November/December 2010

Stockman Insurance

The Right Protection You Need... The Right People To Insure It!

Stockman Insurance is a full service agency offering all lines of insurance including home, auto, life, business and liability. As a **"Trusted Choice" Independent Agency**, Stockman Insurance has the resources, experience, knowledge and ability to design the right protection you need, at the most competitive price.

Our Mission: Our mission is to become the preferred leader in Agribusiness, Commercial and Personal Insurance by serving our clients needs with personalized and professional customer service.

Miles City
700 Main Street
P.O. Box 250
Miles City, MT 59301
(406)234-8485

Glendive
204 West Bell
P.O. Box 491
Glendive, MT 59330
(406)377-1027

Richey
102 South Main Street
P.O. Box 70
Richey, MT 59259
(406)773-5521

Worden
2450 Main Street
P.O. Box 249
Worden, MT 59088
(406)967-3612

Billings
2700 King Ave West
P.O. Box 80850
Billings, MT 59108
(406)655-3974

Great Falls
711 3rd Street NW
P.O. Box 2327
Great Falls, MT 59403
(406)771-2754

Conrad
420 South Main Street
P.O. Box 727
Conrad, MT 59425
(406)278-8225

Fire Safety During the Christmas Season

Cooking is the number one cause of home fires in the United States, followed by heat sources. Christmas season fires become more severe due to the decorations, lights, candles, wrapped packages and dry trees for fuel.

According to a study done by the U.S. Fire Administration, there is an average of 47,000 residential fires each winter, claiming 630 lives, causing 2,600 injuries and $936 million in property damage. A study done by the National Fire Protection Association (NFPA) shows that of these fires, an average of 250 begin with Christmas trees.

- 45% of tree fires are caused by electrical problems
- 26% are caused by a heat source too close to the tree
- 23% involve decorative lights
- 14% are caused by candles

The study done by the NFPA shows that although Christmas tree fires are not common (250 out of 47,000), they are likely to be more serious. On average, one out of every 18 claims a life, compared to an average of one death per 134 fires not involving a Christmas tree.

Here are some simple holiday safety tips to help keep your family safe this Winter:

- Make sure all lights have the UL label, which means they meet UL safety requirements
- Use the right set of lights for indoor or outdoor use
- Check all light sets for frayed wires, damaged sockets or cracked insulation. If you find any defects, replace the entire set.
- Don't overload electrical circuits. According to the Consumer Energy Center, circuits in most older homes carry a maximum of 1800 watts each, while most newer homes can handle 2400 watts each. To determine how many watts you're using, multiply the number of bulbs by the number of watts per bulb. (If you are not sure of the wattage, use 10 watts per bulb just to be safe). Remember to include appliances, normal lighting, and other electrical equipment already running on the same circuit.
- Keep decorations away from heat sources
- Keep your tree well watered
- Make sure your smoke detectors are working properly

Marcy Parks
Stockman Insurance
Office Manager

Be safe this Christmas season and remember to take time to enjoy the spicy scents of baking in the kitchen, the colors of the twinkling lights, and most of all the time spent with family and friends.

www.stockmanbank.com/stockmaninsurance.aspx

Testimonial: Lori Berry, Audit Officer

Stockman Insurance should be everyone's insurance company of choice – the customer service, reliability, accessibility, and savings have been fantastic. They have provided us with updated coverage for our house, vehicles, and a musical instrument; competitive products at great prices.

Marcy Parks is very knowledgeable and has reanalyzed our coverage and did some switching between companies to keep the costs down within the last year. I highly recommend Stockman Insurance and have made many referrals.

My son is one of the converts. Marcy established what his needs were and not only gave him better coverage on vehicles, but also he now has renters insurance – all at a lesser price than from his previous carrier. This last year he had his new pick-up stolen in Billings and pretty much demolished; Marcy was involved during the entire process and made sure it was restored to its original condition…she always goes the extra mile!!

I could go on and on, but suffice to say: KC and crew care about their customer's needs and provide exceptional customer service.

EMPLOYEE SPOTLIGHT

Verna Baisch

Stockman Insurance Agent - Glendive

A native of Glendive, Verna Baisch is the Stockman Insurance agent in Glendive and the surrounding area. Verna started as a Customer Service Representative in the insurance industry in 1976 and obtained her state insurance license in 1981. She brings a wealth of knowledge, experience and expertise to Stockman Insurance.

Verna received her Certified Insurance Counselor (CIC) designation in 1994. CIC is the nation's premier educational and designation program for insurance professionals.

A valued employee since 2007, Verna has demonstrated a "can do" and "will do" attitude and is a major reason for the success of Stockman Insurance.

Married for over 30 years to her husband Jim, Verna has two children, Amanda and Jimmy, and two grandchildren with another one on the way. She is an active member of her church serving on the church council and is currently president of Care and Comfort which aids the sick and needy. Verna was nominated and agreed to serve on the Dawson County Domestic Violence board starting in January and currently sits on the Dawson County Fair Ranch Rodeo Committee and the PRCA Advisory Board. When not out chasing rodeos around the region, you can find Verna attending community activities to include college sporting events, working in her yard, and riding her horses.

Please contact Verna at 406-377-1014 with any insurance matter.

NOT FDIC INSURED - NOT A DEPOSIT ACCOUNT OR OTHER OBLIGATION - NOT GUARANTEED OR INSURED BY ANY DEPOSITORY INSTITUTION OR AFFILIATE - NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, EXCEPT FOR FEDERAL FLOOD INSURANCE OR FEDERAL CROP INSURANCE. THIS AGENCY IS AN EQUAL OPPORTUNITY PROVIDER AND EMPLOYER.