

TouchPoints

a publication of **Dawson Insurance**

Summer 2015

Sweet Success

Sandy's Donuts & Coffee Shop was built on the principles of producing a great product and providing exceptional customer service. More than three decades – and thousands upon thousands of donuts – later, Sandy's stays true to its recipe for success.

Mark Ostlund, owner of
Sandy's Donuts & Coffee Shop





Disconnect to Reconnect

By Tom Dawson

Simplify, simplify, simplify. In our ever-increasing connected world, the wise words of Henry David Thoreau resonate more strongly. Ironically there are times that we are so connected, we are disconnected.

If we take a few moments – away from all our devices and gadgets – to think about the beautifully simple things the world offers us every day, what comes to mind? Sunrises and sunsets, starry nights, beautiful blue skies, changing seasons, the smiles and laughter of friends and family, donuts. Donuts? Yes, donuts.

Our Client Spotlight features Sandy's Donuts & Coffee Shop, and that got me thinking about the beautiful simplicity (and deliciousness) of a donut. While Mark Ostlund, owner of Sandy's, and the Sandy's team serve up dozens of varieties of the sweet treat every day, my favorite remains the good old-fashioned, tried-and-true plain donut.

The plain donut is where Sandy's got its start in 1983. Mark's father, Sanfred "Sandy" Ostlund, founded the company on the belief that a great product and outstanding customer service would make the company successful. He was right. More than 30 years later, Sandy's is serving up the same great product – along with about 70 other varieties – and the same outstanding customer service to both longtime regulars and new patrons alike.

And it gets better: Baked fresh every night, whatever donuts and sweet treats that don't sell by closing time are donated by Sandy's to area homeless shelters and non-profit organizations. While most of us tend to take a home-baked treat for granted, think what it might mean to a homeless person – or a child. That donut conveys much more than its ingredients.

Amidst the busy plans and to-dos of the summer, take some time to disconnect in order to reconnect. Put your phone away when you're with family and friends. Resist the urge to check email and text messages. Here's an idea: Call that old friend you've been meaning to call and meet for coffee – and a donut. **D**

Tom Dawson

The Heat is On: Stay Safe

From 2000 to 2010, there was a total of 6,797 heat-related deaths in the United States, an average of 680 deaths per year. By contrast, the combined average number of annual deaths from tornadoes, floods, lighting, thunderstorm winds, and hurricane winds is 253 per year – less than half the average of heat-related fatalities. With numbers like these, one could conclude this may be an instance of familiarity breeding complacency. While there is a sense of urgency around how we plan for severe weather events, that is not often the case with severe heat.

There are three types of heat-related illnesses:

Heat Cramps

Heat cramps are usually considered a mild reaction to depleted electrolytes. Heat cramps can be treated with liquids and by getting into a cool environment.

Heat Exhaustion

More severe is heat exhaustion, which involves slight elevation of body temperature, headaches, excessive sweating, pale skin, blurred vision, dizziness, nausea, and vomiting. In addition to getting into a cool place, it is recommended that clothing be removed followed by a shower or sponging the body with cool water. If it's not possible to do those things, medical attention should be considered.

Heat Stroke

Heat stroke, the most life-threatening heat illness, initially resembles heat exhaustion but progresses to involve neurological

symptoms such as incoherence, seizures, unconsciousness, and eventually coma. At this stage, the body may no longer produce sweat, skin is red in appearance, and internal temperature may be 104 degrees or higher. Half of the cases that reach this stage result in death. As such, this is a true medical emergency that merits a call to 911.



Giving anything by mouth is not advised for heat stroke.

While being in great physical shape is helpful, tragic stories of professional athletes succumbing to heat stroke are not uncommon.

To help ensure a safe work environment, review these guidelines with your employees and follow them yourself:

- Avoid strenuous physical activity during the hottest time of the day.
- Drink plenty of water, every 30 minutes or so. By the time you're thirsty, it's too late.
- Wear lightweight, light-colored clothing and a wide-brimmed hat.
- Work with others. The symptoms of heat illness impair your ability to self-diagnose.
- Check on the elderly and those without air conditioning. **D**

Protecting Your Assets with Long-Term Care Insurance

Many middle-income people have too much money to qualify for Medicaid yet can't afford a pricey long-term care insurance policy. In an effort to encourage more people to purchase long-term care insurance, the government created the Qualified State Long-Term Care Partnership program. The program offers special long-term care policies that allow buyers to protect assets and still qualify for Medicaid when the long-term care policy runs out.

The approved programs work this way: Private companies sell long-term care insurance policies that have been approved by the state and meet certain standards, such as having inflation protection. The programs offer incentives for people to purchase long-term care insurance policies that will cover at least some of their long-term care needs. The asset protection offered by most partnership programs is dollar for dollar: For every dollar of coverage that your long-term care policy provides, you can keep a dollar in assets that normally would have to be spent



down to qualify for Medicaid.

Here's an example: Jack and Diane own farmland worth \$250,000 and want to give the land to their daughter when they pass away. Normally, if either Jack or Diane went into a nursing home, the land would need to be sold to pay for nursing home care. However, if Jack and Diane purchased a long-term care policy with \$250,000 worth of benefit, they would be able to protect the land from having to be sold.

*For more information on long-term care partnership planning, call our Life & Benefits Department at 701-237-3311. **D***

Health Insurance Reporting: Are You Ready?

The Affordable Care Act (ACA) requires employers with more than 50 full-time equivalent employees to track and file information to the IRS as well as provide statements to their employees about the health insurance coverage offered by the employer.

This new reporting requirement is substantial in scope and requires a coordinated effort between payroll departments, benefits enrollment, and insurance plan providers. The IRS returns are similar to Form W-2; however, payroll departments will be dependent on data from other external systems to meet the filing deadlines. For the current tax year, the informational return needs to be completed by February 28 following the calendar year in which an employer provided minimum essential coverage to employees.

Employers that have fewer than 50 full-time employees are exempt from the ACA employer shared responsibility provisions and therefore from the employer reporting requirements.

Since the implementation of the ACA, partial self-funding has become an attractive alternative for many employers, including those with as few as 25 employees. However, sponsors of these plans have different filing requirements and forms that need to be submitted to the IRS. The regulations contain two methods of reporting that were developed to minimize the cost and administrative task for employers. To streamline and prevent duplication, affected employers with self-insured plans will combine reporting requirements.

*If you have any questions regarding your reporting requirements on IRS Forms 1094 and 1095 under the ACA, please call our Life & Benefits Department at 701-237-3311. **D***

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Sandy's Donuts & Coffee Shop

Dawson Client Since: 1983

Founded: 1983

Website: www.sandysdonuts.com

Location: West Fargo and Fargo, North Dakota

Company Overview: Sandy's Donuts & Coffee Shop offers baked-daily donuts and rolls as well as breakfast, lunch, coffee, and espresso. Sandy's has two retail locations and delivers daily to businesses throughout the Fargo-Moorhead metro. Founded by Sanfred "Sandy" Ostlund, Sandy's is now owned and operated by Sandy's son, Mark.

Number of Employees: 75

Hard Work and Opt

Sandy's Donuts Serves Sweetness Every Day

Oscar Wilde once said, "Between the optimist and the pessimist, the difference is droll. The optimist sees the doughnut; the pessimist the hole!" How incredibly fitting that Mark Ostlund, second-generation owner of Sandy's Donuts & Coffee Shop, approaches life with an attitude of seeing the donut, not the hole, and seeing the coffee cup half-full, not half-empty.

The story of Sandy's Donuts starts with Mark's father, Sanfred "Sandy" Ostlund. Originally from Tioga, North Dakota, Sandy had numerous talents, and his career path included being a service station owner, hardware store manager, school bus driver, and steel worker, among other things.

In pursuit of his true calling, Sandy took a correspondence course on baking in the mid-1960s. With no job opportunities in Tioga, Sandy traveled to Fargo and was hired almost immediately at Old Home Bakery. On the weekends he traveled back to Tioga to see his wife, Donna, and their three kids, Mark, Phillip, and Cindy. In the spring of 1966, the family made the permanent move to Fargo.

Life moved along as it does for the next 17 years, and then, as they say, life happened: Sandy lost his job. At age 53, he found it challenging to get hired. At the urging of family and friends, Sandy and Donna opened Sandy's Donuts in West Fargo in the fall of 1983.

At that time, Mark was attending Oak Hills Christian College in Bemidji, Minnesota and had sights on becoming an architect. Since he was putting himself through school, he took a quarter off to work during his sophomore year. It





Making buttermilk donuts was a hobby for Sanfred "Sandy" Ostlund. When life presented an unexpected turn, Sandy turned that hobby into a career, founding Sandy's Donuts & Coffee Shop. Now more than 30 years later, Sandy's Donuts bakes 8,000 to 9,000 donuts fresh nightly.

Optimism: A Recipe for Success

was April of 1984, and with his parents bombarded at their new business, Mark decided to move home for the quarter and work at Sandy's Donuts.

"I was headed home on April Fool's Day, but I met a couple girls in the dorm hallway and stayed to watch a basketball game with them and then went home the next day," Mark recalls. The serendipitous meeting wasn't a joke: Mark eventually married Karla, one of the girls he met in the hallway.

Serendipity also played a role in Mark's career plans: He never did return to college. Sandy's Donuts was growing and flourishing, and it was never quite the right time to leave the business. In January of 2009, Mark took over ownership of Sandy's. A business guy, in his words, and not a baker, Mark has grown Sandy's steadily every year and opened a downtown Fargo location in September of 2014.

"My parents were very hard workers and put every ounce of their energy, time, and money into this business," Mark says. "They worked so hard for so long without really paying themselves anything. I have reaped the reward of their hard work, and I am very thankful for that. It would be fun for my dad to see how it has grown." (Sandy passed away in the fall of 2008;

Donna still lives in West Fargo.)

"Grown" is a humble understatement. In 1984, Sandy's featured about 12 to 15 varieties. Today that number has risen to 60 to 70 varieties. A total of 8,000 to 9,000 donuts and rolls (fritters, twists, long johns, etc.) are baked fresh every night. Any leftovers are given to area non-profit organizations. A 2,000-square-foot addition to the main location in West

Fargo is expected to be completed by August. The space will house new and better equipment that will lead to increased output and efficiency for employees.

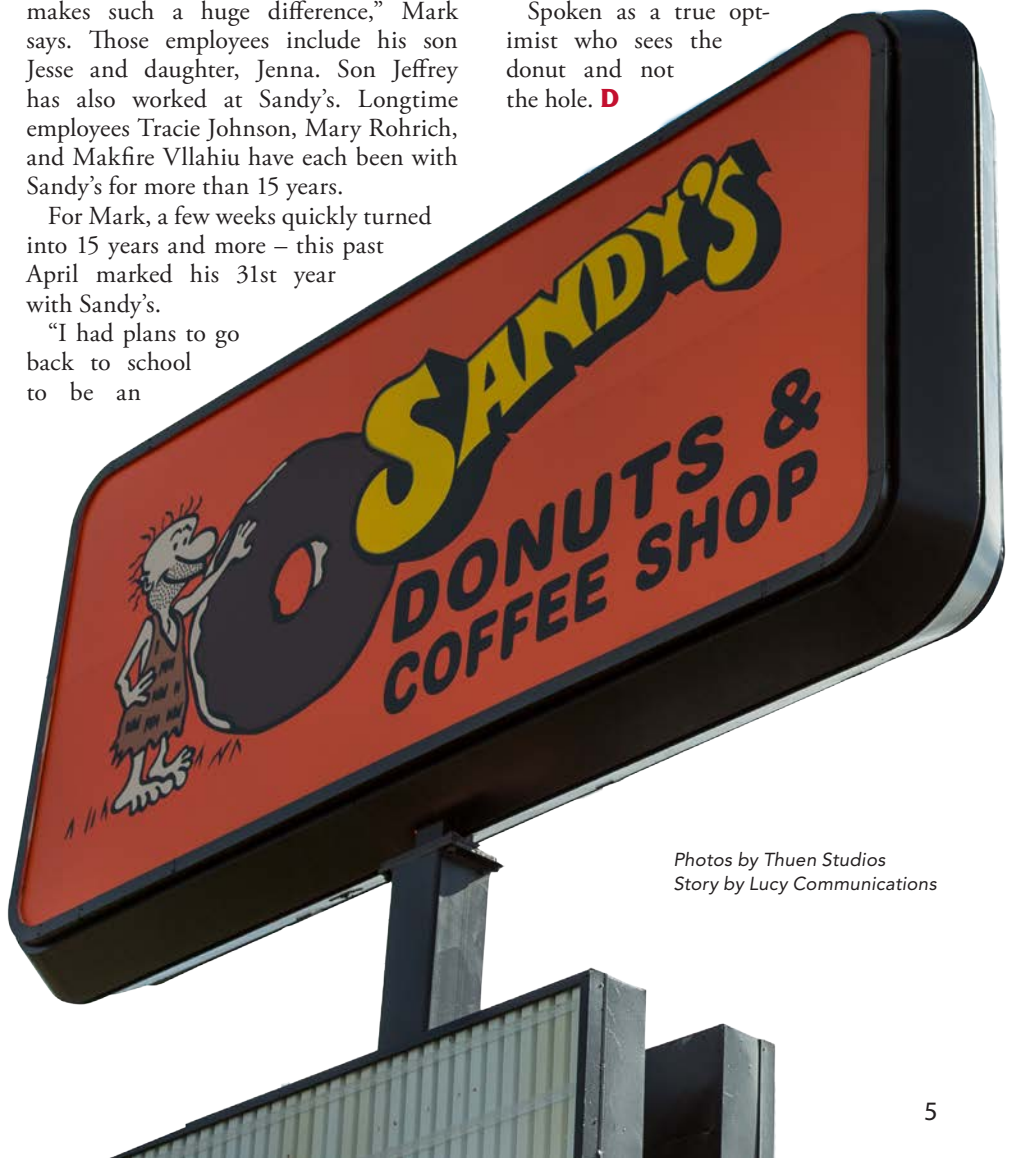
"I have great employees, and that makes such a huge difference," Mark says. Those employees include his son Jesse and daughter, Jenna. Son Jeffrey has also worked at Sandy's. Longtime employees Tracie Johnson, Mary Rohrich, and Makfire Vllahiu have each been with Sandy's for more than 15 years.

For Mark, a few weeks quickly turned into 15 years and more – this past April marked his 31st year with Sandy's.

"I had plans to go back to school to be an

architect, but it just really never felt like it was the right time," Mark concludes. "I feel very blessed to own Sandy's Donuts and have absolutely no regrets about the path I have taken."

Spoken as a true optimist who sees the donut and not the hole. **D**



Photos by Thuen Studios
Story by Lucy Communications

Pacesetter and Best of the Best Awards

Improving Ourselves to Improve Service to You

Each quarter, Dawson Insurance awards the Pacesetter Award to a Dawson employee. A Dawson Pacesetter is someone who: Is a champion of service excellence and customer care; stands out amongst his/her peers; consistently provides exemplary customer service; goes the extra mile; is dedicated to the mission, team, and clients of Dawson Insurance; and excels in his/her position on a regular basis.

Recipients of the 2014 Dawson Pacesetter Award are:

First Quarter: Melissa Krystosek
Second Quarter: Bridget Helm
Third Quarter: Crystal Rosen
Fourth Quarter: Maria Reinhiller

Congratulations to Melissa, Bridget, Crystal, and Maria, and thank you for all you do for Dawson and our clients!

The Best of the Best Award is presented annually to one Dawson employee who embodies an unsurpassed commitment to the mission and shared values of Dawson Insurance. Congratulations to Jen Rudnicki, account manager and Dawson employee since 2005, on being named the 2014 Best of the Best Award winner! **D**



Melissa Krystosek



Bridget Helm



Crystal Rosen



Jen Rudnicki



Maria Reinhiller



Desiree Schweigert

Account Assistant

desiree@dawsonins.com

Desiree became part of the Dawson Insurance team in April of 2015. Prior to joining Dawson, she worked in customer support at

InterceptEFT in Fargo.

Desiree was drawn to Dawson because the positive feedback she heard repeatedly about the company and its people. That

friendly, positive atmosphere is the best part of her job, she says, and that – combined with Dawson’s very knowledgeable staff is what sets Dawson apart from the competition.

Desiree and her husband, Joe, have two children. In her spare time, Desiree enjoys going to the lakes, taking her kids for walks, and reading.



Ben Armbrust

Business Insurance Advisor

ben@dawsonins.com

Ben joined Dawson Insurance in June of 2015 after working in the service industry at Mezzaluna in Fargo, North Dakota and

Rustica in Moorhead, Minnesota while completing college.

Ben’s experience in the service industry serves him well at Dawson as his primary

responsibilities ultimately focus on taking care of client needs. It was Dawson’s culture and reputation that led him to the company, and he says the best part of his job is working for a well-respected company in an outstanding community.

In his spare time, Ben enjoys spending time with family and friends (especially when it involves food and the lakes), golfing, and hunting.



Kari Furness

Client Safety Administrative Specialist

kari@dawsonins.com

Kari joined the Dawson Insurance team in March of 2015. Her career spans working in administrative support at

InterceptEFT and serving as a document processing specialist at Integreon, a customer care associate at Microsoft, all in Fargo, and a veterinary technician at Petcetera Animal Clinic in Grand Forks.

In her position at Dawson, Kari specializes in assisting the Client Safety team and their clients with support

services related to loss control programs. At the time she joined Dawson, Kari was looking for a local company with strong community involvement where employees are like family and where she would have the opportunity to learn and develop new skills. Dawson, she says, fit perfectly!

In her spare time, Kari enjoys spending time with her husband and two teenagers (as well as their two dogs and one cat), rock climbing, reading, going to movies, participating in 5K and obstacle races, and drawing.



Sharon McDaniels

Account Assistant

sharon@dawsonins.com

Sharon became a member of the Dawson team in March of 2015. Her insurance career includes working

as a commercial lines customer service representative at First International Insurance for a short time and at Wells Fargo Insurance for 25 years.

Her main responsibilities include assisting account managers with policy

processing endorsement and audit processing as well as issuing certificates of insurance. Its family-owned reputation and professionalism are two of the qualities that drew Sharon to Dawson. Those same qualities, she says, are what sets Dawson apart from the competition.

Sharon resides in West Fargo with her husband, Jeff. In her spare time, she enjoys spending time with her family, including her son and granddaughter, reading, and camping. **D**

Important Info for Ridesharing Drivers

With the introduction of Uber – a ridesharing service, also known as a transportation network company (TNC) – to Fargo, there are important things to consider from an insurance standpoint:

1. It isn't really ridesharing.

Ridesharing (think carpooling) typically doesn't involve a fee or contract. TNCs use apps to connect a driver with a passenger for a fee. This is one definition of "livery." Livery or for-hire companies typically charge a fee and some sort of employment contract exists between the company and driver. The definitions and usage of a personal vehicle are important when determining insurance coverage and even more important in the event of an accident.

2. How much does TNC coverage really protect?

According to most TNCs, automobile liability insurance coverage is offered to drivers. Coverage carried by TNCs may change without notice. As a driver, these policies allegedly become your insurance policies from the moment you get a fare until the transaction is closed, where coverage presumably reverts back to your personal auto insurance policy.

3. Your own insurance probably won't protect you.

TNCs require that drivers provide license, registration, and a copy of a current personal auto insurance policy. Some TNCs require background checks while others don't. You may believe your insurance policy offers some protection while you are working for a ridesharing service. This is usually not the case.

- a. Typical personal automobile liability policies exclude coverage for business conducted via a personal vehicle.

- b. Most insurance companies now include an additional question during the application or renewal process: Are you currently working with, or have you in the past, worked with any ridesharing services?



4. Don't ask, don't tell.

Don't ask, don't tell just might work if you don't have an accident. If you do, you could lose your personal auto policy coverage for several reasons, and the possibility of having your coverage cancelled by your personal auto insurance carrier is real.

- a. **Failure to disclose.** Nearly every auto insurance application includes a warranty just above the applicant signature line that reads similar to this: "I/We understand and agree

that **any misstatement of warranty or fact on this application shall be considered a violation of coverage afforded under any policy issued on the basis of this application.**

I/We understand and agree that this application shall form part of any policy issued." If you answer "no" when the truth is "yes," this is material misrepresentation.

b. Usage is important.

When applying for auto insurance, your agent will ask how many miles driven per month and the usage of your vehicle. Driving for a TNC changes not only the usage description of your vehicle, but also your exposure to accidents. Driving back and forth to work is significantly less exposure than driving around town all day for fares.

Aside from medical bills and lost wages, an accident can have large financial consequences. Replacing cancelled coverage can be difficult and expensive with increased premiums lasting years into the future. These costs should be considered when determining how much you can really make. The best way to know if your insurance carrier covers you while you are working is to ask your agent, preferably before you sign up with a TNC.

Source: Property Casualty 360°, "5 things drivers need to know before working for a ridesharing service" by Galen Hayes; May 21, 2015; www.propertycasualty360.com **D**

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- **Pile of Wood/Building Materials in your Yard** – What may be a benign pile of materials may seem like a fun but dangerous play structure for kids.
- **Rented Cabins or Campsites** – Notify your agent if you are renting for the summer to ensure you're covered for injuries that may occur while at your rental.
- **Golf Carts** – In general, homeowner's liability coverage only applies to a golf cart that is being used on a golf course.
- **Pets** – Take appropriate measures to protect guests from pets as necessary.

As always, work with your agent to ensure you are properly covered. **D**

Trust Earned Daily

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 98 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.

Downtown

721 1st Ave N
PO Box 1958
Fargo, ND 58107

Veterans Boulevard

5675 26th Ave S
Suite 152
Fargo, ND 58104

701-237-3311 | 800-220-4514 | 701-232-4442 (fax)

24 Hours a Day, 7 Days a Week

claims@dawsonins.com | info@dawsonins.com

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Claims Corner

Ensure – and Insure – a Fun Summer

Preparing to host a summer gathering means more than mowing your yard and firing up your grill. Before your get-together, visit with your insurance agent to ensure that you are not only covered for any hazards your guests may encounter on your property, but also that you have adequate liability limits on your policies. As a homeowner, it is your responsibility to exercise reasonable care to prevent injuries to others on your property. Some risks are fairly obvious. Others are not:

- **Pools/ Ponds** – Be sure to use proper supervision around open water on your property..
- **Grills/Fire Pits** – Approximately 5,000 people are injured each year using a grill. Make sure your grill is in proper working order and that you're using it in a safe area.
- **Sidewalks, Driveways, Steps, Decks, Railings, etc.** – Repair any tripping hazards and structural defects/damage. At the very least, warn your guests of any structural hazards.
- **ATVs** – A homeowner's policy will not provide liability coverage for an ATV. You need to purchase a separate liability policy.
- **Swing Sets** – Ensure any play equipment is in good working order and that it is being used appropriately.
- **Trampolines/Bouncy Houses** – Approximately 92,000 people in the U.S. are treated annually for trampoline-related injuries.
- **Motorized Toys/ Scooters** – Some homeowner's policies exclude liability coverage for "motorized toys".

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