MAY 2011

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UPCOMING EVENTS:

May 1st—May Day.

May 8th — Mother's Day.

May 13th—Happy Birthday to Devin Gaard.

May 17th—Ross Florhaug celebrates 1 year with TCI.

May 30th—Happy Birthday to Bettye Van Erem.

MOTORCYCLE SAFETY MONTH

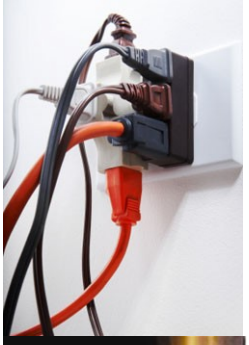
These days, simply being careful while out and about with your bike and using safety gear is not the only protection you need! Motorcycles have a far higher rate of accidents per unit distance than cars. This is due to the exposed rider and the fact that many automobile drivers fail to see these smaller vehicles in the traffic stream.

Also, as the law and lawsuit trials become more and more "complicated," you might even end up paying for the guy who was talking on his cell phone while driving, failed to see you and pushed you in the ditch. Of course, he had a good lawyer. And you,...well, your brand new bike is bits and pieces, not to even mention being hurt from the fall.

So, you either cough up a few thousand dollars for the medical bills and fixing your bike, or contact your insurance to take care of the bill. Your motorcycle is a major investment, one that is certainly worth protecting. Making a smart insurance decision is crucial for *your* protection and your cycle's protection. Give us a call to make sure you have the right protection, and then...ENJOY THE RIDE!

INSURANCE TIP

Are You Switched On To These Dangers?



Electrical faults cause around 55,000 home fires every year, killing 500 people, injuring 1,400 and costing $1.4 billion of property damage. May is National Electrical Safety Month. So, what better time to run through this checklist from the Electrical Safety Foundation International:

1. Check bulb wattage doesn't exceed limits of the light fitting.

2. Ensure all cords are clear of walking areas and furniture, that they're in good condition and are not tightly wrapped.

3. Check switches/outlets work and are not hot. Listen for crackles or buzzing – if you hear anything, call an electrician. Replace damaged cover plates.

4. Keep kitchen counter-top appliances clear of hot and wet surfaces and plugged into GFCI-protected outlets (Ground Fault Circuit Interrupter).

5. If you suffer even a mild shock from any appliance, contact an electrician.

6. Ensure portable heaters are stable and not close to flammable items.

7. Ensure bathroom/kitchen outlets have GFCI's and that they're tested regularly.

8. Check fuse/ breaker switches are labeled. If you frequently have to reset these, call an electrician.

MARKET COMMENTARY

FINDING OUR MARKET MOJO

In early 2009, an investment broker on the floor of the exchange declared the two most prudent positions to be in financial markets were "cash" and "fetal". We quickly learned how sobering his quip actually was when the S&P 500 Index plummeted to an ominous intra-day low level of 666 on March 6 of that same year. It was just as the number insinuated – one hellish day in the U.S. stock market.

Since that time, the S&P 500 Index has recovered quite well. As I write this article, the level of the S&P 500 Index has more than doubled off its lows and recently has narrowed the gap towards its all-time high set on October 9, 2007. Yet, it's not a market rise that gives you great comfort or warm fuzzy feelings. Instead, it gives us feelings of uneasiness and disbelief. We no longer celebrate market run-ups. Instead, we sit back, scratch our heads and speculate on when the next market implosion will occur.

Stock market investing seems to have evolved into a "hold your nose" grind, in which you hope the market works in your favor more often than not. The 12% rate of return assumptions prominently displayed in 1990's retirement projections have been reduced in half by prudent financial advisors and are now delivered to clients with sharp-edged caveats and protective disclaimers. The timing of retirement is now largely induced by which stage of our bubble and burst cycle we are living in. Clearly, we have lost our market mojo.

It's safe to say that investing, as we know it today, needs an overhaul. It needs a return of conviction to owning companies for years instead of just owning stocks for days or weeks. It needs a return of loyalty shown towards the fundamental investment process and away from algorithmic trading that benefit only those who can afford such an advantage. It needs a return of logical thinking that cuts through the headwinds of bogus financial entertainment programming. It needs more transparency and less dark pools of money. Ultimately, above all, we need to equip the next generation with the tools to make up for our generation's misguidance.

Do you think that kind of fundamental paradigm shift can start right here in the upper Midwest? It can. Stay tuned.

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MOTHER'S DAY IS MAY 8TH

"Mother love is the fuel that enables a normal human being to do the impossible."

~Marion C. Garretty ~

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 30th, 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!

Billy Short	Paul Benson
David Hoglin	Pat Karley
Josiah Rusten	Sherril Wahl
John Borg	Tammy Drake
Tom & Marlene Ensrud	Stroud Hollinshead

WHAT'S HAPPENING AT TCI

WE ARE HIRING...

TCI FINANCIAL ADVISORS

TCI is looking for a full-time Receptionist/Account Manager to be a part of our Financial Advisor's Team in the West Fargo Office.

We are seeking an experienced Financial and/or Insurance Professional who would require minimal training.

We offer an exceptional compensation and benefit package, including health, dental, vision, and 401K.

If you or someone you know is interested in becoming a TEAM member of a progressive, fast growing agency, and an all round great place to work, please submit resume's to Jan Johnson at jjohnson@tciteam.com.

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TESTIMONIAL

"Thanks for always caring and being helpful, it means a lot!"

Paulette Opdahl

WHO'S WHO AT TCI

Devin Gaard has been with TCI since 2004. He is an Insurance Advisor specializing in Commercial Insurance. Devin lives in Moorhead with his wife and two sons. The Gaard family is also expecting a new baby in September. Devin enjoys golfing, softball, and spending time at the lake.

We have many talented golfers on The TCI Team, and Devin is one of them. He has had not one, but TWO Hole In One's during his golfing career!

Devin is full of knowledge on commercial insurance, and we all utilize him whenever we can. He is easy going, helpful, and always fun to be around! All of us at TCI are thankful to have Devin as part of our team!

Devin Gaard
Insurance Advisor