

EDITORIAL

Finally, our first newsletter. This is something I have wanted to do for sometime. We will be bringing you updates and news concerning insurance issues and agency updates. We hope you enjoy reading this and look forward to your suggestions and comments.

I would like to introduce you to our staff:

Bowman Office:

Warren Flath-Agent/Owner

◆ 24 Years in business

Ginger Fretheim-Agent

◆ Hired February 2002

Tressa Dodge-CSR/Agent

◆ Hired January 2003

Hettinger Office:

Steve Hedstrom-Agent

◆ Hired January 2002

Jackie Hedstrom-CSR

◆ Hired September 2003

Congratulations to Steve and Jackie on their new office, located at 219 South Main in Hettinger. Please feel free to stop by and take a peek. They might have a cup of coffee ready.

I would also like to confirm a rumor. Yes, we will be moving the Bowman office to 15 N. Main Street, hopefully by January 1st.

We would like to thank everyone for your past and continued business.

Have a Happy Halloween!



SOUTHWEST INSURANCE AGENCY
19 EAST DIVIDE
PO BOX 184
BOWMAN, ND 58623



BOWMAN BRANCH

Warren Flath-Agent

Ginger Fretheim-Agent

Tressa Dodge-CSR/Agent

HETTINGER BRANCH

Steve Hedstrom-Agent

Jackie Hedstrom-CSR



Bowman 701-523-4333
Hettinger 701-567-8000

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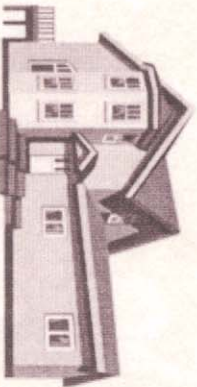
Mexico or Bust

Recently a young man in North Dakota purchased a fairly new car and drove to Arizona on spring break. Since he was close to Mexico and had not been to Mexico, he purchased a "Mexican Insurance" endorsement from a local agent in Arizona and headed "South of the Border." To make a long story short, he left his keys in the wrong place. Someone took them and stole the car. There were witnesses galore, but not much help. Mexican police were largely indifferent; his insurance company did not provide coverage while the car was in Mexico. The agent who had sold him "Mexican Insurance" told him this coverage was for liability only and would not cover damage to the car. The young man is now left with 48 payments of \$287.36 for a car that some Mexican citizen is driving. This is not one of our insureds, but it could have been. If you or anyone you know is going to be traveling in Mexico please get in touch with us and we can show you where your coverage stands before this dilemma is yours. We can most likely have coverage in place for you but automatic coverage is virtually non-existent. Remember, you can drive to the North Pole, fall through the ice and we will happily pay the loss. But go to Mexico, Central America, or South America and it takes an act of congress to get coverage in place.



HOMEOWNERS

- ▶ Be sure and talk to your agent if you buy an item of value. This could include snowmobiles, motorcycles, boats, jewelry, guns, or collectible antiques.
- ▶ If you have a child away at school there are many more insurance issues to talk about. Give us a call.
- ▶ If you have a home business of any kind it brings up a whole new set of issues.
- ▶ If you have changed or remodeled your home, be sure and talk to us about it, so we can have you adequately covered.
- ▶ If you get a questionnaire from your company, sent directly to you, call us and we will be sure it gets correctly filled out.
- ▶ If you get a paper in the mail telling of changes in coverage, give us a call so we can explain how it will affect your insurance policy.



CENTER MUTUAL AUTO POLICYHOLDERS

REMEMBER THE AUTO GLASS CLAIMS

PROGRAM:

YOU CAN CALL TOLL FREE FOR GLASS

REPAIR AT

1-800-987-6792

NO ESTIMATES REQUIRED

Crop Insurance Tidbits



Reporting Deadlines

Deadlines for reporting crop losses:

Dry Peas	09/15	Oats	10/31
Forage	10/15	Wheat	10/31
Barley	10/31	Flax	10/31
Canola	10/31	Sunflowers	11/30
Dry Beans	10/31		

Winter Wheat Notice

A spring inspection to determine insurability is required if you plant winter wheat in spring wheat counties. Please notify your insurance agent for qualification.

REVENUE PRICES

Crop Revenue Coverage (CRC)

	Base Price	Harvest Price
Spring Wheat	3.64	3.77

Revenue Assurance (RA)

Wheat	3.64	3.77
Feed Barley	2.22	2.13

Forage Production Price Elections

	Buy Up Price Election	ND	SD
Alfalfa & alfalfa grass mixture		\$52	\$64
Grass Alfalfa Mixture		\$39	\$46

FORAGE PRODUCTION DEADLINES

Applications, changes, cancellations-September 30
Underwriting report-October 15
Production and Acreage Reporting-November 14