

EAGA Business Builder

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Today's speaker was Kit Turpen—Berger Briggs Insurance.

Mr. Turpen arrived in Albuquerque at a very young age. He was born at Pres hospital in 1959. Kit continued roaming this community, and attending public school institutions until his freshman year at Highland High. At that point, the family moved to Colorado where he finished his high school matriculation via the Durango school system. He graduated from Ft. Lewis College there as well. It was during those college years that Kit met a very nice young lady who would later become his bride. Their first romantic encounter happened while they were in Oklahoma. It was a chance meeting at a little out of the way spot, with the soothing sounds of gurgling water running nearby, when Mr. Turpen asked Toni to be his Valentine. To hear Kit tell the story: They were both cast members in the Ft. Lewis

production of the musical *Oklahoma*. Kit managed to muster the courage to walk up to Toni when she went to a water fountain during one of the rehearsal breaks. It was Valentines Day and he asked the question. However you word it, that meeting was the start of a wonderful, long lasting, relationship and they have now been husband and wife for nearly 41 years. The Turpen family has grown to include three wonderful, and now grown, children (Son, Tad and daughters Emily and Casey); three almost as wonderful daughter and sons-in-law; and two, soon to be three, excellent grand children. It is obvious that family is very important to Kit and all along he and Toni have worked to give their children a good and stable foundation. One very important part of that is education, and Kit used most of his speaking time to provide us with some perspective about our state's education system. First we need to know that Mr. Turpen's family tree includes many educators. Beginning with his grandfather who moved to New Mexico from Kentucky to become the Education Department's Superintendent. That gentleman had a 25+ year career of working to make the education system be productive and beneficila to the students. (Not sure that he would be happy with the current status of New Mexico's system.) The APS curriculum now excludes many courses that could be of great value to the students. Things like speech, music and theatre are no longer part of the standard teaching plan. And there could definitely be improvement regarding the quality of learning as it pertains to courses that are part of that standard plan. Kit and Toni have made efforts to help improve the existing system. For a period of time, they provided an after school type program for teaching music education at Sierra Vista Middle School. Kit also developed a "no tolerance policy" for bus behavior in an attempt to help solve the usually rowdy and often troublesome bus trips that children were experiencing. The policy was lauded by parents and drivers, but not by the administration, so it went nowhere. When his eldest daughter reached the 5th grade, her school began experimenting with a new teaching strategy. It involved a class of 60 children and 2 teachers. The plan was for the teachers to use a tag-team approach where one taught a subject for a period of time, then would pass off the class to the other teacher who would teach her subject for another period of time, then back again. Realizing that the experiment would quite like fail as far as children's learning was concerned; and after unsuccessfully attempting to have his daughter moved to a different arrangement (with more structure and a smaller student/teacher ratio), it was decided to move to a private school. The transfer involved an evaluation of the student's current abilities and the Turpens were told that their youngster's learning was about 2 years behind what it should be. Not wanting her to be in an atmosphere where she was substantially older than the other students, Kit and Toni decided to go the Home School route to catch up the learning level. Kit found a Home School institution that provided a 'turn-key' program. It included books, curriculum, course outlines, teaching guides, etc. Everything that was needed for complete teaching (and student learning) for the year. It cost \$400. Kit recently priced the program again and found that, over the years, it has increased to a current price of about \$900. Compare that to the latest information from New Mexico's cost calculations of \$9,012 per student...and with a result of their system's fourth graders testing as 41% proficient in math and 21% proficient in reading. Years ago, from a student learning point of view, an education via the public school system was relatively similar to one received via a private school education. Today, the divide is substantially larger, with private school education being the better option. Our public school system can be returned to a quality program, but it will take a lot of effort. Advice for now is to use the private school system, but work to fix the public school system. A good start toward making major improvements in the public school education system would be to use a couple of pieces of advice from Kit and his educator relatives: When schooling decisions need to be made, the only consideration is to 'do what is best for the child'. And. Every problem can be fixed through education.

Since Mr. Turpen also has a knowledge of the insurance industry, he thought it would be prudent to also provide a few pieces of information regarding insurance. The pandemic has caused a few waves through the insurance premium spectrum. Commercial auto policy premiums are going to increase. Through the past year, there have been a large quantity of accidents caused by inattentive drivers...and the awards have been substantial. The courts have been awarding values up to the maximum insurance coverage for the claim instead of analyzing the actual damages (which very often would have been a lesser value). Since the insurance industry determines how they charge for policies on a 'cost pass through' basis, those practices of awarding to the maximum limit will cause ripples through the premium calculations. Umbrella policies are going to cost more, and the allowable limits will go down. Employment practices coverage will be harder to get, will be industry dependent, and will also increase in cost. Cyber liability coverage is a 'must have' now more than ever, but insurance companies are getting more concerned about the insured's ability to mitigate damages. The companies are requiring more vigilance and will even begin doing their own analysis to test things, like the insured's website, for potential damaging vulnerabilities. Workers Comp will be stable for this year, primarily because of limitations the government put in place to ease the affect of the pandemic. You can be pretty sure that as the pandemic dissipates, governments will change rules and regulations and that will cause WC rates to go up too. If you want to discuss any of your insurance needs, or existing policy coverages, please contact Kit at 505-247-0444. He has been in the insurance industry for very many years and has acquired a substantial amount of knowledge regarding all aspects of that world. He can help with whatever you need. Mr. Turpen may also be able to provide advice on how to determine the exact best time for a discussion around the water fountain.

- ◆ **Board Members please note:** There will be a Board Meeting at 5:30pm on Wednesday, March 10th, at Rio Bravo Brewing. Please contact Mario if you have any questions.

- ◆ **Standard reminder:** Our next meeting will be 7:00am Tuesday, March 9th, at Rio Bravo Brewing. Please remember that we are still under the government imposed restrictions for social distancing, face masks, and so on. Wear your mask to and from the meeting, and at any time that you are not seated and eating breakfast. Also, beware that it is not a self-serve buffet. The food and drinks will be served by Rio Bravo staff.

- ◆ **Upcoming speakers:**

Mar	9th	Darryl Moreland—DLM Collision
Mar	16th	***We sure would like to hear a presentation
Mar	23rd	from you at one of these three meetings.
Mar	30th	Please choose one and contact Mario ASAP***

◆ **Request for assistance. Does anyone know:**

- Does water with a high pH or a low pH kill the Coronavirus? Or are both ineffective?
- How hard is it to clean inside a home that has suffered water damage from frozen pipes, or mud tracked in after the recent cold snap and funky snow storm?
- Are the new automobile and pickup truck models that much different from their predecessors? If you can't use miles per gallon, how do you rate the efficiency of an all electric vehicle?
- Exactly how much wood could a woodchuck chuck if it could afford to buy wood, and why are the lumber prices going so high?
- How much does \$1 million worth of bitcoins weigh and should I put some under the mattress to save as an investment?
- Speaking of the weight of currencies...If someone wanted to build a structure to hold the \$1.9 Trillion (that is \$1,900,000,000,000) allocated via the Covid-19 Relief Bill, what kind of foundation would be needed and how tall of a room would be required if the funds were in \$1 bills? How much could you save if the structure were downsized to accommodate the funds in \$100 bills?

If any of you have the expertise to provide answers for the above questions, please schedule to be a speaker at one of our upcoming meetings. We would be interested in hearing what you have to say; how you came about having the expertise; and any other information that may be even remotely related to the subject.

If you don't have the expertise to answer the above questions, why not? What have you done with your life that caused you to go in a different direction? What is important to you and/or your business? Do you think that there are more important questions that should have been included in the list? Then please schedule to be one of our speakers and let us know what you think.

As noted above, there are a couple of speaking slots still available for our meetings in March. Actually, WE STILL NEED SPEAKERS FOR EVERY MEETING AFTER MARCH 9th. Please pick one of the meetings and let Mario know that you will provide us with some interesting information.

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