

# TouchPoints

a publication of **Dawson Insurance**

Fall 2011

## More Opportunities for More Kids

August was a new beginning for students in south Fargo as they walked through the front doors of their new school, Judge Ronald N. Davies High School. But for the Fargo Public School District, it marked the culmination of a multi-year process that will give kids across the system more opportunities to flourish.



## President's Message



### When Opportunity Knocks...

by Tom Dawson

**T**hey say spring is the time of opportunity. The flowers are blooming, grass is turning green, days are getting longer and warmer...it's a time of great potential. But let's not forget the possibilities that come with fall.

Every new school year brings with it new supplies, new teachers, new extracurricular seasons and, of course, a new pair of shoes. Most of all, it's another chance to learn and do the right thing.

Just ask the kids, teachers and staff who entered the new Judge Ronald N. Davies High School in south Fargo for the first time in August. They are now learning and teaching in a facility named for the Fargo native who became a key figure in our nation's history by opening doors – literally – for an entire segment of our society. And, as Fargo Public School Superintendent Rick Buresh points out in this issue's cover story, the new school will help enhance educational experiences for all students in the district.

While that story is about how opportunity is changing many lives, "The Extra Mile" features two Dawson staff members who jumped on the chance to make a difference in just one woman's life.

The two stories are a reminder that each day has the makings for negative and positive; that's how it goes. The best we can do is prepare for the bad so we can focus instead on the good.

And that's one of the things that is wonderful about our business. Every day, we get to help people protect themselves, the people they love, their employees and their business partners from the things that can go wrong in any season.

Here's hoping you seize the opportunities that life throws your way. Let us know if we can help.

*Tom Dawson*

## Safety



## Residential Fall Protection The Rules Have Changed

**I**f you're in residential construction and one of your employees takes a fall, you could wind up being the fall guy unless you're in compliance a recent Occupational Safety and Health Administration (OSHA) rule change.

On June 15, 2011, OSHA issued a directive rescinding the Interim Fall Protection Compliance Guidelines for Residential Construction (STD 03-00-001).

Previously, contractors engaged in certain residential construction were allowed to use specified alternative methods of fall protection – such as slide guards or safety monitor systems – rather than conventional fall protection. Now, workers who are six feet or more above lower levels must be protected by conventional fall protection systems such as guardrails, safety nets and personal fall arrest systems.

While employee safety is always the number one concern for the vast majority of contractors, and while construction falls are an ongoing OSHA enforcement emphasis, this regulatory change has not been widely publicized. Unfortunately, you could face stiff penalties for noncompliance, even if you didn't know about the rule change.

Generally, OSHA's position is that fall protection products are diverse enough to fit virtually every construction scenario. However, employers who can demonstrate that conventional fall protection methods are infeasible or create greater hazard must develop a written, site-specific fall protection plan that includes:

- Specific reasons why conventional fall protection systems are infeasible or create a greater hazard.
- Specific alternative methods that will be used to eliminate or reduce the possibility of employee falls.

OSHA does not consider economic infeasibility a basis for exclusion from the requirements.

For more information or assistance with compliance, contact Matt Weis, our client safety coordinator. **D**

## Financial Lines

## Beneficiary Reviews

### Easy, Important and Valuable

**Y**ou've worked hard to accumulate your assets. With just a little more work, you can make sure they're distributed the way you want them to be when you're gone.

We all have a general idea of where we want our assets to go, but when it comes to beneficiaries for a life insurance policy, good intentions are not enough. A beneficiary review might be just the thing to ensure that, if something should happen to you, your assets will be distributed to the right people, organizations and causes.

A review will cover the following issues:

- **Asset Identification** – We'll help you identify your assets and insurance policies and discuss how you want them distributed upon your death.
- **Beneficiary Designations** – For each asset, we'll make sure you've named a beneficiary and, if so, whether that designation still meets your goals.
- **Beneficiary Omissions** – At the same time, we'll help you make sure you haven't unintentionally omitted any beneficiaries. Omissions can cause unnecessary probate costs and serious delays.
- **Up-To-Date Beneficiaries** – We'll also help you make sure your designations are up-to-date so that your property will be passed on according to your current intentions.
- **Life Changes** – We'll discuss any life changes that may affect your beneficiary designations, such as changes in marital or family status.
- **Contingent Beneficiaries** – We'll make sure you've covered all the possibilities with contingent beneficiaries. This is important because, if no contingent is named and the primary predeceases you, then payments would likely be made to your estate, which could again cause unnecessary delays and expenses.

A regular beneficiary review is an easy yet important exercise, and for your loved ones, it could often turn out to be a valuable one. For more information or assistance with a beneficiary review, contact Jim Nyhof or Ben Zeitz in our Financial Services Department. **D**



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Fargo Public School District: Dawson Client Since 1999

# Back to School, For the First Time

## New High School Extends Fargo Public School District's Dedication to Student Success



Fargo's newest high school opened in August to about as much excitement as can be stirred up for a building, with speeches from two federal judges, a mural unveiling and events featuring some of the key people in a watershed moment U.S. history.

But in the midst of all the pomp and circumstance, the principal of Judge Ronald N. Davies High School and the superintendent of the Fargo Public School District couldn't wait to get beyond the fascination with the new building and into the tried-and-true routine that leads to student accomplishment.

"We're moving beyond talking about the building to talking about what it is we do in these schools, which is provide education and involvement for kids," Principal Jeff Schatz said just prior to a week-long schedule of grand opening events. "The building looks great, but that's not what makes the school. It's the students and the people inside creating a strong environment for what we really do every day."

Superintendent Rick Buresh agreed. "This is the natural conclusion of a multi-year process that has allowed us to get to a point where we're providing a consistent product across the district, and one that is going to enhance opportunities for all the kids in the district."

### New, But Equal

Schatz likes to refer to Davies High School – the building and its amenities – as "state-of-the-modern," but is quick to point out that the new school doesn't offer anything that isn't available in the district's other schools. "What's unique about Davies is it is new," he said. "It incorporates the latest in construction techniques and green construction that make it more energy efficient. Beyond that, North, South and Davies are all comparably equipped."

Each of the three high schools has the same amount of gym space, for example. They feature the same theaters and the same cafeterias. Each has a swimming pool, each has the same capabilities with equipment and technology and so on. "What's important," said Buresh, "is that every one of our schools offers the same opportunities for students."

For the past eight years, that has been the district's objective.

Prior to the opening of Davies, the district comprised 12 elementary schools, three middle schools, two comprehensive high schools and Woodrow Wilson, an alternative high school. Depending on where a family lived, the school its children attended taught different grade configurations. For example, one middle school might have had students in grades six through eight, while the middle school across town taught grades six through nine. Class sizes varied widely, and the total number of students varied even more from school to school. And none of those situations was ideal for learning and participation.

In 2003, the School Board adopted a Long-Range Facilities Plan that set three goals: achieve uniform configuration of schools

← Fargo Public School District Superintendent Rick Buresh (left) and Davies High School Principal Jeff Schatz

across grade levels, maintain the target of 26 or fewer students in middle and senior high school classrooms and keep school sizes between 900 and 1,200 kids. Getting there involved everything from multiple public input sessions to issuing limited tax building bonds to logo contests. There has been controversy along the way and continues to be some, but Buresh said the outcomes are in the best interest of the students.

Today, no matter where a family lives in Fargo, there is a uniform organizational pattern so the quality and quantity of education will be consistent. Just as importantly, the third high school creates more opportunities for more meaningful participation in activities. And that's crucial, Buresh said, because studies show participation in activities is one of the best indicators of future success.

"Whether you have a school of 1,000 or 2,000, there's only going to be one senior class president, one lead in the school play, one quarterback of the football team... I could go on and on," he said. "With three high schools, we'll now have three senior class presidents rather than two, and overall more kids will be able to get involved in student government. That's just a one example of how this opens doors for students, regardless of their interests."

### In a Trailblazer's Footsteps

Equality in opportunities.

It's an appropriate theme for a district opening a school that's named after Judge Ronald N. Davies, the late U.S. district judge for North Dakota who, in 1957, helped change the course of history. While serving temporarily in Arkansas, Davies ordered Little Rock Central High School to integrate and provide the same opportunities for black students as it did for white. It was a crucial point in the civil rights movement.

**"This is the natural conclusion of a multi-year process that has allowed us to get to a point where we're providing a consistent product across the district, and one that is going to enhance opportunities for all the kids in the district."**

*Rick Buresh, Superintendent*

*Fargo Public School District*

To celebrate the event and Davies' life, two members of the "Little Rock Nine," as the black students who attended Little Rock Central High that year came to be known, were on hand to participate in grand opening events for Davies High. So were U.S. Court of Appeals Judges Myron H. Bright and Mary M. Schroeder, who spoke during the dedication ceremony. (U.S. Supreme Court Associate Justice Stephen G. Breyer was scheduled to speak but was unable to attend at the last minute due to an airline mechanical problem.) And it was the first time the public was able to see a mural by local artist Karen Bakke that depicts the trailblazing judge's life.

The new school's motto is "Honor. Integrity. Pursuit of Excellence." All were apparent in the school's namesake, Schatz said. "His legacy and what he did will

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Penny Crowder (left) and Konnie Chaffee

## One Less Worry

For some people, it pays to mind the daily news. And, in some cases, it really pays to have your insurance company doing it.

Konnie Chaffee, life and health representative in our Financial Department, was reading the newspaper one morning when the name above an obituary rang a bell. She made a quick check and, sure enough, one of our agents, Penny Crowder, had helped the deceased gentleman with a life insurance policy. She also noticed his sister was listed as the beneficiary, but no claim had been filed.

Konnie notified Penny, who did a quick Internet search to find contact information for the beneficiary. She left a voicemail at the number, and the gentleman's sister quickly returned the call. "She didn't know a policy existed," Penny recalls. "She was choked up as we talked and was incredibly relieved there was money available to pay for the funeral. On top of grieving, she had financial worries about the funeral expenses. This took care of that worry."

And, when you get right down to it, that's what Dawson Insurance is all about – helping neighbors and taking care of as many of your worries as we can, even when you don't know we're doing it. **D**



# Teen Driving

## How to Beat the Statistics

**B**ehind the wheel is one of the most dangerous places in the world for teenagers, but there are steps you can take to help your teen driver think about safety.

According to the National Highway Traffic Safety Administration (NHTSA), vehicle crashes are the leading cause of death for American teenagers. People ages 15-20 represent 6.7 percent of the driving population, but they are involved in 14 percent of all fatal crashes. And 65 percent of teen passenger deaths happen when another teen is driving.

**Here are some ways you can help your child avoid becoming a statistic:**

**Establish Rules** – Set aside time to talk with your teens before they ever get behind the wheel. Make your rules about driving and use of your vehicles clear. Some rules we recommend –

- **Seat Belt Use – Make Them.** According to the NHTSA, buckling up is the single most effective thing you can do to protect yourself in a crash.
- **Number of Passengers – Limit Them.** Showing off, distraction and risk-taking behavior all increase in proportion to the number of passengers in the vehicle.
- **Cell Phone Use – Don't Allow It.** Dialing, talking or texting all increase distraction.

- **Night Driving – Limit It.** Teens are four times more likely to be killed while driving at night.
- **Alcohol or Drugs – Zero Tolerance.**

**Enforce Consequences** – Be equally clear about the consequences of breaking the rules, and enforce them.

**Create a Contract** – List the rules and consequences in a written contract that you both sign.

**Teach by Example** – Practice what you preach.

**Defensive-Driving Course** – These courses not only teach responsible driving behavior, they also highlight the risks of bad habits. You and your teen could take one together.

**Reward Good Behavior** – Praise your child for good driving habits, and consider setting up a reward system for a period of time with no tickets or accidents.

Good driving habits have their rewards, most importantly a longer life. In addition, some of the companies that Dawson represents offer good student credits and credits for completing defensive-driving courses. For more information, contact a member of our Personal Lines team: Crystal, Sharon, Phyllis, Stacey or Connie. **D**

**For more information:**

- National Highway Traffic Safety Administration – <http://stnw.nhtsa.gov>
- National Safety Council – [www.nsc.org](http://www.nsc.org)
- Safe Kids USA – [www.safekids.org](http://www.safekids.org)



## W82TXT

**T**exting while driving increases the risk of a collision by 23.2 percent, and at least 28 percent of all traffic crashes – 1.6 million crashes each year – involve drivers using cell phones and texting. Young drivers are among the most at risk.

To help raise awareness, Penny Crowder, persona lines agent, Connie Bertram, personal lines account manager, Julie Moll, executive assistant and Natalie Schultz, agent and associate in caims, presented the W82TXT program to about 140 Fargo South High School students during their driver's education courses June 9 and June 30. W82TXT is a public-awareness program launched by Auto-Owners Insurance, Lansing, Mich.

"As a mother of a 16-year-old son, I felt it was important to help get the message across to other new drivers that they need to be informed and responsible when it comes to texting and driving," Natalie said. "Parents need to set a good example to show their children at an early age that it is just not safe to text or talk on their phones while driving."

For more information, go to [auto-owners.com/corporate-information/social-awareness](http://auto-owners.com/corporate-information/social-awareness). **D**



### Stacey Frolek

**Personal Lines Account Manager**

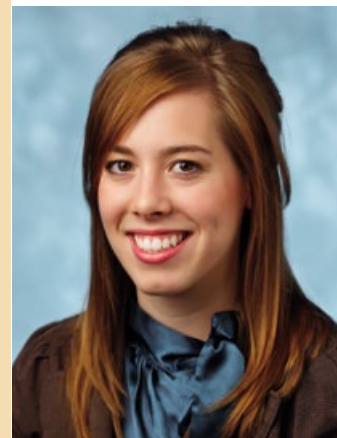
Stacey joined the Dawson team in 2011 after beginning her insurance career in 2010 as an agent for another company. She also worked in the rental car industry for more than four years, starting as an intern and advancing to a branch management role. Stacey grew up in Lidgerwood, N.D. and graduated from North Dakota State University with degrees in business administration and speech communication.



### Crystal Rosen

**Personal Lines Account Manager**

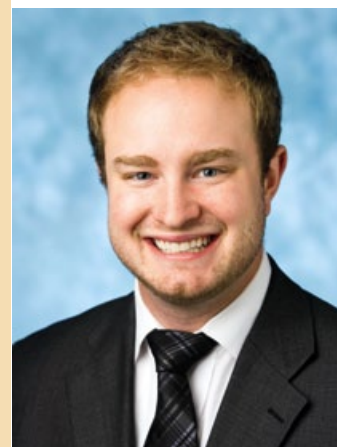
Crystal came to Dawson in May 2011 as an administrative assistant and receptionist, and in June joined our Personal Lines Department as an account manager. She previously spent four years working as the receptionist in a local insurance agency, where she also assisted in personal lines. Crystal earned her associate's degree from Minnesota West Community & Technical College, Jackson, Minn. in 2007.



### Melody Vinje

**Backup Receptionist/  
Administrative Assistant**

Melody is one of the friendly faces who greets our customers and partners when they walk in the door or call our office. She also assists our agents and account managers with various projects to provide our customers efficient and timely assistance. A native North Dakotan, Melody returned to her home state to join Dawson in June 2011 after working as a media account executive at a marketing agency in Houston. Melody earned her degree in political science and a minor in communications from Concordia College in 2010.



### Ben Zietz

**Financial Advisor**

Ben brings sterling qualifications and experience to helping customers with issues related to small business and personal finance. As a member of our Financial Services Department, he focuses on insurance, retirement and estate planning. Prior to joining Dawson in June 2011, Ben was at Thrivent Financial, where he was recognized as a Million Dollar Round Table qualifier in his first year. A Fargo South graduate, Ben earned his bachelor's degree from the University of Denver in business administration with emphases in finance and international macroeconomics. He also is a member of the Gateway Lions Club and a past elder at First Presbyterian Church in Fargo.

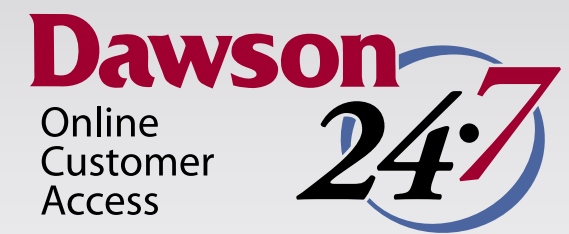
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take us into the future."

It's a path that Fargo schools have been traveling for quite some time. Compared to students around the country, Fargo students have consistently scored high on SAT and ACT exams, a high percentage of students graduate each year and a high percentage of them go on to college. Buresh credits those accomplishments to the values of the region's people and the quality of teachers and administrators the district is able to attract.

"People here not only value education, but they impress its importance upon their children and back it up with the pocketbook," he said. "In terms of faculty, this is the largest community in North Dakota and there are a lot of positive things about living here, so we get to pick from the best of the best. It should be no surprise that so many of these students do well and go on to successful lives."

Even with that success, and even as it celebrates the ending of a long process to improve offerings and ensure equal opportunities, the district continues to strive for improvement, Buresh said. "That pursuit of excellence is what we're about, not just on the day we open a new school, but every day." **D**



Our commitment to service includes extended service hours and more service options. With both online and telephone services at your fingertips day or night, Dawson 24/7 is designed so that you choose how to interact with our agency and when it's convenient for you.

### Dawson 24/7 Online Access

Your insurance information is always available so you can:

- Obtain Certificates of Insurance.
- Print auto ID cards.
- Notify Dawson of a claim or loss.
- View your policy information.
- Make change requests such as address or adding vehicles/drivers. Keep in mind, coverages are not bound until you receive confirmation from our office.

## Dawson INSURANCE

Dawson Insurance is proud to be a locally owned, independent agency that provides a full line of property and casualty coverage, as well as life and health benefits, surety and financial services for individuals and businesses. For more than 90 years, we have been working hard to ensure our customers always come first, both in the services we offer and the protection we provide. Thank you for your business.

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### **Q:** *Why should I purchase a life insurance policy?*

**A:** The quick answer is “to protect those who are important to you in case something should happen to you.” However, in terms of what type of policy will be best for your situation, “why” is exactly the right question. Are you protecting your family in case of an early death? Have you taken on debt that requires you to provide coverage? Do you want to leave an inheritance to a charity?

If you have an immediate obligation to your family, business partners or lenders, term insurance can provide a quick, simple, short-term solution. But in most cases, people who buy term insurance outlive their policies. If your goal is, instead, to protect obligations you may have the rest of your life, a permanent insurance policy might be a better option.

For assistance in sorting through your “why,” contact Jim, Ben or Konnie in our Financial Department.

*To have your question answered, send it to [info@dawsonins.com](mailto:info@dawsonins.com).*

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