

MAFMIC NewsBulletin

DECEMBER 2004 ISSUE

2004 FALL REGIONAL MEETINGS

The 2004 MAFMIC Fall Regional Meetings were held in five locations beginning at Thief River Falls on October 25th and ending in Morton on October 29th. We are pleased to report that 464 individuals from our member companies took advantage of these meetings.



MAFMIC would like to thank the many people who volunteered their time to participate on the program. Pictured at left is **MAFMIC Chairman Gwen Batalden** ([click on picture to enlarge](#)) who called the meeting to order each morning. Other program participants included **Jim Barta**, Smith & Jacobson who presented a session on recent Federal Tax Updates. **Bert Tellers**, RAM Mutual, got rave reviews for his topic, 'What SHOULD Your Inspector Be Looking For?'. Members of the Marketing Committee on hand to explain and preview the new apparel items included **Chris Adams**, Palo Mutual; **Connie Jaskowiak**, Young America Mutual; **Mark Lageveen**, Grinnell Mutual and **Paul Steuven**, Fairmont Farmers Mutual. Giving a preview of the new Mutual Assistance Manual were **Deb Liden**, Bray Gently Mutual; **Linda Jaskowiak**, Sumter Mutual; and **Gwen Batalden**, Redwood County Farmers Mutual. MAFMIC President **Sherry Ask** updated the group on current issues affecting MAFMIC and Government Affairs Manager **Marcus Marsh** presented a session on Legislative Updates.

According to the results of the evaluations, this year's program received a composite rating of 'very good' along with many positive comments. "Great meeting! Good variety of topics! One of the best in years ~ thanks to the meeting planners and presenters for a good meeting!" We appreciate your kind comments and thank you for your suggestions on how to make this a better meeting for you.

MAFMIC would like to thank the Education Committee for the time they put into planning this program. We would also like to recognize the statewide and associate members who donated door prizes for the meetings. Our thanks to **Austin Mutual**, **Grinnell Mutual**, **North Star Mutual**, **RAM Mutual**, **Smith & Jacobson** (Jim Barta & Mike Kuefler) and **PIA** (Greg Sather).

Auxiliary Quilt Raffle ~ In attendance at each of the meetings were representatives and friends of the MAFMIC Auxiliary promoting their Annual Raffle for the MAFMIC Educational Scholarship Fund. This year's raffle includes a hand-made Amish quilt, a hand-crocheted tablecloth donated by **Nancy Warner** of Clarks Grove and \$100 cash. Raffle tickets will be available at the convention; the drawing will take place at the annual convention banquet.



Pictured at left is **Marlene Mroska**, Auxiliary Past President, selling raffle tickets at the meeting in St. Cloud. ([Click on picture to enlarge.](#)) Others selling tickets included **Jim Svir**, Manager of Roseau County Mutual; **Ron Berning**, Manager of Lake Park & Cuba Mutual; **Joan Zenke**, Auxiliary Past President; **Becky Timm**, Auxiliary President and **Marlene Steuven**, Auxiliary Vice-President. THANK YOU ALL!

MAFMIC CHAIRMAN'S MESSAGE

By: Gwen Batalden

A year ago when I was asked to bring my chairman's theme forward for the coming year, I was going to use "Coming Together is the Beginning, Keeping Together is Progress, Working Together is Success". This quote pretty much speaks for itself. At occasions like the Fall Regional Meetings, we came together and in a sense it was the beginning for all of us. Whether we talk about the education we receive or the meeting of new people, we have begun a journey. The fact that we have stayed together as an Association for 110 years speaks volumes about us as people. It is obvious to others in the industry the kind of progressive and successful Association we are. There is no question that because we have all in some way and on some level worked together, we are successful as an Association and leaders in our industry. It is not by luck or chance that this has happened, but rather by our design.

The theme I did choose however is "Who You Are Makes a Difference". All of you do make a difference. You have certainly made a difference to me personally as I have traveled the state this past year, but you have also made a difference to our Association. Your dedication and commitment have made our Association one of the best in the industry.

I have been with the township mutual industry for almost 23 years now. Prior to that, I worked with State Farm for 10 years. If there was one thing that I could do different in my working career, it would be that I would have skipped my ten years with State Farm and gone right into working for a township mutual. Not because State Farm was a bad company to work for, but they are not us. I can assure you that we are unique.

Unique means 'being without equal, rare and uncommon'. I don't think anyone can argue that point about us. We take pride in the fact that we are different than the rest of the industry. Not in the product we offer, for we can compare and compete with the best of them, but in the service we render because we genuinely care about our industry and about the people we serve. We have board members that believe they have been given a trust to keep their companies financially sound and to hire managers whom they know will make sound decisions for the benefit of their companies and their policyholders. We as company managers have brought our industry to a new level of service and professionalism and at the same time we are able to know our policyholders and our agents.

It's been a good year. I had a great time at the Fall Regional Meetings. I met many old and dear friends, and had the opportunity meet new friends. MAFMIC again put on a good program, and from the comment sheets it was very well received. We have our new building behind us, and what a great building it is. The MAFMIC crew would love to give you a tour if you're ever in the area. Drop in and say hi and give them a chance to show you our new offices. I want to thank Sherry, Cathy, Vicky, Lori and Marcus for all the help this past year. You learn very quickly how hard all these wonderful people work to make our Association run as well as it does. My role as chairman would have been much harder if I had not been able to rely on them.

Now, we look forward to the upcoming convention. From the agenda I received, the Education Committee has once again come up with some great programs. There will be something for everyone. Craig and I would like to extend a special invitation to the Chairman's reception on Sunday night. We will be hosting a garden party complete with piano music AND a big screen TV for you football fans who want to watch the Super Bowl. Before closing, I'd like to ask you all a big favor ~ please wear your favorite hat to our garden party! Craig and I look forward to seeing you there!

Thanks for a great year. I look forward to seeing you all at the convention. Remember ~ **you do make a difference!**

Hat Contest ~ Remember to wear your favorite hat to 'Gwen's Garden Party'. Anything goes . . . fishing hats, straw hats, garden hats, flower hats, feather hats, baseball caps. Just remember ~ there will be a prize for the best hat!

2005 CONVENTION NEWS

"Who You Are Makes a Difference"

You're all invited! The 110th Annual Convention of the Minnesota Association of Farm Mutual Insurance Companies will be held February 6-7-8, 2005, at the Sheraton Bloomington Hotel (formerly Radisson South). The Education Committee and Board of Directors have planned a program that we hope will be of interest to everyone associated with the township mutual industry. We encourage everyone to attend this educational and social event.

Registration ~ Registration forms and supporting information will be mailed out to all member companies in early December. Each manager is asked to pre-register the names of all persons from their company who plan to attend the convention. **Register early to get the Early Bird rate!**

Hotel Room Reservations ~ Room reservations can be made in several ways, but the Sheraton encourages you to use their on-line reservation system to make your reservation. There is a link to the Sheraton website on MAFMIC's website (www.mafmic.org). A room reservation form will also be included in the convention information being sent to all member companies.

Welcome Reception ~ The **North Star Companies** would once again like to invite everyone to attend their reception in the Bloomington Room beginning at 2:00 p.m. on Sunday afternoon at the convention.

Chairman's Reception ~ Please join **Gwen & Craig Batalden** at our 24th annual Sunday Evening get-together for 'Gwen's Garden Party'. Dress is casual for this event that will feature easy-listening garden music AND a big-screen TV for you Super Bowl fans. Gwen & Craig would like to encourage everyone to wear their favorite hat to the party. There will be contest for the best hat!

Convention Dress ~ Please note that dress for the convention is business casual with the exception of Tuesday's banquet, which will remain business dress.

Hospitality/Coffee Room ~ **Grinnell Mutual Reinsurance Company** will sponsor the MAFMIC Hospitality Room on Monday and Tuesday during the convention. Everyone is invited to join their mutual friends in the Bloomington Room for a cup of coffee, conversation or a game of cards.

Legislative Visitation ~ The annual visit to the Capitol will be held on Monday afternoon. The visitation is included with your registration fee, but in order to provide adequate transportation **pre-registration is required for both delegates and spouses** wishing to attend. Marcus Marsh, Government Affairs Manager, will brief all members at the close of the Monday morning general session. Busses will board immediately following the noon luncheon.

New! Monday Poolside Reception ~ The ever-popular Poolside Reception has been moved to Monday evening at 7:00 p.m. and the trip to Mystic Lake has been discontinued. This will give everyone time to have dinner following the Legislative Visitation and prior to the reception. Snacks and two complimentary drink tickets will be provided for the reception. The *Scene!* will also be back with their karaoke show giving all of you amateur vocalists a chance to show off your talents!

New & Improved! Exhibit Show ~ The 2005 Exhibit Show will be held in the Grand Ballroom Foyer on Tuesday, February 8th, from 3:00 to 5:30 p.m. There will be something for everyone! MAFMIC has invited several vendors to display their products and services. In addition, several new activities have been added to the show. There will be music, popcorn, a cash bar and special contests where you will have a chance to win 'valuable prizes'. Those visiting the Exhibit Show will be eligible for the door prize drawings, but you must be present to win!

Auxiliary Events ~ Auxiliary members are welcome to attend all convention functions. In addition, everyone is invited to attend the optional sessions that are offered on Monday afternoon at no additional charge. **Janie Jasin**, our keynote speaker, will be back in the afternoon to present a session titled, *StressBusters!* Following Janie's presentation, **Beth Russell** will help you with their family heirlooms in a session titled *Who Gets Grandma's Yellow Pieplate?* The last session of the afternoon will be presented by **Dan Rupp** who will give a *History of the Township Mutuals*.

Convention Refund Policy . . . Many individuals have had questions in the past years in regards to picking up other people's packets. MAFMIC and the Registration Desk will allow you to pick up other people's packets at the convention, remove the banquet tickets and leave the remainder of the packet at the desk. The catch is that you will be asked to sign the packet so we know who picked it up and IF those individuals are not able to attend the convention for some reason, a refund will NOT be issued. If you need clarification on this policy, please feel free to contact the MAFMIC office.

Sponsorship Program ~ For the past several years, the Board of Directors has promoted a convention sponsorship program in an attempt to help defray the increasing costs of the convention. This is a voluntary program where participating mutuals help decrease the cost of the convention for everyone in attendance. This is a 57 year old program where participating mutuals participated in the program and helped lower the convention registration fee by approximately \$40 per person!

Participating companies who help sponsor the convention will be recognized in the convention program along with having their names on the sponsorship banner. Sponsoring companies will also be invited to display their company banner during the Monday Evening Poolside Reception.

Synopsis of Changes ~ The Education Committee has made several changes to the convention program this year in an attempt to make it a more enjoyable experience for those in attendance. Following is a synopsis of those changes.

- ❖ No optional tour for Auxiliary members on Monday afternoon. Optional sessions will be offered at the hotel at no additional charge. Everyone is welcome to attend!
- ❖ The time of the Poolside Reception has been moved to 7:00 p.m. Snacks and two complimentary drink tickets will be provided. Karaoke will be back!
- ❖ Dinner will be on your own on Monday evening. Moving the time of the Poolside Reception should give everyone time to

enjoy dinner on their own.

- ❖ The bus to Mystic Lake on Monday evening has been discontinued.
- ❖ The concurrent sessions on Tuesday morning have been replaced with a general session. Application will be made for continuing education credits.
- ❖ The Question Box Session will be held immediately following lunch on Tuesday.
- ❖ The Exhibit Show on Tuesday afternoon has been shortened, but many additional events have been planned to help pass the time until the doors open to the banquet at 5:30 p.m.

CONVENTION SPONSORS

A list of companies sponsoring the convention was included in the October issue of the NewsBulletin. Since that time, the following companies have also come forward with a 2005 convention sponsorship!

Albany Mutual
Jim Barta
Bray Gentilly Mutual
Chisago Lake Fire Insurance
Claremont Farmers Mutual
Fairmont Farmers Mutual
Farmers Mutual of Manchester
German Farmers Mutual
Grinnell Mutual
King Town Farmers Mutual
Lac qui Parle Mutual
Lakeland Mutual
Madelia-Lake Crystal Mutual Marshall County Mutual
McPherson Farmers Mutual
Minnesota Lake Mutual
Mound Prairie Mutual
Mower County Mutual
New Prague Ceska Louisville Mutual
New Sweden Mutual
North Star Mutual
Oscar Parke Mutual
Owatonna Mutual
Palo Mutual
Paynesville Mutual
Prairie Pine Mutual
Smith & Jacobson
South Central Mutual
Stark Farmers Mutual
Vasa Spring Garden Mutual
Vernon Edda Mutual
Viking Adjusting
Vineland Huntsville Mutual
Wells Fargo Investments (D. Baasen)
Western National Mutual
W.J. Lehrke
Young America Mutual

THANK YOU!!!



The MAFMIC Choir will once again participate in the Prayer Breakfast during the convention. If you are interested in joining the choir, please call or email the MAFMIC office. Phone: (320) 271-0909. Email: info@mafmic.org.

2005 MAFMIC CONVENTION SCHEDULE

Sunday, February 6th

1:30 ~ Registration Desk Opens
2:00 ~ North Star Coffee Reception
5:00 ~ Chairman's Reception

Monday, February 7th

7:15 ~ MAFMIC Prayer Breakfast
9:00 ~ Opening General Session
Invocation
Keynote Address: **Janie Jasin**
MAFMIC Chairman's Address: **Gwen E. Batalden**
Building Presentation: **Jerry Zenke**
Legislative Briefing: **Marcus Marsh**
11:30 ~ LUNCHEON (Sit-Down)
12:30 ~ Buses Leave for Capitol
1:00 ~ Optional (Auxiliary) Sessions
4:30 ~ Buses return from Capitol
Dinner on Own
7:00 ~ Poolside Hospitality: *A Mutual Celebration*

Tuesday, February 8th

7:30 ~ Past Chairman's Breakfast
8:30 ~ Auxiliary Breakfast, Meeting & Entertainment
TUESDAY GENERAL SESSION
NAMIC Updates: **Chuck Chamness & Wayne White**
Rural Economic Forecast: **Dr. Scott Anderson**
10:00 ~ ANNUAL BUSINESS MEETING
12:00 ~ RAM/MAFMIC LUNCHEON
*"Hotdish, Hotpads & Hotflashes:
A Humorous Look Back at the Way We Were"*
-- **Janet Letnes Martin**
1:30 ~ Question Box Session
2:00 ~ Board of Director's Meeting
3:00 ~ *New & Improved!* EXHIBIT SHOW
5:30 ~ Banquet Doors Open
5:50 ~ Head Table Introductions
6:00 ~ Banquet and Entertainment -- **Edgewater 8**

MAFMIC AUXILIARY EVENTS

Monday, February 7th

7:15 ~ Prayer Breakfast
11:30 ~ Sit-down Luncheon
12:30 ~ Legislative Visitation
1:00 ~ Optional Sessions:
StressBusters!
Who Gets Grandma's Yellow Pieplate?
History of the Township Mutuals
DINNER ON OWN
7:00 ~ Poolside Hospitality: *A Mutual Celebration*

Tuesday, February 8th

8:30 ~ Breakfast, Meeting & Entertainment
"Stories from the Heart of a Prairie Woman" -- Sue Morton
12:00 ~ RAM/MAFMIC Luncheon
3:00 ~ EXHIBIT SHOW
5:30 ~ Banquet Doors Open
5:50 ~ Head Table Introductions
6:00 ~ Banquet & Entertainment

Hospitality/Coffee Room

Grinnell Mutual Reinsurance Company will sponsor a hospitality/coffee room in the Bloomington Room all day Monday and Tuesday. Grinnell invites all convention delegates and spouses to join them for a cup of coffee, a game of cards or conversation with friends.

Make plans now to attend the convention!

GOVERNMENT AFFAIRS

NEW FACES IN 2005

By: Marcus Marsh, Govt. Affairs Manager

The 2005 Legislative Session will have a lot of new faces. The 2004 election result was a surprise to most everyone. The State Senate is not up for re-election only the House of Representatives. Going into the election the Republicans had an 81-57 majority, after the election their majority is razor thin at 68-66. With the loss of several incumbents and

retirees, there will be 26 new House Members. In the Senate the Democrats have a 3 vote majority, 35-32.

The 2005 Legislative Session will be the "long year" (5 month session) of the two year biennium, setting the State Budget for the next 2 years. There will likely be a Bonding Bill in 2005 for various projects around the State since there was no Bonding Bill in 2004. The tradition for many years has been that the Bonding Bill is passed each "even year" session, ranging from about \$500 million to \$800 million dollars.

With both the House and Senate being so close in their number of Republicans and Democrats there has to be cooperation in the 2005 Session or the voters will send another message in the 2006 election when both the House and Senate are up for election.

We know there will be bills introduced to harm the insurance industry, there always is, especially from the Trial Lawyers. However, there will be numerous bills dealing with commissions, disclosures, etc., all because of what is happening in New York State with Marsh and McLennan, the world's largest insurance broker. Because of this and so many new faces in the State House and the virtual parity in both the Senate and House it is going to be more important then ever to have a large turnout of MAFMIC Members at our "Day at the Legislature" during the State Convention in February.

Summary of Government Affairs Committee Meeting

The MAFMIC Government Affairs Committee was called to order at 10:00 AM on Thursday, November 11, 2004 by Chairman Richard Raun.

A review of the 2004 Election was provided by Government Affairs Manager Marcus Marsh including the new make up of the State House at 68 Republicans and 66 Democrats.

2005 MAFMIC Issues were discussed including continuing efforts for Tort Reform, including Class Action Lawsuits and possible changes to the Statute of Limitations for filing litigation. Concern was raised about harmful bills that are always introduced including the likelihood of "Bad Faith" being introduced again by the Trial Lawyers.

The MAFMIC "Day at the Capitol" was discussed and MAFMIC Members were encouraged to attend.

The Minnesota State Bar Association has legislation this year to change Chapter 300 dealing with Corporate Governance. This issue will have to be monitored so nothing harmful would pass to affect our statewide members.

Joe Thesing from NAMIC gave an overview of several issues that will be before various State Legislatures or the Congress.

There was discussion on how NAMIC handled the Small Company Tax Issue that was before the Congress earlier this year.

A report on the MAFMIC-PAC was given, detailing amounts received and the legislators who were given contributions.

A meeting has been set up with the Department of Commerce on December 9th to discuss issues including the 2005 Legislative Session with MAFMIC Members.

The Washington Visitation was set for June 15th and 16th.

When asked to name the chief qualification a politician should have. "It's the ability to foretell what will happen tomorrow, next month, and next year and to explain afterward why it didn't happen." Sir Winston Churchill

NAMIC CONVENTION

Our nation's capitol hosted the 109th Annual Convention of the National Association from September 19th-22nd. NAMIC's 2004 Chairman, Tim Hegarty, chaired the convention which carried his theme for the year, "Prospering in a Changing Environment".

Minnesota had a good showing of attendees by representatives from several township mutuals and statewides. Representing MAFMIC in Washington were **Chairman Gwen Batalden** and **President Sherry Ask**. In addition, several Minnesota members serve NAMIC in various capacities. **Richard Raun**, Manager of **Woodland Mutual**, serves on the NAMIC Board. Rick also serves as a member of the Farm Mutual Conference (FMC) Leadership Development Committee. **Jerry Zenke**, Manager of **Mound Prairie Mutual**, is a member of the Farm Mutual Conference (FMC) Board. Other NAMIC committee members include: **Niles Deden**, Manager of **Haycreek Mutual**, FMC Editorial Advisory Committee and **Mike Soldan**, President of **Spring Valley Mutual**, who serves on the FMC Education Committee and the NAMIC Underwriting Committee.

Congratulations to the four Minnesota members who were announced as recipients of the NAMIC Merit Award during the convention. Recipients include: **Pete Hellie**, Norwegian Mutual; **Jim Thoen**, North Fork Mutual; **Don Jungles**, Mid-Minnesota Mutual and **Travis Hall**, formerly with RAM Mutual.

NAMIC's 110th Annual Convention will be held in Phoenix, Arizona on October 2-5, 2005. **Wayne F. White**, NAMIC 2005 Chairman, announced his theme for the year, "Excellence in Leadership". Make plans now to attend!

2005 SHORT COURSE

The 2005 Short Course will return to the Arrowwood Resort & Conference Center near Alexandria on March 16th-17th. Most people will need a sleeping room for the nights of March 15th & 16th. A block of rooms has been reserved at a cost of \$83.00 plus tax per night. To make reservations at the Arrowwood, please call (320) 762-1124 prior to February 12th. Our room block will be released to the general public at that time. The room block has been listed under *Minnesota Association of Farm Mutual Insurance Companies*.

The format for the Short Course will remain much the same as in past years, beginning with continental breakfast and registration on Wednesday morning and closing after lunch on Thursday afternoon. Additional information on the 2005 Short Course will be included in a future NewsBulletin.

POLICY COMMITTEE NEWS

Committee Meeting ~ The MAFMIC Policy Committee met in MAFMIC's office on Tuesday, October 19th. The primary purpose of the meeting was to review recommended changes to the PH Policy. The committee also discussed the implementation of new terrorism forms; these forms should be available for use at the beginning of 2005. MAFMIC's office will notify each company when the forms are completed and ready for use.

Valuation Guides ~ The committee also discussed updates to the valuation guide. MAFMIC staff is in the process of making the necessary changes and as soon as the final product is approved by the committee, a camera-ready copy of the 2005 MAFMIC Agricultural Valuation Guide will be mailed to all member companies.

New Forms: 8TC & PDN-8TC ~ The MAFMIC Policy Committee has developed two new forms to use with the TP-1 (03) starting January 1, 2005. These forms, PDN-8TC and 8TC, have been sent to all member companies and will be included on the MAFMIC website. These new forms should be attached to all new and renewal policies until all policyholders have received them. These forms are necessary since Congress did not extend the Terrorism Risk Insurance Act of 2002 (TRIA), which is scheduled to terminate on December 31, 2005. It is anticipated that Congress will extend TRIA, but you need to provide these 'Conditional' forms in the event that does not happen.

What should we do with the 8TL & PDN-8TL? You should continue to send these forms with all new and renewal policies for one year from the time you started sending them in 2004.

Questions? Please call the MAFMIC office at (320) 271-0909.

MARKETING MINUTE

Members of the Marketing Committee were in attendance at the recently completed Fall Regional Meetings to explain the new apparel program and to display the new clothing items. Each company also received a catalog and order form at the meeting. If you did not receive these items, please feel free to contact the MAFMIC office and we would be happy to send them to you. You can also find an order form with the following link.

[MAFMIC APPAREL & ACCESSORY PROGRAM](#)

ST. CLOUD FARM SHOW ~ Volunteers Needed! The Marketing Committee will be participating in the Central Minnesota Farm Show being held at the St. Cloud Civic Center on March 1-2-3, 2005. Volunteers are needed to work during the show; if you are interested in participating please contact **Ruth Rothstein** at (320) 243-7149. We are also looking for small items to hand out to visitors at the booth. These items may contain your company's name and logo. If you have any items to donate, they can be sent to or dropped off at the MAFMIC office.

MUTUAL ASSISTANCE MANUAL

After many months, maybe years, of working on the Mutual Assistance Manual, an electronic copy was distributed to each member company in attendance at the recently completed Fall Regional Meetings. A copy was also sent to those companies not able to attend the meetings.

Many people are to thank for their contributions to this project. The Mutual Assistance Committee, under the leadership of **Cilla Hughes**, Manager of Hope Mutual, spearheaded the project. Committee members who helped with the project include: **Jerry Zenke**, **Niles Deden**, **Reiney Hanneken**, **Jim Barta**, **Bill Iverson**, **Sherry Ask** and **Bob Wendorff**, Board Liaison. The committee had the assistance of several individuals in proofing and organizing the manual, along with previewing it at the Fall Regional Meetings. Our thanks are also extended to these individuals: **Gwen Batalden**, **Deb Liden** and **Linda Jaskowiak** and **Cathy Anderson**.

MAFMIC has already received rave reviews on the manual . . . along with requests for more information! Maintenance of the manual's content has now become the issue. In the next month we hope to have a copy of entire manual on MAFMIC's website (www.mafmic.org). It is our intent to make all changes, additions and updates on the web copy. It will be your responsibility to maintain your own manual. MAFMIC's office will notify you of changes or additions to the manual via email and the NewsBulletin.

If there are items you would like included in the manual, please notify the MAFMIC office. We will keep your suggestions on file and update the manual on a regular basis.

Here's your first update! Since the Mutual Assistance Manual was printed, the Minnesota Revisor of Statutes has updated their website. Chapter 67A.191 (Combination policies) and Chapter 65A.01, subd. 3c (Time requirements) have been revised due to changes made during the 2004 Legislative Session. To print the updated versions, go to: www.revisor.leg.state.mn.us/stats/.

COOKBOOKS ARE HERE!

The MAFMIC Auxiliary cookbooks have arrived! An order form can be printed with the link below or by calling the MAFMIC office. The books can be shipped, picked up at the MAFMIC office or picked up at the convention. We will ship to those who pre-ordered cookbooks in plenty of time for Christmas. The books will also be on sale during the upcoming convention. If you have any questions, please call the office.

[MAFMIC COOKBOOK ORDER FORM](#)

SCHOLARSHIP FUND

Thank you to all of the companies and individuals who purchased Auxiliary Quilt Raffle tickets during the Fall Regional Meetings. Your generosity resulted in donations of over \$500 ~ enough for another scholarship! We would also like to thank the following companies who donated to the fund.

Owatonna Mutual
Vasa Spring Garden Mutual

Raffle tickets will be available at the 2005 MAFMIC Convention. A scholarship application form and eligibility guidelines can be found on the MAFMIC website (www.mafmic.org) under 'News & Notes' or by using the following link.

[Scholarship Application & Eligibility Guidelines](#)

TECHNOLOGY CORNER

By: Mike Ward, Grinnell Mutual

Just like cell phones set off a revolution in telephone communications, WI-FI is revolutionizing how we connect computers together. WI-FI is being implemented in public places across America and the world. WI-FI is an easy way for business to provide their customers with Internet access. Many motels and hotels now offer free Internet access via WI-FI. Other public places such as restaurants, airports and libraries are also allowing connections to information sources through WI-FI networks.

Because of WI-FI standards, connecting a computer to a wireless network is as easy as connecting a computer to a wired network.

What is WI-FI? WI-FI stands for Wireless Fidelity. It is used generically in computing circles to refer to devices that communicate using the Institute of Electrical and Electronics Engineers (IEEE) 802.11 standards.

How does WI-FI work? Basically small low powered radio transmitters and receivers are used to replace the wired connections that have commonly linked computers together. Each communicating device must have a compatible 802.11 device.

Are there different 802.11(WI-FI) standards? The IEEE 802.11 standard has evolved through several generations. As this has happened a letter of the alphabet has been assigned to subsequent generations of the standard.

The four generations of the standard to have been released to date. They are:

- The first standard was 802.11. It provided for wireless communication at a rate of up to 2 megabits per second.
- The second standard was 802.11a. It uses a different radio frequency than the other 802.11 standards. So, it has not grown in popularity as quickly as the other standards.
- The third standard was 802.11b. It provided for transmission at a rate of up to 11 megabits per second.
- The latest and currently most popular standard is the 802.11g standard. It provides for transmission rates of up to 54 megabits per second.

Are the different 802.11 standards compatible with each other? No, each generation of the standard was only compatible with devices using the same standard.

But most manufacturers have designed their WI-FI equipment so that each new generation of device can support not only the current generation but also previous generations as well. This allows older devices to be used with newer generation devices.

How far apart can WI-FI devices be placed? Typically the distance a limitation with most of the 802.11 standards is 1000 feet. This can change however based upon the terrain, building construction, antenna type, antenna position and other miscellaneous factors. The atmosphere can also impact WI-FI just like it does other types of radio communication. For many small businesses distance limitations are not a factor.

Is a WI-FI connection as fast as a wired computer network connection? Wired connections have faster specified connection speeds than WI-FI. 100 megabit per second speeds are common for wired networks while the 54 megabit per second specification of the 802.11g standard is the fastest current WI-FI standard.

How secure is WI-FI networking? Without implementing security WI-FI is no more or less secure than any other type of wireless communication. Most WI-FI products have encryption technologies that can be enabled. Wired Equivalent Privacy (WEP) can be used to encrypt and decode the information before it is sent as a radio signal. A newer security protocol WI-FI protected Access (WPA) is the first step in additional security feature that are being added to WI-FI.

If security is a primary concern then you should make sure your WI-FI network uses WEP and/or WPA.

Is WI-FI difficult to add to my current computer?

Adding WI-FI to your current computer network is as easy as installing a wireless access point. Typical cost is \$40 to \$75 depending on brand and features.

Another way to add wireless networking is to replace your hub or router with one that includes WI-FI. New Internet routers that include wireless (WI-FI) capabilities are only \$10 to \$20 more expensive than non-wireless models.

Devices (computers) that will connect to your WI-FI network need to have a WI-FI network card. Depending upon the type of computer you have the cost of these cards is from \$30 to \$50.

If you need additional information try searching for WI-FI on the Internet or send your question to the MAFMIC Technology Committee: MAFMICTech@yahogroups.com.

ASSOCIATE MEMBER RECOGNITION

MAFMIC would like to take this opportunity to recognize the associate and affiliate members who support our association. Affiliate members are those companies who are located outside of the state of Minnesota and whose purpose is directly involved in the business of insurance. Associate members are those firms who support the insurance industry, but are not directly involved in the business of insurance. We would like to thank these companies and firms for their support of our Association this past year!

ALLIED ADJUSTERS

Contact: Jeff Wanat
Minneapolis

IDEAL ADVANCED SOLUTIONS

Contact: Annette Hahn
Fargo, ND

QUALITY CLAIMS SERVICE

Contact: Terry Lange
Cottonwood

AMERICAN NATIONAL BANK OF MN

Contact: Terrance Kurowski
St. Cloud

INSURANCE FEDERATION OF MN

Contact: Alvin Parsons
St. Paul

RURAL COMPUTER CONSULTANTS

Contact: Kevin Sheehan
Bird Island

BENEFITS & INCENTIVES CO.

Contact: Richard Keefe
Richfield

LAND OF LAKES

Contact: Steve Hoen
Little Falls

SCHLUCHTER INVESTMENT ADVISORS

Contact: Wayne Schluchter
St. Cloud

BEREAN CLAIMS SERVICE

Contact: Dan Stewart
Marshall

LOYEAR CLEANING & RESTORATION

Contact: Joanne Loyear
St. Cloud

SMITH & JACOBSON

Contact: Joseph A. Smith
Duluth

BRINKMAN CLAIM SERVICE

Contact: Jeff Brinkman
Austin

MID-STATE ADJUSTING SERVICES

Contact: Michael Kmiecik
Waverly

SMITH BARNEY INVESTMENTS

Contact: Terrance D. Meyers
Mantorville

CARDINAL ADJUSTING

Contact: Kevin Cristy
St. Cloud

MINNESOTA IDEPENDENT INSURANCE AGENTS

Contact: Daniel Riley
Eden Prairie

UBS FINANCIAL SERVICES

Contact: Randall Green
Wayzata

EAST METRO CLEAN 'n PRESS

Contact: Dan Kalsen
Oakdale

MOE & NEVIN

Contact: Scott Moe
Duluth

VIKING ADJUSTING

Contact: Dennis Josephs
St. Cloud

FELTL AND COMPANY

Contact: Brandt Wendland
Minneapolis

NAMIC

Contact: Mike Happe
Indianapolis, IN

WEB2B PAYMENT SOLUTIONS

Contact: Paul Erdal
Minneapolis

GUY CARPENTER & COMPANY

Contact: Thomas Spataro
Guilderland, NY

P.I.A. OF MINNESOTA

Contact: Greg Sather
Plymouth

WELLS FARGO INVESTMENTS

Contact: J. Daniel Baasen
Bloomington

H & S INCOME ADVISORS

Contact: Robert Harnett
Wayzata

PIPER JAFFRAY

Contact: Michael Karl
St. Cloud

WILLENBRING, DAHL, WOCKEN & ZIMMERMANN

Contact: Kirby Dahl
Cold Spring

W.J. LEHRKE COMPANY

Contact: Mark Noack
Edina

Thank you for your support of MAFMIC!

Our Apologies ~ On the front page of the last NewsBulletin (October-November), we incorrectly identified **Bob Long** of **Austin Mutual** in the first picture. We sincerely apologize for our error! We definitely know who you are, Bob . . . but our typing fingers were confused. Thanks to you and **Harry Dell** for stopping by our new office and presenting us with that wonderful gumball machine!

Special Visitor at Regionals ~ Those attending the Fall Regional Meeting in Rochester got a surprise visit from a special guest. **Congressman Gil Gutknecht**, 1st District, addressed the group regarding the 2004 Congressional Session and also talked about the upcoming election. Marcus Marsh, Government Affairs Manager, took this opportunity to present a NAMIC-CAP check to Congressman Gutknecht.



Pictured here are: (left to right) **Marcus Marsh**, Government Affairs Manager, and **Congressman Gil Gutknecht**. ((Click on picture to enlarge.)

Retiring Director Recognition ~ Township mutual directors who have retired since the last MAFMIC Convention, or will be retiring at their company's annual meeting, will be recognized during the annual business meeting of the association. A form requesting the necessary information from member companies will be provided in the convention registration materials.

Committee Volunteers ~ If you are interested in serving on a MAFMIC Committee, please contact the MAFMIC office so that your name can be included on our list of volunteers.

"Don't judge each day by the harvest you reap, but by the seeds you plant."

Robert Louis Stevenson

"A person will sometimes devote all his life to the development of one part of his body

~ the wishbone."

"In three words I can sum up everything I've learned about life: it goes on."

-- Robert Frost

Holiday Hours

The MAFMIC office will be closed on Friday, December 24th and Monday, December 27th in observance of the Christmas holiday.

Wishing you all a Merry Christmas & Happy New Year

from the
MAFMIC Staff

Sherry, Cathy, Vicky, Lori & Marcus