

August 2005

[[Home](#)] [[Up](#)] [[January 2005](#)] [[February 2005](#)] [[April 2005](#)] [[May 2005](#)] [[June 2005](#)] [[August 2005](#)] [[September 2005](#)] [[October 2005](#)]

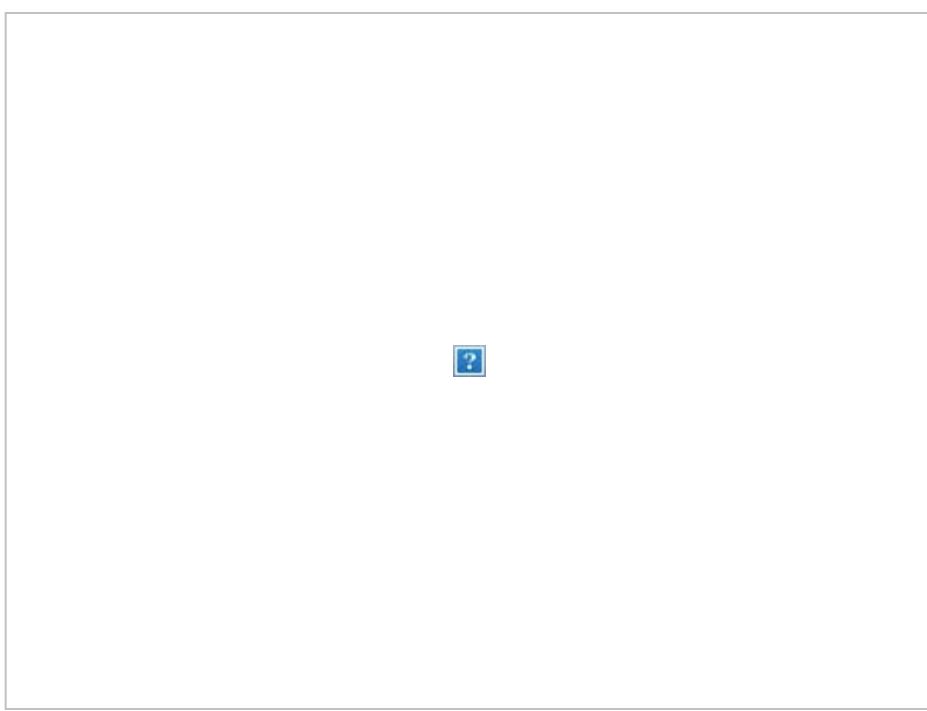
MAFMIC NewsBulletin

AUGUST 2005 ISSUE

A GREAT DAY FOR A GOOD CAUSE!

Thank you to everyone who participated in the MAFMIC Scholarship Golf Outing held at Little Crow Country Club near Spicer on July 21st. Once again Mother Nature was kind to us ~ it was a beautiful sunny day to get together with mutual friends to support a great cause. We had 81 golfers participate in this years golf outing.

Pictured below are this year's winners ~ *Cilla & Don Hughes, Harlan Rise and Greg Sather.*



The winners of the following contests were: *Putting Contest* ~ Cilla Hughes and Jeff Mauland. *Hit-the-Circle Contest* ~ Don Hughes. Unfortunately there were no big winners for the *Hole-in-One Contest* and *Break the Windshield Contest*, but the good news is that these contests generated approximately \$750 for the Scholarship Fund!

We would like to say special thanks to the Marketing Committee for their gift of the 'Come Home' ball markers, what a nice remembrance. It was also great to see so many golfers wearing their MAFMIC Golf Shirts!

MAFMIC would like to congratulate all of the winners and thank everyone who participated in this event where the net proceeds will benefit the MAFMIC Scholarship Fund.

THANK YOU!

MAFMIC would like to thank the various sponsors of the golf outing for their generosity in supporting this event.

Hole-in-One Contest: NORTH STAR MUTUAL

Beverage Cart: W.J. LEHRKE COMPANY

Golf Balls: GRINNELL MUTUAL

Putting Contest: GRINNELL MUTUAL

Break the Windshield Contest: CENTRAL GLASS COMPANY

Hole Sponsors: BRINKMAN CLAIMS SERVICE
MADELIA-LAKE CRYSTAL MUTUAL
RAM MUTUAL
SCHLUCHTER INVESTMENT ADVISORS

Cash & Prize Donations: ALLIED ADJUSTERS
GRINNELL MUTUAL
NORTH STAR MUTUAL
PIA OF MINNESOTA
RAM MUTUAL
DAVID SELNESS – WILMINGTON MUTUAL
LITTLE CROW COUNTRY CLUB

CHAIRMAN'S MESSAGE

By: Al Muehlhausen

The MAFMIC Office is a busy place this time of year. Planning and preparation for the many educational programs are taking place as well as normal, day-to-day operations at the office. It is my observation that the recent Manager's & Director's Meeting and Golf Outing were a huge success. I received many positive comments from the well-attended meetings.

Many thanks to the Office Staff, Education Committee, guest speakers, and the many volunteers that "got 'er done". Speaking of educational activities, please sign up for the **Support Staff Seminar** on August 11, 2005 and the **Adjuster's School** on August 16, 2005. Your company has been provided with course information and a sign up sheet. You can also obtain a sign up sheet on the MAFMIC Web Site. Interesting programs have been planned for these events and useful information can be taken back to your company. Support for **your** organization is a must.

As most of you, know the Board of Directors of MAFMIC is in the process of hiring a person to lead the organization. The Search Committee reports that there has been much interest in the position and applications have been received. We hope to have someone in place by October 1, 2005.

The first 6 months of my chairmanship have been interesting and educational. I am looking forward to see what the next 6 months will bring. Please enjoy the rest of the wonderful Minnesota Summer.

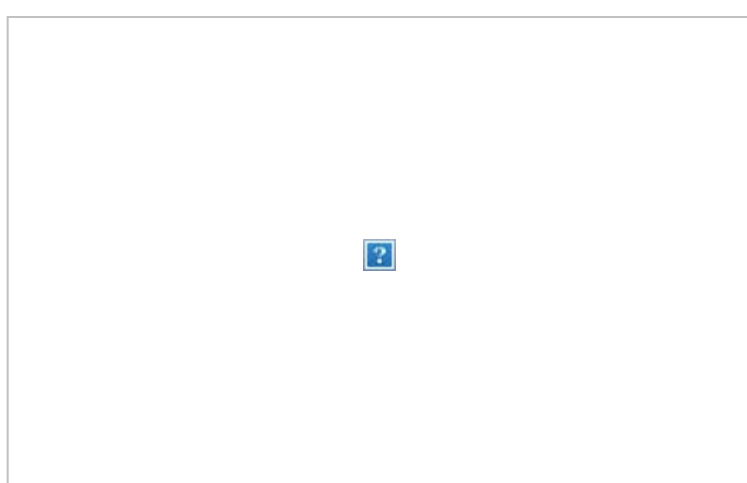
MAFMIC Marketing Minute

By: Paul Stueven, Chairman

One of the recent projects of the Marketing Committee has been to develop radio ads. We have gathered ads from anyone wishing to contribute and we have approximately 35 ads completed at this time. The ads vary from seasonal ads to public service or safety announcements. The lengths of the ads are from 15 seconds to one minute with the tag lines. These ads can be used by your company or by your agents. The ads use the "Come Home" phrase in them to complement the print ads that are currently available. By consistently using the "Come Home" logo, we will be able to establish a recognizable brand associated with the Mutual Insurance industry in Minnesota. We plan to have the ads along with some sample coop advertising guidelines as a reference. If anyone has ads they would like to contribute, please forward them to the MAFMIC Office as soon as possible.

MANAGER'S & DIRECTOR'S ~ Many positive comments were received from the recently completed seminar held at the Holiday Inn in St. Cloud. There were sixty-nine Managers & one-hundred-forty Directors in attendance. MAFMIC would like to thank everyone who participated on the program and especially those who attended the seminar.

OWATONNA FARM SHOW 2005 ~ The Owatonna Farm Show was held on March 17-19, 2005. We wish to thank **Mark Lageveen**, former Marketing Committee Chairman for organizing the event. We would also like to thank the many volunteers from MAFMIC member companies who sponsored the booth and worked the event. Pictured below is **Errol Stillings**, Manager of Mower County Farmers Mutual presenting the \$100.00 door prize to Pat Hoag of Oakland, MN, winner of the drawing held at the Owatonna Farm Show.



TECHNOLOGY CORNER

Submitted By: Dave Pederson

way to lure unsuspecting victims: They go “phishing.”

Phishing is a high-tech scam that uses spam or pop-up messages to deceive you into disclosing your credit card numbers, bank account information, Social Security number, passwords, or other sensitive information.

According to the Federal Trade Commission (FTC), phishers send an email or pop-up message that claims to be from a business or organization that you deal with — for example, your Internet service provider (ISP), bank, online payment service, or even a government agency. The message usually says that you need to “update” or “validate” your account information. It might threaten some dire consequence if you don’t respond. The message directs you to a Web site that looks just like a legitimate organization’s site, but it isn’t. The purpose of the bogus site? To trick you into divulging your personal information so the operators can steal your identity and run up bills or commit crimes in your name,

The FTC, the nation’s consumer protection agency, suggests these tips to help you avoid getting hooked by a phishing scam;

- If you get an email or pop-up message that asks for personal or financial information, **do not reply or click on the link in the message.** Legitimate companies don’t ask for this information via email. If you are concerned about your account, contact the organization in the email using a telephone number you know to be genuine, or open a new Internet browser session and type in the company’s correct Web address. In any case, don’t cut and paste the link in the message.
- **Don’t email personal or financial information.** Email is not a secure method of transmitting personal information. If you initiate a transaction and want to provide your personal or financial information through an organization’s Web site, look for indicators that the site is secure, like a lock icon on the browser’s status bar or a IJRL for a website that begins ~“https:” (the “s” stands for “secure”). Unfortunately, no indicator is foolproof; some phishers have forged security icons.
- **Review credit card and bank account statements** as soon as you receive them to determine whether there are any unauthorized charges. If your statement is late by more than a couple of days, call your credit card company or bank to confirm your billing address and account balances.
- **Use anti-virus software and keep it up to date.** Some phishing emails contain software that can harm your computer or track your activities on the Internet without your knowledge. Anti-virus software and a firewall can protect you from inadvertently accepting such unwanted files. Anti-virus software scans incoming communications for troublesome files. Look for anti-virus software that recognizes current viruses as well as older ones; that can effectively reverse the damage; and that updates automatically.

A firewall helps make you invisible on the Internet and blocks all communications from unauthorized sources. It’s especially important to run a firewall if you have a broadband connection. Finally, your operating system (like Windows or Linux) may offer free software “patches” to close holes in the system that hackers or phishers could exploit.

- **Be cautious about opening any attachment or downloading any files from emails you receive,** regardless of who sent them.

- **Report suspicious activity to the FTC.** If you get spam that is phishing for information, forward it to spam-ucc.gov. If you believe you’ve been scammed, file your complaint at www.ftc.gov, and then visit the FTC’s Identity Theft Web site at www.consumer.gov/idtheft to learn how to minimize your risk of damage from ID theft. Visit www.fie.gov/spam to learn other ways to avoid email scams and deal with deceptive spam.

The FTC works for the consumer to prevent fraudulent, deceptive, and unfair business practices in the marketplace and to provide information to help consumers spot, stop, and avoid them. To file a complaint or to get free information on consumer issues, visit www.ftc.gov or call toll-free, 1-877-FTC-HELP (1-877-382-4357); TTY: 1-866-653-4261. The FTC enters Internet, telemarketing, identity theft, and other fraud-related complaints into Consumer Sentinel, a secure, online database available to hundreds of civil and criminal law enforcement agencies in the U.S. and abroad.

FEDERAL TRADE COMMISSION / June 2004

COMPANY UPDATES

Retirement Announced ~ Karon Storjohann recently announced her retirement as Manager from **McPherson Farmers Mutual** as of July 1st. Karon spent over 30 years with the company. Karon was honored at a retirement party hosted by the company on July 7th. Pictured below is Karon with MAFMIC Chairman, Al Muehlhausen and Mary Thompson, Manager of Mid-State Mutual.

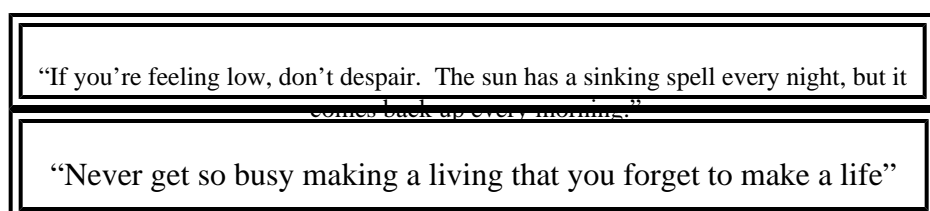


New Manager's ~ Margaret ‘Muggs’ Zabel has been named the new manager of **McPherson Farmers Mutual** in St. Clair. She began her duties as manager on July 1st and replaces Karon Storjohann.

Effective June 1, 2005 **Jan Helling** assumed the manager’s duties at **Madelia-Lake Crystal Mutual** in Madelia. Mr. Helling’s background has been in bank administration, insurance and real estate. Jan assumes the duties of Dale Williams who remains on the board.

MAFMIC would like to congratulate Karon on her retirement and welcome both Muggs and Jan and wish them the best in their new positions!

Celebrating 20 Years of Service ~ Linda Meyer of Southeast Mutual will be celebrating 20 years of service to the company on August 17th, 2005. Congratulation Linda!



BOARD TO MEET

The MAFMIC Board of Directors will hold their Third Quarter Meeting at the MAFMIC office in St. Joseph on September 9th. If you have a topic that you would like included on the agenda, please contact your district director.

IN SYMPATHY

Kenneth A. Becker, 77, Nicollet passed away on July 7th. Ken was a member of **New Sweden Mutual’s** board of directors since 1957. He served as Manager from 1968 to 1992.

Paul Schuth, 60, Wabasha, President of Plainview Mutual, passed away on July 6th. Paul was an agent for Plainview for 29 years and has been the President for the last 15 years. Paul’s father also served as President for the company.

We at MAFMIC would like to extend our condolences to the family and friends of Ken and Paul.