By RACHEL COLEMAN

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Back in 1957, C. Dean Riney Insurance opened for business. He had served in the military, came back to Southwest Kansas to work on the railroad, and then spent 10 years learning the insurance business at the Zimmerman Agency.

More than a decade later, Riney brought his son, Mike, on board. Today, the agency still bears the name “C.Dean Riney,” and it’s owned and operated by his descendants: Mike, brother Dennis, and Mike’s daughter, Jennifer Chapa. Another brother, Terry, worked at the agency for a time, but he moved to North Carolina several years ago.

Though Mike never planned to go into his father’s business, when the offer came to join in 1972, it was a simple decision.

“Growing up, I always thought that was probably the last thing I wanted to do,” said Mike. “I’d gone to college for a year, but my father was growing his business, and he needed another person to work with him. It was an opportunity to come back and help out.”

The notion of helping out stretched into years. Today, Mike has spent more than 40 years at the agency. For the first 10, he had his father's daily example to help him learn the ropes.

"This would be one kind of business where you don't necessarily have to have a degree, you just have to get your license," he said. "It's more on-the-job training than anything else. You have to go take the test and be certified, but your real learning in our business is your daily work. You learn it over a period of time."

That was the process for Jennifer Chapa, Mike's daughter, a minority partner in the business, and office manager for the past 17 years. Like her dad, she never expected to find herself behind a desk at C. Dean Riney.

"I never thought growing up that it was something I would ever do," she said. "It never entered my mind." At the time, Chapa worked for local optometrist Jim Jury. Her dad, she said, "just came to me one day, and told me they had an opening. There was no pressure growing up, he never brought it up to me. So that was a surprise."

Today, she added, "I enjoy working with him a lot. He's a really neat person."

Chapa said the best part of the work is the people.

"I enjoy the long-term clients and the relationships we build with them."

Founder C. Dean Riney would approve.

"He always talked about how important it was to give good customer service," Mike said. Another important point: "We were to treat all our customers the same regardless of how much they had insured. You could have a car or a business, it was all the same. You have to care about people. I really think it's paid off over the years."

Though they number just a handful, Mike said the agency continues to serve customers who knew his father. That's not surprising in a town the size of Liberal.

"We have a great community, it is a great place to raise a family, make a living," he said. "I was born in Liberal, and so for me, it's been pretty easy to live and work here," he said. "I've always promoted Liberal to people through all the changes we had, and I still feel confident that it's a great place to raise your family, make a living. We wave the Liberal flag."

Mike noted that, while it's a small town in a remote area, Liberal offers an abundance of insurance options.

"In a town our size, with 12 insurance agencies, the key is that everybody has a choice," he said. "Insurance is something most people need in their life."

Chapa added that, while people filing claims for insurance are often coping with unexpected problems or even the loss of a loved one, she finds it deeply satisfying to fill those needs.

"We've sold a product that is able to help them. That's always really nice when you can assure them, 'hey, we're going to help you,' after an unexpected event. That's why we review policies during the year."

Being available to those in need, as Mike saw his father do, keeps life in balance, he said.

"Well, in our business, we have to expect the unexpected. We sell life insurance, there can be a death in the family, we get to see things, and we also have to be there when there's a claim and handle that," he said.

"I remember growing up and seeing my dad take calls at dinner, go out to meet a customer who

had a claim. It's not easy. In insurance, you've got to give and take. We're there for our customers in the good times and we've got to be there in the bad times, too. In a crisis situation, you're able to be there for your customer, to give them something that they need. Pay for their loss, pay for their car. Whatever it takes."

The fact that C. Dean Riney works with 20, rather than one single, insurance companies give the agency a certain freedom, he added.

"We can pick and choose what companies we want to represent. We have a little bit more variety as far as rates and what fits the needs of different people."

In the end, most policy holders opt for coverage on the basics: cars, houses, businesses, life insurance policies.

Riney expects to continue the work for years to come.

"We don't have a mandatory retirement issue; you can work in this business as long as you choose to, and that's great," he said. "You don't have to step down when you're 65. I'll just keep working, I guess."

That's good news for the clients at C. Dean Riney, and for the agency's six employees. It's also good for the customers, and that, Mike said, is all that matters.

"Our customers make us who we are," he said. "We appreciate them. That's what my dad taught me."