

Where flowers bloom, so does hope.
~Lady Bird Johnson



Town & Country Insurance
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townandcountry-ins.com



JUNE.2020
NEWSLETTER
★ ★ ★ ★ ★



Town & Country
CONNECTION

SUMMERTIME TOYS

Summer is in full swing here in Northern MN and we are all itching to get out and enjoy the sun, the lakes, the ATV trails and the beautiful state parks that we have in our back yards. However, before you go out, please consider a couple of things.

1. Your "Toys," those things subject to license and registration are NOT automatically covered on your home policy. Boats, ATV's, UTV's, dirt bikes, motorcycles, jet skis, campers, etc. need specialty insurance in order for them to have coverage. I am not just talking physical damage coverage either...you want to make sure you have liability coverage too. Liability covers you in the event you cause bodily injury to another. These types of policies are fairly inexpensive and you will be glad you had coverage in the event of a loss.
2. Are your liability limits adequate? What if you did cause injury to another person while operating your boat or ATV? Increasing your liability limits can be fairly inexpensive.

Stay safe out there and as always, we are just a phone call or text away. You may even run into one of us out enjoying our great state & all Minnesota has to offer!



**April Alberg, CIC, CISR
Agent, Finlayson**

If you have taken a safety course, be sure to let us know... for the best discounts!

TINA'S ROLL-UPS

Tina's roll-ups are a huge hit at every office potluck! Often, half the batch is gone before lunch even begins!

Ingredients:

- 1 pkg of flour tortillas
- 1 pkg of cream cheese
- 2 cups shredded sharp cheddar cheese
- 1 small can of chopped black olives
- 1 small jar of Picante Hot* Salsa

Soften cream cheese to room temperature. Mix together cream cheese, cheddar cheese, olives & salsa.

Spread onto tortillas, being careful not to overfill. Roll-up, slice into 1" pieces, and refrigerate. Serve chilled!

**Can substitute with mild or medium salsa*



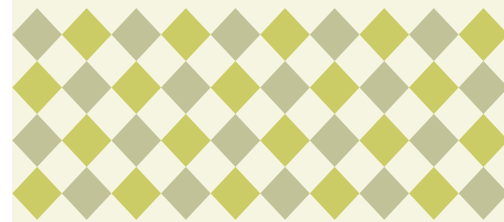
**Tina Killen
Admin. Assistant**

Town & Country Insurance is proud to have had the opportunity to support the following organizations and community causes this past year:

Adult Daybreak Program
Ashlee & Alex Hagman Benefit
Askov Rutabaga Festival
B.A.D.G.E.S. of Kanabec County
Baily Eich Benefit
Barnum Area Community Club – Golf Tournament
Barnum Area Community Club – Spring Fever Days
Ben Neel Family Benefit
Braham Elementary – Track & Field
Bruno American Legion
Children's Grief Connection
Community to Classroom Wishing Well
Cooper Bankers Benefit
East Central School Behind The Wheel
East Central School Hardship Fund
East Central School Post Prom
East Central School Scholarship Fund
East Central Sports Boosters – Colton Classic
Esko Sports – Bob Thompson Memorial
Essentia Health Foundation
Family Pathways Food shelf – Pine City
Family Pathways Food shelf – Sandstone
Finlayson Community Club – 4th of July
Finlayson Elementary Books
Finlayson Elementary PTO

Finlayson Little Miss Candidate – Maddie Geiger
Finlayson National Night Out
Finlayson-Giese Lions Club – St. Urho's Day
Finlayson-Giese Sportsman's Picnic
Hinckley Area Chamber – Corn & Clover
Hinckley Area Chamber of Commerce
Hinckley Elementary PTO
Hinckley Fire Museum
Hinckley Fire Relief - Hogs & Hoses
Hinckley-Finlayson 5K Committee
Hinckley-Finlayson Baseball & Softball
Hinckley-Finlayson Basketball
Hinckley-Finlayson Booster Club
Hinckley-Finlayson Football – Player of the Game
Hinckley-Finlayson Post Prom
Hinckley-Finlayson School
Hinckley-Finlayson School Behind The Wheel
Hinckley-Finlayson School Scholarship Fund
Jack Pine Riders/ABATE
John D. Miller Scholarship Foundation
Kanabec County Veterans Services
Lutheran Island Camp
Machenzie Raeh Klar Memorial Foundation
McGregor Area Chamber of Commerce
McGregor Area School 4th & 5th grades
McGregor Area School PBIS Program
McGregor Area School Post Prom
Minnewawa Sportsmen's Club
Mission Goal Girls Hockey
MLWR Rebel Hoops Club
MN Deer Hunter Assoc - Jim Jordan Chapter
MN Deer Hunter Assoc – Snake River Chapter
Moose Lake Area Chamber of Commerce
Moose Lake Lady Rebels Hockey
Mora – Food for Friends
Mora FFA
Mora Post Prom
Mora School Behind the Wheel

Mora School District Scholarship Fund
MS Society
Ogilvie Boosters
Ogilvie Children Wish List
Ogilvie Elementary
Ogilvie Post Prom
Pheasants Unlimited
Pine Area Lions Club
Pine City Area Chamber of Commerce
Pine County Blue Star Moms
Pine County Thunderin' Toms
Pregnancy Resource Center
Rhine Lake Retreat
Rush City Youth Sports Club
Sandstone Area Chamber of Commerce
Sandstone Lions
Seven County Senior Federation
Student Government Affairs Program
Tony Ecklund Benefit
TreeHouse – Shoot for Hope
Willow River Elementary – Wolf Ridge
Willow River Fire & EMS
Willow River Post Prom
Willow River PTO – Color Craze Fun Run
Willow River PTO – Playground
Willow River School Behind The Wheel
Willow River School Scholarship Fund



GIVING BACK IN 2020

This is our third year of supporting our local organizations through our “wheel” donation program! Since it’s inception in 2017, we have donated nearly \$30,000 through this program alone. How, you ask?

When someone new reaches out to us, we always ask *“how did you hear about us,”* and if they were recommended to Town & Country Insurance through a community member, we count that as a recommendation. For every recommendation, we increase the pot to be donated.

What makes this program unique?

First, we donate to local nonprofits where our dollars will be impactful. We give preference to those who don’t have a large means to fundraise, and to those organizations that benefit the needs of our community: food pantries, hardship funds, etc.

Fun Fact: Did you know each organization on our wheel was nominated by one (or more) of our employees?

Second, we don’t solicit for names like other referral programs do. We know being put on the spot for “referral names” is uncomfortable, and no one wants to be put in that position! Instead, we simply rely on our high standards of service to get the word out organically.

How can YOU make a difference through this program?

Simple! If your experience has been a positive one, simply keep us in mind! The next time “insurance” comes up in conversation, mention us! If / when that person reaches out, all they have to do is let us know what led them to T&C, and we’ll increase our donation pot!

From all of us at Town & Country Insurance, thank you for your continued support of our communities through this program!

Congratulations to the CLASS OF 2020!

You did it. You graduated... and now life begins! Along with new beginnings come new responsibilities. But what do you REALLY need to worry about right now? Let's figure it out! Whether you're living on your own or staying with your family, you'll want to be sure both you and your "things" are protected.

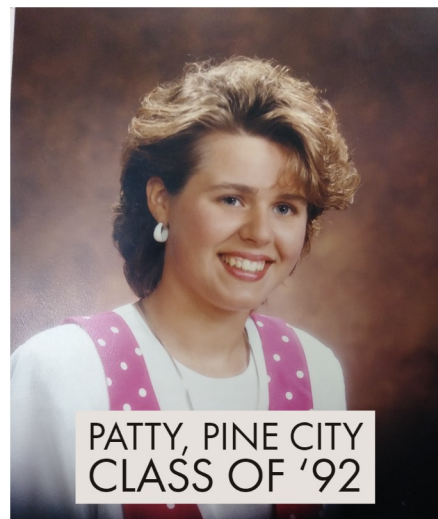
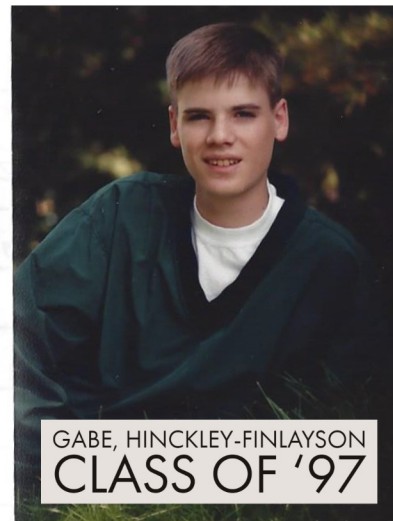
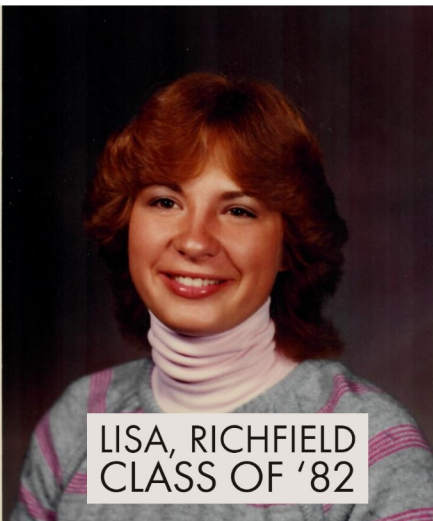
Things happen. **So. Many. Things.** Our job is to help you to be prepared for when it does. (Because it probably will.)



Scan the QR code here to find out the next steps you may need to take, and we can help you start off in the right direction.

← Scan here!

Parents & family members of graduated seniors, don't hesitate to contact us with any "what if" questions you may have!





Mya Alberg
College of St. Scholastica



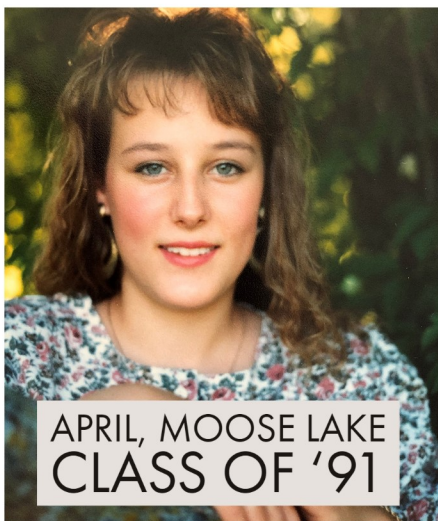
Emmalee Sundet
MSU Mankato
Bachelor of Science in Marketing



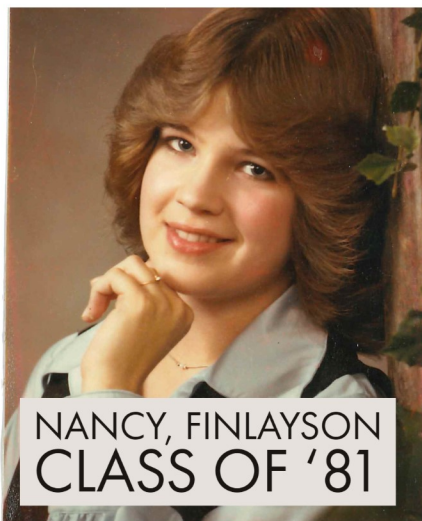
Logan Jackson, Valedictorian
McGregor High School



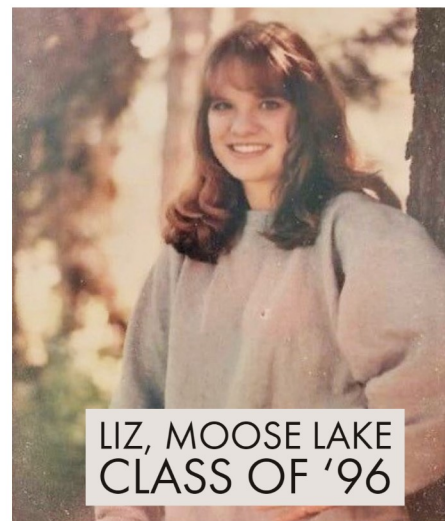
USH CITY
OF '81



APRIL, MOOSE LAKE
CLASS OF '91



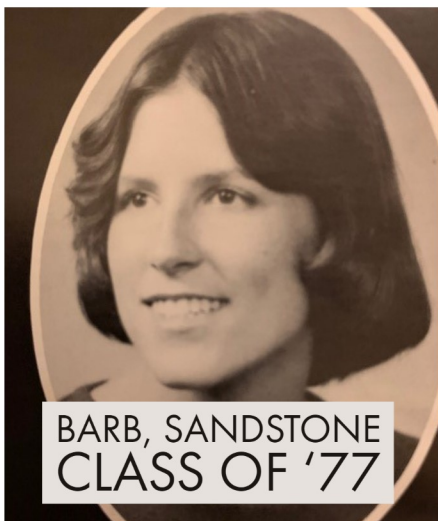
NANCY, FINLAYSON
CLASS OF '81



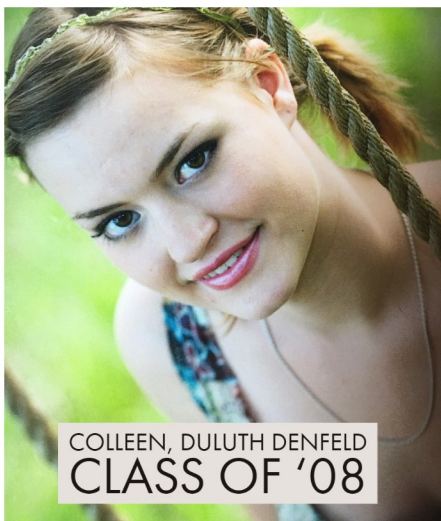
LIZ, MOOSE LAKE
CLASS OF '96



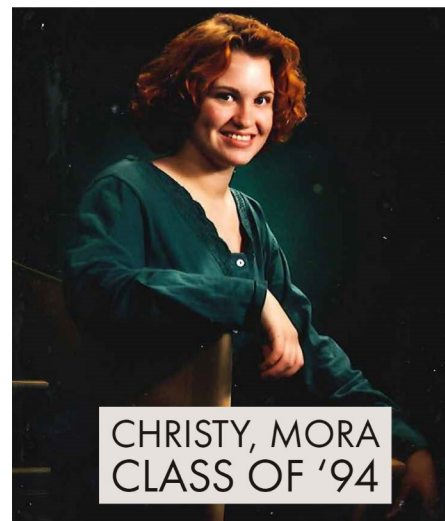
NLAYSON
OF '80



BARB, SANDSTONE
CLASS OF '77



COLLEEN, DULUTH DENFELD
CLASS OF '08



CHRISTY, MORA
CLASS OF '94

SO MANY WAYS TO KEEP IN TOUCH



CALL OR TEXT

While we have three office locations, your calls are specifically routed so that during business hours, you should always be greeted by a real, live agent! Anyone who answers the phone can help you with your needs - whether it's a payment, a claim, a request for proof of insurance, or just a general question or policy change!

⇒ **FINLAYSON: 320.233.6684**

⇒ **HINCKLEY: 320.384.7423**

⇒ **MORA: 320.679.4400**

⇒ **TOLL FREE: 866.900.6684**

If it is more convenient, you can also text us. Our text messages are monitored during business hours and routed to the appropriate agent.

This is a great way to send in pictures of your property, images of documents, or general correspondence!

⇒ **TEXT US AT: 320.314.4739**



VISIT US IN PERSON OR ONLINE

If you prefer to stop in to one of our three office locations in Finlayson, Hinckley or Mora, be sure to enjoy a cup of coffee while you wait, and keep the mug!

We are generally open Monday-Friday, from 8:30-4:30PM, and closed most major holidays.

⇒ **FINLAYSON: 2214 MN-18 | PO BOX 258 | FINLAYSON, MN 55735**

⇒ **HINCKLEY: 202 MAIN STREET E | PO BOX 339 | HINCKLEY, MN 55037**

⇒ **MORA: 600 CLARK STREET | PO BOX 89 | MORA, MN 55051**

You can also find information, request a quote, submit a policy change & so much more on our website!

WWW.TOWNANDCOUNTRY-INS.COM

Scan here with your phone's camera or QR Reader! >>



@TCINSURANCE (FACEBOOK, INSTAGRAM & GOOGLE) @TCINS (TWITTER)

Annual Notice of Privacy Policy

I. Purpose

The Town & Country Insurance Agency has implemented this privacy policy because our goal of the agency/customer relationship is the customer's trust in this agency and because we have an affirmative and continuing obligation to respect the privacy of our customers and to protect the security and confidentiality of the customers' non-public personal information. This policy applies only to nonpublic personal information (NPI) about individuals who obtain products or services primarily for personal, family or household purposes.

II. Guidelines

We collect NPI about consumers from the following sources:

Information we receive from the consumer on applications or other forms, such as name, address, social security number, and date of birth; Information about the consumer's transactions with us, our affiliates, or others, such as account balances, payment history, health information; Information we receive from a consumer-reporting agency, such as creditworthiness, credit history and driving record.

We do not disclose any NPI about our customers or former customers to anyone, except as described in Section III. of this policy. If a customer decides to close their account(s) or become an inactive customer, we will adhere to the privacy policies and practices as described in this policy.

We restrict access to NPI about our customers to those employees who need to know that information to provide products or services to the customers. We maintain physical, electronic and procedural safeguards that comply with Federal standards to guard nonpublic personal information.

III. Exceptions

We may disclose NPI we collect to companies that perform marketing services on our behalf or to other institutions with whom we have joint marketing agreements. We may disclose NPI we collect as necessary to effect, administer or enforce a transaction that the consumer requests or authorizes. We may disclose NPI we collect as permitted by law.

WHY CHOOSE AN INDEPENDENT AGENT
like
TOWN & COUNTRY INSURANCE
Insurance Since 1971

Usage-Based Auto Insurance
Save on premium with safe driving habits

Yes, some Auto Insurance companies are issuing premium refunds

Each carrier's refund programs are different; you should be receiving confirmation soon, if you haven't already!

GET OUR NEWSLETTER MONTHLY!

In addition to our annual newsletter mailing, you can receive our monthly newsletter via email, if you don't already!

Just visit: <https://www.townandcountry-ins.com/blog> to read the most recent newsletters and subscribe, or let your agent know you want to be added!

Garden of Life (& Health)



Barb, Jeni & Holly from our Life & Health Department share their favorite summertime wellness activity... gardening! It's no surprise that gardening has proven to be therapeutic & beneficial to your overall wellness (physically and mentally.) And after the first half of 2020, what better way to bring in the summer than enjoying the peace & beauty found in the garden!

Did you know? Chives, mint, sage, rosemary, oregano, thyme, tarragon, winter savory, lemon balm and horseradish are perennial herbs and come back year after year without replanting. Parsley will come back every 2 years (biennial). Holly says "I tend to plant my herbs in pots so I can bring them inside throughout the winter and continue to utilize them in my cooking."

Cucumbers are a favorite of Holly's as she likes to pickle them. Cucumbers are best grown by beans, corn, peas, tomatoes and radishes. You should also grow your cucumbers in an area where they will get morning sun, which helps to dry off the dew and prevent mold/rot. Make sure to keep your cucumbers away from your potatoes as this can contribute to potato blight, however are companions with marigolds. Companion planting with marigolds helps to create larger cucumbers with fewer pests and diseases.



Barb also uses Marigolds in her garden. "I never buy them but still enjoy these annuals each year because I dry the seeds each fall. You simply let the blossom get dry and brown, then remove seeds from the pod, lay on a tray for a week or two, and finally just store in a cool place. This is so easy and marigolds are such fun to put in pots, containers, or use in the garden. The seeds can also make fun little gifts to give away."

Barb is pictured standing among her Stella D'Oro daylilies. "I bought about 10 of these perennial daylilies over 20 years ago as I like that they last a long time after peaking early to mid-July. Since then, I have divided so many times that I cannot count how many I now have. What I find really pleasurable is giving divisions away to family and friends for their own gardens."



Below is a picture of Jeni's flower beds, which she says tend to peak in August each year.

