



March 2014



<a href="#">2014 LEADERSHIP CONFERENCE CHECKS ALL THE BOXES</a>	1
<a href="#">BIG "I" WEBINARS FOR APRIL AND MAY</a>	1
<a href="#">ACT: A DECADE OF PROGRESS WITH ENOURMOUS OPPORTUNITIES AHEAD</a>	4
<a href="#">DOES SOCIAL MEDIA LEAVE YOU SPEECHLESS?</a>	8
<a href="#">2014 SEMINAR SCHEDULE: UPDATED!</a>	9
<a href="#">ATTRACT AND INTERACT WITH TODAY'S DIGITAL CUSTOMERS</a>	10
<a href="#">ASSOCIATE MEMBER CLASSIFIEDS</a>	10
<a href="#">51 AND 1088</a>	11

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### Big "I" Webinars

[How to Calculate Business Income Limits in 5 Minutes\\*](#)

April 16, 12-1pm (filed for 1 CE)

[Demystifying Business Income Coverage, Options & Worksheets](#)

April 17, 12-2pm (filed for 2 CE)

[When Words Collide...Resolving Insurance Coverage & Claims Disputes](#)

May 14, 12-2pm (filed for 2 CE)

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## Upgrade Windows XP

Windows XP will go out of support on April 8 and will not create any additional security updates.

This will leave insurance agents and their customers vulnerable with no way to protect them. Approximately 30% of Microsoft's small- to mid-size customers still use Windows XP.

If your agency is one of them, we recommend upgrading or buying new computers.

# 2014 Leadership Conference Checks All The Boxes

by Bob Biskupiak

The survey results are in and they confirm another incredibly successful Leadership Conference! This annual event is the perfect blend of Young Agents activities as well as networking opportunities and professional development for all attendees.

The conference kicked off with the Young Agents Committee business meeting. Josh O'Shea, Tom Chamberlain and other Young Agent Committee-members did a great leading the discussion. It is rewarding to watch the young agents set goals, understand limitations, identify priorities and make deci-

sions impacting the future in our industry.

Most notably the YAC decided to fund the cost of five young agents to attend the National Legislative Conference in Washington DC this coming April. This is Leadership 101 – Great Job!

Josh O'Shea then moderated a panel entitled "The Past, The Present and the Future". The panel included Keith Nelson (IIAM President), Jeff Yates (IIABA-Agents Council of Technology Chair); Rich Deming (First West Insurance) and Jim Smith (Insurance Con-

[\(Continued on page 2\)](#)

[Return to table of contents](#)

[\(Continued from page 1\)](#)

sulting and Education). The panel and discussion truly represented the changes and opportunities in the insurance industry and Montana marketplace. The discussion ranged from the value of a phone book to the value of Google analytics.

One thing the panel did agree on was that regardless of the communication medium, the most important mission is developing relationships and understanding the different ways we can best serve our customers. And by the way – Jim don't worry your "Yelp" reviews are all good.

The afternoon of the first day focused on the **Sponsor Showcase**. Our carrier partners did a great job sharing their products and services while having fun with the Around the World theme. Check out the photos on the association [Young Agents Facebook](#) page. Thanks to all the sponsors and company partners!

The sponsorship showcase was followed by the hospitality reception. All I can say is that the reception was scheduled for one hour, but lasted closer to two! That is a measure of success or maybe it just means that we were in close proximity to a bar and great hors d'oeuvres. In any event everyone seemed to be enjoying themselves.

The featured evening events included wine and beer tasting stations, bingo and the notorious YAC poker tournament. It always amazes me how much fun



people have playing bingo. Trust me they were as competitive as the poker players.

The poker tournament was both fun and very, very intense. I'm not sure if there was a clear tournament winner, because the last two players were Stacy and Brad Baldwin. They took home the grand prize of a 50" large screen TV. Both events were a blast and raised funds for future young agent events.



The second day of the Leadership Conference is a day dedicated to education and professional development. Once again, Rich Deming did a great job educating the track one

attendees on **Workers Compensation for Contractors**. We are so fortunate to offer this high level IRMI series each and every year at the conference.

The track two registrants were treated to an outstanding presentation by Jason Cass, an Indiana agent who specializes in **social and digital marketing and sales**. It was great listening to someone who is recognized as one of the best at what they do.

The afternoon education session featured Randy Colbert, an attorney from Garlington, Lohn and Robinson in Missoula. Randy, who started off in the insurance industry and is a CPCU, presented information on **Certificates of Insurance** and the **E&O pitfalls regarding the failure to procure coverage**. Scary stuff, but we need to know it.



[\(Continued on page 3\)](#)

[Return to table of contents](#)

[\(Continued from page 2\)](#)

The featured luncheon speaker was Jeff Yates, who is the retiring Chair of the Agents Council on Technology. Jeff's talk focused on the challenges and opportunities in our industry. It was an honor having someone of Jeff's status address our group.

We were joined by Roger McGlenn, the former Executive Director of the Montana Big I, who shared his heartfelt memories and stories about Jeff and his wife Luran and their ties to the insurance industry and Montana agents. Jeff's presentation was his final official duty for the Independent Insurance Agents & Brokers Association of America.

I know you will join me in wishing Jeff the very best



as he enjoys his retirement in Bozeman.

This Leadership conference was a

### Participants Are Saying

*"It was the first time I had been able to attend. Everyone was very friendly. I enjoyed the whole event."*

*"The Social Media class was VERY good. Great topic & worthwhile information!!"*

*"It is great to get to know the carrier reps individually in a relaxed setting."*

*"I liked getting together with great agents and learning a lot from a great teacher."*

complete success thanks to the hard work of Josh O'Shea, Tom Chamberlain, the rest of the Young Agent Committee and especially Dawn Stanulus of the association office, who has served as the YAC Liaison for the last few years.

Upon the conclusion of this outstanding event, Dawn informed me she would be leaving the association for another opportunity that was simply too good to pass up.

We are sincerely happy for Dawn and this new career path. Her hard work and dedication to the independent agency system will certainly be missed. Good luck Dawn

and thanks for all that you have done for the Big "I" and the Young Agents of Montana.



[Return to table of contents](#)



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# A Decade of Progress with Enormous Opportunities Ahead

by Jeff Yates

*About this article: This article is a modified version of comments Jeff Yates made at the Phoenix ACT meeting as he anticipated his retirement at the end of February, 2014.*

As I prepare to turn over the reins as ACT Executive Director to my very capable successor, Ron Berg, it is a great time to take stock of the progress ACT and the industry have made over the last 13 years and to provide my thoughts on how ACT can achieve even greater things in the future.

## **A Decade of Progress**

Sometimes we all get frustrated with how long it takes to see a time-saving technology implemented broadly within our distribution system. But when you view it with a longer term perspective and look over the last decade, the progress we have made is amazing and is impacting every employee in almost every agency across the country.

We are seeing the agencies of the future emerge right before our eyes. And the best thing is that these agencies are willing to share their innovations and experiences with the rest of the industry, so that the whole distribution system benefits.

Agency principals have become a lot more engaged with technology in recent years and are working with their staffs to implement these technologies.

They realize that their competitors are using technology as a competitive differentiator and they are starting to harness these tools as well to improve their own agency's customer value proposition.

## **Real Time, Download & Going "Paperless"**

Real Time has come of age over the last ten years and has so much more potential to grow in the future. I get frustrated when I talk with agencies that have not made Real Time the standard workflow in their agencies, because I have seen the positive benefits other agencies have realized from using this technology.

Agencies have wanted to be able to work with their multiple carriers in a consistent manner through their management system or comparative rater for decades. Real Time is the vehicle that will get us there.

There has been enormous progress in download in the last several years. Personal lines download is almost universal and commercial lines download has been much improved. It is time for agencies which have not implemented commercial lines download to take another look at it and to use it at least for small commercial business with those of their carriers that are able to send clean downloads.

IVANS reports that 14,000 agencies are currently receiving 639,000 commercial lines download messages a month from 95 carriers. In other words, commercial lines download is working today for many agencies and brokers!

Direct bill commission statement download and claims download are two additional innovations over the last decade that are saving incredible time for agencies today. The download of Activity Notes by carriers directly into agency systems is the latest technology that will profoundly impact agencies in

[\(Continued on page 5\)](#)

[Return to table of contents](#)

[\(Continued from page 4\)](#)

the coming years. Using Activity Notes, carriers can send agencies electronic policies and documents, important client billing notices and other needed information. This technology saves the agent having to go to multiple carrier websites to pull these documents and information – a huge pain point.

Using Real Time, Download and the electronic filing, agencies have been able to become largely “paperless,” particularly for personal lines and small commercial business.

This trend has enhanced agency efficiency greatly and enables employees to work from anywhere that they have an Internet and phone connection.

## Agencies Adapt to New Privacy Requirements

As new state and federal privacy and data breach laws have passed over the last several years, many agencies have taken the necessary steps to comply with these requirements by implementing secure email with their carriers and clients, adopting written information security plans and procedures, securing their websites when requesting personal information, and training their employees in these procedures.

This is an area that will require continued agency attention in the future as businesses continue to experience data breaches and laws and regulations are updated to respond to these threats.



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As a result, agencies are breaking down traditional geographic boundaries as they look to expand.

### Agencies Build Online Presence

Over the last decade, agencies have had to re-align their marketing efforts to build an online presence, so that the 80% of consumers who now go online to do insurance research can find them.

Agencies are building websites with more content and client self-service features. They are taking advantage of Local Search and social media tools to attract prospects and build relationships.

IIABA is helping agencies attract online consumers through TrustedChoice.com and Project CAP services, and will soon be expanding this initiative into commercial lines.

### ACT Provides Forum to Promote Technology Adoption

ACT has been dedicated to advancing all of these issues by providing a forum for their discussion. We have used ACT meetings, work groups and regular ACT articles, reports and communications to discuss innovation and to encourage further implementation.

We have also had a very active Strategic Future Issues Work Group which has helped us keep an eye on the future and aware of the key trends that will impact our businesses.

### ACT Provides Resources

In addition to providing a forum to encourage the use of innovative technologies, ACT has created or curat-

[\(Continued on page 6\)](#)

[Return to table of contents](#)

(Continued from page 5)

ed numerous resources to assist agencies and carriers with implementation. I encourage you to take a few minutes to review the wealth of material that ACT members have created by going to [www.independentagent.com/act](http://www.independentagent.com/act).

A few highlights from the site include:

- [2013 Key Trends Report](#)
- [Electronic Policy Delivery -- A Game Changer](#)
- Videos: [Agency Perspectives on the Future](#); [Agency Strategies for Growth](#)
- [Planning Your Digital Presence](#) & [Blueprint to an Improved Agency Online Presence](#)
- [Agency Prototype Information Security Plan](#)

### People Make the Difference

ACT has had great success over the last decade because of the incredible passion and talents of its volunteers. Agents and carrier representatives thank me all the time for the resources we have made available to them and those resources are a direct result of the work of our ACT volunteers.

I have seen time and time again, one person step up and take leadership of an initiative and with the support of the group, make a real difference in driving an improved workflow or technology forward.

I just got back from our ACT meeting in Phoenix and was blown away by the level of idea sharing, camaraderie and friendships that have developed among the ACT members. This was truly the sign of a healthy organization that has so much potential for the future.

We are always looking for new volunteers to get involved in ACT to make a difference – not only for their businesses, but also for our distribution system as a whole. Please contact Ron Berg and let him know of your interest ([ron.berg@iiaba.net](mailto:ron.berg@iiaba.net)).

### Taking ACT to the Next Level

I believe ACT has become a jewel for the industry. It is your forum. It can have as big an impact on your future as you want it to have. Dare to bring the big issues to the table that ACT needs to be discussing. That is what ACT meetings are for.

Be a leader in making innovation happen. If a new technology needs to be incorporated to advance our distribution system, make it happen. Don't just wait to see what other carriers or vendors do. Be willing to do that Proof of Concept and then bring that innovation to an ACT meeting to demo it and encourage the industry to adopt it.

Agents, you need to be persistent in advocating for what you need in terms of improved workflows and technologies from your vendors and carriers.

(Continued on page 7)

[Return to table of contents](#)

The advertisement features a blue and white geometric design on the left side, consisting of overlapping squares and rectangles. To the right of this design, the text reads: "Think hard-to-place. Think Burns & Wilcox." Below this headline is a bulleted list of services: "Commercial Property/General Liability", "Transportation", and "Personal Lines". At the bottom left of the ad is the phone number "800-523-1409". At the bottom right is the Burns & Wilcox logo, which includes a stylized square icon and the company name "Burns & Wilcox".

Think hard-to-place.  
Think Burns & Wilcox.

- Commercial Property/General Liability
- Transportation
- Personal Lines

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(Continued from page 6)

Innovation and change takes time. This is a big industry! Keep pushing for positive change at ACT and AUGIE meetings, but also when you meet with your marketing reps and when you attend carrier advisory councils.

Most important, implement new technologies when they become available to you. That's the best way to encourage carriers to continue to invest in these improvements on your behalf. Finally, remember to thank your carrier executives and vendors when they do implement a new technology or workflow that benefits you.

### **Ratcheting up our Sense of Urgency**

ACT has created a great foundation to build upon, but I encourage you to increase your sense of urgency. The competing distribution systems are doing everything they can to use technology to beat us in the market place. We need to move faster in taking advantage of new technologies and implementing improved workflows.

All of us – both as individual organizations and collectively through ACT and other industry organizations – need to do a better job of publicizing the new technologies that we do implement, so that the industry begins to understand the level of innovation that is going on within the Independent Agency System, and additional agents and carriers are encouraged to follow suit.

We should be the innovators that future reports from McKinsey & Company and A.M. Best point to, not the competing distribution systems.

We can be the group setting the pace for future innovation in the industry, if we all work together. You all



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have ACT, AUGIE, ACORD, and the vendor user groups to help support you and amplify your individual efforts. The direct carriers and captive agent companies do not have these organizations.

### **A Bright Future**

I believe independent insurance agents have an incredibly bright future. You have the best business model. You have the freedom to advocate for your clients and to offer them a wider choice of markets. You now have the technology tools that permit you to write business efficiently and those tools will continue to improve over time.

You can build a strong online presence on the Internet if you choose to use the tools available to you. You can't compete with the national advertising of the direct carriers, but you can compete with them using local search, social media and your active community involvement.

I urge independent agencies to focus on developing your unique value proposition in concert with your employees. Why should the consumer do business with you as an independent agent rather than with a captive agent or a direct carrier? What makes your agency stand out from other independent agencies and brokers?

Once you have developed your unique brand, make sure your website, blog and social media reflect that

(Continued on page 8)

[Return to table of contents](#)

(Continued from page 7)

brand and that your employees articulate and reinforce that brand with every client contact they make.

### Thank You

Having the opportunity to work with independent agents and brokers and the IIABA staff this past 39 years has been a pure joy. Having the opportunity to work with the ACT membership this past 13 years has inspired me and energized me.

I deeply appreciate the many friendships I have formed and will miss working with such a talented group of people very much. I urge you to take ACT to the next level by promoting a sense of urgency,

putting the big issues on the table, exercising leadership in driving innovation, and providing Ron with the type of wonderful support that you have provided to me. I wish each of you every success and much happiness in the future.

*Jeff Yates has been Executive Director of the Agents Council for Technology (ACT) since 2001 and will retire at the end of February, 2014. Ron Berg takes his place as ACT Executive Director and he can be reached at [ron.berg@iiaba.net](mailto:ron.berg@iiaba.net). Jeff can be reached at [jeffyates500@gmail.com](mailto:jeffyates500@gmail.com). This article reflects the views of the author and should not be construed as an official statement by ACT.*

[Return to table of contents](#)

## Does Social Media Leave You Speechless?

Building a Facebook or LinkedIn page seems easy. But knowing what to say or share often appears much harder.

Sound familiar? If so, here's your chance to *Ask The Experts*.

Join social media strategist Tom Hodson at **1:00 CDT/2:00 EDT** on March 20 as he presents "*Whatayasay? Social Messages that Mean Business.*"

Back by popular demand, Tom's new lunch-and-learn session builds on his previous presentations and covers:

- Smart Posting Strategies
- Agency-Specific Messaging
- Leveraging Local Events and Involvement
- Creating a Positive Community Voice

**Registration is free** - but limited - so save your virtual seat now!

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**Tom Hodson** is the lead Social Media Strategist for Project CAP and a guiding light to thousands of independent agents nationwide. His unique perspective and practical approach have made him one of our most popular speakers and trainers.

Remember, all IIAM agency members have a free agency profile on ProjectCAP. Click here to set yours up and find out how you can take advantage of the Consumer Agent Portal!

[Return to table of contents](#)





*State required topics are in gold*

*CIC classes are in blue*

Date	Location	Seminar Name	<a href="#">Return to table of contents</a>
3/19/2014	<i>webcast</i>	Ethics in Today's Changing Times	<a href="#">register</a>
3/20/2014	<i>webcast</i>	Personal Lines Claims That Cause Problems	<a href="#">register</a>
3/27/2014	<i>webcast</i>	Meeting the Challenge of Change, Part 1 (E&O, 3 hours)	<a href="#">register</a>
3/27/2014	<i>webcast</i>	Meeting the Challenge of Change, Part 2 (E&O, 3 hours)	<a href="#">register</a>
3/27/2014	Bozeman	Personal Residential CISR	<a href="#">register</a>
4/1/2014	<i>webcast</i>	Meeting the Challenge of Change (E&O, 6 hours)	<a href="#">register</a>
4/8/2014	<i>webcast</i>	Meeting the Challenge of Change, Part 1 (E&O, 3 hours)	<a href="#">register</a>
4/8/2014	<i>webcast</i>	Meeting the Challenge of Change, Part 2 (E&O, 3 hours)	<a href="#">register</a>
4/8/2014	<i>webcast</i>	Commercial Lines Claims That Cause Problems	<a href="#">register</a>
4/10/2014	Great Falls	Commercial Casualty II CISR	<a href="#">register</a>
4/15/2014	Helena	Personal Auto CISR	<a href="#">register</a>
4/17/2014	<i>webcast</i>	Meeting the Challenge of Change (E&O, 6 hours)	<a href="#">register</a>
4/23/2014	<i>webcast</i>	Ethics in Today's Changing Times	<a href="#">register</a>
4/24/2014	<i>webcast</i>	Meeting the Challenge of Change, Part 1 (E&O, 3 hours)	<a href="#">register</a>
4/24/2014	<i>webcast</i>	Meeting the Challenge of Change, Part 2 (E&O, 3 hours)	<a href="#">register</a>
5/2/2014	Billings	Commercial Property CISR	<a href="#">register</a>
5/6/2014	Missoula	Agency Operations CISR	<a href="#">register</a>
5/7/2014	Missoula	Ethics: Your Client, Your Practice, Your Industry	<a href="#">register</a>
5/7/2014	Missoula	2013 Legislative Changes	<a href="#">register</a>
5/7-10/2014	Missoula	Life & Health Institute	<a href="#">register</a>
5/21/2014	Kalispell	Commercial Casualty I CISR	<a href="#">register</a>
6/3/2014	Bozeman	Personal Lines Miscellaneous CISR	<a href="#">register</a>
8/20-22/2014	Bozeman	Ruble Graduate Seminar	<a href="#">register</a>
9/9/2014	Billings	Personal Auto CISR	<a href="#">register</a>
9/18/2014	Missoula	Commercial Casualty II CISR	<a href="#">register</a>
9/30/2014	Bozeman	Commercial Casualty I CISR	<a href="#">register</a>
10/9/2014	Great Falls	Personal Residential CISR	<a href="#">register</a>
10/30/2014	Kalispell	Commercial Property CISR	<a href="#">register</a>
11/4/2014	Billings	Commercial Casualty II CISR	<a href="#">register</a>
11/5/2014	Billings	Ethics	<a href="#">register</a>
11/5/2014	Billings	2013 Legislative Changes	<a href="#">register</a>
11/5-8/2014	Billings	Commercial Casualty Institute	<a href="#">register</a>
11/18/2014	Helena	Commercial Property	<a href="#">register</a>
12/4/2014	Missoula	Personal Residential CISR	<a href="#">register</a>

[Return to table of contents](#)

# Attract and Interact with Today's Digital Customers

This week, nearly 75% of personal insurance consumers will begin their search for new coverage online. Will they find your agency?

## About Project CAP

Project CAP is an industry-wide initiative designed to help independent agents attract and interact with today's digital consumer.

Launched by IIABA, state insurance associations and insurance carriers, Project CAP is focused on recapturing and expanding the independent share of the personal lines insurance market.

As part of this initiative, a new consumer portal is being integrated into the [www.TrustedChoice.com](http://www.TrustedChoice.com) website to help consumers find and connect with their local independent agents.

## Free Resources for IIAM Members

IIAM member agencies can sign-up for Project CAP's bronze level marketing program at no cost.

This includes a free profile for your agency on the TrustedChoice.com consumer portal along with access to some of Project CAP's online tools and resources to help you increase your digital marketing expertise and dominate your target markets.

## What is the Consumer Portal?

The new [www.TrustedChoice.com](http://www.TrustedChoice.com) portal will help attract consumers and connect them with local agents. It is a "one-stop-shop" for consumers to get insurance quotes from multiple insurance companies, a benefit that captive agents cannot provide.

Consumers will also find answers to their insurance questions, information about the advantages of using an independent agent, and the ability to search for and connect with their local independent agents.

When consumers choose your agency through the new portal, your agency gets that referral exclusively.

## Now is the Time

[Click here](#) to set up your agency profile. Use your IIAM website user id and password to login. Don't know your password? [Email Natalia](#) or call (406) 442-9555 extension 106.

Once your agency has set up its profile and consumers begin shopping for insurance at the new [www.TrustedChoice.com](http://www.TrustedChoice.com), prospects will see your name right there in front of them as the agent to contact.

Need help? Call Project CAP at (855) 372-0070.

[Return to table of contents](#)

## ASSOCIATE MEMBER CLASSIFIEDS

Montana Farmers Union Insurance Agency, Inc. a progressive, growing company is now interviewing for the position of Insurance Agent in Billings, Montana. We are looking for someone who is an inspiring influence on nearly everyone they meet and who is an aggressive closer. We provide independence and a stimulating, fast paced work environment. You provide competitive drive, an outgoing nature, and the will to be the best salesperson we have. Send resume to: Farmers Union Insurance, Attn: Bill Wright, 300 River Drive North, Great Falls, MT 59403 or email [bwright@fumico.net](mailto:bwright@fumico.net).

[Return to table of contents](#)

# 51 and 1088

by Bob Biskupiak, IIAM CEO

What do those numbers mean? Well, they represent details of my recent educational road show in eastern Montana.

One of my key responsibilities in serving the association membership and the insurance industry overall is to teach the Legislative Update and Ethics classes for MIEF (the Montana Insurance Education Foundation).

The Legislative Update (Law) and Ethics classes are held prior to the various CIC Institutes throughout the year; however, I've made it a personal commitment to hold these classes

throughout Montana in closer proximity to our membership.

The "51" is the number of hours from the time I left Helena, traveled to Glendive for 4 hours of classes, then traveled to Havre for another 4 hours of classes and then returned home to Helena.

The "1088" was the number of miles driven in the 51 hour span. The classes were great with over 45 people attending between the two locations

When I was first asked about traveling to eastern Montana to do the Ethics and Law classes, my first reactions were *How in the world can I work this into my schedule?* and *Man is that a long way.*

I can tell you in retrospect that this was one outstanding trip and I would even describe it as therapeutic. Having minimal cell phone coverage may have contributed to my road warrior bliss. I was reminded

just how eastern Montana is truly unique and wonderful. As you can imagine, outside of the actual classroom time, my focus was on the road and the radio. The roads were good and the radio was even better. It has been a long time since I've listened to daily school lunch menus and job openings on the radio. In these times of instant information on the internet, the local radio stations appeared to be the main source of information for the community. It was absolutely refreshing!

As I was searching for the next radio station to listen to along the hi-line, I came across several French

speaking stations from Canada. Of course, I don't know any French, but it was remarkable realizing that we are just a tiny piece of a much bigger world.

Towards the end of my journey, the only thing on the radio (AM & FM) was the high school basketball tournament.

I found it poignant as I was traveling thru the small community of Box Elder, not a light was on, nobody was on the streets, no cars and simply no activity – yes, they were all at the basketball game in Great Falls I was listening to on the radio. It was a good reminder to slow down and appreciate the little things that mean so much.

My thanks go to the agents who attended the classes and especially to Darrell DeLange from Glendive who encouraged MIEF to set up the classes.

[Return to table of contents](#)

