

# The Voice

A publication of the United Farmers Agents Association



Summer  
1998

## UFAA National Convention

June 16-18

Las Vegas,  
Nevada

*pp. 4-5*

*Chapter 26  
welcomes  
you to  
Las Vegas!*



Also in this issue:

Major E&O reduction *p. 6*

More than a slogan *p. 18*



UNITED FARMERS AGENTS ASSOCIATION  
P.O. Box 190584 • St. Louis, MO 63119  
314-968-3344 • FAX 314-918-1718

RALPH BUCHANAN  
PRESIDENT

Dear Farmers Agents,

Our 1998 National Convention is right around the corner. In fact, by the time you receive this issue, the Convention will be just weeks away. I am really looking forward to it. A lot has happened since June 1997 that we, as members, can be really proud of.

- ✓ Our Board has spent countless hours reorganizing UFAA, documenting old procedures, creating new procedures, developing new programs, cleaning up our database and streamlining the National Office operation.
- ✓ We are experimenting with a broadcast fax program that will allow us to communicate with all our members quickly and inexpensively. What a tremendous opportunity this will be when the project is completed.
- ✓ We have continued to support and fund the Agents in California that are working hard to be able to write business in the “underserved” communities in that state.
- ✓ UFAA worked diligently in Michigan to assist Agents in regaining their binding authority, which had been suddenly rescinded for 25% of the agency force.
- ✓ An Agent in the Midwest was told he couldn’t move his office to his hometown 30 miles away. He called UFAA and we assisted him in changing the minds of the management company representatives.
- ✓ Numerous Agents around the country have called with computer problems (including one with an old 5280 on the technology lease program). We have been able to assist each one.
- ✓ UFAA members in Washington helped all Agents in their state recover thousands of dollars in license fees.
- ✓ UFAA, through our association with CEAA, continues to help Agents save 15.3% of their contract value because of our work on the SECA tax issue. That work continues today in other Federal Circuit Courts and in Congress, where we are attempting to get contract value declared capital gains instead of ordinary income.
- ✓ Agents in Texas received a certified letter from the management company concerning outside business. The letter raised concerns over interpretation of our contract. We will be attempting to obtain a legal ruling on how renewals of outside business should be handled.

And the list goes on and on.

The April edition of *The Achiever* listed Agents around the country with 3,000 or more PIF. If I counted correctly, 572 out of 14,000 agents had over 3,000 PIF. I was fascinated with the number of years each Agent had represented Farmers and the number of staff each had. But more importantly, over 14% of the Agents listed were UFAA members. UFAA doesn’t have 14% of the total agency force on our membership rolls ... yet. But if 14% of the “Big” agents are members, it would tend to destroy that old image that UFAA represents the whiners, complainers and low producers.

UFAA’s membership continues to grow. UFAA peaked at approximately 2,900 members several years ago during the antitrust lawsuit. Unfortunately, the numbers started decreasing rapidly when the suit was dismissed. But as the agency force continues to shrink, our membership has started growing again.

We have been told there are many venues for Farmers agents to express their views. We believe only one works — UFAA. As an independent contractor — and you must truly believe you are an independent contractor — we must band together, not to destroy, but to build an environment where each of us can be successful. Fill out the application in this issue today. It will be the best investment you will ever make — your future.

UFAA is “Agents helping Agents.” It’s a great time to be a UFAA member.

Sincerely,

A handwritten signature in black ink that reads 'Ralph'.

Ralph Buchanan, National President  
United Farmers Agents Association

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*The Voice* is published four times per year by The United Farmers Agents Association, Hank Turnbaugh, Director of Media Relations. The content of *The Voice* is the responsibility of the elected National Board Members who comprise The Voice Committee. Products and services advertised are not endorsed by The United Farmers Agents Association, Inc. or its affiliates. Complaints or inquiries should be forwarded directly to the advertiser. All purchases are at the complete discretion of the customer.

From the director:

## **Media Relations**

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*We've come a long way!*

**By Hank Turnbaugh**

It seems like just yesterday I went to the Convention last June as a delegate from Chapter 13 and found myself putting my hand up when we were asked who might be interested in serving as the Media Relations Director after Ralph Buchanan was elected President.

I don't know what spurred me to raise my hand. All I knew was they needed someone to step forward. I had held that position some four years before, so I knew what was involved if I was accepted.

The next thing I knew I was elected Media Relations Director. One of the first things we did was get me a computer so I could write articles, edit and such. Next I had to learn real quick how to use it. In few short months, I put out my first issue of *The Voice*. After seeing the completed magazine, I felt a sense of accomplishment.

Now I'm working on my fourth issue. I've learned a lot along the way. I've spent many, many hours getting *The Voice* ready for all of you. But I must admit that, even though I worry about it each time, knowing I have a deadline to meet keeps me moving along.

Life is like that isn't it? We can sit back and do nothing or when needed we can step forward and say, "Here am I; I will help." It's going to be very interesting to see who steps forward this June at our Convention and says, "Here am I; let me serve."

I look forward to our Convention, and I hope you do too.

# 1998 UFAA National Convention

June 16-18  
Las Vegas, Nevada



## Program of Events

**Saturday, June 13, 1998**

National Board arrives

**Sunday, June 14, 1998**

8:30 am-6:00 pm

National Board meeting  
Open to members  
Chapter Presidents arrive  
Chapter Presidents hospitality

6:00 pm-10:00 pm

**Monday, June 15, 1998**

8:00 am-8:30 am

8:30 am-1:00 pm

12:00 pm-10:00 pm

Continental breakfast  
Chapter Presidents meeting  
Delegate registration  
Hospitality, vendors' exhibits

**Tuesday, June 16, 1998**

7:00 am-8:00 am

8:00 am-8:30 am

8:30 am-5:00 pm

5:00 pm-8:00 pm

Opening breakfast  
Sign in for meeting  
UFAA business meeting and workshops  
Hospitality

**Wednesday, June 17, 1998**

8:00 am-8:30 am

8:30 am-5:00 pm

6:00 pm-7:00 pm

7:00 pm-10:00 pm

Sign in for meeting  
UFAA business meeting  
Cocktail reception  
Banquet dinner

**Thursday, June 18, 1998**

8:00 am-8:30 am

8:30 am-12:00 noon

12:00 noon

Sign in for meeting  
UFAA business meeting  
UFAA Convention concludes  
Attendees depart

# 1998

## United Farmers Agents Association National Convention

### June 16-18, Las Vegas, Nevada

#### Speakers

**Ron Chamberlain**, former Agent, DM and Home Office employee will speak on "The Farmers Agent: Past, Present and Future."

**Robert Kennedy Jr.**, Assistant Commissioner of Insurance, Kansas Department of Insurance, will speak on "Just Cause Termination" legislation.

#### Educational Workshops:

**Database Management 102:** Learn how to use a real Windows-based database and how it will save you time and money. Hear both agents and vendors extol the virtues of a professional database in your office.

**Computers 101-207:** From the most basic of questions to the advanced, get all your questions answered in this really exciting workshop. A chance to ask your own expert in a relaxed setting.

**Chapter Fund Raising 104:** How much more could your Chapter do with an extra \$1,000? How many times have you canceled a local activity for lack of funds? How many times have you not even scheduled an activity for lack of funds? Learn the successful ways to raise funds at the Chapter level.

**Agency Growth 201:** Stopped at 1,000 PIF? Or 2,000 or 3,000? Want to start growing again? Learn from a member with more than 3,500 PIF (and he's still growing). If you have the desire to grow, this is the class for you.

**The Internet and Marketing 104:** Learn the Internet, create a website for yourself, or sign up for leads. And get lots of answers. The class will be taught by a former Agent (and still current member) and will be very educational for all levels of computer enthusiasts.

**Lobbying 101:** As more and more members get involved in local government activities, this will be the place to get new ideas, share ideas that have worked for you, and form a network to take back with you. And after the speech on "Just Cause Termination," the discussions will be excellent.

**Work Comp 301:** One page app, no photos and work by phone. Sound good? And make money too! Sound better? Attend this session and increase your PIF, your sales count, your income and the smile on your DM's face.



The 1998 United Farmers Agents Association National Convention is open to all members. Come join us in an exciting adventure where Agents come together to learn, experience and share. A true example of ***Agents helping Agents!***

# NEWS FLASH!

More good news from UFAA

## Equity announces major E&O reduction

DATELINE: SHERMAN OAKS, Calif., 4/23/98 — Equity Insurance Services, Inc. announces **major** rate reduction scheduled for **The Original E&O Deductible Recovery Program** (effective renewal). Donna McLeary cites good loss ratio history and desire to meet all competition as the reasons for the new reduced rates. Further details will be mailed to you shortly!

(See p. 11)

## Why would Farmers Direct partner with Progressive?

An agent recently visited the [www.farm-ersinsurance.com](http://www.farm-ersinsurance.com) website and was wandering through the various screens. He noticed a reference to Farmers Direct (another subsidiary that writes business in Pennsylvania and Maryland with an 800 phone number. Having some extra time, he called the number. Because he was in California, they gave him a different 800 phone number. He called it and was shocked.

To confirm his story, we also called (and recorded) the conversation.

"Thank you for calling Progressive. In Partnership with Farmers Direct". (It then gave

you a selection of numbers to push.) "Thank you for calling Progressive. How may I help you? This is Deanne."

Our caller answered all the normal questions and received only a Progressive quote. Why? She was told that her 10-year-old car qualified her only for a Progressive quote.

The 800 number, thankfully, has since been disconnected but the question remains: Why does the management company utilize the three FACT companies to sell fire insurance in California and now, apparently, Progressive to sell auto insurance there also?"



# Striving to be premier

## *Farmers, will you help?*

Improving the system: Agents around the country are calling, faxing, mailing and e-mailing their suggestions to UFAA on how to improve APPS & FPPS. Here are some of the comments we have received so far:

1. "With all the refinances we are going through, it would help greatly if the mortgagee information on FPPS was easier to access and, if a change is needed, several of the steps were eliminated to save time for me and my staff."

2. "I wish FPPS would allow address changes on renters policies and corrections on other fire policies."

3. "I don't want to complain, but it sure consumes a lot of my time when I have to "confirm" everything that is done in both APPS and FPPS."

4. "I wish that verifying payments was easier and less time consuming."

5. "The system should not delete any discounts unless I am notified and have an opportunity to verify the change."

6. "I continually send comments to underwriters on

FPPS but they never really seem to go to the underwriter. Can this be corrected?"

7. "When an 'Underwriting Action' appears, I would like to be able to respond on the computer and not have to print the page and fax the reply."

8. "My staff feels that quick access to pricing information on fire and auto needs to be available so they can answer our customers' questions more rapidly."

9. "I think it would be better for everyone if Agents could add or delete Prematic information at any time on a fire or auto household screen."

10. "When we go to APPS and FPPS full time, we will need access to a rapid or quick quote system on FPPS similar to the old 11 screen."

If you have more suggestions, send them to UFAA. If you have an answer to one of the above comments, please forward that to UFAA also and we will put it in the next issue of *The Voice*.

"Agents helping Agents" is the solution to our mutual experiences.

## When FPPS and APPS don't work

# Whose responsibility is it?

In the 80's, the Company had the LUA program. Agents who had "unacceptable" loss ratios in Farmers auto were stripped of binding authority. If the losses continued, Agents were terminated. All of that even when the company set the underwriting guidelines and those Agents adhered to them. The program stopped when some UFAA members worked on legislation to make the program illegal. The Company got the message.

In the 90's, we have the DARG program — "Deteriorating Agency Rehabilitation Guidelines." Those Agents not producing sufficient quantities of business in various lines are "counseled." If the "counseling" doesn't work satisfactorily,

these Agents are terminated.

The Company has, at various times, set unwritten criteria for the agency force and then tried to enforce it through DM pressure. Agents (and DM's) not "getting the job done" are terminated.

Now, when the Company can't "get the job done," what management people are terminated? Ever heard of any?

Who is responsible when FPPS and APPS won't work?

Who's responsible when we sit on hold for an hour (or more) waiting for the Help(?) Desk with computer problems? Who put the phone message on that said, "Your call is important and will be answered by the next available person." Was the

department empty that day? There was no one there.

Who is responsible when commercial policies don't get renewed for weeks past the anniversary date and the Agent doesn't get paid for months after that? If that insured leaves, who is responsible?

The bottom line is, when Agents or DM's don't cut it, they are terminated. When the Company can't cut it, who is terminated? C'mon, it works both ways. Management, get with it. Take responsibility! Don't institute programs that don't work and expect the agency force to deal with problems that are your responsibility.

Boy, I feel so much better now.

***A Frustrated Agent***

## A sample letter you may need to use someday

District Manager, Farmers Ins. Group of Companies  
0000 Manager Circle  
His City, U.S.A. 00000

Dear District Manager:

In response to your letter of December 25, 1997, I will do everything I can to maintain and increase my P.I.F. within the limitations of my age, health, and available time. It is impossible to establish a timetable and/or predict any quantitative growth (or decline) in my P.I.F. without pertinent information supplied by you.

- (1) How will FIG's premium structure compare to the competition's (in the territory my office is located in)?
- (2) Will additional FIG Agents be competing with me?
- (3) What limitations on product availability and underwriting restrictions will I experience in the upcoming year?
- (4) How much marketing and service support will be furnished by FIG in the upcoming year?
- (5) How much of my time will be occupied on additional "workloads" transferred to me by FIG in the upcoming year?
- (6) Will these new work programs be "user-friendly" and "error-free" when implemented on the agency force?
- (7) When will the existing computer problems be corrected?
- (8) Will the problems with transmission line overload be remedied or will I experience additional delays while attempting data input?
- (9) Please furnish me with average production count for Agents my age in the territory surrounding my office and operating under identical rules and guidelines.

Your cooperation in responding to my questions will furnish me with the necessary information to complete my future business plan. Without this critical information, a realistic plan is impossible to create. I'm looking forward to your written responses to my questions.

In closing, please be advised that the pressure you are placing on me is affecting my health and well being.

Sincerely yours,

Insurance Agent  
9999 Agent Ave.  
Your City, U.S. A.

# DARG SURVEY

In order to properly assist Agents who have been targeted by the management company for the Deteriorating Agency Rehabilitation Guidelines (DARG) program, we need the following information for anyone who has received a DARG letter or attended a DARG meeting. Please complete the survey and return it, along with any correspondence you have received, to UFAA. There is no need to complete the survey if you have completed it earlier.

Name: \_\_\_\_\_

Agent number: \_\_\_\_\_ Age: \_\_\_\_\_ Number of years as an Agent: \_\_\_\_\_

Date of first DARG letter: \_\_\_\_\_ Date of first DARG meeting: \_\_\_\_\_

Current PIF: \_\_\_\_\_ PIF as of 12/97: \_\_\_\_\_ PIF as of 12/96: \_\_\_\_\_ Highest PIF: \_\_\_\_\_ What year? \_\_\_\_\_

YTD sales count: \_\_\_\_\_ as of \_\_\_/\_\_\_ 1997 sales count: \_\_\_\_\_ 1996 sales count: \_\_\_\_\_

YTD life count: \_\_\_\_\_ as of \_\_\_/\_\_\_ 1997 life count: \_\_\_\_\_ 1996 life count: \_\_\_\_\_

YTD life PIF: \_\_\_\_\_ 1997 life PIF: \_\_\_\_\_ 1996 life PIF: \_\_\_\_\_

Number of years PUA: \_\_\_\_\_ Number of years LUA: \_\_\_\_\_

Please circle appropriate answer(s)

FIG Network: [Yes] [No] Office Staff: [Yes] [No] Number full-time: \_\_\_\_\_ Number part-time: \_\_\_\_\_

Office hours (From) 8:00 8:30 9:00 9:30 (To) 4:00 4:30 5:00 5:30 6:00

Profitable this year: [Yes] [No] Profitable in 1997 [Yes] [No] Profitable in 1996 [Yes] [No]

Please circle the areas where the management company has indicated your agency is deteriorating:

PIF loss Profitability Production Life sales Other \_\_\_\_\_

If you know of any other Agent who has been targeted for the DARG program, please indicate the Agent's name and Agent number so we can send a survey.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Return to:

**UFAA National Office**  
**P.O. Box 190584**  
**St. Louis, MO 63119**

# The Volunteer Fund

supports

SECA tax legislation and litigation  
Just-cause termination legislation

Independent contractor legislation  
Banking and insurance legislation

Your contribution is needed to continue these programs that benefit our members and all exclusive agents.



(Clip and mail to the UFAA National Office, P.O. Box 190584, St. Louis, MO 63119)

Enclosed find my contribution to the Volunteer Fund.

\$ \_\_\_\_\_ to the Volunteer Fund

\$ \_\_\_\_\_ to CEAA

Please increase my PAC contribution by \$ \_\_\_\_\_ per month with the proceeds going to the Volunteer Fund.

\_\_\_\_\_  
Name

\_\_\_\_\_  
Agent Number

## “Promises”

Last year, this survey was printed in The Voice. Did you fill it out and return it to UFAA? To be sure, please do it again. Most courts consider verbal promises as binding as a written contract. Attorneys believe these statements are not isolated but are widespread over the operating territory. It is very important for each agent to take the time to complete the survey and return it promptly to the UFAA National Office. The Surveys will be shared with any member that needs assistance. Thank you for participating.

## “PROMISES”

During the time I was being recruited by my DM, statements were made like or very similar to those checked below:

- “Just work hard for \_\_\_ years and when you reach your comfort level, you can sit back and enjoy life.”
- “Don’t worry about the clause in the contract that says, ‘This agreement ... may be terminated ... on three (3) months written notice.’ The company never does that.”
- “You don’t have any production requirement in any specific company.”

\_\_\_\_\_  
Signature

# UFAA presents The "Original" E&O Deductible Recovery Program

SPECIAL (and only through UFAA):  
One low price includes everyone in your office!

Equity Insurance Service Inc., in conjunction with the United Farmers Agents Association, is pleased to provide a supplemental policy to your present E&O coverage. This supplemental, claims-made policy will reimburse the Agent's deductible arising from a covered loss under the current E&O policy sponsored by Farmers for only \$150 a year.

This new program is designed specifically with Farmers Agents in mind! No need to worry about that big deductible applied to "outside business" on the group E&O policy. Expand your operation to include products such as Accident & Health, Medicare Supplements, Long Term Care and more!

Agents are enrolled on the 15th of each month and pay a pro-rata premium from the chart below. To enroll, fill in the application at bottom and mail it with a check for the appropriate premium, payable to Equity Insurance Service. Equity will issue a Certificate of Insurance to each Agent enrolled.

AFTER	BUT BEFORE	PREMIUM IS
7/15.....	8/15.....	\$137.50
8/15.....	9/15.....	\$125
9/15.....	10/15.....	\$112.50
10/15.....	11/15.....	\$100
11/15.....	12/15.....	\$87.50
12/15.....	1/15.....	\$75

AFTER	BUT BEFORE	PREMIUM IS
1/15.....	2/15.....	\$62.50
2/15.....	3/15.....	\$50
3/15.....	4/15.....	\$37.50
4/15.....	5/15.....	\$25
5/15.....	6/15.....	\$12.50

For complete information, contact Donna McLeary at 818-385-1787

(Clip and mail to the address below)



-----  
**Equity Insurance Service Inc.**  
P.O. Box 2010; N Hollywood, CA 91610-0010  
Phone: 818-385-1787; Fax: 818-385-1786  
CA License No. 0230137

### Enrollment form for The "Original" E&O Deductible Recovery Program

YES! I am a UFAA member and I would like to enroll in the E&O Deductible Recovery Program offered exclusively to members of the United Farmers Agents Association. Here is my check to Equity Insurance Service Inc.

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, ZIP: \_\_\_\_\_

Phone: \_\_\_\_\_ Fax: \_\_\_\_\_

Agent No: \_\_\_\_\_

Social Security No.: \_\_\_\_\_ or Fed ID No: \_\_\_\_\_



## *Membership has its privileges*

Five days ago, I began receiving warning messages on my IBM 4224 printer. The messages indicated that a critical storage condition existed. Compressing the system would not help as the computer had just been turned off. I needed to delete files. I then called Marketing. I found out they no longer had an AIMS representative. They referred me to our district AIMS representative. I ran a VTOC, telephoned his office and asked for assistance. He asked me to fax him my VTOC or catalog.

In the meantime, the system freezes up due to storage capacity problems. My printer continually prints

three pages at a time with warning messages. As is the case, there is no reply from the district AIMS representative. So I decided to turn to UFAA for help. I called and within minutes I was asked to fax a VTOC to them. In doing so they could determine which files could be deleted. It wasn't long before I again had disk space in my computer.

I want to thank you, UFAA, for coming to my aid. You have helped my office run a little smoother.

Up and running again in District 08,  
**Pat Quart**

## *Thanks, UFAA, for the computer help!*

I have been a member of UFAA for quite a few years. I never thought much about the help it could provide to individual members. I must say that UFAA has certainly come through for me in the last three weeks. Here is my story.

I have had a computer technology lease for 31 years. Unfortunately the equipment we were originally provided was very old. One could say it was "pre-86." The keyboard setup was totally different from all the other computers being used in our District, and the machine would cut out if it was used for more than an hour and a half at a time or if you had a lot of printing. I spent hours, literally, on hold waiting for the Help Desk.

Over the years I complained to our regional AIMS representative and asked for some updated hardware. My District Manager also complained. Our requests and complaints were ignored.

This month we are moving to a newly renovated, more convenient location. As we began the process of moving, we tried again to get the computer updated since we felt it would be an ideal time to change over. Again our request was treated with disdain by the regional representative and our complaints minimized. In desperation we finally wrote to the Home Office, and

then we contacted our local UFAA representative.

In all fairness, the Home Office people were very responsive and initiated arrangements to change (quite a change from the regional AIMS representative). However, by the time we heard from them, the UFAA lightning-speed fax network had gone into operation. We heard from the National UFAA office, which in turn referred us to an Oklahoma Agent who was conversant with the /VANS/ Advantis system as an alternative to the technology leasing program. After talking with him and a few other Agents, we knew this would be a better program for us, so we took steps to cancel our lease and get set up with /VANS/ Advantis. We anticipate lower costs and less aggravation.

The help hasn't stopped. We just received information on the UFAA Technology Services program which UFAA is offering, and we are considering enrolling.

Sometimes you wonder what the dues you pay are doing for you or whether it is worthwhile joining an organization such as UFAA. Well, I can offer some first-hand answers to that question. The network came through for me. Thanks for the help, UFAA.

**Charles L. Sweeney**

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# app 2

# bond exchange ad

From the director:  
**Vice President**

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## *Time flies*

**By Chuck Simpson**

The first four months have gone by so fast, it was exciting. Much has been accomplished since our convention last June in Las Vegas.

We have a new format set up for the Chapter Presidents' meeting to be held in February 1998.

Instead of having the Board meeting on one day and the Presidents' meeting on the next day, we will be holding both meetings on the same day. The Board and the Chapter Presidents will hold their separate meetings in the morning. Then after lunch the Board will sit in on the Presidents' meeting. At that time, the Board will hear suggestions on what the Presidents would like to see done in the UFAA organization.

Be sure to mark your calendar for June 16-18, 1998, for our next Convention, to be held again in Las Vegas. The Convention will be shorter than those of the past. This coming Convention, the National Board and the Chapter Presidents will meet on the same day. The Convention will be held on Tuesday, Wednesday and Thursday. We have some exciting plans for workshops that should produce a lot of valuable information for those attending.

I find myself very excited about the direction the National Board is headed. Our National Board works well together. In just four short months, we have accomplished much more than I ever imagined.

I am convinced that UFAA will grow if all our members will talk to a prospect once a week. By doing so, we will gain new members. What an impact that will make with the Company!

# Meet your new board members

*Doug Embrey*

*Legal & Regulatory Affairs*

Your new Legal and Regulatory Affairs Director is Doug Embrey. Doug has been a Farmers Agent since 1970. He has been married for 34 years and has two grown sons. He has four granddaughters. Doug also is a practicing attorney. He is extremely talented and performs music shows in his spare time.

He has been a UFAA member since 1982. In the early years, he worked with Gail Hull, Harry Fuller, Carl Wyatt and Jack Martin in getting UFAA established and on it's feet. He helped organize Chapters in Oklahoma, Arkansas and Texas.

This is the second time on the National board for Doug. He brings with him a wide and vast knowledge of law. We need such a person as Doug on the National Board.

Welcome back to the Board, Doug!

*Mark O'Donnell*

*Governmental Affairs*

Your new Director of Governmental Affairs is Mark O'Donnell. When Mark was first asked to serve in this position, he was reluctant. He thought it was a Cabinet post to the President of the United States.

Seriously speaking, Mark recognizes it is an impor-

tant function of UFAA. Even so, he says he has had limited experience in this field. He did, however, have some success with the Colorado legislature.

Before becoming an Agent with Farmers, he started back in October 1976 in Fire Underwriting in the Colorado Springs Regional Office. His first supervisor escorted him to a part of the underwriting department that had thousands of paper files stacked on a desk. "He told me that those files were my job security," Mark recalls. "Back in those days those files were known as 'holdover'. Those were files that needed work but were not yet serviced. My desk today brings back those memories."

Mark has been a UFAA member for 9 years. He has served as Chapter President and Vice President all but one of those years. He has attended the past nine National Conventions and all of the Chapter Presidents meetings. He has served on numerous committees for UFAA on both the local and national scene.

He indicates he is proud to have brought Farmers Agents the "Original" E&O Deductible Recovery Program and he is even prouder of the work he is now doing. He is hopeful it will bring us new and bigger benefits in the future. Mark has a reputation of being level-headed. He believes he leads by example and is recognized for putting his money and effort where his mouth is. He looks forward to serving UFAA.

## UFAA member services

◆ **UFAA Technology Services** is available to all members for just \$100 per year. Computer questions are answered. Software recommendations are made. You no longer have to waste time in stores with uninformed salesman or calling (and paying for) a computer technician to come to your office.

◆ **The Volunteer Fund** is a way members can donate money to "good causes" around the country. Legislative, legal and public relations efforts are all covered by donations to the Volunteer Fund.

◆ **SECA Tax Kits** are available in the National Office to retiring UFAA members (only). This kit will help you avoid SECA taxes on your contract value.

◆ **Customer Service Line:** If your customer is moving out of state, move them to another UFAA

member. Call 1-800-275-8668 and ask for a member in the customer's new city. Keep UFAA customers with UFAA Agents.

◆ **A DARG Survival Kit** is available to members (only) in the National Office for those members having the problem.

◆ **The "Original" E&O Deductible Recovery Program** is now even better and offers all Agents a chance to write outside business without worrying about the \$5,000 deductible. It's better than the "other" program and now costs the same.

UFAA continues to grow because of the benefits available to members. UFAA is the only association or organization dedicated exclusively to "Agents helping Agents."

# B&C ad

# More than a slogan

*“Agents helping Agents” is not just a slogan at UFAA. We are working with members in California and Texas to help them write business and protect their investment and well-being. We helped 25% of the Agents in Michigan regain their binding authority. Our work on the SECA tax issue helped thousands of agents save 15.3% of their contract value at retirement. And now UFAA member Russ Poe has again helped more than 500 Agents in Washington state recover money that is rightfully theirs.*



## Notice of class lawsuit and search for updated addresses

On Jan. 30, 1998, the Hon. Jay V. White entered an Order approving a class settlement that affects a portion of present and past Farmers' Agents. In the case of *Poe v Farmers, et al*, 95-2-323360-0 KNT (King County Superior Court, State of Washington), Judge White gave preliminary approval to a settlement involving the issue of the deducting of appointment fees from Washington State Farmers' Insurance Agents' folios.

This settlement provides for the return of a portion of those funds actually deducted for all Agents of Farmers Insurance Exchange, Truck Insurance Exchange, Fire Insurance Exchange, MidCentury Insurance Company, Farmers New World Life Insurance Company, and Farmers Insurance Company of Washington who entered into a career agent agreement with any of these companies to sell insurance within the State of Washington.

A formal notice will be sent out or has been sent out to every Agent

who falls within the above definition. That notice will be or has been sent to the agents' last known addresses. Because some may have moved or Farmers no longer has an accurate last known address, if you have moved or changed addresses, you need to immediately let Class Counsel Frederick H. Ockerman know in writing. Otherwise, the notice may be or may have been sent to the wrong address and you may not receive a refund to which you are entitled.

This refund will be based on the records at Farmers unless you dispute that amount by filing a proof of claim and mailing it to Class Counsel. Such a proof of claim requires that you support your claim with written records received from Farmers showing the amount(s) deducted, or such other written records as will accurately demonstrate such amounts. As you must complete, sign and mail this proof of claim within 30 days after the date the notice is sent to you or

lose your rights to file such a proof of claim, an accurate address is critical. Should you provide to Class Counsel a written notice of your new address, he will forward it on to Farmers to insure that you receive the Notice of the Class Settlement and the Proof of Claim documents.

Please note: To receive a refund, you need not take any action if Farmers has an accurate address for you. You do not need to submit a Proof of Claim to receive that refund. The only reason for submitting a Proof of Claim form is because you have evidence the amount of the folio deduction in Farmers' records is in error.

Please do not contact the Court, Farmers or Class Counsel by phone. Only written documents will be accepted, and they should be directed to:

Frederick H. Ockerman  
Class Counsel  
9757 NE Juanita Dr., Ste. 100  
Kirkland, WA 98034

# The meaning of fear

By Hank Turnbaugh

Not knowing what is coming can sometimes be scary, and Agents sometimes have fears about our future. Farmers, like just about every other company in the United States, is scaling down. With Farmers moving at a fast pace to shift a big portion of the administrative work over to Agents, it leaves most of us wondering about our future.

Will I be able to keep up with this fast-moving world of insurance? Will I be able to afford to remain an Agent? Will the company terminate me somewhere along the way?

Probably the most telling observation ever made about fear is that it always relates to the future. You can't be afraid of the past. Likewise you can't be afraid of a thing, a person or a situation; you can be frightened only of what that thing or person might do or of what might happen. You may fear something already has happened, but this also relates to the future because what you fear is your own discovery the dreaded event has occurred.

How many times have you tried to do something and

failed? Did you go back and try again? Too many give up after the first try. Do you take no for an answer or do you go back again and again until you make the sale? Fear of failure creeps into our minds and keeps us from trying again.

One of the most disheartening habits a person can have is to measure himself against people who have become successful after investing years of effort in mastering the art of being an insurance agent. Their success is usually the result of trial and error — of not making mistakes again because they have learned from them.

We must take some necessary precautions today to make sure we ensure our safety in the future. What do we have to do? We should throw all our energy, intelligence and enthusiasm into doing superb work today; then there will be nothing to fear tomorrow. The action you take today generates future security.

Don't let fear of what might happen in the future keep you from doing what you need to do today. Go out and do it. The future will take care of itself in the process.

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# Social Security as life insurance



If you're like most people, you think only of retirement when you think of Social Security. However, retirement disbursements are just one of the Social Security benefits people can receive.

Part of the taxes you pay goes toward survivors insurance. In fact, the value of the Social Security survivors insurance is probably more than the face value of your commercial life insurance.

Here are some of the most frequently asked questions about Social Security as life insurance.

*If I die, who can get survivor's benefits on my work record?*

When you die, Social Security survivors benefits can be paid to your widow or widower as early as age 60, or age 50 if disabled; or at any age if she or he takes care of your child under 16 or disabled who gets benefits; unmarried children under 18 (or up to age 19 if they are attending elementary or secondary school full time); or disabled before age 22 and remains disabled; grandchildren, under certain circumstances; dependent parents at age 62 or older.

*If my husband died and he was receiving a benefit check, would I continue to receive the payment?*

You may be eligible to receive widows benefits. Full benefits are payable at age 65 or older or reduced benefits as early as 60.

However, a disabled widow or widower can get benefits at age 50-60.

*My wife died and we were not living together. I am not old enough to receive widower's benefits. Am I entitled to the lump sum death payment?*

No, the special one-time payment of \$255 is payable only to the spouse living in the same household or the person who is currently receiving benefits on the deceased's record.

*My husband died. How old do I have to be to qualify for widow's benefits?*

If you are age 60 or older, you may be eligible to receive reduced widow's benefits. Full benefits are payable at age 65 or older. In addition, if you are disabled, you can get benefits at age 50-60.

*My parents are deceased. I am disabled and have never worked. Can I get anything on either of their records?*

You may be eligible to receive benefits if you became disabled before age 22 and remained disabled.

*I am getting benefits on my mother's and father's earnings records. I have no medical cover -*

*age. Am I eligible for Medicare?*

If you are a disabled adult child, you may be eligible for Medicare, usually after a 24-month qualifying period.

*How much will I get as a widow?*

The amount of your benefit is based on the earnings of the person who died. The more he or she paid into Social Security, the higher your benefit will be. The amount that you will get is a percentage of the deceased's basic Social Security benefit. The percentage depends on your age and the type of benefit you are eligible for.

For more information, call toll-free, 1-800-772-1213, 24 hours a day. You can speak to a representative between the hours of 7 a.m. and 7 p.m. on business days. When you call, have your Social Security number handy. People who are deaf or hard of hearing may call a toll-free TTY number, 1-800-325-0778, between 7 a.m. and 7 p.m. business days.

— Social Security Administration

# affinity ad

# UFAA Technology Services

*"I've never owned a computer before. Where do I get help?"*

*"Is there a better way to manage my customer accounts?"*

*"I wanted to go paperless in my office but how?"*

*"Do I have to keep both a PC and the Sys36 on my desk?"*

Each day, hundreds of agents across the country ask these questions. Some are lucky enough to have a local vendor, a friend or another agent with computer knowledge. Unfortunately, most don't. A Windows-based database program is the most efficient means of running the new Agent's office. Adding a scanner allows you to go "paperless." The PC will replace your Sys36 and still allow you to access the AIMS system. *UFAA Technology Services* will assist you with these questions and guide you every step of the way.

*"Do I buy from an office store, a direct mail vendor or a local computer store?"*

*"If I buy a database program, what do I do with the data on my Fame?"*

*"If I equip my staff with new computers, can I network them?"*

From the beginner to the expert, there is help for everyone. Whether you are buying a computer from *UFAA Technology Services*, at Office Max, from Dell or Gateway or from the small vendor down the street, *UFAA Technology Services* has the advice and the answers. *UFAA Technology Services* can convert your Fame data to work in your new database program and easily show you how to network all the computers in your office so all your staff can see the same customer information.

*"I want to do some work from home. Can that be done?"*

*"Can my laptop be hooked up to my Sys36?"*

*"Can I get training from someone?"*

Accessing your office computer from home is easy, once you learn which software to buy. Downloading information from your database program to your laptop before going on an appointment makes you look far more professional. And training is available as part of your membership in the new *UFAA Technology Services* program.

If you have called a computer technician recently, you know they charge from \$50 to \$75 per hour. Yet, the majority of the work they do can be done on the phone. Now you can get unlimited technical support through *UFAA Technology Services* for just \$100 per year.

*"I might be the first person to buy a computer from UFAA Technology Services. I had used a small computer at home for many years but never in my office. I save time using my new computer and the output is far more professional looking. I get all my questions answered quickly. Where was UFAA Technology Services earlier in my life?"* — A California agent

UFAA is 'Agents helping Agents' and the new *UFAA Technology Services* program does just that. We have to become computerized if we want to be successful in the future. *UFAA Technology Services* is both the way and the means to accomplish that.

**YES**, I want to take advantage of the services provided by UFAA Technology Services!

I realize this is available to the agency force through UFAA membership.

I have enclosed my \$100 check for one year's service in the UFAA Technology Services program.



Name

Agent Number

Address

Phone

City, State, Zip

Fax

Mail to: UFAA  
P.O. Box 190584  
St. Louis, MO 63119

**If you have a question, call Steve Todd at 916-635-8029**

**If you are a non-member, include a UFAA membership application available from the National Office, in any issue of The Voice (p. 17), or from a local Chapter President.**

# superior ad



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