

FIRST STATE INSURANCE

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1-800-233-1341

3/1/2017

114 West 5th St Bottineau
701-228-2302 or 1-888-276-1704

CROP INSURANCE: MARCH REMINDERS

The deadline for adding crops, prevent plant buy up, changing levels of coverage or other options for the 2017 crop season to your MPCI policy is March 15th.

Completed production reports need to be returned as soon as possible to prepare for the 2017 crop year.

Native Sod: Be aware in 2017 and going forward of the new cumulative acreage requirements. It has changed to no more than 5 acres tilled in the county, cumulatively across crop years. Native Sod acreage greater than 5 acres will receive reduction in benefits.

Change: This year promises to be full of change, new president, new Congress, new agriculture secretary and an expiring farm bill in the coming year. Amid this change remember our farmers and ranchers who feed us all.

God bless the man who sows the wheat,
Who finds us milk and fruit and meat;
May his purse be heavy, his heart be light,
His cattle and corn and all go right;
God bless the seeds his hands let fall,
For the farmer he must feed us all.

Amelia E. Barr

HEALTH CARE:

The last day for applying and enrolling for 2017 health coverage was January 31, 2017. You may still be able to get coverage if you have a qualifying life event-change in family status, losing your plan or moving to a new state are examples.

If you miss open enrollment and find yourself shopping for coverage later in the year without a qualifying event, a short-term policy will provide **temporary coverage**. Short-term health insurance is not for everyone-most won't cover preexisting conditions, maternity, preventative care and they do not provide coverage for all of the Affordable Care Act's essential benefits. Penalties still apply for not having a qualifying plan.

Driver Discounts:

When we quote autos generally there are 3 categories where discounts can be found.

Driver Discounts:

1. Claim-free drivers with a safe driving history.
2. Good student, usually this means having a B average or higher.
3. Defensive driving course completion.

Policy Discounts:

1. Insuring multiple vehicles on one policy.
2. Homeowner's for owning a qualified home.
3. Bundling by combining multiple policies like homeowners and car.
4. Full payment if you pay your entire premium up front.

Vehicle Discounts:

Anti-theft protection device, airbags and Anti-lock brakes.

FLOOD INSURANCE:

Your Homeowners Insurance does not cover flood. Only a National Flood Insurance Program will. With all the snow this year be prepared. Remember there is a 30 day waiting period for flood insurance. Only federal flood insurance reimburses you for flood damage to your property. With one annual premium, you can protect your most important investment, your home, business and its contents.

LOVE AND LIFE INSURANCE:

Last February 14th we were buying chocolates, diamond rings and gifts for our loved ones. Take that empty box of chocolates and fill with love (a life insurance policy.) Protect the ones we love financially against life's unexpected moments. Would your loved ones be able to make ends meet, could they live in the same home, what would happen to their quality of life, would a college education be possible for your children?

Things to consider when buying life insurance:

-Choose a policy that fits your needs. How much do you need, for how long and what can I afford to pay.

-What kind of policy do I need?

-Term Insurance: Protection during a limited number of years. It pays a death benefit and usually does not build up cash value.

-Cash Value Insurance: A type of life insurance policy that pays out upon the policyholder's death, and also accumulates value during the policyholder's lifetime. Whole life, universal and variable are all types of cash value.

-Whole Life: Premium amount is locked in and will remain the same throughout the lifetime of the policy. Coverage continues for life as long as the premium is paid.

-Universal Life: This type of life insurance provides a death benefit and cash value. It is a more flexible policy that lets you vary your premium payments.

Each day is a gift.



WINTER WEATHER CHECKLISTS

Winter is almost behind us! Just in case-Are you ready if another storm hits. Are you stocked up on emergency supplies? Here are just a few to have on hand.

Food: Have a week's worth of food and safety supplies.

Water: Keep a water supply.

Communication: Have at least one of the following in case there is a power failure. Generator, cell phone, portable charger, battery-powered radio for listening to local emergency instructions. Do you have a family communication plan?

Heating: Extra blankets, sleeping bags, etc.

MANAGERS COMMENTS:

We hope everyone is surviving the winter, it started out with a bang in December, now we are getting a spring like climate which has been much more bearable.

Look for changes this year in the healthcare industry. We are hoping for more choices in coverage and a roll back in premiums. At this time we would advise keeping the coverage you have, until we know where this possible new plan will take the healthcare industry.

As always we wish everyone a safe and successful spring season.

We appreciate your business.

Kevin Patty Evette Linda Morgan

First State Insurance Agency is an equal opportunity provider.