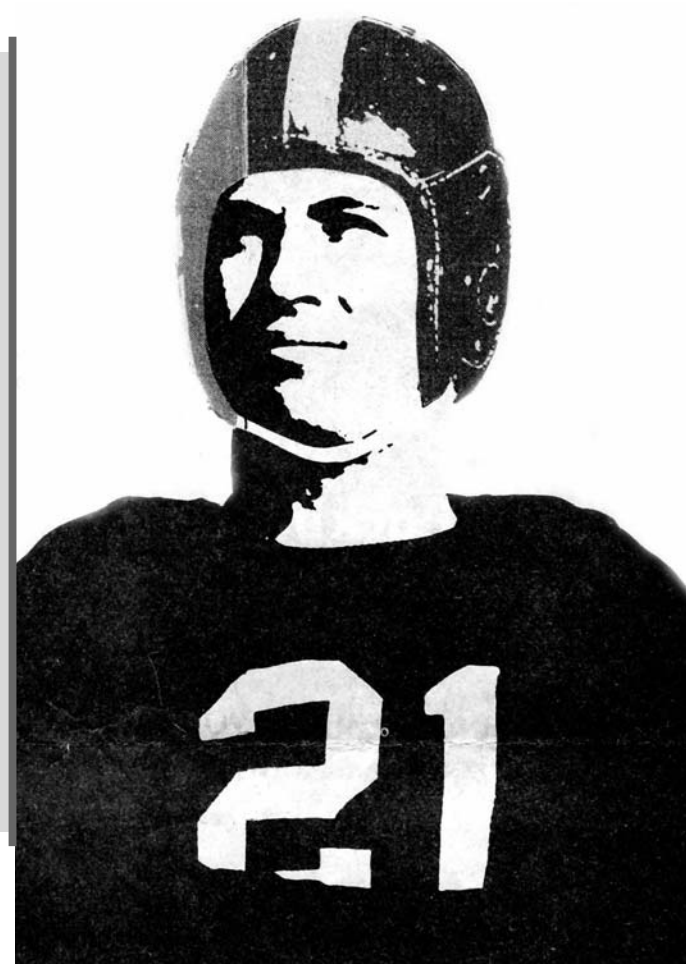


*"I've built my business on honesty and service. And that doesn't mean just paying a claim – you have to service an account."*  
Morgan T. Smith

# 1938

Smith left his home state of Tennessee to get a college education and to play football in Yankton, SD. Little did he know on that bus ride west that he was destined to settle in Yankton. It would be 26 years before he would return to Tennessee for a visit.



## Serving Yankton For Over 60 Years!



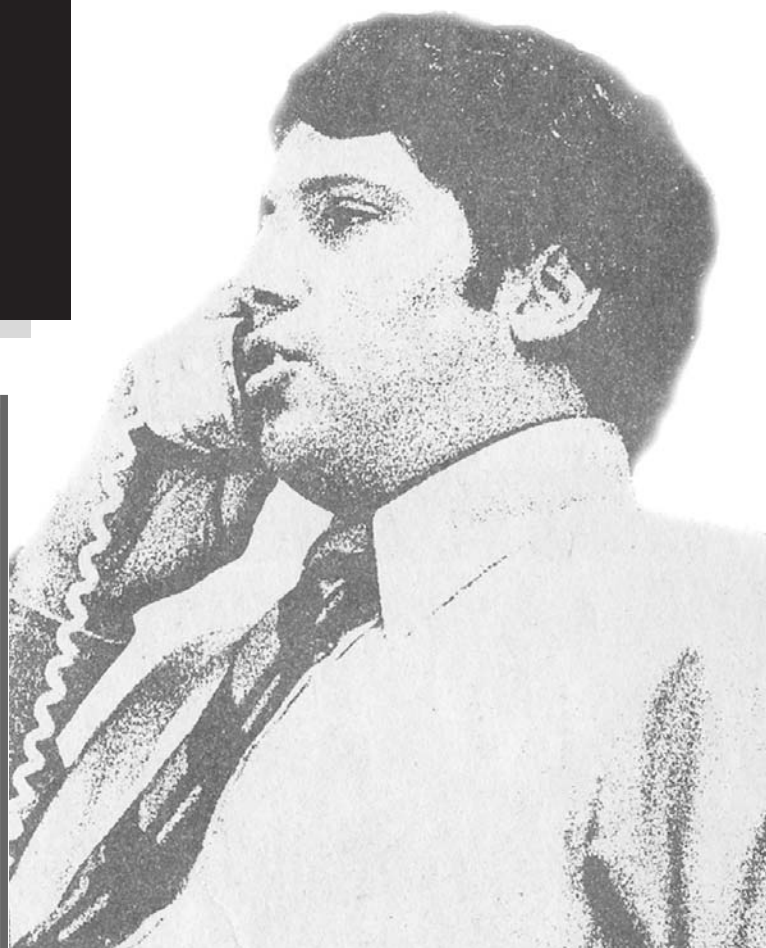
# 1949

Smith went into business for himself, opening his agency in an 8-foot by 12-foot office which also housed an old bank vault. He stayed there for 17 years, until he moved across the street to 306 Walnut. In the early days, Smith worked six or seven days a week. Sometimes, during hunting and fishing seasons, he would enjoy the outdoors by day and work all night.



# 1969

Smith's son, Roger, joined the agency after giving up the idea of a pro-football and coaching career due to an injury. Roger surprised his dad by just showing up at the agency one morning, asking Morgan if he would like a partner.



# 1978

After 31 years, Morgan T. decided to give someone else a crack at the business. That "someone" was Ron Bertsch, a fellow Yankton College alumni and standout athlete. Ron purchased an interest in the agency in 1980.



# 2005

The agency out grew their office and moved to it's current location at 204 W. 4th Street. Although conducting business has changed over the years, from using pens and paper, and even "scratching information on the back of a matchbook" to today's modern computerized format, it seems the amount of paper used hasn't changed all that much!



# SMITH INSURANCE



Front, L to R: Agnes Grovijahn, Bookkeeper/CSR, (39 years), Darcel Stevens, Agent/CSR, (28 years), Mary Loecker, Claims/CSR, (39 years)  
Back, L to R: Ron Bertsch, Agent, 33 years, Chad Gordon, Agent, 8 years; Roger Smith, Agent/Owner, 42 years

Today, the Smith Insurance agency's focus remains the same. Protecting families and properties, providing the best possible coverage at a competitive price. Hands on service and being there in person, when a customer needs help, is what it's all about.



## "Don't Gamble – Insure With" M.T. & R.C. SMITH INSURANCE

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