

JISINC Newsletter

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New Website

Johnson Insurance Services, Inc. now has a home on the internet. To visit our new website, point your internet browser to <http://www.jisinc.com> and check it out. We are planning to post information that would keep our insureds informed about any changes to current crop programs or other industry news. Our agency is working to make the site a very helpful resource for our friends and customers.

Toll Free Number

Johnson Insurance Services, Inc. has established 1-888-628-7884 for our long distance customers. Call us with any of your insurance questions.



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Holiday Stroll

Saturday, December 2, the Stanley Commercial Club sponsored a city wide holiday stroll from 3 – 8 PM. Area businesses invited shoppers in for treats and refreshments. Many stores had special drawings for their customers during the stroll. We would like to thank all of those who stopped in our office, registered for a door prize, and sampled some of the treats from the "M & J" bakery.

Congratulations to Doris Bures who won the fruit basket and to Mike Littlefield who won the fire extinguisher. We hope to continue this as a holiday tradition.

Crop Insurance – Mini Meetings

Johnson Insurance Services, Inc will be offering area producers an opportunity to attend one of many small group informational sessions. We will be presenting the changes that are occurring for the 2001 crop insurance program.

A few of the topics will be, "Added Land Changes", "Substitute Yields", "Subsidy Changes", and more. The internet is continually changing the possible ways of doing business and we will be showing how this might be of benefit to you.



photo from farmphoto.com

Long Term Care Insurance

ND Department of Insurance

Long term care can range from simple help with daily activities at home to highly skilled nursing care in a nursing home.

Long term care can be expensive depending on the amount and type of care needed and the setting in which it is provided. The average cost of a year in a nursing home in North Dakota is about \$35,000.

Medicare, the federal health insurance program for people over 65 and some disabled people, covers nursing home care only under extremely limited circumstances. **DO NOT DEPEND ON MEDICARE TO PAY FOR ANY NURSING HOME CARE.**

There are three primary ways of paying for long term care services:

1. Use your income and savings to pay for the care and services you need.

People with substantial income, assets or savings may be able to cover all costs from their own resources.

2. Use your income and savings until you qualify for Medicaid.

Medicaid, or Medical Assistance, is a combination, federal, state and local program that covers nearly half of all nursing home care nationally. To receive Medicaid assistance for a nursing home stay, you must meet certain financial eligibility requirements. Note: ND provides some protections for married couples when one spouse must enter a nursing home. For eligibility questions or applications, contact your local county social service office.

3. Buy a long-term care insurance policy to cover some or all of the costs for long term care.

Private long-term care insurance is an option for people to consider, particularly if they have assets they wish to protect (e.g, to pass on to their children). You should not buy this type of insurance unless you can afford to pay the premiums every year. Remember, long-term care insurance premiums can and often do go up.

Long term care insurance policies are designed to provide coverage for the most catastrophic expense of

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Helpful Hints

*Stuff a miniature marshmallow in the bottom of a sugar cone to prevent ice-cream drips.

*Use a meat baster to "squeeze" your pancake batter onto the hot griddle for perfectly shaped pancakes every time.

*To keep potatoes from budding, place an apple in the bag with the potatoes.

*To prevent eggshells from cracking, add a pinch of salt to the water before hard-boiling.

*Run your hands under cold water before pressing Rice Krispies treats into the pan. The marshmallows won't stick to your hands that way.

Recipe of the Month

Beef Stroganoff

Original	Modified
1 pound boneless beef round steak, cut ¾" thick	¾ pound boneless beef round steak, cut ¾" thick all fat removed
2 tablespoons margarine	Deleted
½ cup chopped onions	½ cup chopped onion
1 can cream of mushroom soup	½ can cream of mushroom soup
½ teaspoon paprika	½ can of water, plus 1 tablespoon flour
½ cup sour cream	½ cup non-fat sour cream
6 cups cooked noodles	6 cups cooked noodles

Slice beef across grains into very thin strips. In a nonstick skillet, brown the beef and onions in half batches over high heat. You may have to have a little water in the pan to begin cooking. Set beef and onion mixture aside. In a saucepan mix the soup, water and flour until thickened. Return the meat mixture to the skillet. Add the mushroom soup and paprika. Heat through. Stir in the non-fat sour cream. Serve immediately. Do not continue to cook. Optional: Top with lots of chopped parsley (adds no calories).

Nutritional Analysis	Original	Modified
Calories	440	305
Fat (grams)	18	7
Percent calories from fat	37	20
Percent polyunsaturated	9	6
Percent saturated	18	7
Percent monounsaturated	10	7
Cholesterol (milligrams)	120	85
Sodium (milligrams)	550	260
Protein (grams)	27	21
Carbohydrate (grams)	43	40
Fiber (grams)	4	4

Recipe from:

<http://www.mayohealth.org/mayo/recipe/htm/maintoc.htm>

long term care which is room and board in a nursing home.

Many long-term care policies provide benefits in addition to coverage for a nursing home stay. Policies may provide coverage for in-home care, assisted living, adult day care and other alternatives.

Long-term care insurance is not standardized and there is no guarantee of coverage. Based on your answers to questions about your medical history, a company can choose whether or not to sell you a policy.

Benefits available under a long-term care insurance policy vary widely. The premium depends on a number of factors including the benefits you select and your age at the time of purchase.

Safety Specialist Offers Snowmobiling Tips

Think safety every second you are on a running snowmobile. It can mean the difference between having a great time or having an accident.

"It's easy to get caught up in the excitement of swooshing over the snow, watching the scenery speed by. But a moment's inattention or distraction could mean a tumble or worse," says Brad Sayre, risk management and safety specialist at Grinnell Mutual Reinsurance Company.

Excessive speeds, operator error, unfamiliarity with the machine or terrain, and alcohol consumption contribute to accidents and deaths.

"Here are snowmobiling tips that can help you avoid becoming an accident statistic," he says.

Before riding, check the snowmobile from top to bottom and front to back. Read the owner's manual and talk to your snowmobile dealer if you have questions about the machine. Attend safety and maintenance programs in your community, and follow the pre-op check in your manual before you begin to ride. The Iowa Department of Transportation offers a snowmobile safety course for children.

Follow state or park regulations when riding, including the speed limits. Consider whether your state has age restrictions for riders. Follow one of the first rules you

learned when crossing the street—come to a complete stop, look both ways and cross only when the traffic is clear.

Drivers and riders should wear safety-approved helmets of the right size and good condition, Sayre says. "The helmet chinstrap should be snug and a visor is essential for clear vision and wind protection. Glasses or goggles also can offer protection from the sun," he says.

Carry a tool kit, spare parts, a flashlight, a first-aid kit, and a few survival items such as high-energy bars, matches in a waterproof container, and a compass.

Drive within the limits of your abilities, he adds.

"Stay alert. After riding for a few hours, your reaction time will be slower," Sayre says.

Snowmobile with a friend and tell someone about your plans. "Better yet, leave a note about when you're leaving, where you're going and how long you expect to be gone," he says.

Don't run over trees and shrubs, disturb the animals, or overdrive your headlights.

Use basic hand turning signals and drive a safe speed that will allow you to stop in time to avoid a collision. If you drive in the dark or in an overcast day, slow down and watch for others. Remember that distances can be deceiving on lakes or large open fields, Sayre says.

"That brings us to driving on ice. The safest bet: Never cross lakes or rivers. The ice can change from day to day, and sometimes from hour to hour. Don't trust anyone else's estimation of whether the ice is safe. Check it yourself. Never snowmobile on ice that is less than five inches thick," Sayre says.

Drowning is a leading cause of snowmobiling fatalities. If you must ride on the ice, consider buying a buoyant snowmobile suit. It could keep you afloat long enough for rescue.

If your post-snowmobiling activities include drinking alcohol, select a designated driver for auto travel.

"And don't get on the snowmobile after drinking. Many snowmobile accidents involve drivers who have been drinking. Don't become a statistic this year," Sayre says.