

JISINC Newsletter

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Have You Visited www.jisinc.com?



We are continuing to improve our website to make it a beneficial tool for our customers and friends. If you would like to make comments about the site please feel free to click on the "contact us" button and leave a message with one of the staff at JISINC. We would appreciate your input.

New Toll Free Telephone Number

1-888-268-7884

Happy New Year!

INSIDE THIS ISSUE

- 1 Visit us on the web at www.jisinc.com
- 1 Crop Insurance Meetings – Call Today!
- 2 "Farmer Removal Plan" nearly 40 years old
- 2 Tips on Easing Computer Strain
- 3 Insurance Checkup

Crop Insurance Meetings

Now is the time to be thinking about changes you may need for the 2001 planting season.

We would like to invite you to our office for small group meetings to discuss the changes that have been made for 2001 crop insurance. We will be presenting information and providing lunch in an informal setting. This will allow more questions and answers between producers and agent. We hope to see you at one of the meetings.

- Higher subsidy makes higher coverage affordable.
- CRC has same subsidy as APH this year.
- Quote for additional crops that may be seeded. Written agreements are available for some crops if you have history of planting.
- 60% option – can elect to use 60% of T-yield for low yields in the APH database.
- Added land procedures have changed and all reference yields used in 2000 need to be adjusted.
- Added land for 2001 should be added to your database ASAP so the method of calculating can be done to your best advantage.
- Seeding dates, harvest dates, and reporting dates need to be observed closely.
- We need to see you before March 15. Out of state landlords should rely on their farm operators and call for information.

Meetings will begin Monday, January 29th. They will be held twice daily at 10:30 am and 1:30 pm. Lunch will be served from noon to 1:00 each day. Please call our office soon to set up your time.

Numbers to call for setting up a meeting time:

Call Johnna Westby at:

Local Access: 628-3220

Toll Free: 1-888-628-7884 (new)

Our long distance customers will want to keep the above toll free number handy for calls concerning your policies.

Can you really afford not to insure your crops in today's marketplace? We are eager to show you the changes for crop year 2001 as well as the changes happening at JISINC.

**Your
Invited!**

'Farmer Removal Plan' nearly 40 years old

By Link Reinhiller, Dakota Resource Council (from *Farm and Ranch Guide*)

Anyone who still thinks farmers are going broke because they just haven't adapted to the marketplace should read "An Adaptive Program for Agriculture", published in 1962. The farmer removal plan has been in the works for a long time.

The 1962 statement, which was a recommendation for a new national farm policy, came from the Committee for Economic Development (CED), a 200-member industry think tank. Its chairman was Theodore V. Houser, from the Board of Directors of Sears and Roebuck, and its long list of trustees includes many of the largest corporations in the world at the time. Not a single agricultural producer was represented.

According to the CED, the problem with agriculture was that too many people were practicing it, which wasted resources. The solution was to lower commodity prices and force people out. That is, the farmer was to "adapt to the marketplace" by going belly up.



The key element in lowering commodity prices was to eliminate price supports, putting farm income into free fall. Under these circumstances, farmers would see the value of leaving farming to work in other industries.

Hand in hand went the insistence on the "liberalization of world agricultural trade, now blocked chiefly by the use of restrictive quotas in Europe (p. 52)."

For the good of the "free world," Europeans should buy more cheap American food and put their own farmers out of business.

"The programs we are suggesting would result in fewer

workers in agriculture, working a smaller number of farms of greater average size and receiving higher income per worker," the CED cheerfully concluded (p. 57).

Everything came true except the increased income.

Meanwhile, there is a striking omission in the CED's analysis and recommendations. Nowhere did they discuss how corporations (like the ones they represented) would behave in the changing landscape of global food production they painted.

Nor did they predict the kind of agribusiness on steroids that we now see, where huge portions of our food supply are controlled by self-serving multinational entities with no loyalty or accountability to anyone.

Writing about this phenomenon in this month's *The Nation*, William Greider says, "Growers are surrounded now on both sides - facing concentrated market power not only from the companies that buy their crops and animals but also from the firms that sell them essential inputs like seeds and fertilizer. In the final act of unfettered capitalism, the free market itself is destroyed."

Not to mention the farmer.

(Link Reinhiller is a rancher and farmer from Hazen, N.D., chair of DRC's Farm Preservation Committee and a former DRC chair. You can order the report cited by writing CED, 477 Madison Ave., New York, N.Y.)

Tips on Easing Computer Strain

The age of computers has certainly raised some interesting issues for office employees. Here are some tips that can help reduce neck, back, and wrist aches that are commonly attributable to keyboard strain.

1. Adjust the computer screen so eyes are level with the menu/tool bar along the top of the screen.



2. Keep neck upright and straight. Avoid turning neck to the side for prolonged periods while working on the computer.
3. Keep shoulders relaxed.
4. Keep elbows at a ninety-degree angle, no more.
5. Sit up straight. Keep lower back slightly curved inward. A specially designed ergonomics pillow can offer additional support.
6. Adjust seat so thighs are horizontal and feet are flat on the floor. Maintain at least two inches of space between seat's edge and the back of knee.
7. Use a wrist rest.

It's Time for an Insurance Checkup

- ✓ Are you insured for the current replacement costs?
- ✓ Does your policy cover computers and other electronic equipment you depend on?
- ✓ Have you reported all machinery and equipment purchases?
- ✓ Are you carrying adequate coverage for your vehicles?
- ✓ Do you have sufficient liability insurance to protect against a substantial lawsuit?
- ✓ Do you have enough life insurance for your family?
- ✓ Are you covered for a permanent disability?
- ✓ Would your assets be protected if long term care is necessary?

If you answered no to any of these questions, or are unsure of the answer, you may have costly gaps in your insurance protection. Give us a call so we can set up a time for an important review of your insurance needs.



Have you witnessed Insurance Fraud or Abuse?

Confidential Hotline:

1-800-424-9121



Don't Overlook the Importance of a Will!



Ways to Eliminate Unnecessary Stress

- ⇒ Remember nobody is perfect, including you
- ⇒ Don't rely on your memory; write it down
- ⇒ Enjoy the moment
- ⇒ Accept people for the way they are, not the way you are
- ⇒ Get up fifteen minutes earlier
- ⇒ Keep things simple and uncomplicated
- ⇒ Recognize what you can't control and let it go
- ⇒ Talk less and listen more
- ⇒ Avoid negative people
- ⇒ Know your limitations and say "no" more often
- ⇒ Have duplicate keys made
- ⇒ Stop thinking tomorrow will be a better day
- ⇒ Believe that good happens
- ⇒ Realize that some things just are
- ⇒ Separate the trivial from the significant
- ⇒ Recognize the importance of unconditional love
- ⇒ Laugh, daydream, and take time to pray

Defensive Driving

Does saving money on your automobile insurance interest you?

The North Dakota Safety Council, Inc. offers defensive driving courses throughout the state. For further information call 1-800-932-8890.

- Learn to Prevent Collisions
 - Improve Your Driving Skills
 - Point Reduction on Record
 - Insurance Premium Discount
- *Reduction in premium does not apply to drivers who are subject to risk insurance.*

Up to 85% of all traffic accidents are due to human error...you can learn to prevent traffic accidents.