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REST ASSURED

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UPCOMING EVENTS:

October 1st—Leon Opdahl celebrates 18 years at TCI.

October 4th—Devin Gaard celebrates 7 years at TCI.

October 16th—Happy Birthday to Del Pinke.

October 31st—Happy Halloween.

WHAT'S HAPPENING AT TCI

TCI would like to welcome Kim Harr to our Financial Advisor's Team. Kim has joined TCI as an Account Manager for the Financial Advisors.

Kim lives in Oakport Township with her husband, and she has two sons. She enjoys baking, exercising, reading, and spending time with her family and friends. Kim is pictured to the right with her husband and son.

We are excited to have Kim join us as we grow and implement new ideas for TCI Financial Advisors. Welcome Aboard Kim!!!



COMBINE & TRACTOR FIRES

Fires involving tractors and combines cause millions of dollars of property damage each year. More millions are lost in downtime during the busy harvest season. Not only are there economic losses involved, but also many serious injuries, and even deaths result from farm machinery fires.

To cause a fire, there must be air, a combustible material, and a heat source. We cannot eliminate the air, but by keeping the machinery as clean as possible and eliminating the heat sources, farmers can go a long way in reducing the frequency of fires. Below are just a few action items that would help prevent farm machinery fires:

- A pressure washer should be used to clean grease, oil and crop residue from the engine and engine compartment.
- During harvest season, frequently blow off any chaff or leaves with compressed air from areas prone to "normal" heat.
- Repair or replace damaged or worn out exhaust systems.
- Keep all bearings and gears well lubricated to prevent heat build up.
- Make sure all fuel lines, oil hoses, fittings or belts that appear to be worn or leaking are replaced.
- Exposed electrical wiring should be checked daily. Shorts or loose connections will generate very high temperatures.

In case a fire does break out, State Auto Policy Guidelines call for two 5 lb. ABC rated extinguishers, or one 10 lb. unit to be mounted on all combines. Any self propelled unit of farm machinery with a value in excess of \$20,000 must have at least one 5 lb. extinguisher mounted. Extinguishers are only useful if they are in good working order and mounted where they are easily accessible. Pay attention to the pressure gauge. If adequate pressure readings are not there, the unit needs to be recharged or replaced.

Before resuming operation with any piece of farm equipment that has suffered a fire loss, it is imperative to make sure the cause is found and corrected. If there is a fire loss to your covered farm equipment it is in all parties' best interest to avert the fires before they start.

Article written by Jack LaDuke, State Auto Farm Underwriter

HALLOWEEN PARTIES GONE BAD

Have A Fun And Safe Halloween Minus The Homeowners Insurance Claim

It's typically a night of unbridled fun. Ghosts, ghouls, and goblins are all out collecting candy while wild costume parties are raging in neighborhoods all over the country. Halloween is a unique holiday in that it is the only one where you actually welcome strangers onto your property. With that comes an unpredictable aspect of exactly who is setting foot on your property and what their motives are. A quality homeowners insurance policy is necessary for any time of year but Halloween really brings out its usefulness.

You can't protect your home without proper **home insurance coverage**.

Let's say you plan on hosting a Halloween party this year. What can go wrong exactly that can cause an unwanted **homeowners insurance claim**?

- **Who let the dogs out?** – Keep your pets away from the action. An unpredictable moment could lead to a dog bite and if it happens to the wrong guest you will be filing a homeowners liability insurance claim.
- **Fire!** – A Jack-O-Lantern isn't quite the same without a candle in it and a spooky walkway isn't quite complete without candle-filled bags eerily illuminating it. Keep a close eye on any candles or controlled fires you have going so you don't burn your house down.

NOTE: If you are planning a relatively large party then you might want to consider additional homeowners insurance coverage. You should give us a call to discuss your options regarding additional coverage for an event such as a Halloween bash.

Halloween And Homeowners Insurance Don't Mix

Let's face it: Halloween is for fun and homeowners insurance is not. So try to keep the two separate. Be cautious and don't let things get out of hand and you will most likely have a spooky good time without the trouble of having to file a homeowners insurance claim.



INSURANCE JOKE OF THE MONTH

Larry's barn burned down and his wife, Susan, called the insurance company. Susan told the insurance company, "We had that barn insured for fifty thousand and I want my money." The agent replied, "Whoa there, just a minute, Susan. Insurance doesn't work quite like that. We will ascertain the value of what was insured and provide you with a new one, practically identical, of comparable worth." There was a long pause before Susan replied, "Then I'd like to cancel the policy on my husband."

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!

Roxanne Burkholder
John Larson
Lori Howitz
Paul Erickson
Scott Deutsch
Geraldine Juran

David Kruse
Bruce Pulkrabeck
RJ Theis
Rock Messerschmidt
Eric Triebold
Jamie Passanante



INSURANCE TIP

Long Term Care—"3in4needmore"

71% of Americans ages 30-65 are concerned about personally needing long-term care services some day according to a recent "Long-Term Care Cost Study—2010". That's 3 out of 4!!

The cost of Nursing Home Care is now starting at about \$100 dollars per day for assisted living care and can be as high as over \$200 per day for total living care. That means a potential cost of over \$6,000 per month, per person.

Premiums are the most reasonable when purchasing LTC Insurance between the ages of 30-65, and remember the ND Income Tax credit up to \$250 [\$500 per couple] is also available for all LTC partnership plans.

The "3in4needmore" campaign is currently conducting a national bus tour to raise awareness. Check it out at 3in4Tour@3in4needmore.com.



*Graph taken from Long Term Care Insurance Blog—Posted September 28, 2010.



OCTOBER 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,**

WHO'S WHO AT TCI

Ross has been with TCI since 2010. He is an Insurance Advisor in the TCI Wimbledon Office. Ross is young, energetic, and he knows his insurance!

Ross has many years of experience working on his family farm in the Kensal area. He currently lives in Kensal with his finance Katie, and looks forward to his upcoming wedding next June. Ross enjoys golfing, basketball, spending time with friends and coaching the PBK Rebels Basketball Team.

If you stop by the TCI Wimbledon Office, you can usually find Ross whistling or humming a tune while he works!



Ross Florhaug
Insurance Advisor