

Midwest Matters

General Manager Notes

In Memory of Stan Brown



Jeff Downing

As you have all heard by now or seen my email, we lost someone who was instrumental in everyone of our lives through the career choice and opportunity we have been given at Midwest Agency, LLP. Stan Brown, along with our Farm Organization Presidents in 1998 created Midwest Agency, LLP. In 2011 Stan Brown, along with other Regional Managers, negotiated the "Exclusivity Addendum" with the then owners of Farmers Union Insurance, which then allowed us to appoint other companies and become an independent agency. That addendum is still in effect today, but look at what we have become! In 2011 90% of our P&C business was Farmers Union Insurance. Today 60% of our P&C business is outside of FUI and we are stronger for it. Stan knew that a day would come when we would have so much business outside of FUI that we would need a management system. He drove a Cadillac so he thought we should too and so he gave us EPIC! Stan grew up on a ranch outside of Imperial, Nebraska and set out to Denver to go to barber school. Somewhere along the line, like the rest of us, someone told him he should get into sales. He found his sales career path with Farmers Union Insurance as an agent in Colorado. He was soon promoted to a District Manager in Wyoming and then in 1990 to the Region Manager in Nebraska—essentially opening up a new state. He was asked to take over Kansas and accepted that responsibility as well. He was asked

to help create a Nebraska Farmers Union Foundation then sat on that board for his entire time as a Regional Manager at Midwest. Along the way he was asked to assist the Farm Organization(s), both local and National many times, and he did. He was asked to have Midwest buy Eagle Agency in Arkansas, which was a part of the Arkansas Farmers Union. We sold that agency in 2017 and it is thriving in the hands of North Dakota FUSA. After retiring in 2013 he was awarded the Meritorious Service Award by the National Farmers Union at the 2014 National Convention in Santa Fe, New Mexico. But when I first met Stan Brown in Ogalalla, NE in 2008 (to interview for a position as Nebraska District Manager) my first impression was wrong. My pinstripe blue suit and wingtips sitting across from his brown suit and cowboy boots contrasted a great deal. But, he gave me a chance. One I've always appreciated - just as I hope all of you do. Stan was the best manager and mentor I've had in my career. He supported me as his successor when he retired and we became friends. I had to take him to lunch frequently because, well, he was on a fixed income in retirement! There is much more to Stan Brown both personally and professionally than I can cover in this brief message. I respected Stan a great deal as many others do and without his fingerprints on our agency, it would not look the same! Because of Stan Brown... It's a great time to be a Midwest Agent. Thank you for all you do!

Jeff



In This Edition:

General Manager View
Birthdays & Anniversaries
Calendar of Events
Agent News
Midwest Minute
Summit Contest Update
Agent New Premium
Farmers Union Production
FUMA Production
Financial Services Award

LEADERSHIP

is hard to define,
and good leadership even harder.
But if you can get people to

follow you

to the ends of the earth, you are a
GREAT LEADER.

— Indra Nooyi
CEO of PepsiCo

August Birthdays

Randy Mader
Pam Caba
Jay Obermiller

August 8
August 5
August 6

Tom Clark
Jennifer Edwards
Stacey Addison

August 17
August 20
August 23



August 4: End of current FUMA Future Leaders challenge

August 9-10: FUMA Future Leaders Any 10 meeting in Lincoln NE at the Graduate Hotel

September 4: Labor Day Holiday, Lincoln office closed.

November 29 - 30: Kansas Farmers Union state convention in Salina KS at the Hilton Garden Inn

December 8-9: Nebraska Farmers Union state convention in Norfolk NE at the Divots Conference Center

For a current listing of all items check the online calendar found at www.fumainsurance.com

Years of Service

We would like to recognize the following agents who began their careers with Midwest Agency during August:

Krystal Lind began her career on **August 1, 2022**..... **1 Year of Service**
Brad Mendenhall began his career on **August 1, 2021****2 Years of Service**
Jennifer Larabee began her career on **August 20, 2018****5 Years of Service**
Amanda Fritch began her career on **August 1, 2018****5 Years of Service**
Yvonne Guy began her career on **August 1, 2015****8 Years of Service**
Sandra Johnson began her career on **August 1, 2012** **11 Years of Service**
Brian Koch began his career on **August 15, 2011** **12 Years of Service**
Clayton Schmitz began his career on **August 1, 2006**..... **17 Years of Service**
Vicky Elliott began her career on **August 1, 1992**.....**31 Years of Service**
Lillian Fritch began her career on **August 1, 1992**.....**31 Years of Service**

Thank you for 123 Years of loyal service!



2024 Farmers Union Agencies Summit Contest

Secrets Papagayo Costa Rica JUNE UPDATE ALL AGENTS

TOTAL POINTS

Mark Kavan	19934
Pam Caba	19070
Andy Hopper	18683
Jeff Kindel	16629
Brandon Spevacek	14441
Lil Fritch	13995
Tye Johnson	12722
Greg Frank	12719
Matt Anderson	12455
Zach Teske	12189
Jay Obermiller	10980
Nicole Faulconer	10660
Nicole Tonjes	9898
Brian Koch	9629
Tom Clark	9205
Dustin Ford	8695
Jack Olson	8287
Kyle Wade	7857
Amber Conway	7353
Nicole Johnson	7036
Yvonne Guy	6620
Jacob Irvin	6546
Haley Helzer	6376

Kris Narvaez	6348
Curtis Hinrichs	6117
Jason Frazier	5958
Jerry Nolte	5120
Staci Foreman	4553
Ken Troost	4291
Vicky Elliott	4251
Richard Boxum	3955
Stacey Addison	3947
Todd Whitehill	3725
Jennifer Edwards	3316
Lavelle McFarland	2537
Jim Gierhan	2468
Hanna Hertzog	1979
Randy Mader	1855
David Snyder	1566
Krystal Lind	1461
Brian West	858
Mario Lopez	822
Clayton Schmitz	593
Sara Crist	352
Roy McCoy	71

TOP FINANCIAL SERVICES AGENT

(Top 20 Shown)

Hilary Christian	25818
Nicole Tonjes	13727
Jack Olson	12096
Andy Hopper	10672
Roy McCoy	7985
Brian West	7935
Amanda Fritch	5253
Jason Ortman	4745
Curtis Hinrichs	4255
Vicky Elliott	4210
Pam Caba	3593
Lavelle McFarland	3514
Amber Conway	2982
Jason Frazier	2955
Krystal Lind	2901
Tom Clark	2407
Mark Kavan	2379
Stacey Addison	2278
Kyle Wade	2112
Haley Helzer	1852

TOP NEW AGENT

Staci Foreman	83,968
Danielle Benash	67,874
Dustin Ford	55,478
Tommy Velasquez	54,943
Jennifer Edwards	53,559
Lavelle McFarland	53,029
Shannon Schibi	51,637
Samantha Almquist	43,735
Krystal Lind	39,721
Jacob Irvin	36,662
Janel Moore	0
Travis McCarter	0

FUMA COMMERCIAL CLUB

Ryan Scheetz	178,028
Kyle Wade	123,593
Pam Caba	84,765
Andy Hopper	54,273
Yvonne Guy	13,145
Tommy Velasquez	2,406

(ELIGIBLE)

SUMMIT CROP GROUP

First Crop Update will be next Issue

Manager Notes

Critical Illness Insurance



**Kevin
Harrington**

Kansas and Nebraska are known for their agricultural prowess, with farmers playing a vital role in the economy of these states and the nation. However, the farming industry is not without its risks, and the need for Critical Illness Insurance among farmers in these states cannot be overstated.

One of the main reasons why Kansas and Nebraska farmers need critical illness insurance is the physical nature of their work. Farming involves long hours, physically demanding tasks, and exposure to various environmental factors that can increase the risk of developing critical illnesses. For example, farmers are very often exposed to carcinogenic chemicals and pesticides, which have been linked to several types of invasive cancer. Additionally, the strenuous nature of farming can also put farmers at a higher risk for heart attacks and other cardiovascular issues.

Furthermore, the agricultural industry is subject to various economic and market fluctuations that can impact farmers' financial stability. Fluctuating commodity prices, unpredictable weather conditions, and changing government policies can all contribute to financial uncertainty for farmers. In the event of a critical illness, the financial burden can be even more overwhelming. Medical bills, treatment costs, and the loss of income due to the inability to work can quickly deplete a farmer's savings. Critical illness insurance can provide a much-needed safety net by offering a lump sum cash benefit that can be used to cover these expenses and ensure that farmers and their families are not burdened by financial strain during an already challenging time.

Moreover, access to quality healthcare can be a challenge for rural communities in Kansas and Nebraska. Limited healthcare facilities and long distances to medical centers can hinder timely diagnosis and treatment of critical illnesses. Critical illness insurance can help farmers overcome these barriers by providing financial resources to seek the best medical care available, whether it is in their local area or in a larger city. This can make a significant difference in the outcome and recovery process for farmers facing serious health issues.

Additionally, critical illness insurance can also provide peace of mind for farmers and their families. Farming is often a family affair, with multiple generations working together to sustain their livelihoods. The financial impact of a critical illness can extend beyond the affected farmer, affecting the entire family and their ability to continue operating the farm. By having critical illness insurance in place, farmers can ensure that their families are protected and that the farm can continue to thrive even in

NEW POLICIES ADDED IN JUNE

Jennifer Edwards	20	Staci Foreman	5
Mark Kavan	18	Dustin Ford	4
Ryan Scheetz	18	Jack Olson	4
Yvonne Guy	17	Jay Obermiller	4
Zach Teske	15	Jeff Kindel	4
Danielle Benash	14	Roy McCoy	4
Amber Conway	12	Brian Koch	3
Tommy Velasquez	12	Brian West	3
Andy Hopper	11	Haley Helzer	3
Samantha Almquist	11	Jacob Irvin	3
Jason Ortman	10	Jerry Nolte	3
Nicole Faulconer	10	Ty Racette	3
Steve Yearout	10	Tye Johnson	3
Kyle Wade	9	Hilary Christian	2
Lavelle McFarland	9	Janel Moore	2
Mario Lopez	9	Jim Gierhan	2
Pam Caba	9	Ken Troost	2
Stacey Addison	9	Krystal Lind	2
Brandon Spevacek	8	Nicole Schaller	2
Kris Narvaez	8	Todd Whitehill	2
Lillian Fritch	8	Clayton Schmitz	1
Tom Clark	8	Greg Frank	1
Hanna Hertzog	7	Kenny Johnson	1
Jason Frazier	7	Matt Anderson	1
Shannon Schibi	7	Richard Boxum	1
Curtis Hinrichs	6	Ron Clark	1
Nicole Tonjes	6	Vicky Elliott	1
Sara Crist	6	David Snyder	0
Tom Heath	6	Nicole Johnson	0
Amanda Fritch	5	Travis McCarter	0
Randy Mader	5	Totals	377

New policies as added into EPIC during June

the face of devastating adversity.

In conclusion, critical illness insurance is a vital form of protection for Kansas and Nebraska farmers. The physical demands of farming, the economic uncertainties of the industry, limited healthcare access in rural areas, and the importance of family livelihoods all contribute to the need for this type of coverage. By having critical illness insurance, farmers can safeguard their financial well-being, access quality healthcare, and provide peace of mind for themselves and their families. It is crucial for FUMA agents to recognize the unique needs of farmers in these states and educate them on the importance of critical illness insurance as part of their overall risk management strategy.

AGENT NEWS



Mario Lopez in Garden City KS relocated his office, and the new signage looks good! Thank you, Mario, for sharing.

MIDWEST MINUTE

Renewals Manager

We all are aware of the fast-changing insurance marketplace, increasing rates, increasing deductibles, tightening underwriting, reduction of risk appetite, and even companies exiting the market all together!

Time to Panic? NO NOT AT ALL!

During times like this, those of you who take the initiative to prepare your customers and prospects for this changing landscape will get through this with solidified customer relations and increased revenue.

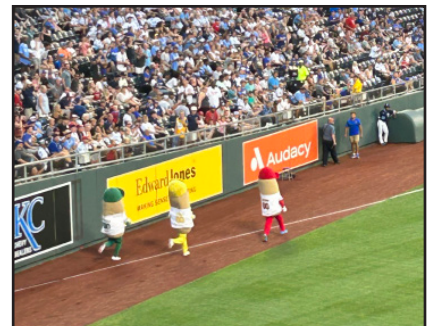
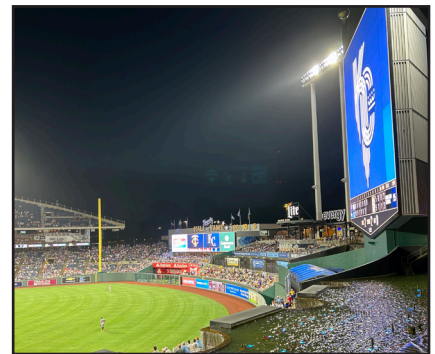
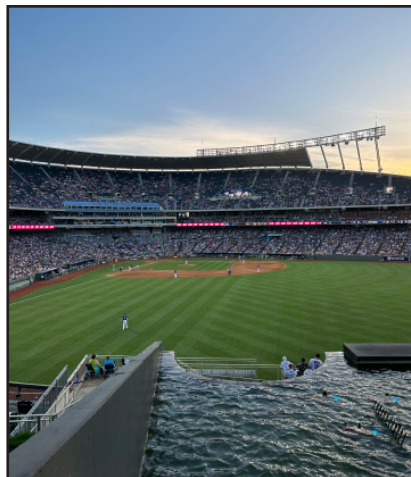
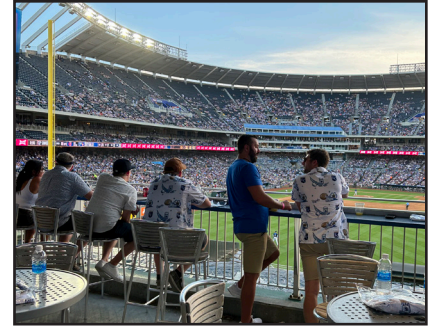
Renewals Manager in EPIC is the tool that will make your pro-active renewal management more efficient allowing you to communicate with your customers and prospects timely and provide you the details of their current insurance situation or remarket opportunities with just a few clicks of the mouse.

Interested in more on how to utilize Renewals Manager?

Let your State Manager or myself know and we will show you how you will benefit!

Terry Kirby, Regional Operation Officer

The winners of the 2023 Summer Retreat enjoyed a night out to the ball game in the private Price Chopper patio. Good food, cold beverages, and great people to enjoy it with.



Agent New Premium for June

(Agent New Premium all companies from EPIC)

New Premium Property & Casualty Lines

Kyle Wade	32,998	Stacey Addison	9,837	Jay Obermiller	4,698	Todd Whitehill	1,178
Mark Kavan	28,173	Jason Frazier	8,651	Krystal Lind	4,660	Jacob Irvin	916
Ryan Scheetz	21,260	Hanna Hertzog	8,242	Jeff Kindel	4,438	Jerry Nolte	730
Pam Caba	19,746	Lillian Fritch	8,131	Jim Gierhan	4,221	Kenny Johnson	697
Andy Hopper	18,609	Tom Clark	8,120	Mario Lopez	4,170	Vicky Elliott	543
Samantha Almquist	16,669	Nicole Faulconer	8,050	Jack Olson	4,005	Hilary Christian	490
Zach Teske	15,558	Brandon Spevacek	7,916	Tye Johnson	3,969	Ron Clark	414
Brian Koch	15,461	Kris Narvaez	7,654	Ken Troost	3,394	Clayton Schmitz	359
Yvonne Guy	14,130	Lavelle McFarland	7,200	Dustin Ford	3,229	Richard Boxum	200
Tommy Velasquez	13,990	Haley Helzer	7,173	Greg Frank	3,052	David Snyder	0
Jennifer Edwards	12,786	Amanda Fritch	7,059	Ty Racette	2,821	Nicole Johnson	0
Danielle Benash	11,669	Tom Heath	7,024	Staci Foreman	2,515	Janel Moore	0
Jason Ortman	11,196	Curtis Hinrichs	6,567	Nicole Schaller	2,244	Travis McCarter	0
Sara Crist	10,356	Steve Yearout	6,110	Roy McCoy	1,938		
Shannon Schibi	9,970	Randy Mader	6,092	Brian West	1,396		
Amber Conway	9,915	Nicole Tonjes	4,941	Matt Anderson	1,390		

New Premium Financial Services

Mario Lopez	30608	Brian West	Kris Narvaez	Sara Crist
Brandon Spevacek	4248	Clayton Schmitz	Krystal Lind	Shannon Schibi
Curtis Hinrichs	3954	David Snyder	Kyle Wade	Steve Yearout
Hilary Christian	2160	Dustin Ford	Lillian Fritch	Todd Whitehill
Jack Olson	2141	Greg Frank	Mark Kavan	Tom Clark
Jason Frazier	2137	Haley Helzer	Matt Anderson	Tom Heath
Amber Conway	1799	Hanna Hertzog	Nicole Faulconer	Ty Racette
Amanda Fritch	1530	Jacob Irvin	Nicole Johnson	Tye Johnson
Ryan Scheetz	1170	Jason Ortman	Nicole Schaller	Vicky Elliott
Lavelle McFarland	1167	Jay Obermiller	Nicole Tonjes	Yvonne Guy
Jennifer Larabee	1007	Jeff Kindel	Pam Caba	Zach Teske
Tommy Velasquez	960	Jennifer Edwards	Randy Mader	Stacey Addison
Janel Moore	840	Jerry Nolte	Richard Boxum	
Andy Hopper	240	Jim Gierhan	Ron Clark	
Staci Foreman	21	Ken Troost	Roy McCoy	
Brian Koch		Kenny Johnson	Samantha Almquist	

FUMA Production

FARMERS UNION

AGENT	PREMIUM
Mark Kavan	34,597
Matt Anderson	30,074
Pam Caba	28,948
Lil Fritch	22,269
Ryan Scheetz	20,600
Greg Frank	20,077
Jerry Nolte	19,825
Jack Olson	18,571
Andy Hopper	17,827
Haley Helzer	12,167
Danielle Benash	11,168
Jason Ortman	9,954
Amanda Fritch	9,949
Jason Frazier	9,357
Jeff Kindel	8,246
Tye Johnson	7,956
Jim Gierhan	7,599
Nicole Tonjes	6,122
Ken Troost	5,366
Kyle Wade	4,361

AMERICAN MODERN

AGENT	TOTALS
Yvonne Guy	13,328
Pam Caba	11,987
Todd Whitehill	6,845
Tom Clark	6,658
Mark Kavan	6,395
Danielle Benash	4,315
Nicole Faulconer	4,201
Brandon Spevacek	3,773
Mario Lopez	3,706
Jason Frazier	3,456
Nicole Johnson	3,003
Ty Racette	2,528
Staci Foreman	2,216
Lil Fritch	2,189
Ryan Scheetz	1,837

NATIONWIDE

AGENT	TOTALS
Ryan Scheetz	30,682
Amber Conway	21,534
Tommy Velasquez	19,168
Brian Koch	18,524
Kyle Wade	14,604
Curtis Hinrichs	14,381
Jay Obermiller	11,916
Tye Johnson	8,891
Staci Foreman	8,178
Brandon Spevacek	8,044
Krystal Lind	7,225
Mark Kavan	6,792
Dustin Ford	6,535
Jason Ortman	5,632
Shannon Schibi	5,049

BATTLE CREEK

AGENT	TOTAL
Brian Koch	19,016
Lillian Fritch	12,254
Mark Kavan	9,106
Amber Conway	8,911
Sara Crist	8,049
Jay Obermiller	7,395
Kyle Wade	6,578
Tye Johnson	3,379
Jason Ortman	2,957
Clayton Schmitz	2,617
Hilary Christian	1,910
Nicole Tonjes	1,502
Brian West	1,396
Curtis Hinrichs	1,373
Ken Troost	759

KANSAS MUTUAL

AGENT	TOTALS
Brandon Spevacek	15,279
Steve Yearout	10,029
Jeff Kindel	9,796
Kris Narvaez	9,195
Jennifer Edwards	5,526
Samantha Almquist	5,342
Stacey Addison	4,300
Roy McCoy	3,708
Jim Gierhan	2,301
Randy Mader	2,193

ENCOMPASS

AGENT	TOTALS
Lavelle McFarland	10,682
Sara Crist	3,104
Nicole Tonjes	2,157
Brian Koch	1,315
Mark Kavan	1,254

SAFECO

AGENT	TOTALS
Brandon Spevacek	14,819
Jim Gierhan	10,532
Kyle Wade	5,935
Stacey Addison	5,542
Mark Kavan	4,669
Shannon Schibi	4,352
Ty Racette	3,848
Haley Helzer	3,106
Zach Teske	3,035
Krystal Lind	2,943
Yvonne Guy	2,712
Samantha Almquist	2,367
Jacob Irvin	1,889
Dustin Ford	1,840
Jeff Kindel	1,673

PROGRESSIVE

AGENT	TOTALS
Tye Johnson	52,171
Ryan Scheetz	46,750
Jack Olson	29,640
Yvonne Guy	28,967
Stacey Addison	22,803
Lavelle McFarland	21,268
Zach Teske	19,744
Mark Kavan	19,685
Jason Frazier	16,986
Nicole Faulconer	15,840
Shannon Schibi	14,535
Pam Caba	14,484
Lil Fritch	14,128
Danielle Benash	12,269
Kris Narvaez	11,920
Jason Ortman	11,845
Haley Helzer	11,504
Andy Hopper	11,063
Randy Mader	10,791
Sara Crist	9,751

FUMA Production

Company numbers are
new premium YTD

TRAVELERS PERSONAL LINES

AGENT	ALL LINES
Zach Teske	56,456
Yvonne Guy	52,923
Tom Clark	29,745
Dustin Ford	26,659
Nicole Faulconer	24,459
Ryan Scheetz	22,218
Krystal Lind	21,198
Brandon Spevacek	17,190
Jeff Kindel	16,874
Ty Racette	15,181
Shannon Schibi	14,767
Tom Heath	14,525
Nicole Johnson	13,326
Jennifer Edwards	13,098
Roy McCoy	10,954
Mario Lopez	10,632
Jason Frazier	10,491
Stacey Addison	10,400
Pam Caba	9,868
Randy Mader	8,534
(From EPIC)	

TRAVELERS COMMERCIAL

AGENT	ALL LINES
Tom Clark	6,960
Jacob Irvin	5,375
Ryan Scheetz	4,040
Jeff Kindel	2,827
Yvonne Guy	2,729
Pam Caba	2,590
Jack Olson	2,435
Nicole Tonjes	1,999
Kris Narvaez	1,844
Matt Anderson	1,390
(From EPIC)	

ENCOVA

AGENT	ALL LINES
Pam Caba	67,130
Kyle Wade	29,279
Staci Foreman	22,208
Mark Kavan	15,533
Jay Obermiller	8,383
Ryan Scheetz	6,861
Sara Crist	6,676
Ken Troost	4,717
Jack Olson	3,098
Jeff Kindel	2,843
(From EPIC)	

FOREMOST

AGENT	ALL LINES
Jack Olson	5,949
Curtis Hinrichs	4,942
Kyle Wade	4,444
Tom Heath	4,400
Brian Koch	4,056
Lavelle McFarland	2,308
Todd Whitehill	2,028
Tommy Velasquez	1,959
Jerry Nolte	1,317
Mark Kavan	1,142
(From EPIC)	

SECURA

AGENT	ALL LINES
Tom Clark	12,299
Ron Clark	10,994
Andy Hopper	8,970
Brandon Spevacek	5,138
Samantha Almquist	9,383
Dustin Ford	3,877
Jason Frazier	2,733
Stacey Addison	2,553
Zach Teske	2,491

STATE AUTO

AGENT	ALL LINES
Zach Teske	10,631
Andy Hopper	8,628
Kris Narvaez	8,467
Tom Clark	3,621
Jason Ortman	2,647
Jennifer Edwards	1,145
Ron Clark	290
(From EPIC)	



Financial Services Award



TOP FINANCIAL SERVICES AGENT

JENNIFER LARABEE	46678	ROY MCCOY	7985
HILARY CHRISTIAN	25818	BRIAN WEST	7935
NICOLE TONJES	13727	AMANDA FRITCH	5253
JACK OLSON	12096	JASON ORTMAN	4745
ANDY HOPPER	10672	CURTIS HINRICHS	4255