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UPCOMING EVENTS:

January 13th—Crop Insurance Forum, 8:30am at the Kensal Café.

January 1st— Steve Huber celebrates 11 years with TCI.

January 1st—Jacki Christ celebrates 8 years with TCI.

January 2nd—Bettye Van Erem celebrates 3 years with TCI.

January 25th—Jeff Hamre celebrates 1 year with TCI.

RAPE & ABUSE CRISIS CENTER DONATION

TCI was very proud to be able to present a check to The Rape & Abuse Crisis Center in the amount of \$635.00, and we couldn't have done it without your help!

This check was a result of donations made each time a Referral was sent to our office in 2010, along with our Friday Jeans for Charity enjoyed weekly by our staff.

The Rape & Abuse Crisis Center (RACC) of Fargo-Moorhead is a non-profit agency whose mission is to provide crisis intervention, advocacy, counseling and education to all persons affected by sexual and domestic violence and to provide prevention programs to create a society free of personal abuse.

Keep sending those referrals and we'll make sure that a deserving charity benefits from your generosity every time!



Michal Schmidt TCI, Greg Diehl RACC, Steve Huber TCI, & Ross Almlie TCI



rape and abuse crisis center
advocacy, counseling, education.

INSURANCE TIP

Are you aware of what affects your car insurance rates, either positively or negatively? Not a lot of drivers are, so we are going to clear things up in a quick little list!

- **Age:** below 25, out of luck; ages 50-65, safest drivers ever.
- **Gender:** sorry boys, the ladies are considered safer than you are. But we're not gloating (much).
- **Marital status:** single suckers, married drivers pay less for their rates.
- **Location:** traffic congested suburbs and/or high crime areas, out of luck; low traffic, low crime areas for the win!
- **Driving violations:** just hang it up for the next five years or so, or else DRIVE SAFER!
- **Type of vehicle:** go ahead and drool over that gorgeous old Jag, but at the same time be happy, because your '97 Grand Am costs way less to insure.
- **Credit rating:** poor credit or no credit, start taking the bus.
- **Education:** you are not too cool for school, rack up all the student loans you can, because you'll be paying less for insurance.

MARKET COMMENTARY

I had a great conversation recently with a client who informed me that, while he deemed my economic commentary to be insightful and well-received, he often felt the need to take a good, long walk after reading it. He's right. I looked back at some of my commentaries, and they were downright depressing. The good news is that I'm feeling more optimistic, which if parlayed to your own feelings, it should make for a better experience in reading this month's commentary.

Admittedly, we expended too much effort on managing downside risk in the management of portfolios in 2010, and it came at the expense of potentially higher portfolio returns. If you Google a chart of the S&P 500 for 2010, you'll see that the stock market resembled a Six Flags-like rollercoaster ride, which made it very challenging to maintain any conviction in the belief that the market was heading one direction or the other. After the November elections provided some clarity into future fiscal policy decisions, we began to see the stock market act in a more logical fashion.

Currently, we feel the following factors may bode well for the advancement of U.S. stocks into early 2011:

- U.S. dollar under pressure from continued quantitative easing (which can create more demand for our goods and services exports)
- Record low interest rates offer no incentive to save money in fixed rate accounts
- Steady stream of industry consolidation (mergers and acquisitions)
- Increasing number of IPO's
- Tax cuts extended into 2011
- Continuation of aggressive monetary stimulus policy
- Consumer confidence is improving
- Jobs market is stabilizing

Of course, many of these conditions may offer us adverse consequences in the years ahead, but in this "new normal", there are times when we have to let the sails ride the prevailing winds despite our own misgivings in order to achieve reasonable investment returns. Right now is one of those times.

As the holidays approach, I'm mindful of the fact that much of our money matters are quite trivial in the broader scope of our world. We should always feel great fortune in that we live in the best country in the world with the most opportunities available to anyone in this world. Our bad days, financial or otherwise, are better than the best days in the lives of most people on this Earth. I am making it my New Year's Resolution to be more cognizant of that reality and to offer up more hopeful economic commentaries in 2011 as a result. May the year 2011 be your best one yet financially and otherwise...Cheers!

Ross Almlie
TCI Financial Advisors



Ross Almlie
TCI Financial Advisors



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!

Julie Wells

Dennis Olstad

Brad Carlson

Peggy Isaacson Coldwell



WHAT'S HAPPENING AT TCI

We all enjoyed a wonderful Christmas Party at The Winery in Fargo! We had a fabulous meal, great conversation, dancing, and music was provided not only by Acoustic Addiction, but also by our very own Doug Johnson and Ross Florhaug! The evening was truly enjoyed by all!



Sadly yet proudly, we also honored the 20 years of service that Del Pinke has given to TCI and the 38 years he has given to the insurance industry. He will be retiring at the end of 2010. Our entire office is a much better place because of Del. He has shared an abundance of insurance knowledge with each one of us, and has also instilled in us to always wash our cars on Tuesdays! Although retiring, Del will not be far away, and we will look forward to his frequent visits to the office. Please join us in wishing Del the best on his retirement in 2011!



**Check us out on
Facebook & Twitter**

JANUARY 2011



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TESTIMONIAL

"TCI has worked well for us regarding personal and business insurance. They are very responsive and knowledgeable with questions and claims. They also look for alternatives to save us money with different carriers. After two years with one carrier, they re-evaluated and were able to save us approximately \$400/year by changing coverage to another carrier for our business."

Tricia Schmitz
Rapid Refill Ink

WHO'S WHO AT TCI

LuJane Opdahl has been with TCI since 1994. She is the West Fargo Receptionist and a CSR specializing in Farm Insurance. LuJane lives in West Fargo with her husband, and has two daughters and two grandsons. She enjoys spending time with family and friends, and entertaining in her home. LuJane spent 22 years as a teacher prior to joining the insurance industry.

LuJane greets everyone with a smiling face and great attitude each and everyday. She has the best memory in the office by remembering our clients by name, face, and voice. We are grateful to have LuJane as part of the TCI Team!



LuJane Opdahl

West Fargo Office
Receptionist and Farm CSR