

FEBRUARY 2004 ISSUE

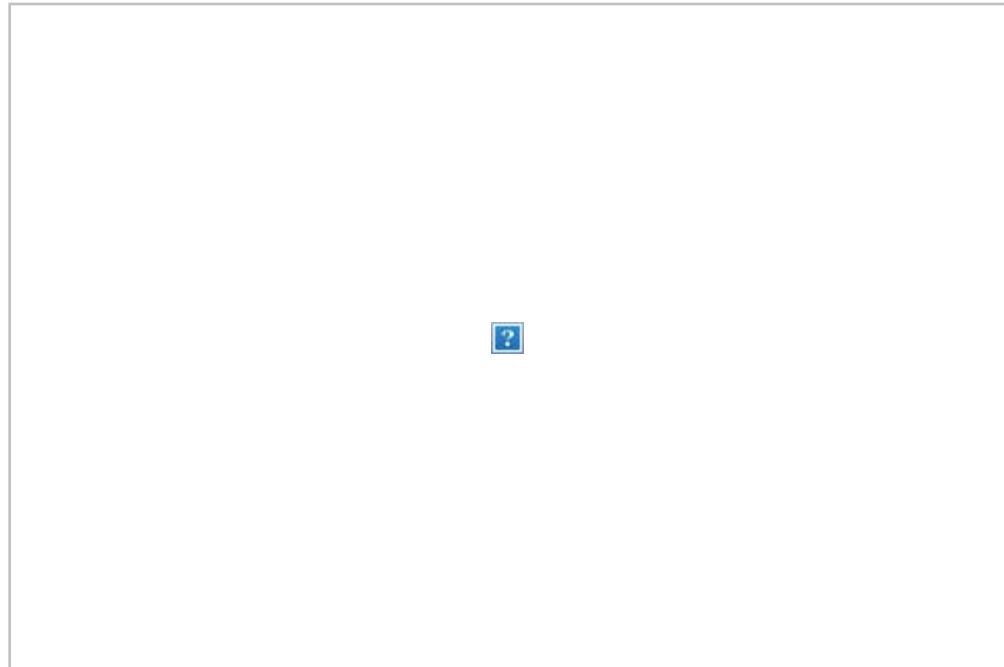
“LEARN ~ LIVE ~ PLAN”

2004 Convention Enjoyed by All!

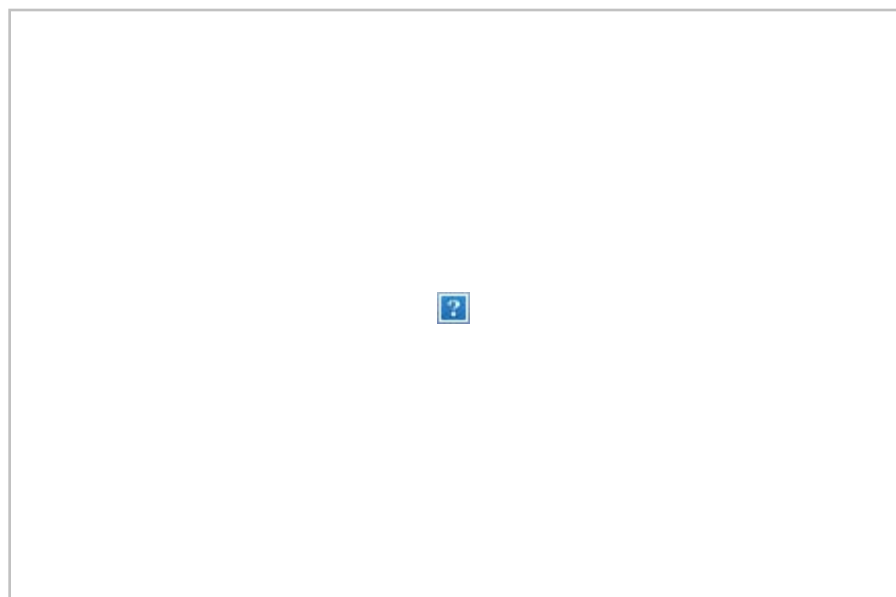
The Sunday evening Chairman’s Reception, featuring a warm Oktoberfest theme, helped those in attendance forget the snow, ice and cold outside. Fences, shocks of corn, straw bales and pumpkins helped set the stage for the evening’s celebration. The **Bavarian Musikmeisters**, an authentic German band, entertained the crowd as over 400 people enjoyed the German food and beer. Each person in attendance received a beer mug, compliments of **Jerry & Joan Zenke** and MAFMIC.



Pictured above are Chairman **Jerry Zenke** and his wife, **Joan**. Jerry and Joan were dressed in authentic German attire as they welcomed everyone to their Oktoberfest celebration. As a special treat for the football fans in the crowd, Chairman Zenke provided a large screen TV so that the Super Bowl could be projected. We’d like to note that the only ‘wardrobe malfunction’ that we noted were the Sergeants-at-Arms trying to keep their lederhosen in place!



IT WAS A FAMILY AFFAIR! Pictured above is the entire Zenke family who were in attendance to celebrate our MAFMIC Oktoberfest. **Garth Zenke** (son) and his wife, **Jenny** are on the left, while **Rhett Zenke** (son) and his wife **Jessica** are on the right. **Grandpa Jerry** is holding two-year old **Megan**, daughter of Rhett & Jessica while **Grandma Joan** is holding one-year old Cole, son of Garth & Jenny. Jessica is holding her daughter **Madison** (4 mos.) and the newest member of the Zenke family.



AREN’T THEY CUTE? Pictured above, the Sergeants-at-Arms Committee dressed the part to welcome everyone to the party. Committee members include (L to R): **Kevin Strandberg**, Kerkhoven & Hayes Mutual; **Maureen Reineke**, Buffalo Lake New Auburn Mutual; **Al Muehlhausen**, Shelby & Kelso Farmers Mutuals; **Jim Nelson**, Vasa-Spring Garden Mutual; **Ron Berning**, Chief Sergeant, Lake Park & Cuba Mutual and **Sharon Schmitz**, New Prague-Ceska-Louisville Mutual.

WHO I AM ~ MAKES A DIFFERENCE CHAIRMAN’S COMMENTARY

By: Chairman Gwen Batalden



As I write this article, the torch has been passed. I now take on the challenge and responsibility of being your chairman for the coming year. I follow many good and truly, extraordinary men. They have given gladly of their time and their talents to make our association, as well as our industry, better. How fortunate we are to have had these men in our association.

I would like to talk a little bit about my theme for this coming year. Our association was formed much the way our mutuals were formed, over a hundred years ago. Although we are in reality competitors, we have been very successful in coming together and staying together by working together. Today our association is considered one of the strongest and most active in the industry.

As an association one of our many strengths is in our committees. I have had the opportunity to serve on several different ones over the years and have continued to be impressed with the dedication and talent we have within our membership.

- There’s an old Chinese proverb that says: *“If you are planning for a year, sow rice, if you are planning for a decade, plant trees, if you are planning for a lifetime, educate people.”* Our Education Committee certainly does that.
- Thomas Jefferson once said, *“In matters of style, swim with the current, in matters of principle, stand like a rock.”* This would be the Policy Committee.
- An anonymous person once said, *“Some people entertain ideas; others put them to work.”* I can’t think of a better way to describe the Marketing Committee.
- When I think about the Legislative committee, I think about what Charles F. Kettering said, *“My interest is in the future because I’m going to spend the rest of my life there.”* Without their vision our association would not be where we are today.
- The only way to reach your long-range goals is through achieving your short-range objective. This would be a good description of the Strategic Committee.
- The Technology Committee could be identified with a saying of Linus Pauling, *“The best way to have a good idea is to have lots of ideas.”* Much the way the technology world constantly changes, this committee is always coming up with new things for us to learn and use.
- To take a phrase from Buddha, *“Everything changes, nothing remains without change.”* This to me fits the Mutual Assistance Committee. They must constantly work with mutuals in the process of change.
- The Claims Committee: *“Knowledge becomes wisdom only after it has been put to practical use.”*
- Budget/Investment Committee: *“An investment in knowledge pays the best interest.”* Ben Franklin
- If I were to describe the Convention Committee it would be: *“Faith removes limitations.”* This crew does an incredible job every year. They seem to be without limitations when it comes to their ability to make the convention successful each year.
- Sergeants-at-Arms: *“Accept nothing without examination. Reject nothing without consideration.”*
- Registration Desk: *“Smiles never go up in price or down in value.”*

The strength in our Association is due to the involvement of many of our members. The above committees are just a few of the people who understand they can make a difference, not only to our association but to our industry as well. These same people give tirelessly to their families and communities as well. Who they are has made a difference. Each person in their own way has contributed to make our Association what it is today. Be involved. It takes all of us. I realize not everyone can devote time to a committee, but everyone has time for words of encouragement and support for those that do. A smile and a kind word go a long way.

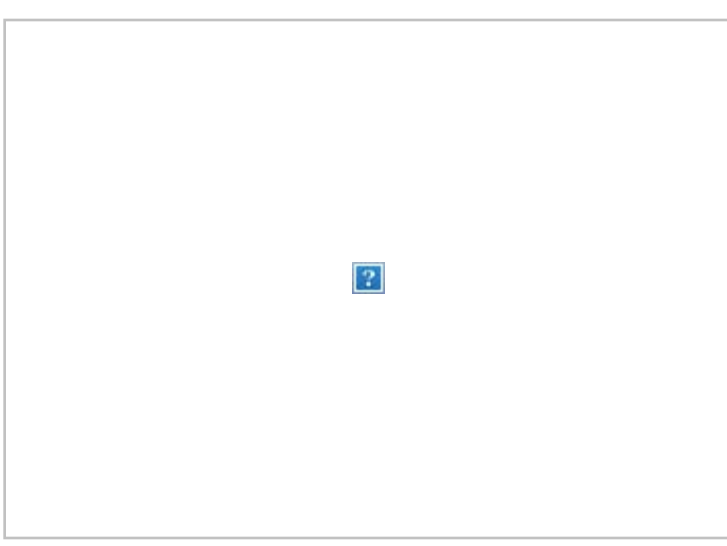
Plant whatever seed God has given you to make our Association the best that it can be. You will never regret the time you spend helping our Association and those that work in and for it.

I would like to thank my board of directors for allowing me the time to serve our Association and thank you for giving me this great opportunity. With your continued help and support, I look forward to the challenges and goals before us.

MONDAY AT THE CONVENTION

WELCOME TO THE CONVENTION!

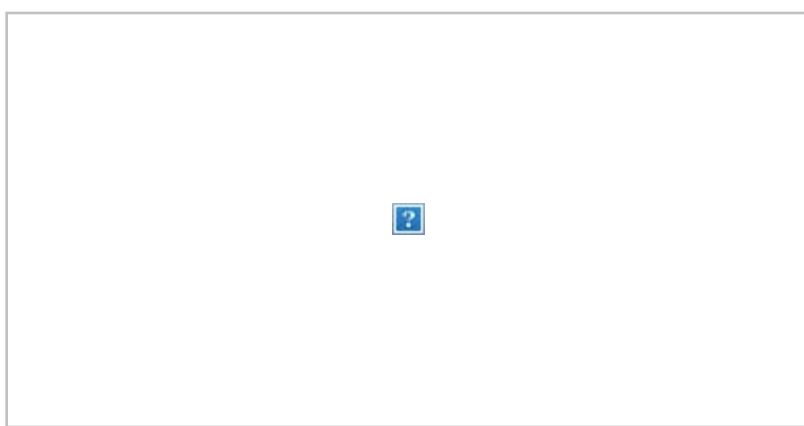
Familiar faces at the Registration Desk once again offered a friendly welcome to everyone arriving at the convention. Besides handing out packets, the Registration Desk Committee has a multitude of other duties during the convention. Their expertise takes a lot of pressure off of the MAFMIC staff, and for this we are truly grateful!



Pictured above (L to R): **Mark Peterson, Bill Iverson, Lori Olmscheid, Lynda Nordstrom, Paul Haynes, Vicky Salzl, Lori Anderson** and **Linda Jaskowiak**.

PRAYER BREAKFAST

The 20th annual Prayer Breakfast was held on Monday morning with **Al Muehlhausen**, MAFMIC Vice-Chairman, who served as host of the event, welcoming everyone in attendance. Speaker for the breakfast was **Sherry Linzmeier** (pictured below left) from De Pere, Wisconsin; Sherry stressed the importance of organ donation by telling her family’s personal story.



The MAFMIC choir (pictured above right), under the direction of **Marlene Ramey**, Auxiliary President, and accompanied by **Diane Boucher**, Manager of King Town Farmers Mutual, lead the group in song.

OPENING GENERAL SESSION

The 109th Annual Convention of the Minnesota Association of Farm Mutual Insurance Companies was called to order on Monday morning, February 2nd, by **Chairman Jerry Zenke**. The convention was opened by the Presentation of Colors, the Pledge of Allegiance and the singing of America the Beautiful.



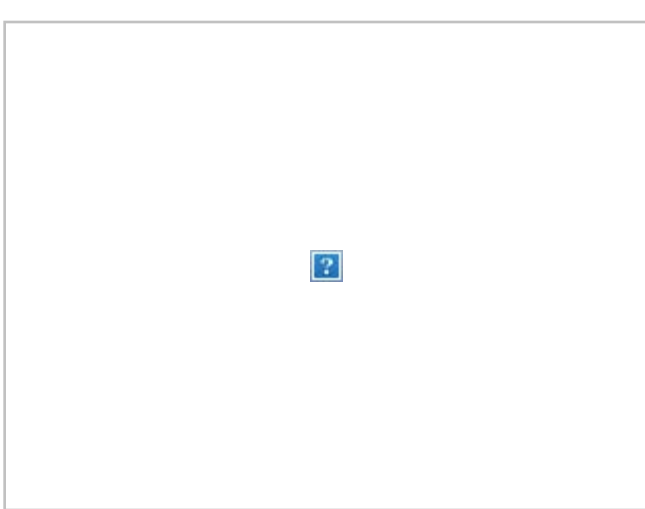
Jenny Zenke

Bob Ross

Following an invocation by **Jenny Zenke**, Convention Chaplain, and Chairman Zenke’s address to the membership, the keynote speaker was introduced to the crowd. **Bob Ross**, who bills himself as The Corporate Comic, entertained the crowd with his address titled, *‘If I’m in Charge Here, Why is Everybody Laughing?’*. His presentation outlined the three most important words used in life today ~ “Let’s Get Started!”. Following the keynote, **Tim Hegarty**, NAMIC Chairman, and **Chuck Chamness**, NAMIC President, teamed up to address the group with a presentation titled, *‘Prospering in a Changing Environment’*. **Marcus Marsh**, Government Affairs Manager, closed the morning session with his legislative briefing.

A MUTUAL CELEBRATION

Monday evening featured a Poolside Reception celebrating the mutual insurance industry. Member companies were invited to display their company banners during the reception. A new feature this year was karaoke ~ which turned out to be a big hit! Pictured below is **Steve Knight**, North Star Mutual, who was just one of the singers who shared their talents with us during the evening.



2004 LEGISLATIVE VISIT

By: Marcus Marsh

The MAFMIC “Day at the Legislature” was held on Monday, February 2nd and was again a success with over 200 people registered to attend. Our Legislative Visitation is part of the annual MAFMIC Convention. This year there was a coincidence in that the first day of the 2004 Legislative Session was also our “Day at the Legislature” which made for additional excitement around the Capitol Complex.



Road conditions and substantial snowfall made our bus journey to the Capitol quite the adventure, but we made it. We met this year in a committee hearing room in the State Office Building. We were addressed by Speaker of the House Steve Sviggum (above left), Senate Majority Leader Dean Johnson (above right) and Senator Cal Larson filling in for Senate Minority Leader Dick Day. All of the Legislative leaders gave an overview of last year’s budget problems and the upcoming budget forecast in late February and its impact on various funding requests. They all talked about this year’s Bonding Bill to fund a host of projects, from highways and bridges to colleges, dams, parks, environmental projects, etc. We heard many good comments from these legislative leaders on their support for the Farm Mutuals and how they appreciate the good job we do in providing insurance products to all the rural areas in Minnesota.

After all the speakers were done, our members went to meet with their Representatives and Senators to discuss issues of concern to MAFMIC. Appointments were made for all MAFMIC members who signed up for the Legislative Visit.

Again this year, Government Affairs Manager Marcus Marsh has heard several positive comments from Legislators and staff about our visit. In fact several freshmen Legislators wanted to make sure Marcus knew they met with their constituents, MAFMIC Members.

TECHNOLOGY CORNER

By: Jim Dauphinais, Committee Member

Greetings from the Technology Committee! The committee met for its annual meeting on February 3, 2004 in conjunction with the MAFMIC Convention. Items of discussion were as follows:

E-Mail List Service: Even though the use of the e-mail list service is up 24% in 2003, the committee feels that more opportunities exist for its use. It is hoped that the utilization will be more frequent in the future.

Technology Corner: The committee felt the articles that have been written in the past months were very helpful not only to Minnesota, but other associations in the Midwest. The articles are also being published in the Illinois Association Newsletter and Wisconsin and Missouri have expressed an interest in doing the same. Articles will continue to be written in 2004.

Use of List Server/Website: Ideas were proposed to help save money by use of the list server and/or website. Again, a suggestion is to provide the NewsBulletin only via email with an opt-out provision for those who would like to continue receiving it via USPS.

Short Course Technology Sessions: There are going to be two 50 minute sessions conducted by Technology Committee members Dave Pederson and Travis Hall at the upcoming Short Course. Dave will be covering Scanning Photos and Documents, and Pederson will be covering Digital Images. There were also some suggestions on some interesting topics for future sessions.

XML: Acord has published an XML standard for Farm Mutual policy data transmission. This is a standard for the passing of Farm Mutual policy information electronically between two computer products; for example, from a Mutual Company and an Agency Management System; or from a Mutual Company to a Reinsurance carrier. The standard is now available for implementation when the need arises.

Future Reviews: There are a couple of new products available, on-line meetings via the Internet and on-line training on the Internet, which will be reviewed by the Technology Committee for future presentation to the MAFMIC members.

TUESDAY IS BUSY DAY AT CONVENTION

PAST CHAIRMEN’S BREAKFAST

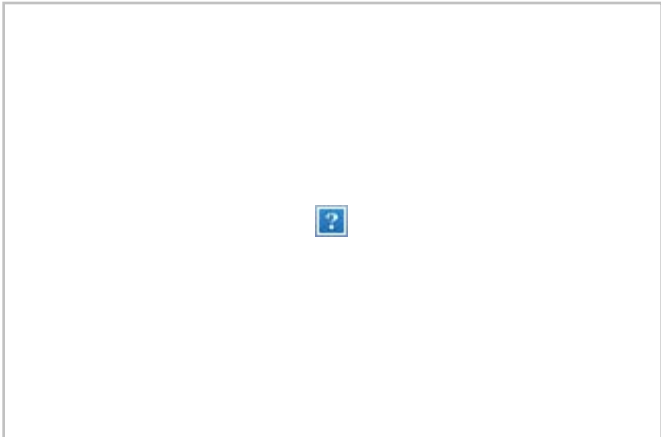
Each year the past chairmen of the association meet at the convention. The purpose of this meeting is to provide a brief review of association activities and to inform the group of the vice-chairman and secretary-treasurer nominees.



Pictured above are the past chairmen who attended this year's breakfast. (L to R): *Stub Nelson, Mike Flugum, Chairman Jerry Zenke, John Domeier, Richard Raun, Larry Heidebrink, Tim Iverson, Bricker Johnsen, Jim Svir, Dale Williams, Tom Mroska* and *Jim Faber*. We are saddened to note that since the 2003 convention, two of our Past Chairmen have passed away ~ *Maynard Raun* (1983-84) and *Bob Latham* (1987-88).

EXHIBIT SHOW

Seventeen companies and groups exhibited their products and services at the Exhibit Show held on Tuesday afternoon during the convention. Popcorn and a cash bar were available during the show. Music was provided by the *Bob Gilbertson Duo*. Pictured below at the NAMIC Booth are *Wes Gainey*, Marketing Manager and *Mike Happe*, Vice President – Member Services.

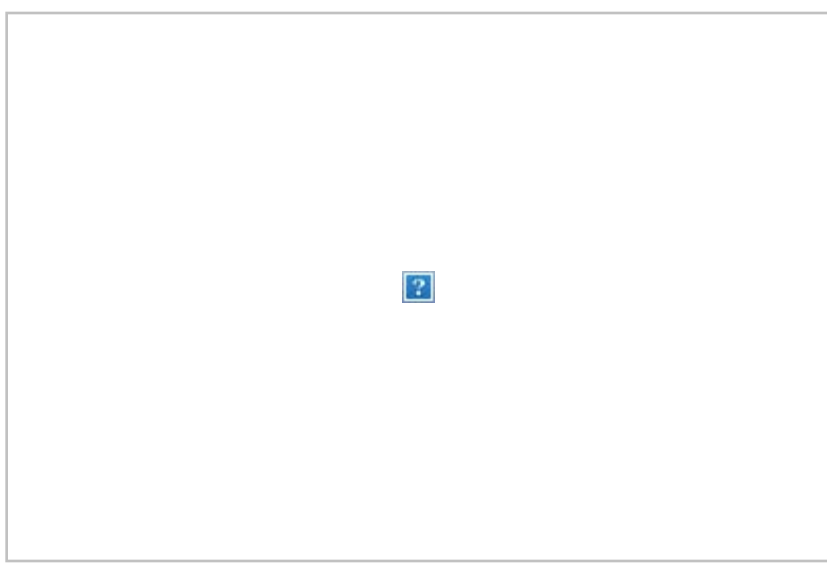


During the Exhibit Show, the Question Box Committee conducted two abbreviated sessions. The committee is comprised of *Steve Knight*, North Star Mutual; *Joleen Christen*, RAM Mutual; *Mary Thompson*, Mid-State Mutual; *Jonathon Troe*, Owatonna Mutual and *Jerry Balek*, Grinnell Mutual. Our thanks to these individuals for their participation!

ANNUAL BUSINESS MEETING

This year's business meeting carried a very full agenda. *Chairman Jerry Zenke* called the meeting to order. After the memorial period and report of the association president given by *Sherry Ask*, committee chairmen gave their annual reports to the membership.

Nominating Committee Chairman *Jim Svir* gave the nominating report. *Gwen Batalden*, Manager of Redwood County Mutual, was elevated to the position of Chairman. *Al Muehlhausen*, Manager of Shelby & Kelso Farmers Mutual, was elevated to Chairman-Elect and *Terry Timm*, North Star Mutual, was elected to the position of Vice-Chairman. *Kevin Strandberg*, Manager of Kerkhoven & Hayes Mutual, was elected Secretary-Treasurer replacing *Pete Hellie* who has served in that capacity for many years.



Pictured above is the 2004-05 MAFMIC Executive Committee. (L to R): *Gwen Batalden, Al Muehlhausen, Terry Timm, Kevin Strandberg* and *Jerry Zenke*.

Several items of new business were discussed. The membership approved the following:

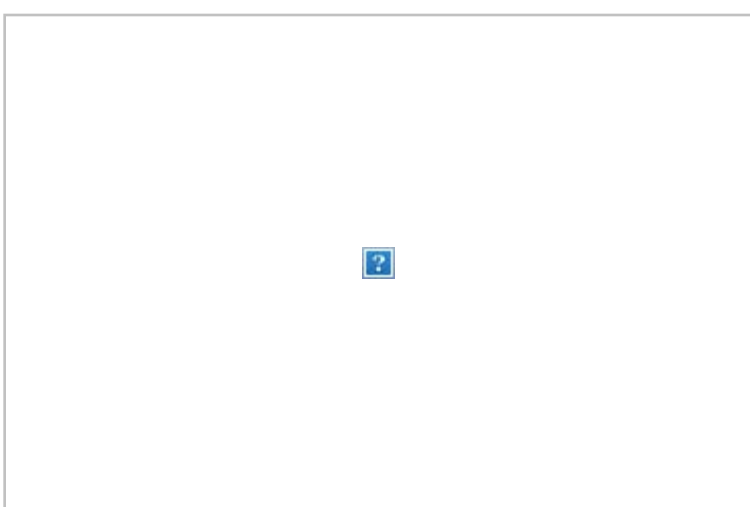
- Change to the By-laws allowing admission of mutual insurance companies outside of Minnesota and those who package with township mutual members.
- Change to the By-laws allowing non-voting membership for state and national trade associations.
- Adoption of the new entity known as MAFMIC Financial Services, Inc. along with approval of Articles of Incorporation for the newly-formed corporation.

The meeting closed by recognizing century companies and township mutual directors who will be retiring from their respective boards in 2004.

AWARDS & RECOGNITION

ROBERT C. SEIPP SERVICE AWARD

Pictured below is Immediate Past Chairman *Jerry Zenke* presenting the prestigious Robert C. Seipp Service award to *Albert J. 'Stub' Nelson* at the annual convention banquet.



Stub has had a long and varied career in the business of insurance. He was hired by the New York Life Insurance Company in 1956 to sell life and health insurance policies in the St. Paul area. In 1960 his father invited him to join the family business, an insurance agency in the Swanville area. He became half owner of the agency and was also named manager of the local township mutual company. During his career, he served MAFMIC in many capacities. He was instrumental in developing the MAFMIC Legislative Affairs Department and chaired the Legislative Committee for many years. In 1988 he served as the Chairman of the Board for MAFMIC. He has also been active in the National Association of Mutual Insurance Companies and is a recipient of the NAMIC Merit Award and NAMIC Service Award. Congratulations, Stub!

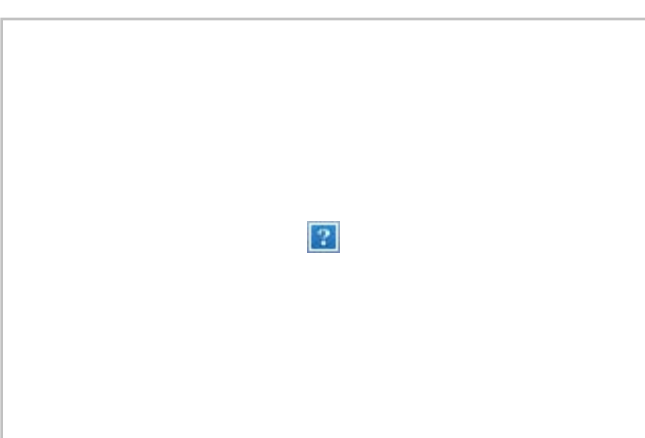
CENTURY COMPANY HONORED

During the annual business meeting on Tuesday morning, *Farmers Mutual Insurance Company of Clearwater County* was honored for 100 years of service to their policyholders. The company is located in Gonvick and is managed by *Gary Berg*.

Other companies recognized for celebrating 125 years of service in 2004 were: *Hay Creek Mutual* in Goodhue, *Norwegian Mutual* in Cottonwood and *Sumter Mutual* in Silver Lake. Congratulations to all of these companies for their continued service and dedication to their policyholders and the mutual insurance industry!

NAMIC MERIT AWARD

During the annual convention banquet, three MAFMIC members were recognized by NAMIC President *Chuck Chamness*, for receiving the NAMIC Merit Award. They are *Paul Haynes*, Austin, Sr. Marketing Representative for North Star Mutual, *Steve Knight*, Princeton, Sr. Marketing Representative for North Star Mutual and *Sid Prom*, St. Cloud, past director of Mid-Minnesota Mutual. The total number of Minnesotans who have received the award is now seventy-eight.



Pictured above at the annual banquet are *JoAnne & Paul Haynes* (left) and *Cherryl & Steve Knight* (right) after being presented the NAMIC Merit Award by *Chuck Chamness* (center). The NAMIC Merit Award was established to stimulate greater professionalism in the mutual insurance industry and recognizes individuals who dedicate themselves to greater service to their state and national trade associations. Congratulations to this year's recipients along with all of the past recipients of the award!

KUDOS ON A JOB WELL DONE!

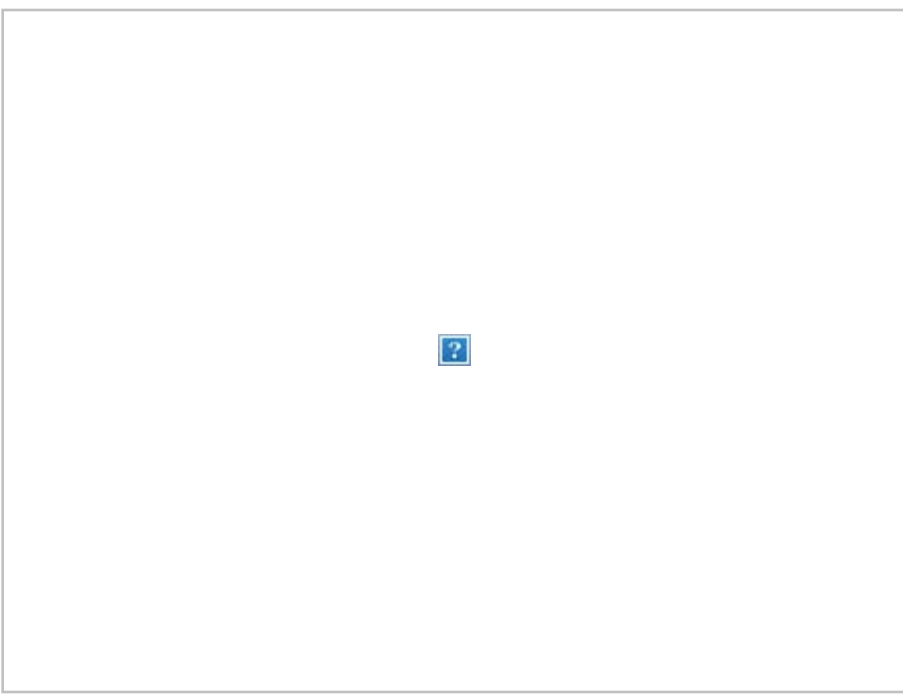
"I want to say EXCELLENT. Thank you for putting together a great convention!" -- Jerry & Joan Zenke

"Thank you to the staff & registration volunteers. I had an odd question for Lori and she had the answers right there. Bravo! Good work!" -- Mikel Nelson

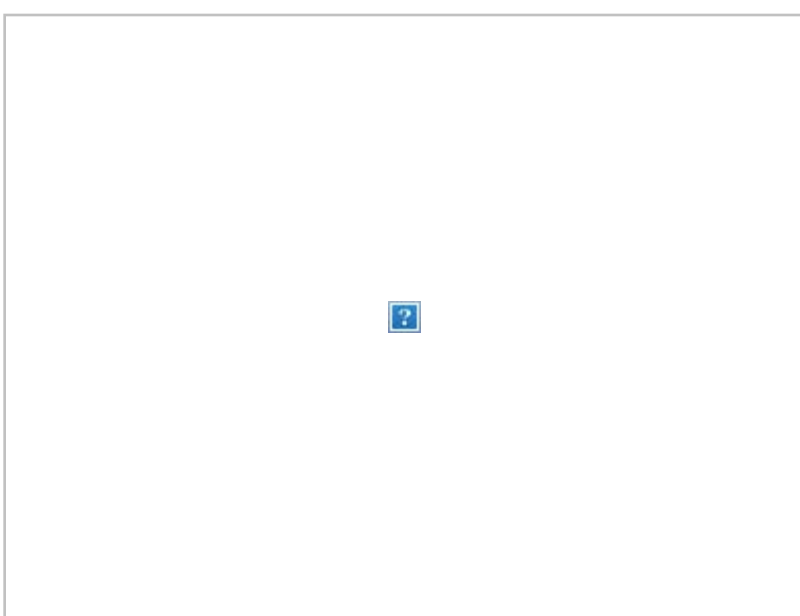
"The past three years as an auxiliary officer have been very rewarding for me. I have met and worked with so many fantastic people. I can't say enough good things about the gals at the office. You are always so willing to help." -- Marlene Ramey

THANKS FOR THE HOSPITALITY!

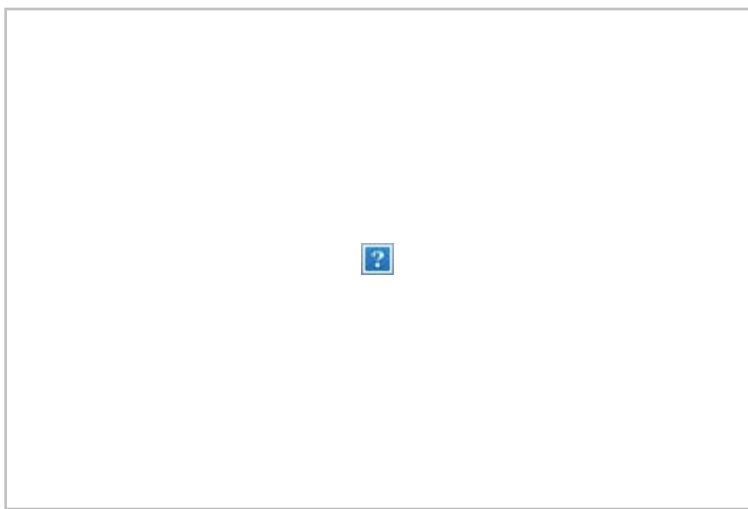
North Star Coffee Reception ~ For as many years as anyone can remember, North Star Mutual once again welcomed everyone to the convention by hosting the Sunday afternoon coffee reception. Guests appreciated the warmth, food and hospitality ~ especially those who had to travel on the snowy and icy roads of Minnesota to get to the convention. Pictured below are North Star staff members who greeted us at their reception. (Left to right): **Paul Haynes**, **Al Anderson**, **Jeff Mauland**, **Larry Johnson**, **Greg Roiland**, **Dennis Lundy**, **Garth Gideon**, **Harry Anderson** and **Terry Timm**.



Grinnell Hospitality Room ~ Monday morning once again greeted travelers with blustery weather, but Grinnell's Hospitality Room provided a place to go to warm up with a warm beverage. Grinnell sponsored the room which was open to all convention guests on Monday and Tuesday during the convention. Pictured below is part of the Grinnell delegation in attendance. Left to right: **Jim Dauphinais**, Sr. Reinsurance Representative, **Rick Tjarks**, Assistant Vice-President, **Diane Moothart**, Executive Assistant, **Steve Crawford**, Sr. Vice-President – Reinsurance, **Bob Olson**, Sr. Reinsurance Representative and **Alan Hewitt**, Sr. Reinsurance Representative.



RAM-MAFMIC Noon Luncheon ~ RAM Mutual has been a long-time sponsor of Tuesday's convention luncheon ~ where dessert is king! This year they co-sponsored the Tuesday noon luncheon where Minnesota Department of Commerce **Commissioner Glenn Wilson** was the guest speaker. **Steve Knutson**, President of RAM, served as MC for the event. Pictured below are members of the RAM staff with Commissioner Wilson following the luncheon. Left to right: **Dan Rupp**, **Lori Bondhus**, **Dean Kerfeld**, **Bert Tellers**, **Kevin Burkholder**, **Lynda Nordstrom**, **Commissioner Wilson**, **Steve Knutson** and **Jim Faber**.



THANKS TO ALL OF OUR CONVENTION SPONSORS!

MAFMIC would like to express our gratitude to these and ALL of the companies and individuals who contributed toward the sponsorship of the convention. Your generosity helps us to put together an enjoyable program for all!

MAFMIC AUXILIARY PLAYS AN ACTIVE ROLE



During the past year the MAFMIC Auxiliary, under the leadership of President **Marlene Ramey** (above), Redwood Falls, continued to be very active and supportive of MAFMIC. On behalf of the auxiliary, Marlene organized the Auxiliary Raffle and researched the possibility of producing another MAFMIC Cookbook. On Tuesday morning she conducted the auxiliary's Annual Business Meeting. Following the meeting, **Jan Boettcher** entertained the auxiliary members with a presentation titled, "An Old Chick in a Busy Barnyard".

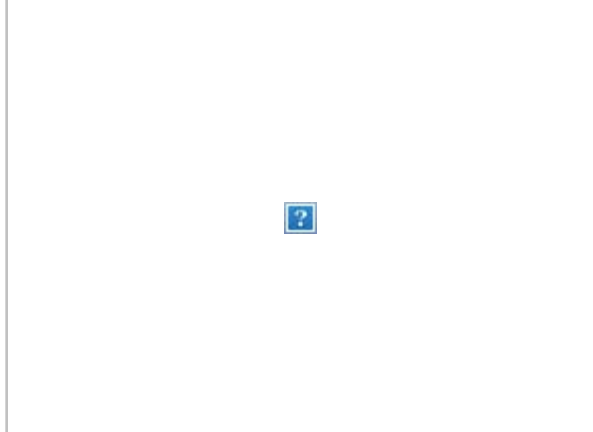
The MAFMIC Auxiliary was originally organized in 1960 for the purpose of forming an organization within the association for social purposes. The Auxiliary's Constitution was reviewed and updated at the auxiliary business meeting in 2002. At that time the general purpose of the organization was stated to "be mutual acquaintances and friendship among the spouses and friends of MAFMIC". During the convention, auxiliary members are welcome to attend all convention functions as well as those events that are planned especially for Auxiliary members. This year members were given the opportunity to attend the Legislative Visitation or participate in one of the optional events offered at the hotel on Monday afternoon. During their business meeting, the following officers were named for 2004-05: **Becky Timm**, Cottonwood, President, **Marlene Stueven**, Welcome, Vice-President and **Ron Goracke**, Alexandria, Secretary.

SCHOLARSHIP QUILT RAFFLE

The Auxiliary Raffle had another successful year as auxiliary members continue their involvement in raising funds for the MAFMIC Scholarship Fund. This year the raffle was expanded to include not only a quilt, but also a set of John Deere watches donated by **Jim Barta**, CPA, Smith & Jacobson, and a beautiful hand-crocheted tablecloth donated by **Nancy Warner**.

The deadline for submission for a 2004 scholarship was March 1st. During the Short Course a committee of auxiliary members will review all applications for eligibility and will randomly choose the winners from all eligible applications.

Pictured below are **Linda Oftedahl**, Ghent, and **Peg Schlenner**, Clarkfield, selling raffle tickets during the convention. Both ladies have served as past presidents of the auxiliary and their husbands serve on the board of Norwegian Mutual. We would like to thank everyone who bought raffle tickets. The raffle raised \$2,400 for the Scholarship Fund.



BACK BY POPULAR DEMAND! AUXILIARY TO PRODUCE COOKBOOK

For the past year auxiliary members have considered the production of a 2nd MAFMIC Cookbook with the proceeds to be used toward the MAFMIC Educational Scholarship Fund. The last time the auxiliary attempted such a feat was to celebrate MAFMIC's 100th Anniversary in 1995. It was a great publication and was re-printed three times!

The Auxiliary needs your help! By the number of compliments we got from the first cookbook, we know that there are a lot of good cooks out there! We need your help in submitting one or more recipes for the new cookbook. You may contact the MAFMIC office for a recipe form or use this link ['Recipe Form'](#) to print out the form. Make copies of the form and submit as many recipes as you'd like. Just remember to send your recipes to the MAFMIC office prior to April 15th.

SHORT COURSE UPDATES

The 2004 Spring Short Course will be held at the St. Cloud Holiday Inn & Suites on March 17th-18th. The Holiday Inn is located at the intersection of Highway 15 and Division Street.

Sleeping Rooms ~ The Holiday Inn has notified the MAFMIC office that a few sleeping rooms remain for the dates of the Short Course. To check on room availability, please call (320) 253-9000. Other lodging alternatives are listed below.

ST. CLOUD LODGING OPTIONS

Comfort Inn	(320) 251-1500
Fairfield Inn	(320) 654-1881
Quality Inn	(320) 253-4444
Ramada Limited	(320) 253-3200
Super 8 Motel	(320) 253-5530
Americinn (Sartell)	(320) 259-0877

Registration ~ Register by March 5th for Early Bird Rates! Registration materials have been sent to all companies. Cost of attending the Short Course is \$140 if registered prior to March 6th. Registrations received after March 6th or from a non-member will be charged \$165.00. **Wednesday Only Registration** is available at \$120.00. Special spouse packages are also available to those who don't wish to attend the Short Course sessions but would like to attend the breakfasts, lunches or adjustment hour. Please contact your company manager or secretary if you wish to attend the Short Course.

Registration packets will be available in the lobby of the Holiday Inn on Tuesday evening, March 16th, from 6:30-8:00 p.m. Registration will re-open on Wednesday morning, March 17th, in the Poolside Lobby at the Holiday Inn. Non-members and anyone registering at the Short Course will be charged the \$165.00 late fee.

Continental Breakfasts ~ A continental breakfast will be served in the back Atrium Area of the Holiday Inn at 7:30 a.m. both Wednesday and Thursday for all delegates and spouses who have registered for breakfast.

Continuing Education ~ Application has been made to the Department of Commerce for 8.5 hours of continuing education credits for the 2004 Short Course. Proof of attendance will be required and certificates will be mailed to your company following the Short Course.

NEW! Four concurrent sessions will be offered each hour on Wednesday afternoon. It is important to note, however, that **only Sessions A & B will be offered for continuing education credits**. Agents may choose to attend another session, but no credits will be awarded.

Manager's Only Sessions ~ Two of the concurrent sessions have been designed for new managers. At these sessions the MAFMIC staff and Mutual Assistance Committee will be available to review and answer questions regarding MAFMIC's services. MAFMIC has not defined the term 'new manager' ~ any manager who would like a review of MAFMIC's services is welcome to attend.

In addition to the new manager's sessions, space and time has been set aside during the concurrent sessions for Manager's Round-table Discussions. If you have a topic that you would like discussed during these sessions, please contact the MAFMIC office. Continuing education credits will **not** be awarded for any of the manager's only sessions.

Adjustment Hour ~ The Attitude Adjustment Hour will be held in the back Atrium Area of the Holiday Inn on Wednesday evening. Tickets for the adjustment hour will be included in your ticket envelope and will be good for cocktails, wine, beer and soft drinks. *Name badges will be required to gain admission to the adjustment hour.*

BOARD MEETINGS

The MAFMIC Board of Directors met on Sunday, February 1st, to review the 2003 Financial Statement prior to presenting it to the membership. They also held a reorganization meeting on February 3rd following the annual membership meeting. The First Quarter Board Meeting will be held prior to the Short Course on Tuesday, March 16th at the Holiday Inn in St. Cloud. If you have an item you would like discussed during this meeting, please contact your district director.

SUPPORT STAFF SEMINAR

Celebrate your administrative professionals! We'd like to invite you to MAFMIC's own seminar designed to honor, entertain and educate our member company secretaries, office assistants, customer service representatives and anyone else who provides assistance to mutual companies or agencies. The 2004 Support Staff Seminar will again be offered in two locations. Join us in **Fergus Falls** on Tuesday, April 13th or in **Owatonna** on Thursday, April 15th. The Education Committee has developed a program for administrative professionals in your office. Topics to be covered include *How's Your Memory?*, *Getting a Grip on Stress*, *Phone Skills for Everyday Use*, discussion on *office problems and procedures*, round-table discussions and more.

Managers, give your administrative staff a day out of the office! Encourage them to join others in celebrating the administrative support professionals within the mutual insurance industry. Registration information will be sent to all member companies in the near future. For more information contact the MAFMIC office at (320) 255-0909.

ANNUAL STATEMENTS

As soon as your company receives its annual policyholder statement from your auditor, please mail a copy to the MAFMIC office in St. Cloud. These statements are used to profile our companies when working with the Legislators and to assemble our financial statements, as well as gather information for the financial analysis program.

MARKETING MINUTE

MAFMIC members will be participating in three farm shows during 2004. The **Central Minnesota Farm Show** was held at the St. Cloud Civic Center on February 24th-26th. The **Owatonna Farm Show** will be held at Four Seasons Complex (Steele County Fairgrounds) on March 18th-20th. **Mark Lageveen** is in charge of this show; if you would like to help by attending to the booth for a shift, please email him at mlageveen@gmrc.com or call the MAFMIC office. **FarmFest** will once again be held at Gilfillan Estates near Morton on August 3-5. If you would like to help at the show, please contact the show organizer, **Judy Schroeder** at (320) 826-2374 or judyols.olivia@tds.net. The Marketing Committee will be meeting in the near future. If you have any suggestions or ideas for the committee to consider, please contact a committee member or the MAFMIC office.

SPRING AGENT'S SEMINAR

The Spring Agent's Seminar has been finalized and will be held in four locations this year. The dates and locations follow. Link here for the [Registration Form](#) and more information.

Tuesday, April 27 th	Thief River Falls	Seven Clans Casino
Wednesday, April 28 th	St. Cloud	Holiday Inn Hotel & Suites
Tuesday, May 4 th	Owatonna	Holiday Inn Hotel & Suites
Wednesday, May 5 th	Morton	Jackpot Junction Casino

COMPANY NEWS ~ On January 1st, **Robert K. Long** was named Corporate Secretary of **Austin Mutual**; he will continue in his position as Marketing Director. At that time, **Mara N. Bain** was also named Treasurer.

IN SYMPATHY ~ **Mark Webster**, 23, passed away from injuries received in a car accident on December 27th. Mark is the son of **Greg Webster**, a director-agent with **Garfield Farmers Mutual**.

THANK YOU . . . to **Hay Creek Mutual** for their donation to the Scholarship Fund in memory of **Bob Latham**.