



114 W 5<sup>th</sup> St Bottineau  
701-228-2302 or 1-888-276-1704

P.O. Box 909 Rolla  
701-477-6431 or 1-800-233-1341

**Autumn is here again! Ah-h yes circle of life, didn't we just do this?** With that thought we have several reminders for this time of year.

### HEALTH CARE

The **OPEN ENROLLMENT PERIOD** for 2016 coverage is November 1<sup>st</sup>, 2015 to January 31, 2016. First State will be happy to help you through this process. We have plans through Blue Cross Blue Shield, Sanford Health and will help on the Marketplace (Healthcare.gov). Let your health insurance company know of an address change, so all important correspondence can follow you.



### Amber Waves of Grain

**Harvesting** is done or close to a end. This time of year also brings the billing for crop insurance. The bills went out August 15<sup>th</sup> and are due Sept. 15<sup>th</sup>.

### Hail Insurance Due Date

Nov 1<sup>st</sup> is the date to have your hail insurance paid. Beginning Dec. 1<sup>st</sup> 1.25% interest will be assessed to all outstanding Hail Policies.

### Malting Barley Endorsement

There is a new malting barley endorsement available for 2016. Offers revenue coverage and is based on insured's contract specifications.

---

### Margin Protection

Great American Crop Insurance is offering a new insurance plan called Margin Protection for 2016. It will provide coverage against an un-expected decrease in your operating margin. Margin Protection uses county-level estimates of average revenue and input costs to establish the amount of coverage and indemnity payments.

---

### Production Reports

Production reports will be sent out this month. Fill in your production, sign and return as quickly as possible, so we can begin the APH process to establish if you have a revenue loss for 2015.

---

### Accident Guide

Crashes are required to be immediately reported in cases of death, injury or when property damage exceeds \$1000.00. Crashes with an undomesticated animal resulting in **property damage only** to the drivers vehicle are exempt from notice requirements. When traveling remember other states have different

limits.

### Follow these steps in an accident:

Seek any emergency services by calling 911. Make sure all parties involved are safe and out of danger. Secure phone numbers and addresses of other party and witnesses. Request a law enforcement officer to come to the accident scene. Do not discuss the facts with anyone except the officer, your insurance agent or the claim representative.

While out enjoying the fall colors and enjoying our state, North Dakota does have a **MOVE OVER LAW**. State law requires drivers approaching a stationary emergency vehicle displaying flashing lights, including highway maintenance and wreckers, traveling in the same direction to move over if safe and possible to do so, or slow to a safe speed.

---

### GOING SOUTH

Some of you may be thinking of moving to warmer pastures this winter. Keep in mind each insurance company is different-but generally you have 10% of your personal property coverage from your primary home extended to another owner occupied location. Please contact our office to extend liability from your primary residence to your seasonal/secondary home.



---

### COLLECTOR VEHICLES

Do you have a one of a kind vehicle-Antique, Classic or Collectible. Be protected when you take an occasional cruise or a special event around town. Let us help you get covered today.

---

**Just Stop!** Have you had a **good laugh** today amid all the stress and workload? Laughter truly is the best medicine. When we laugh, our body releases stress and lets in a bit of peace.

- A salesman comes home after a hard day's work and is greeted by his wife at the front door. She tells him she has good news and bad news about their new car. The salesman says: "OK, honey-so give me the good news." His wife replies: "The good news is, the air bags work!"
- A farmer in the field with his cows counted 196 of them, but when he rounded them up he had 200.





### **September is National Life Insurance Awareness Month:**

What if you were suddenly gone? Could your family manage on their own? We recognize the importance of life insurance, but life gets in the way and we make excuses. Excuses don't protect our loved ones.

#### **Statistics show:**

- A significant number of Americans die prematurely, 1 out of 5 men will die before reaching age 65, 1 in 9 for women.
- Four in 10 adult's have no life insurance at all.
- Many people rely on their employers for coverage leaving them without coverage if they were to lose their job or change jobs.

#### **What can it buy:**

- Keep a family business in the family.
- Provide income for a family to live on for a period of time, paying off debts and loans, providing family members a chance to get on their feet.
- Time to grieve.

Include Life Insurance in your financial plans, many of us are only one accident or terminal illness away from a financial catastrophe.

---

The fall months are a beautiful and busy time on our farms. Several hazards are out there this time of year - augers, power take-offs, fires and grain entrapment. It takes less than five seconds to become trapped in flowing grain and less than 30 seconds to become engulfed.

#### **Just a few tips:**

- Wear a safety harness and secure a lifeline.
- Never attempt a rescue by going into the grain yourself, call 911.
- If becoming submerged, cup your hands over your mouth so you can take short breaths till help arrives.
- Wear a dust mask or respirator.

### **Equipment Breakdown**

Does your policy include this coverage?

This coverage in your home may protect damage from:

- Electrical Breakdown
- Tearing apart, cracking, burning of a hot water system or an air conditioning system
- Mechanical

On the farm:

- Motor burnout
- Utility power surges
- Short circuits/electrical arcing
- Mechanical breakdown

### **MANAGERS COMMENTS**

We hope everyone had a great summer, and want to thank you again for your support.

Open enrollment in healthcare is coming up again soon. Open enrollment is the an opportunity for you to acquire insurance if you do not yet have a plan or change plans if you are currently insured. Keep in mind that there is no pre-existing condition under the new healthcare law.

The bad news for those currently on a healthcare plan is that there is an expected rate increase of 10-14%, along with this increase there may be a change to your deductibles. Please make sure to keep an eye out for these changes so you are not surprised later.

We are now representing Sanford Health Insurance. Sanford has informed us we are the only agency representing them in the Northern Region. Please contact our office for a quote from this new to us company!

We can not stress enough the importance of reviewing your current deductibles and premium as far as healthcare is concerned, as we feel changes and increases are on the horizon.

*"If you tickle the earth with a hoe she laughs with a harvest."*-Douglas Jerrold

Kevin - Patty - Evette - Linda - Morgan

First State Insurance Agency is an equal opportunity