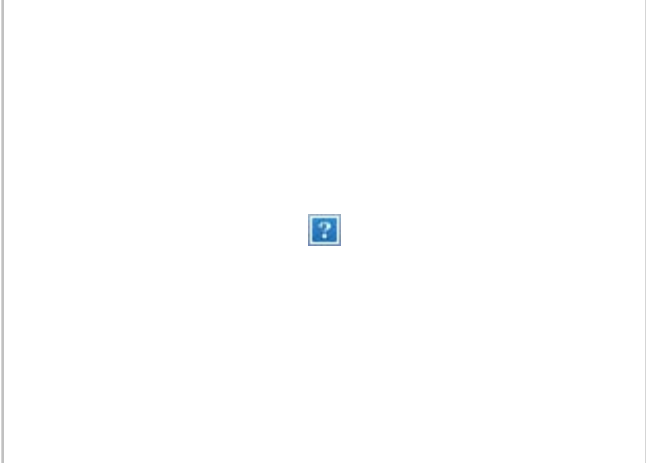


MAFMIC NewsBulletin

APRIL 2005 ISSUE

ANOTHER SUCCESSFUL SHORT COURSE

Outstanding! Excellent Short Course! One of the best ever! These were just a few of the comments received on the evaluations from the 2005 Short Course. There were 439 persons in attendance as the Short Course returned to the Arrowwood Resort & Conference Center near Alexandria on March 16th-17th.

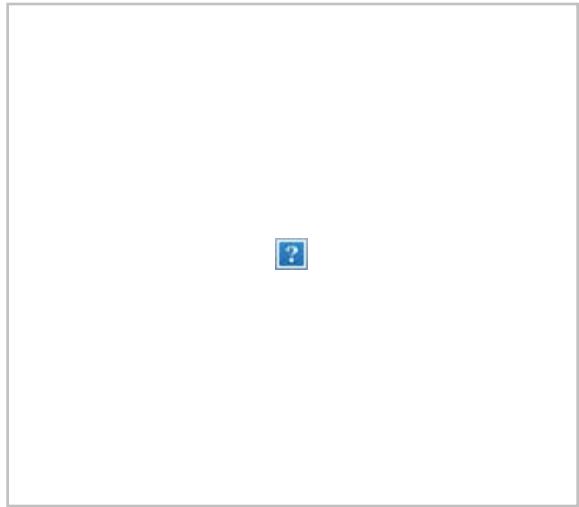


It takes a lot of people to make it all happen. Pictured at left are just a few of the players on this year's team: (l to r) **Al Muehlhausen**, MAFMIC Chairman; **Sherry Ask**, MAFMIC President; **Jon Hovde**, Keynote Speaker; and **Bert Tellers**, Education Committee Chairman.

Sherry Ask welcomed everyone to the Short Course and then introduced **Al Muehlhausen** for his Chairman's Message. **Jon Hovde** gave the keynote address titled, 'Make a Difference'. Mr. Hovde is a Vietnam veteran who has bravely faced the adversity life handed him and has vowed to make a difference in the world. He kept the audience on the edge of their seats and took them from tears to laughter.

Following the keynote address, Education Committee Chairman **Bert Tellers** also welcomed everyone to the Short Course. He introduced and thanked the members of the Education Committee for all of their hard work this past year. A special thank-you was expressed to **Dave Pederson** whose term on the committee came to an end at the Short Course. Bert also introduced Dave's replacement on the committee, **Jonathon Troe**, Manager of Owatonna Mutual.

One of the many interesting sessions at the Short Course was presented by Douglas County Deputies **Wade Lorfald** and **Jason Peterson** shown at right. They were in attendance with their partners, **K-9 Caesar** and **K-9 Bear**. Along with answering questions about the use of canine units, the officers and their partners gave several demonstrations for the audience.



The Short Course closed with a skit titled, 'That Deadly Attitude Virus: Are You Infected?' Pictured at left are Virus Control Center Manager and narrator of the production, **Deb Liden** (left) and **Nurse Gwen Batalden** (right) who offered to inoculate the participants of the skit against the attitude virus.

BOARD MEETING SYNOPSIS

By: Kevin Strandberg, Secretary-Treasurer

The MAFMIC Board of Directors met for their 1st Quarter Meeting on March 15, 2005 at the Arrowwood Resort & Conference Center near Alexandria. The meeting was called to order by Chairman Al Muehlhausen.

Kevin Strandberg read the previous meetings minutes. He also gave the Treasurers Report through 3-9-05 along with an investment update.

Sherry Ask then gave the President's Administrative Report. Along with other items in her report, she discussed a meeting with Commissioner Glen Wilson in December. Besides the Commissioner and Pat Nelson, (Deputy Commissioner), attendance at this meeting included: The Executive Committee, Tim Iverson (substituting for Rick Raun who could not attend), Marcus Marsh and Sherry Ask. She then discussed the 2005 MAFMIC Convention. She felt that the convention was a great success, with an increase in the number of people attending from last year and many positive evaluation forms.

The board then discussed several committee membership appointments, with several of the committees changing members.

Terry Timm gave a report from the Government Affairs Committee. Terry discussed the disclosure bills and how those bills appear to be at a standstill at the Legislature.

Greg Parent gave a report from the Policy Committee. Greg said that the committee is waiting for an approval of the newest version of the PH policy from the Commerce Department.

Maureen Reineke gave a report from the Marketing Committee. She discussed ordering jackets and other apparel items.

The board approved All States Ag Parts and Riverview Claims Service as Associate Members of MAFMIC.

The board then reviewed the changes to the MAFMIC Board Policy Manual, and approved the changes as discussed.

2nd Quarter Board Meeting

The next meeting of the MAFMIC Board of Directors will be held on June 2nd at the Northland Inn in Brooklyn Park. If you have any issues that you would like addressed, please contact your district director.

TECHNOLOGY CORNER

By: Jim Dauphinais, Committee Member

The Technology Committee met at the Arrowwood Resort on Wednesday, March 16th. Kevin Sheehan was re-elected to serve another term as committee chairman and conducted the meeting.

- The purpose of the committee was reviewed. Changes to the wording of the purpose are pending and will be submitted to the Board of Directors for approval.
- The current use of the MAFMIC list service (e-group) was reviewed.
- Educational opportunities were discussed; committee members presented several sessions during the Short Course. The group also discussed the use of other educational tools (i.e. free and fee-based Webcasts). Mike Ward will check into the online education offerings available through Grinnell Mutual. Verlin Scheer will check into the procedures needed to create a web course.
- Coordination with other technology committees was discussed.
- The group discussed the advantages and disadvantages of using a bulletin board service to stimulate educational questions. This issue will be taken to the Board for further discussion.

Please feel free to contact a member of the Technology Committee with any suggestions, concerns or questions that you may have regarding technology issues. A list of committee members can be found on MAFMIC's website (www.mafmic.org).

You can also contact members of the Technology Committee by emailing their e-group (mafmictech@egroups.com).

PRESIDENT'S MESSAGE

By: Sherry Ask

WASHINGTON OR BUST ~ Mark your calendars! June 15 & 16 are the dates. Now is the time for all MAFMIC members to consider joining Marcus and me on our Washington Congressional Visit! The NAMIC Washington staff is working with us to make this a very beneficial time for all. We are scheduled to be at the Washington Holiday Inn – Capitol Hill for a briefing session with NAMIC personnel on Wednesday, June 15th (late afternoon) and on Thursday, June 16 we will be meeting with our Congressmen.

I can't urge you enough to join us in our trip to Washington, DC. We are one of the strongest associations in the country and it sure would be good to continue to make our congressmen aware of that. We **DO** have power in numbers and this is the best way of letting our congressmen know what our concerns are. According to NAMIC, the Ben Franklin Public Service Award will be given to four of our ten congressmen....and **WE** will do the presenting! Our Congressmen need to hear from all of us (and what better way than in their offices) our concerns for our companies and the mutual insurance industry in Minnesota.

Short Course a HUGE Success ~ Another Short Course has come and gone! The Education Committee really "out did" themselves this year. Thanks to everyone for attending and thanks to all of the MAFMIC members who contributed to the concurrent sessions....either by being a presenter, an introducer and audio/visual guru or ticket taker. Jon Hovde, Fertile, Minnesota kicked off the Short Course with a speech entitled "Make a Difference". How absolutely appropriate after our Immediate Past Chairman's theme for last year being, "Who You Are Makes A Difference".

Jon's presentation was very moving and thoughtful. He received a standing ovation immediately following his talk and I know that several people went up to talking to him afterward! As one attendee said, "That's the BEST Short Course I've ever been to". Consider joining us next year at Cragun's Resort in Brainerd. It's a wonderful facility and I think you will enjoy it.

Spring has sprung – and our thoughts turn to spring planting, sun shining and rain nourishing the earth. It's also time to think of safety. Farm safety is a day-to-day mandate. A reminder to all of you AND your policyholders would be THINK SAFE – BE SAFE.

LEGISLATIVE REPORT

By: Marcus Marsh, Government Affairs Manager

LEGISLATURE ENTERS ITS FOURTH MONTH

The Minnesota Legislature has entered its fourth month of the 2005 Session with adjournment scheduled for May 23rd.

The speed of the session continues to pick up as Legislators race toward the first committee deadline, which is April 5th. This means that all bills have to pass a policy committee in either the House or the Senate by that date. The second committee deadline is Tuesday, April 12 for a bill to pass policy committees in both the House and Senate. The number of bill introductions has now surpassed 2000 with many more to come.

At the start of the session we were very concerned about the "Disclosure Issue" and the likelihood of many bills being introduced as a result of the fiasco in New York. The good news is we have successfully worked with Legislators so it appears now no disclosure legislation will pass. Some of the bills introduced were very onerous and costly.

The Trial Lawyers are at it again with the introduction of their "Bad Faith" bill in the House and Senate. The House Bill is H.F. 2062 with Chief Author Representative Steve Smith (R-Mound) and the Senate Bill is S.F. 1787 with Chief Author Senator Donald Betzold (D-Fridley). The language in this bill is so outrageous that a policyholder could claim a statement made by anyone affiliated with the claim, was misleading and everyone would be fair game for the Trial lawyer. That would mean individuals, companies, agents, and even MAFMIC as an association could be in their sight-line.

The Insurance Regulatory Modernization Act has been introduced. The House bill is H.F. 1669 with Chief Author Representative Tim Wilken (R-Eagan) and the Senate bill is S.F. 1462 with Chief Author Senator Linda Scheid (D-Brooklyn Park). This bill is very important to the insurance industry with the "File and Use" provisions of this bill to

expedite filings of forms and rates with the Department of Commerce for homeowners and auto insurance policies. The bill is a joint effort of the insurance industry and insurance agents to update and modernize our insurance laws. Some members of the U.S. Congress have been threatening Federal Regulation of the insurance industry unless more states modernize and have more uniformity. This bill goes a long way to eliminate the arguments for Federal Regulation.

Call or write your Representative and/or Senator TODAY that you want them to **support** the Insurance Modernization Act and **oppose** the Trial Lawyers "Bad Faith" Bill.

Plan now to go to Washington for our 13th annual Congressional Visitation on June 15-16. There are several issues before Congress that affect us. Company Managers have received a mailing with the details. If you would like more information, call the MAFMIC Office.

SPRING AGENT'S MEETINGS

There's still time to get your reservations in! MAFMIC is offering a series of four meetings designed with the agent in mind. The meetings will be held in the following locations:

Monday, April 25th
Shooting Star Casino & Events Center
Mahnomen

Tuesday, April 26th
Holiday Inn Hotel & Suites
St. Cloud

Wednesday, April 27th
Jackpot Junction Hotel & Casino
Morton

Thursday, April 28th
Ramada Hotel & Conference Center
(formerly Best Western Apache)
Rochester

If you have not yet registered, a registration form was included in the Feb-March issue of the NewsBulletin and is also available on MAFMIC's website (www.mafmic.org). You may also call the MAFMIC office and we can send you a copy.

Please take note of the following information if you are planning to attend one of these meetings.

- Coffee & registration will begin at 7:30 a.m. At each location **the program is scheduled to begin promptly at 8:00 a.m.** and should adjourn by 4:00 p.m.
- Application has been made to the Minnesota Department of Commerce for 7.5 hours of non-company continuing education credits. You will be asked to sign a CEU Verification Form following the meeting; CEU certificates will be mailed within 10 days of the meeting.
- **You must be in attendance for the entire session to receive full credit.** Persons arriving late or leaving early will not receive credit for that session.

If you have any questions, please feel free to contact the MAFMIC office. Phone: (320) 271-0909. Email: info@mafmic.org.

2006 SHORT COURSE

New location! Next year the Short Course will be held at Cragun's Resort near Brainerd. Dates of the Short Course will be March 15th-16th. Most people will require sleeping rooms for the nights of March 14th & 15th. The room rate is \$73 plus tax per night, single or double.

Pay attention! Some things will change with the move to Cragun's.

- Do not call Cragun's to reserve your room. Room reservations must be made on Cragun's Room Reservation Form. This form will be included in the May issue of the NewsBulletin.
- Cragun's operates on a modified American plan and offers dining room service rather than restaurant service. When you make your room reservations, you will be asked to 'pre-order' any meals that you wish to eat in the dining room. This will be explained in greater detail on the Room Reservation Form.

We have heard some concerns that you might be housed in a cabin while at Cragun's. While they do have some cabins available, no one will be placed in a cabin unless they have requested that option. All reservations will be made in the main lodge which is all under one roof.

SCHOLARSHIP PROGRAM A MAFMIC Scholarship Program was developed in 2000 to help fund the college education of policyholder's high school seniors while promoting the township mutual industry to another generation. The first two scholarships were awarded in 2001 and due to the generosity of our members, the number has increased each year. Although the fund did not generate quite as much revenue as in past years, it was still very successful and five \$500 scholarships will be awarded to high school seniors.

Applicants must meet established eligibility criteria in order to be entered into a blind drawing for a scholarship. The Scholarship Selection Committee, comprised of MAFMIC Auxiliary members, met during the recent Short Course to review the applications for eligibility. This year's recipients will be notified after the MAFMIC office verifies that the recipient's parents or guardians are policyholders of a member mutual company.

COOKBOOKS AVAILABLE One of the long-term fundraising projects the MAFMIC Auxiliary embarked on during the last year was the production of another MAFMIC Cookbook. Net proceeds from the sale of the cookbooks will be donated to the MAFMIC Scholarship Fund, however we still need to sell 200 cookbooks for the Scholarship Fund to benefit! Perhaps your company would be willing to help the scholarship fund by giving cookbooks as door prizes at your annual meetings or agent's meetings. They also make a good gift for birthdays, graduations or gift exchanges. This is one of those gifts that keep on giving! Order forms are available on MAFMIC's website . . . or just contact the MAFMIC office for more information.

CELEBRATE ADMINISTRATIVE PROFESSIONALS WEEK!

Administrative Professionals Week (formerly Professional Secretaries Week) is observed annually during the last FULL week in April. This week, originally established as an effort to recognize secretaries for their contributions to the work place, will be celebrated April 24-30, 2005. Administrative Professionals Day is April 27th, the Wednesday of Administrative Professionals Week.

The theme for the 2005 observance is "Innovation Advances Administrative Professionals". This theme signifies that administrative professionals have expanded their workplace roles dramatically in recent years. This expansion is in response to innovations in technology and the changing needs of business. Innovative thinking is also a key factor in administrative professional's efforts to streamline office procedures, provide efficient support to managers, participate on work teams, manage multiple projects, and acquire skills most in demand by employers.

Over the years, Administrative Professionals Week has become one of the largest workplace observances. It has been suggested that one of the ways to observe this week is by providing training for administrative staff through seminars and continuing education.

MAFMIC would like to suggest that you provide an opportunity for your administrative staff to get out of the office for a day of fun and education. You might be asking yourself, "How can I do this?" The answer is easy. On Administrative Professional's Day, give your administrative staff the opportunity to attend MAFMIC's Support Staff Seminar. Granted, it's not until August, but it's never too early to start making plans!

Happy Administrative Professionals Day to all of you associated with the township mutual industry!

Mark your calendar NOW!

MAFMIC Support Staff Seminar
Thursday, August 11th
St. Cloud Holiday Inn

Tentative Schedule Includes: Stress Reduction, Phone Etiquette, PH Policy Changes, Claims Handling, Attitude Viruses, Round Table Discussions & More!

RALPH BREUER HONORED



At the annual meeting of Gillford Mutual, **Ralph Breuer** was honored by Grinnell Mutual Reinsurance Company for his 40 years of service as a director for Gillford. Ralph received the award from **Mark Lageveen**, Reinsurance & Education Specialist with Grinnell Mutual. Ralph is the Secretary for Gillford Mutual and along with his wife, Marlene, managed the company for many years. He does most of the adjusting and inspecting for the mutual along with serving as the wind claim adjuster for Grinnell Mutual for claims in Gillford's territory. Ralph is thankful for his good health and has no plans to retire in the near future. Congratulations, Ralph!

RETIREMENT OPEN HOUSE Farmers Mutual Insurance Company is hosting an Open House for **Doug Iverson** from 1:00 – 4:00 p.m. on Thursday, April 14th at Dillan's in the Days Inn, 2301 East Main Street, Albert Lea. Please come and wish Doug well in his retirement!

Doug retired as manager of Farmers Mutual Insurance Company of Manchester on March 31st. He started with the company in 1978 as the company adjuster and assistance manager. He became the manager and a director of the company in 1995 and became secretary in 2000. **Dave Pederson** who has served as the assistant manager of the company, assumed the duties of manager on April 1st.

MANAGER POSITION AVAILABLE **Leenthrop Farmers Mutual Insurance Company** is accepting applications for the position of General Manager until June 1, 2005. Send a resume and letter of application to Gary Sonstegard, President, 7030 – 30th Street SW, Montevideo, MN – 56265.

IN SYMPATHY **Milton Kirkeby**, Flom a director for **Flom Region Mutual**, passed away this past February at the age of 82. Milton was elected to the board in 1972 and served as President for 26 years.

Bert V. McKean, age 76 of Freeborn, passed away on March 18 . Bert was an agent and director for **Farmers Mutual Insurance Company of Manchester** for 22 years. Bert also served as Vice-President and President of Farmers Mutual.