

MAFMIC NewsBulletin

DECEMBER 2005 ISSUE

2005 FALL REGIONAL MEETINGS

The 2005 MAFMIC Fall Regional Meetings were held in five locations beginning in Thief River Falls on November 7th and ending in Morton on November 11th. We are pleased to report that 486 individuals took advantage of these meetings – up 22 over last year.



MAFMIC would like to thank the many people who volunteered their time to participate on the program. Pictured at left is **MAFMIC Chairman Al Muehlhausen** who called the meeting to order each morning. Other program participants included **Jim Barta, CPA, PA** who presented a session on Financial Statements & Tax Form 1120. Members of the Marketing Committee were on hand to introduce and preview the new apparel and promotional items. Committee members included **Chris Adams**, Palo Mutual; **Connie Jaskowiak**, Young America Mutual; **Alan Hewitt**, Grinnell Mutual, **Larry Johnson**, North Star Mutual, **Diane Boucher**, King Town Farmers Mutual and **Judy Schroeder**, Flora Mutual. Government Affairs Manager **Marcus Marsh** presented a session on Legislative Updates and a presentation on Conducting a Good Board Meeting by **Marvin Johnson**, President of Unity Gordon Hartford Mutual. We finished up the day with **Mike Kuefler, CPA** giving

us an update on Audit Procedures.

According to the evaluations, this year's program received a composite rating of 'very good' along with many positive comments. 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 **Grinnell Mutual, North Star Mutual, RAM Mutual, Jim Barta, CPA, PA, Mike Kuefler, CPA, Spring Valley Mutual, PIA,** and **Kelso & Shelby Farmers Mutuels**.



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 again includes a hand-made Amish quilt, a hand-crocheted tablecloth donated by **Nancy Pederson** of Clarks Grove and \$100 cash. Raffle tickets will be available at the convention; the drawing will take place during the Tuesday evening banquet.

Pictured at left is **Joan Zenke**, an Auxiliary Past Officer, selling raffle tickets at the meeting in Rochester. Others selling tickets included **Deb Liden**, Manager of Bray Gently Mutual; **Ron Berning**, Manager of Lake Park & Cuba Mutual; **Marlene Mroska**, an Auxiliary Past Officer, and **Marlene Steuven**, Auxiliary President. THANK YOU ALL!

MAFMIC CHAIRMAN'S MESSAGE

By: Al Muehlhausen, Chairman

What a year it's been. It seems like yesterday that Gwen Batalden handed me the "MAFMIC Disaster Recovery Plan". Luckily, it is still on the shelf. I am truly amazed at the number of very nice people that I have met during my yearlong travel. Your continuing support has been greatly appreciated.



The Fall District Meetings are history and I am looking forward to seeing all of you at the 111th MAFMIC Convention on February 5th-7th at the Sheraton Bloomington. I want to extend a special invitation to all of you to attend the Chairman's reception, which will be held on Sunday evening February 5th. The reception will have a Mardi Gras theme. Food and refreshments will be served and the New Riverside Ramblers, a Cajun Dance Band, will entertain us. A big screen television will be available because, of course, it is "Super Bowl Sunday". Pictured at left with me are my friends Boom-Boom and Bubbles, who will also be entertaining at the reception. During the reception, the MAFMIC Auxiliary will be selling beautiful Mardi Gras masks like the ones shown in the picture. The money earned will go to the Scholarship Fund.

During the fall district meetings, Wes Gainey introduced a program which is geared to help children that live in disaster-impacted communities like New Orleans. The program is called "Camp Noah". It is a weeklong, faith-based camp where children can play and experience the transformative power of faith, knowledge, understanding and additional support. So far, through the power of "happy dollars", we have raised \$535.00. This is enough to send two children to a week long camp this summer. Company checks can be made out to MAFMIC, designated to "Camp Noah".

These checks can be dropped off at the registration desk or brought to the Chairman's Reception. Personal checks or cash will also be accepted. To learn more about Camp Noah, please go to www.campnoah.org. Also, you will more than likely hear more about "happy dollars" at various times during the convention.

The "Hard Work Award" this year goes once again to the Education Committee and the Office Staff. They have had a good **ATTITUDE** they are **RESPONSIBLE** for a lot of great programs and they have my utmost **RESPECT**. Thanks for the great year!



Mardi Gras Masks!

Get your Mardi Gras Masks at the 2006 Convention. The Auxiliary will be selling mardi gras masks before the chairman's reception. Any proceeds made will benefit the Scholarship Fund. The masks will be for sale at \$3.00 each! So don your Costumes & Masks for a great evening of fun!

2006 CONVENTION NEWS

"Attitude, Responsibility & Respect"

You're all invited! The 111th Annual Convention of the Minnesota Association of Farm Mutual Insurance Companies will be held February 5-6-7, 2006, at the Sheraton Bloomington Hotel, Minneapolis 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 room reservation form on MAFMIC's website www.mafmic.org. Follow the convention link. 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.

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.



Chairman's Reception Please join Al & Char Muehlhausen at our 25th annual Sunday Evening get-together which will have a "Mardi Gras Theme". So don your costumes & masks for a great evening of fun! The New Riverside Ramblers, a Cajun Dance Band, will entertain us. Again, a big-screen television will be available for those who want to watch the SUPER BOWL! Al & Char would like to encourage everyone to wear their favorite Cajun Style costume to the party!

Legislative Updates ~ Deputy Commerce Commissioner Pat Nelson will address the delegates and be available for questions from 1:00-2:00 p.m. Legislative Leaders Dick Day, Dean Johnson, Matt Entenza and Steve Sviggum will discuss the 2006 Legislative Session. They will be at the Sheraton from 2:00-3:30 p.m. to visit with the delegation.

Mutual Celebration ~ The ever-popular Mutual Celebration Reception featuring your favorite karaoke singers will be extended to 11:00 p.m. and will be held in the Grand Ballroom East. The celebration will begin at 7:00 p.m. allowing everyone time for dinner. 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 and Improved! Exhibit Show ~ The 2006 Exhibit Show will be held in the Grand Ballroom Foyer on Tuesday, February 7th, 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. There will be popcorn and a cash bar. In addition, a few new activities have been added to the show. New this year will be Massage Therapy Practitioner's giving out massages during the exhibit show. Again, we will have the silent auction, door prizes and much more!! 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 session offered on Monday afternoon at no additional charge. **Officer Heidi Miller** will present a session titled, *Identity Theft*. Please join us for this very informative session!

Convention Refund Policy . . . As in the past, we will continue the procedure of 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.

Convention 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. Last year over 57 member companies and individuals participated in the program.

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 Mutual Celebration.

Convention Sponsors

A list of companies sponsoring the convention was included in the October/November issue of the News Bulletin. Since that time, the following companies have also come forward with a 2006 Convention Sponsorship!

[Albany Mutual](#)

[Chisago Lake Fire Insurance](#)

[Corn Belt Mutual](#)

[Delaware Mutual](#)

[Fairmont Farmers Mutual](#)

[Farmers Mutual of Manchester](#)

[German Farmers Mutual](#)

[Gillford Mutual](#)

[Grinnell Mutual](#)

[Hay Creek Mutual](#)

[Jim Barta, CPA, PA](#)

[King Town Farmers Mutual](#)

[Lac Qui Parle Mutual](#)

[Lakeland Mutual](#)

[McPherson Farmers Mutual](#)

[Michael J. Kuefler, CPA](#)

[Mid-State Mutual](#)

[Mower County Mutual](#)

[New Prague Ceska Louisville Mutual](#)

[North Fork Mutual](#)

[North Star Mutual](#)

[Oscar Parke Mutual](#)

[Owatonna Mutual](#)

[Palo Mutual](#)

[Paynesville Mutual](#)

[Prairie Pine Mutual](#)

[Shelby Farmers Mutual](#)

[South Central Mutual](#)

[Southeast Mutual](#)

[Stark Farmers Mutual](#)

[Sumter Mutual](#)

[Tara Mutual](#)

[UBS Financial \(Randy Green\)](#)

[Vasa Spring Garden Mutual](#)

[Vernon Edda Mutual](#)

[Vineland Huntsville Mutual](#)

[Wilmington Mutual](#)

[Young America Mutual](#)

THANK YOU!!

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

Continuing Education ~ Application will be made for approximately 5.0 hours of continuing education credit for the Convention. Proof of attendance will be required and CEU certificates will be mailed following the close of the Convention.

Choir Members Needed! ~ 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.

2006 MAFMIC CONVENTION SCHEDULE

<p>Sunday, February 5th</p> <p>1:30 ~ Registration Desk Opens 2:00 ~ North Star Coffee Reception 5:00 ~ Chairman's Reception</p> <p>Monday, February 6th</p> <p>7:15 ~ MAFMIC Prayer Breakfast 9:00 ~ Opening General Session Invocation MAFMIC Chairman's Address Allan L. Muehlhausen Keynote Address: Tim Cavanagh Federal Affairs Issues: NAMIC Legislative Briefing: Marcus Marsh</p> <p>12:00 ~ LUNCHEON (Sit-Down)</p> <p>1:00 ~ Optional (Auxiliary) Session: <i>Identity Theft – Officer Heidi Miller</i></p> <p>1:00 ~ Deputy Commerce Commissioner Pat Nelson 2:00 ~ Legislative Leaders – Dick Day, Dean Johnson, Matt Entenza, and Steve Sviggum</p> <p style="text-align: center;">DINNER ON OWN</p> <p>7:00 ~ A Mutual Celebration</p> <p>Tuesday, February 7th</p> <p>7:30 ~ Past Chairman's Breakfast 8:30 ~ Auxiliary Breakfast, Meeting & Entertainment 9:00 ~ General Session Optional Session: <i>Homeland Security – Paul McCabe</i></p> <p>10:00 ~ ANNUAL BUSINESS MEETING</p> <p>12:00 ~ RAM/MAFMIC LUNCHEON <i>Humans are like a covered dish. It's what's inside that matters. – Al Batt</i></p>	<p>1:30 ~ Question Box Session 2:00 ~ Board of Director's Meeting 3:00 ~ EXHIBIT SHOW 5:30 ~ Banquet Doors Open 5:50 ~ Head Table Introductions 6:00 ~ Banquet and Entertainment The Memories</p> <p>MAFMIC AUXILIARY EVENTS</p> <p>Monday, February 6th</p> <p>7:15 ~ Prayer Breakfast 11:30 ~ Sit-down Luncheon 1:00 ~ Optional Session: <i>Identity Theft -- Officer Heidi Miller</i></p> <p style="text-align: center;">DINNER ON OWN</p> <p>7:00 ~ A Mutual Celebration</p> <p>Tuesday, February 7th</p> <p>8:30 ~ Breakfast, Meeting & Entertainment <i>You Can Move Mountains with Attitude, Responsibility & Respect - Kay Sauck</i></p> <p>12:00 ~ RAM/MAFMIC LUNCHEON 3:00 ~ EXHIBIT SHOW 5:30 ~ Banquet Doors Open 5:50 ~ Head Table Introductions 6:00 ~ Banquet & Entertainment</p>
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<p>NORTH STAR COFFEE RECEPTION <i>Sponsored by North Star Mutual</i></p> <p>Bloomington Room Sunday, 2:00 p.m. – 5:00 p.m.</p>	<p>HOSPITALITY/COFFEE RECEPTION <i>Sponsored by Grinnell Mutual</i></p> <p>Bloomington Room Monday, 7:00 – 5:00 p.m. Tuesday, 7:00 – 5:30 p.m.</p>
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TECHNOLOGY CORNER

By: Kevin Sheehan, Rural Computer Consultants

"A Systems Vender!"

Recently we consulted with a medium size mutual insurance customer of ours on the purchase of hardware from a third party. We attempted to focus them on what we perceive to be the real issue:

You are not just purchasing hardware. You are "hiring" a systems vendor. Your systems vendor will be the person responsible for the installation, configuration, security, and upgrades of all hardware and software in your office.

Many companies wish to use the Mutual Insurance software provider as their hardware provider and thus to be their system vendor. The theory is "one-stop support". One of the secondary risks in "hiring" an outside system vendor is getting caught between the system vendor and the software vendor on a critical issue. It does happen, it's very rare, but it can be very painful for ALL involved. The frequency is very low, but when it happens, the discomfort may be very high.

The mutual provided us with the hardware information on the proposals of two system vendors. True to form, one proposal was very professional looking, quoting mostly HP hardware, with pretty much everything they needed. (Hewlett-Packard, aka HP, is one of the top tier vendors providing quality hardware.) The other proposal was less professional with "no-name" hardware, missing certain key elements. The professional system vendor had dedicated system software staff in house to assist with those type of issues, the less professional system vendor was more or less a single person operation. You can guess who had the lower price. In the best interest of the customer, after weighing all the factors involved, we recommended the more professional system vendor. Even though price is always a factor, we felt it was not the main factor in making the decision. The company followed our recommendations and purchased from the professional system vendor.

In the end, it is better for all if the mutual insurance software provider has an opportunity to review the proposal. In all cases the software provider has more knowledge and experience on what is needed than an individual mutual manager.

It's a bit early to reach conclusions on the long term benefits of the purchase, but the short term had a few understandable glitches, but over all has been successful.

The decision on a system vendor is a long term decision. In all likelihood, you will live with it for the lifetime of the equipment installed. It is possible that some other vendor would be willing and able to provide support, but they are pretty rare. Good system vendors seem to survive, bad system vendors disappear pretty quickly. Make your decision cautiously, and make it wisely.

MARKETING MINUTE

By: Connie Jaskowiak

Once again it is time to turn our attention to our annual meetings. It's not too soon to begin looking at giveaways for your company. The Marketing Committee has added more clothing and promotional items this year. The committee decided to change to a new vendor which is **Image Builders**. The vendor's name is new but their company rep is familiar to us, **Ann Roesler** who now works for **Image Builders**. These items can be found on the MAFMIC order form. If you cannot find what you are looking for you can call **Ann Roesler** at (800) 324-8190 ext.104 and she will be able to help you.

A good way to promote your mutual is by wearing the "Come Home" apparel. There are many styles and colors to choose from. Each company should have received a catalog and order form at Fall Regional Meetings. An order form with a description of each item can be found on MAFMIC's website (www.mafmic.org) under News & Notes.

MUTUAL ASSISTANCE COMMITTEE NEWS

John Domeier, Manager of Bird Island-Hawk Creek Mutual, recently accepted the position of Chairman for the Mutual Assistance Committee. John replaces **Cilla Hughes**, Manager of Hope Mutual. A big "Thank You" goes out to Cilla for her many years of service to the Mutual Industry.

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 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!

<p>ACCESS INFORMATION SYSTEMS</p> <p>Contact: Scott Simonett Bloomington</p>	<p>IDEAL ADVANCED SOLUTIONS</p> <p>Contact: Annette Hahn Fargo, ND</p>	<p>RIVERVIEW CLAIMS SERVICE</p> <p>Contact: Christopher Swatzak LaCrosse, WI</p>
<p>ALL STATE AG PARTS</p> <p>Contact: Steve Asmus Salem, SD</p>	<p>INSURANCE FEDERATION OF MN</p> <p>Contact: Bob Johnson St. Paul</p>	<p>RURAL COMPUTER CONSULTANTS</p> <p>Contact: Kevin Sheehan Bird Island</p>
<p>ALLIED ADJUSTERS</p> <p>Contact: Jeff Wanat Minneapolis</p>	<p>JIM BARTA, CPA PA</p> <p>Contact: Jim Barta North Mankato</p>	<p>SCHLUCHTER INVESTMENT ADVISORS</p> <p>Contact: Wayne Schluchter St. Cloud</p>
<p>AMERICAN NATIONAL BANK OF MN</p> <p>Contact: Terrance Kurowski St. Cloud</p>	<p>LAND OF LAKES</p> <p>Contact: Steve Hoen Little Falls</p>	<p>SMITH BARNEY CITIGROUP</p> <p>Contact: Terrance D. Meyers Rochester</p>
<p>BENEFITS & INCENTIVES CO.Contact: Richard E. Keefe Richfield</p>	<p>MICHAEL J. KUEFLER, CPA</p> <p>Contact: Mike Kuefler Sauk Rapids</p>	<p>UBS FINANCIAL SERVICES</p> <p>Contact: Randall Green Wayzata</p>
<p>BEREAN CLAIMS SERVICE</p>	<p>MIIA</p>	<p>VIKING ADJUSTING SERVICE</p>

Contact: Dan Stewart Marshall	Contact: Daniel Riley Eden Prairie	Contact: Dennis Josephs St. Cloud
BRINKMAN CLAIM SERVICE Contact: Jeff Brinkman Austin	MOE & NEVIN Contact: Scott Moe Duluth	WELLS FARGO INVESTMENTS Contact: J. Daniel Baasen Bloomington
CARDINAL ADJUSTING SERVICE Contact: Kevin Christy St. Cloud	NSITE SOLUTIONS Contact: Steve Loosbrock Shakopee	WESTERN NATIONAL MUTUAL Contact: Stuart Henderson Minneapolis
DREW ADJUSTING SERVICE Contact: Peter Drew St. Joseph	NAMIC Contact: Bart Anderson Indianapolis, IN	WILLENBRING, DAHL, WOCKEN & ZIMMERMANN Contact: Kirby Dahl Cold Spring
ELECTRONIC CASHFLOW SOLUTIONS Contact: Paul Erdahl Winthrop	P.I.A. of MINNESOTA Contact: Greg Sather Plymouth	W. J. LEHRKE COMPANY Contact: Mark Noack Edina
FELTL AND COMPANY Contact: Brandt Wendland Minneapolis	PIPER JAFFRAY Contact: Michael Karl/Matthew Nikodym St. Cloud	
GUY CARPENTER & CO. Contact: Thomas Spataro Guilderland, NY	QUALITY CLAIMS SERVICE Contact: Terry Lange Cottonwood	Thank you all for your support of MAFMIC!

2006 SHORT COURSE

The 2006 Short Course will be held at Cragun's Resort & Hotel near Brainerd on March 15th & 16th. Most people will need sleeping rooms for the nights of March 14th & 15th. A block of rooms has been reserved at a cost of \$73.00 plus tax per night. Reservations can be made by visiting www.craguns.com or by faxing a completed Lodging Reservation Form to (218) 825-2727 prior to February 15th. A reservation form was included in the June 2005 bulletin. Our room block has been listed under *Minnesota Association of Farm Mutual Insurance Companies* and will be released to the general public after the 15th of February.

The format for the Short Course will basically remain the same as in past years, beginning with continental breakfast and registration on Wednesday morning and closing after lunch on Thursday afternoon. Your only other decision will be whether you will dine at the resort for a hearty breakfast or dinner in the evenings. Meal options are explained on the Lodging Reservation Form. Additional information on the 2006 Short Course will be included in future News Bulletins.

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 all the individuals and companies who donated to the fund.

Raffle tickets will be available at the 2006 MAFMIC Convention. Scholarship application and guidelines can be found on the MAFMIC website (www.mafmic.org) under 'News & Notes'.

COOKBOOKS AVAILABLE

The MAFMIC Auxiliary cookbooks are available at the MAFMIC office. They make a very nice Christmas gift. They can be picked up at the MAFMIC office or shipped to you. The cookbooks are \$15.00 plus \$2.50 for shipping. Cookbooks will also be for sale during the upcoming convention. If you have any questions, please call the office.

Congratulations go out to Ken & Janet Bargfrede who will celebrate their 50th Wedding Anniversary on December 2, 2005. Ken retired as manager of Corn Belt Mutual in May of 2005. Wishes can be sent to 58251 - 720th Street, Jackson, MN 56143.

Holiday Hours

The MAFMIC office will be closed on Monday, December 26th in observance of the Christmas holiday.

Wishing you a Merry Christmas & Happy Holidays!

The MAFMIC Staff

Wes, Vicky, Lori and Marcus