



Aaron Grove, MAFMIC Chairman 2016-2017

Where does time go? I can't believe we are already a few weeks into the final quarter of 2016. Of course that means the 122nd MAFMIC Convention is right around the corner. I am very excited for the upcoming convention. Our new location, Radisson Blu at the Mall of America, looks absolutely fantastic. The meeting space will be great for our group, and being connected to the Mall of America is an exciting change for all of us, but perhaps even more so for spouses and kids. Along with my wife, Breck, I would like to invite you to the Chairman's reception on Sunday evening. We encourage you to show pride in your mutual and wear clothing with your company logo. It promises to be a fun evening of networking and watching Super Bowl LI. In lieu of decorations for this reception, MAFMIC will make a modest donation to Building Without Borders. Building Without Borders is committed to improving life for those in need around the world by providing funds for homes, building materials, and shelter. MAFMIC's own, Aaron Cocking, is a board member for this wonderful organization. They also get short term mission teams to travel and help build safe housing for those in need. This November Aaron will be leading a team of 7, including my wife, on a trip to do just that. Turning back to the convention, Monday will start with a bang and finish with time to relax and visit with colleagues. I am looking forward to listening to prayer breakfast speaker, Aaron Thomas. Aaron has a touching story of overcoming adversity. Our keynote speaker is former University of Minnesota football coach, Jerry Kill. Coach Kill will do an excellent job kicking off our morning session. After the morning session we will be boarding the buses and heading to the capitol to meet with our legislators. I encourage you all to make the trip and take advantage of this opportunity to meet face to face with your legislators. In addition, the \$300 million renovation of the capitol will be wrapping up and you will have a chance to check out the incredible work that has taken place. Monday evening will be the banquet followed by hospitality rooms. Tuesday's events include the annual business meeting, question box session, and ends with the RAM/MAFMIC Luncheon with closing speaker, Rob Bell. Please plan on attending the 122nd MAFMIC Annual Convention.

All of the MAFMIC committees have done a great job working on our behalf. The education committee has done a wonderful job planning many educational events for our members. Events included convention, short course, spring agents meetings, manager's workshop, and the manager & directors seminar. The policy committee has been tasked with updating a guide to help explain coverages and give examples from both the TP and PH policies. This is a tedious and time consuming undertaking by all members of the committee. The government affairs committee has been actively advocating for all of our members. They do a wonderful job fighting to keep any onerous legislation from impacting our companies. The MAFMIC PAC has had another successful year of fundraising. Thanks to all of you who have made contributions. I also want to thank all of the volunteers and committee members for their willingness to get involved to further improve our great association.

As I noted at the beginning of the article this year has flown by. It has gone quickly because of the work of our great MAFMIC staff and the dedication of the MAFMIC Board of Directors. It has been a pleasure working with all of them throughout the year. On behalf of the staff and board of directors, we look forward to seeing all of you at the 122nd MAFMIC Annual Convention at Radisson Blu.

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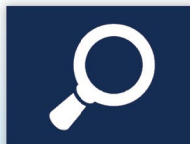
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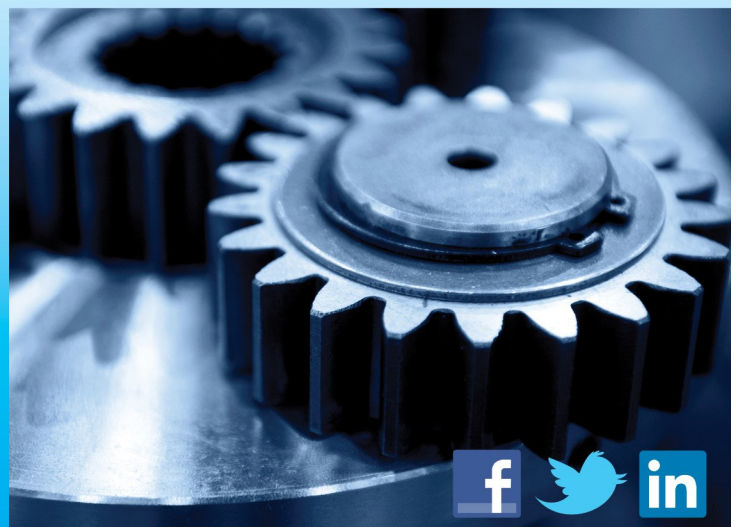
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Sept. 2016 Board Meeting Synopsis *Greg Parent, Secretary-Treasurer*

The MAFMIC Board of Directors held their third quarterly meeting of the year on September 15 at the MAFMIC office in St. Joseph. In addition to the financial and management reports, district updates, and board liaison committee reports, the board took action on several items requiring approval.

MAFMIC President/CEO Aaron Cocking presented an update on where we were at in the process of getting the Key Employee Life Insurance in place. Aaron indicated that the policies should be in place soon, as the necessary underwriting information and physicals had been completed.

Aaron Cocking presented some additional information on whether MAFMIC should be involved with helping to develop a universal property inspection app for use on smart phones and other electronic devices by various company inspectors. Aaron will continue to visit with the Statewide companies and work with Nick Hager to gather additional information.

MAFMIC Office Manager/Event Coordinator Dani Hennen informed the board that the Double Tree Hotel in Bloomington changed management on September 1, giving MAFMIC the opportunity to opt out of the final two years on our convention contract without penalty. MAFMIC did so after legal consultation. Dani reported that the convention location would change for 2017 to the Radisson Blu Hotel at the Mall of America. MAFMIC is now locked into the Radisson Blu from 2017-2021 for our annual convention in February. In 2018 and years thereafter, the convention moves back one week to the second Sunday in February in order to avoid any future conflicts with Super Bowl weekend. The board reviewed and approved the 2017 Convention Budget.

The board also held an Executive Session to conduct the annual Employee Performance & Salary Reviews of the MAFMIC staff. The Executive Committee met with Aaron Cocking following the meeting to report what the board had approved.

The board will hold their final quarterly meeting at the MAFMIC office in St. Joseph on December 14-15. Members are encouraged to contact their MAFMIC District Directors with any concerns or issues that may need to come before the board.

Greg Parent, MAFMIC Secretary-Treasurer

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Member Profile of Mid-Minnesota Mutual



Mid-Minnesota Mutual Insurance Company charter is dated 1894. Graham Mutual (1894) and Wakefield Mutual (1895) merged into Mid-Minnesota Mutual in 1990. In 2003 Mid-Minnesota Mutual merged with Glendorado Farmers Mutual (1899). In 1979 Wakefield & Graham felt the effectiveness of having an inspector would benefit both companies, so the two companies shared 1 full time employee. The working relationship between the two companies evolved into the merger in 1990.

Wakefield was located in Cold Spring and Graham had an office in Rice (Graham was located on the east side of St. Cloud prior to moving to Rice). After the merger in 1990, the company was in Cold Spring for one year then moved to St. Cloud. In 2003 the staff of Glendorado joined MMM at that location. Due to construction of a new bridge over the Mississippi River, Mid-Minnesota then re-located to their present site in Sartell, just a few blocks off of Hwy 15 near the Hwy 15/Hwy 10 split.

We currently operate under MN statues 67A and our packaging partners are North Star Mutual and RAM Mutual.

We have 6 employees and we work with about 30 agencies writing in 18 counties. We have a seven member board that meets quarterly.

Our company mission is to provide the best possible insurance protection and service for qualified property owners in our operating area. To provide the lowest possible rates that will give both the financial security and the stability to continue and to broaden the mutual insurance concept of "Neighbors Helping Neighbors".

Our goal for the next five years would be to remain competitive in the local market and working with agents to write the best policy for the insured. Keeping up with technology.

Our company's biggest challenge is the changing market. We have seen the waves of statewide/national competitors come and go, but just to remain stable is always the overall goal.

If you had to describe your company in one word what would it be? Successful

Carol Maciej, Manager



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MAFMIC

122nd Annual Convention Registration
February 5-7, 2017
Radisson Blu Mall of America
2100 Killebrew Drive
Bloomington, Minnesota 55425
Mutual Insurance Company

Registration	Early Bird	After Jan. 6
Delegate	\$325	\$350
Spouse/Guest	\$325	\$350
Non-member	\$525	\$550
One Day Only	Call MAFMIC Office	

*** Must register by January 6 for the Early Bird Rate! ***

Delegate/Spouse/Guest/Non-member - will receive all meal tickets except the Prayer Breakfast.

Application has been made for 1.5 continuing education credits with the Minnesota Department of Commerce.

Cancellations/Transfers must be made in writing. Substitute another person at no additional charge. Cancellations on or before Jan. 20th - 75% refundable. Jan. 21st-Feb 2 - 50% refundable. No Refunds after Feb 2nd.

Please **print** names and **mark delegate** or Spouse/guest **AND** if registrant is first time attendee. Please check necessary additional meals.

***NOTE:** First person listed will be your **COMPANY'S VOTING DELEGATE** at the annual business meeting.

	Delegate	Spouse/Guest	First Time Attendee	Gluten Free Meal	Legislative Visitation	Add'l Chairman's Reception \$70	Prayer Breakfast \$30	OPTIONAL				TOTAL AMOUNT	
								Add'l Monday Lunch \$45	Add'l Breakfast Buffet \$45	Add'l Tuesday Lunch \$45	Add'l Banquet \$70		
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2.													
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5.													
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8.													
9.													
												Total	\$

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122nd Annual Convention At-A-Glance

Sunday, February 5

1:30 p.m. - 6:00 p.m. Registration & North Star Reception

5:00 p.m. - 10:00 p.m. Chairman's Reception

Monday, February 6

7:00 a.m. - 1:00 p.m. Registration Desk Open –Graffiti Coatroom

7:00 a.m. - 4:00 p.m. Hospitality Break Area

7:00 a.m. - 8:30 a.m. Prayer Breakfast

8:45 a.m. - 11:15 a.m. Opening Session & Coach Jerry Kill

11:15 a.m.- 11:45 a.m. Lunch and Load Buses

12:00 p.m.- 4:00 p.m. Legislative Visitation

1:00 p.m.- 4:00 p.m. Optional Auxiliary Program

6:00 p.m. - 7:30 p.m. Banquet

7:30 p.m. - 12:00 a.m. Hospitality Rooms & Chairman's Social

Tuesday, February 7

7:00 a.m. - 12:00 p.m. Hospitality Break Area

7:30 a.m. - 12:00 p.m. Registration Desk Open–Graffiti Coatroom

7:30 a.m. - 8:45 a.m. Hot Breakfast Buffet

9:00 a.m. - 10:15 a.m. Annual Business Meeting

9:00 a.m. - 11:00 a.m. Auxiliary Meeting & Program

10:30 a.m.-12:00 p.m. Question Box Session

12:00 p.m.- 1:30 p.m. RAM/MAFMIC Luncheon



NAMIC Convention ~ The Shavees

We did it! Thank you for helping us raise over \$37,000 for childhood cancer research.

St. Baldrick's is a volunteer-powered charity that relies on donors like you to support lifesaving research. We owe you all a big THANK YOU for your donations. We are proud to support this foundation that funds more for childhood cancer research grants than any other organization, except the U.S. government.

We truly appreciate your support in helping us raise so much money toward our goal. More importantly, we all helped to save the lives of kids in our communities and around the world. Thank you!

Paul and Marlene Stueven



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Mitchell Anderson	Buffalo Lake-New Auburn Mutual Insurance Company
Tom Danielson	Mound Prairie Mutual
Gary Eisenmenger	Kelso & Shelby Mutual
Nancy Forsyth	Mound Prairie Mutual
Jan Helling	Madelia-Lake Crystal Mutual
Robert Kuhlman	Mower County Mutual
Bruce Peters	Fairmont Farmers Mutual
Kevin Rademacher	Agassiz & Odessa Mutual
John Wellendorf	Agassiz & Odessa Mutual

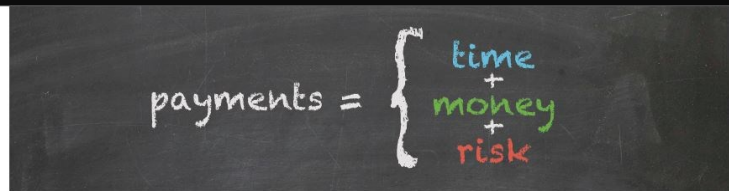


Curt Capper	Grinnell Mutual Reinsurance Company
Brett Daniels	Grinnell Mutual Reinsurance Company
Casey Gibbs	Grinnell Mutual Reinsurance Company
Danielle Hennen	MAFMIC
Carol Maciej	Mid-Minnesota Mutual Insurance Company
Jeff Mauland	North Star Mutual
Aaron Madison	IMT Computer Services
Douglas Nauman	Grinnell Mutual Reinsurance Company
Sandra Walstrom	Farmers Mutual Insurance Co. Manchester



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Brad Kullot,	Mid-State Mutual Insurance
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We just finished reading the first long-time study focusing on IT Pros' experience with ransomware. The June 2016 survey involved 1,138 companies in a variety of industries and compared the levels of concern about ransomware in 2014 to 2016. It's not a pretty picture.

Here are the highlights:

- 93% expect ransomware to increase the rest of 2016 over 88% in 2014.
- 61% feel email attachments pose the largest threat compared to 47% in 2014.
- A shocking 38% have been hit by ransomware compared with 20% in 2014.

Companies with 250-1000 employees were the biggest targets at 54% compared with 1000+ employees at 41% and below 250 at 35%.

In 2016, 65% know someone who has been hit compared to 43% in 2014. 71% of Tech companies know someone who has been hit, higher than education and banking who hover at or slightly above 50%.

- Manufacturing has been hit the hardest at 54% compared with 44% in Healthcare,
- Education at 35%, Tech at 29% and Banking at 28%.

89% consider Security Awareness Training the most effective protection from ransomware, immediately followed by backup 83%, almost identical to 2014.

- Only 19% feel their current solutions are very effective, while 70% feel they are somewhat effective.
- Confidence in email and spam filtering effectiveness is 72%.
- If faced with 4 hours of lost work from ransomware encryption, only 40% would
- rely on backup compared with 81% in 2014. 51% would just reformat and start from scratch (nuke).

The study asked when confronted with a scenario where backups have failed and weeks of work might be lost, 42% would begin with paying the \$500 ransom and hope for the best vs 57% in 2014.

Threats from Ransomware are clearly on the rise. Security Awareness training is key. Talk with your IT professional to set up your own training program.

Backups are also key. How often is your data backed up?



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Contact Richard Holm to see how our software solutions can fit your mutual's needs at rholm@prioritydata.com or 402.590.2506.



Announcements

Please consider sponsoring our annual 2017 convention funds will be used towards:

Sponsorship Opportunities

*Speakers & Entertainment
Breaks, Meals & Receptions
Miscellaneous items such as
Programs, Lanyards,
Banners & Signs, Awards, etc*

Annual Meeting



Please advise the MAFMIC office of your annual meeting.

The *date, time and location* of the meeting. Please include with that, the bylaws chosen day for your annual meeting.

Example:

“The 4th Monday of the month”.

We would like to include the annual meetings on our website calendar. Your help is very much appreciated!!



To submit an article to be published in the Mutual Link please send them to Mutual Link, PO Box 880, St. Joseph, MN 56374 or email them to info@mafmic.org.



May you enjoy a bountiful Thanksgiving Day... a joyous Christmas season... and a Happy New Year !!!

Best wishes from the staff here at MAFMIC
Aaron, Dani and Arlette



Thanksgiving hours for MAFMIC OFFICE

CLOSED
Thursday Nov 24
Friday Nov 25



Christmas & New Years hours for MAFMIC OFFICE



CLOSED
Friday Dec 23
Monday Dec 26
Monday Jan 2



2017 MAFMIC CALENDAR OF EVENTS

Feb 5-7	MAFMIC Annual Convention Radisson Blu, Bloomington
May 9-10	Manager's Workshop Nisswa, MN
July 12	Manager & Director Seminar St. Joseph, MN
July 13	MAFMIC Golf Outing Spicer, MN
Nov 15-16	Short Course Marriott NW, Brooklyn Park

Thank you to our Sponsors



IN SYMPATHY



Robert E. Gassmann, 89

Robert died on Aug. 31st, he was born on August 20, 1927 to Ervin and Alice (Meyer) Gassmann in rural New Prague.

On July 2, 1951 he was united in marriage to Alice Meyer. They had 2 sons and 2 daughters.

Following his discharge from the army he went to agricultural school. He then began his career in agriculture/farming which lasted 57 years and then moved in town to New Prague.

Bob was an agent & director for New Prague-Ceska-Louisville (NPCL) Mutual Insurance Company, an occupation that was handed down from his grandfather and father.

Robert is survived by his 4 children, five grandchildren, ten great-grandchildren, along with many dear relatives and friends.



Melfred G. Venske, 93

Melfred died on October 17th, he was born on February 9, 1923 to Gust & Elizabeth (Karls) Venske in Lester Prairie, MN. On July 18, 1945 he was united in marriage to Geneva Copley.

They had 2 children, Richard and Diane. Following his discharge from the Navy he bought a farm near Little Falls and farmed it until 1981 when he retired.

In 1985 he was elected Morrison County Commissioner and served eight years. He served on the board of directors for Elmdale Mutual Insurance Company.

Melfred is survived by his 2 children, four grandchildren, three great-grandchildren. He was preceded in death by his wife Geneva.