

# First State Insurance Agency

15 Main Ave E Holly 701-477-6431  
Or 1-800-233-1341

12/1/2015

114 West 5th St Bohannon  
701-228-2902 or 1-888-276-1704

## HOLIDAY HOURS:

Our office will be closed the following days to observe the upcoming holidays:

December 24<sup>th</sup> - Closing at 12pm

December 29<sup>th</sup> - Christmas Day

January 1<sup>st</sup> - New Year's Day

## HEALTH CARE 2016:

Review your current Health Care Plan. Your plan may need to be updated due to household family size or income changes.

If you don't have a Health plan, open enrollment for Health Care began Nov. 1<sup>st</sup> 2015 and will run through Jan. 31<sup>st</sup> 2016. If you would like your coverage to begin Jan. 1<sup>st</sup> you will need to enroll before Dec. 15<sup>th</sup>. We offer Blue Cross Blue Shield and Sanford Health plans.

**CROP INSURANCE:** Last year crop insurance saw changes due to the farm bill, farmers had coverage options they signed up for at the PSA office and with their local crop insurance agent. Changes for 2016 include a new **malting barley endorsement**. The new endorsement provides additional quality protection based on the insured's contract specifications, projected and harvest prices based on the insured's contract or agreement and revenue coverage. The endorsement has to be elected by sales closing. Producers choosing the new malting barley endorsement must have an eligible contract and provide the insurance provider with a copy of the contract.

**PRODUCTION REPORTS:** The completed reports need to be returned as soon as possible. An updated APH will then be sent out to help you prepare for the 2016 crop year. We will need these production figures to calculate the coverage and premiums for the 2016 growing season.

**Link to the Past:** The number of farms in the US peaked in 1935 at 6,812,350 operations, average farm size was 154.8 acres. If we compare to the 2007 Census there were 2,204,792 farms with the average size of 418 acres. Questions about agriculture in the US first appeared in the 1840 census. Census marshals collected data on 37 questions. They made personal visits to collect the data and were paid \$2.50 for every 50 people. Historic census are accessible online at [agcensus.mannlib.cornell.edu](http://agcensus.mannlib.cornell.edu). **IF YOU ATE TODAY THANK A FARMER**

## Smart Phones

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A study done by the Pew Research Center says that nearly two-thirds of Americans own a smart phone. Our phones are full of personal information, contact numbers, photos, credit card numbers that we need to keep safe, secure and protected.

\*Secure your devices using strong passwords.

\*Disable Wi Fi and Bluetooth when not in use. Some stores and locations look for devices to track your movements if you are in range.

\*Keep security software updated. This is the best defense against viruses and other online threats.

\*Fraudulent text messages, voicemails and calls are on the rise, when in doubt, don't respond.

\*Delete apps you no longer use.



## EVERYBODY WANTS A LONG LIFE. NOBODY WANTS TO GET OLD.

Have you talked to the people you love about the potential for Long Term Care?

Don't wait till major decisions have to be made in a hurry, be prepared. Get your thoughts and concerns out and down on paper. Statistics show that 68% of people who reach age 65 may need Long-Term Care at some point in their lives. Nearly one fourth of all households provide care to elderly relatives. When you can't take care of yourself for an extended period of time, Long term care insurance lets you transfer some of the financial risk to an insurance company. A tax credit up to \$250 for an individual and \$500 for a couple may be available through a Partnership Plan Policy. Long Term Care can come from a number of sources: assisted living, hospital care unit or nursing home, etc.

## SNOWMOBILES:

It is your responsibility to know snowmobile laws before heading out. All snowmobiles operated on public land must be registered. Persons who are at least 12 years of age are required to take a ND-Approved Safety Course. Remember to obtain the landowner's permission before riding on private lands. A great website for snowmobile laws and regulations in North Dakota can be found at [www.parkrec.nd.gov](http://www.parkrec.nd.gov). **SNOWMOBILE INSURANCE:** When getting insurance for your snowmobile have some basic information ready. We will need to know your name, address, date of birth, Make, Model, and Year of snowmobile and your past insurance coverage. When you think about the cost of a snowmobile and the risks involved in operating them it is important to have a snowmobile policy in place.

## MANAGERS COMMENTS

### **STOP CROP INSURANCE CUTS!**

I am afraid cuts to crop insurance are very real, and I believe this will have an effect on many of us, including, bankers, ag-related companies, insurance professionals as well as farmers. The potential budget cut for this year is \$3 billion. If this budget cut passes it will have an adverse effect on subsidiaries as well as profits for crop insurance companies'. Congress is also looking at cutting another \$9 billion in crop insurance over the next 10 years. If these cuts to the budget are passed, it would eliminate revenue polices and the harvest price option. If crop insurance becomes unaffordable due to premium increases and lack of coverage, many farmers are going to find themselves without a safety net. I know that crop insurance is working, and has been providing assurances for bankers, ag- related companies, and elevators but with these cuts to the budget our economy and farmers will disappear. I urge each of you to contact your local associations for wheat, barley, and beans, as well as your local senators and congressman express your concerns should this bill pass. The potential cut to crop insurance is coming up for consideration on December 11, 2015. The \$3 billion is already in the budget and should be allocated from other line items to eliminate the potential cut to crop insurance.

*Kevin, Patty, Evette, Linda & Morgan*

God gave us memory so that we might have roses in December. J.M. Barrie

First State Insurance Agency is an equal opportunity provider.