011, the MAGI phase-out on Roth IRA contributions by single taxpayers begins at \$107,000, and no contribution is permitted if MAGI is \$122,000 or more. The MAGI phase-out on Roth IRA contributions for married taxpayers filing jointly begins at \$169,000, and no contribution is permitted if MAGI is \$179,000 or more.

Deduction Limit – There is no deduction for a contribution to a Roth IRA.

TCI Financial Advisors offers a full array of investment options that qualify for IRA use. Please contact us today to learn more!

WAY TO GO

Congratulations to Quentin Hegg, 8 year old son of TCI Insurance Advisor, Devin Gaard! Quentin has won the 8-9 year old division of the North Dakota Elks Hoop Shoot Free Throw Contest. The state competition was held on January 22nd in Jamestown, ND where Quentin won by making 19 out of 25 free throws. Quentin will compete for the Regional Title on March 5th in Rapid City, SD.

Quentin is pictured to the right, wearing his winning hat and jacket and holding his first place trophy.

Way to go Quentin and keep up the good work!



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

A Referral is considered "Qualified" when we are given all necessary information to provide a quote.

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 30th, 2011. You do not need to be present to win.



WE GROW BECAUSE OF YOU

Thanks to all our clients 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!

Cameron Dockter



INSURANCE PRESS RELEASE

BISMARCK, N.D.—Insurance Commissioner Adam Hamm announced that North Dakotans are still paying among the lowest auto insurance premiums in the nation. This is according to the "Auto Insurance Database Report 2007/2008" recently issued by the National Association of Insurance Commissioners.

"North Dakota's auto insurance market continues to be very competitive and healthy, and that is a benefit to our state's consumers in the form of lower insurance premiums," Hamm said.

North Dakota's 2008 combined average auto insurance premium of \$644 is significantly lower than the national average of \$903.

According to the report, Iowa is the least expensive state, followed by Wisconsin and North Dakota. Louisiana, the District of Columbia and New Jersey rank as the most expensive locations for auto insurance. Combined coverage is the total cost of liability, collision and comprehensive coverage for a vehicle.

Average combined auto insurance expenditures—2008

Least Expensive	Most Expensive	Neighboring States
51. Iowa (\$616)	1. Louisiana (\$1275)	26. Montana (\$829)
50. Wisconsin (\$641)	2. District of Columbia (\$1262)	35. Minnesota (\$780)
49. North Dakota (\$644)	3. New Jersey (\$1198)	48. South Dakota (\$651)

**Check us out on
Facebook & Twitter**

FEBRUARY 2011



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TESTIMONIAL

"I really appreciate TCI for truly understanding the nature of my business and the personal service provided."

Julie Wells
Stars & Strikes, Inc.

WHO'S WHO AT TCI

Dean Vetter has been with TCI since 2010. He is an Insurance Advisor specializing in Commercial and Personal Insurance. Dean lives in Fargo with his wife, and has one daughter and two sons. Dean enjoys spending time with family and friends, hunting, training dogs, golfing, running, biking, and coaching his kids in sports.

Dean hits the ground running everyday when he gets to the office. He is full of energy and is always making sure his clients are well taken care of. We appreciate Dean and all his hard work. Dean has been a great addition to the TCI Team!



Dean Vetter
Insurance Advisor