## **MAFMIC NewsBulletin**

## FEB/MAR 2005 ISSUE

## **Successful Convention:**

## You Made the Difference!

This was just a wonderful convention! Very enjoyable experience! Looking forward to next year! These were just a few of the comments received about the recently completed 110<sup>th</sup> MAFMIC Convention held at the Sheraton Hotel in Bloomington. Chairman Gwen Batalden's theme, Who You Are Makes a Difference, set the tone for the entire convention. We may do the planning, but you make it worthwhile by your attendance and participation!

Meeting & Greeting ~

Hats, Flowers & Football! Pictured at left are Chairman Gwen Batalden and her husband, Craig, as they wait to greet their guests at Sunday's Chairman's Reception. Gwen's Garden Party featured a summer garden theme with easy-listening music provided by Dave Stumo of Paynesville. A big-screen TV was provided compliments of Dan Baasen, Wells Fargo Investments, so that the football fans in the crowd could watch the Super Bowl.

The Registration Desk

How Does Your

Committee dressed in their finest hats to meet you and set the tone for the Chairman's Reception. Pictured at right are (1 to r) Mark Peterson, Western Mutual; Paul Haynes, North Star Mutual; Linda Jaskowiak, Sumter Mutual; Lori Anderson, Oscar-Parke Mutual; Lynda Nordstrom, RAM Mutual; and **Bill Iverson**, Prairie Pine Mutual. In addition to their multitude of other duties, these individuals offered a friendly welcome to everyone arriving at the convention.

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Garden Grow? These beautiful flowers (a.k.a. the Sergeant-at-Arms Committee) were found to be flourishing in Gwen's garden! The committee, always a bunch of good sports (or is that sprouts?) dressed the part to welcome everyone to the party. Pictured at left is the Sergeant-at-Arms Committee. Front row (l to r): 'Bluebell' Jim *Nelson*, Vasa-Spring Garden Mutual; 'Aster' Sharon Schmitz, Jim Barta, CPA, PA; 'Daisy' Chris Adams, Palo Mutual. Back row (1 to r): 'Zelda' Ron Berning, Lake Park & Cuba Mutual; 'Tiger Lily' Maureen Reineke, Buffalo Lake - New Auburn Mutual; and 'Sunflower' Al Muehlhausen, Kelso Farmers Mutual & Shelby Farmers Mutual.

## ATTITUDE, RESPONSIBILITY & RESPECT By: Al Muehlhausen, MAFMIC Chairman

CHAIRMAN'S COMMENTARY

Attitude, responsibility and respect are three words that can be used to guide proper actions in all aspects of

one's life. These words can be related to personal relationships, business dealings, sporting events or any situation that arises in our daily lives. During the next year, I will attempt to let these words guide my judgment in facilitating the expressions and ideas of the membership of MAFMIC. The dictionary defines attitude as a manner, posture or viewpoint. These are trying times. Terrorism, the

changing farming community and the general expectations of a changing clientele are some of the obstacles

we face. MAFMIC has always kept a proactive attitude toward meeting the challenge of change. The Township Mutual industry has an awesome responsibility to continue the good work that was started in the 1800s. The long tradition of good and fair business dealings has been perpetuated in our industry for over 100 years. The existence of

MAFMIC can be attributed to cooperation between mutual companies. Although the mutual companies are competing against each other, they are also working together to produce the best possible product. Friendly competition is a good thing. The township mutual industry in Minnesota is very diverse. Mutual companies are located in every part of the state. They vary

greatly in size and they differ in the amount of money held in reserve. Because of the mutual industry diversity, it is extremely important to **respect** the thoughts and ideas of others. We can all improve MAFMIC by respecting and sharing each other's ideas. There are numerous people who work to keep MAFMIC a viable organization: the staff in St. Joe, the township managers, the

will continue to be one of the leading insurance associations in the nation. I have had many experiences in my life, including different job opportunities, but none compares with the humbling experience

of serving as chairman of this organization. To be chosen by one's peers to represent MAFMIC is a true honor.

statewide companies, company personnel and the various committees. We need to continue the good work so that MAFMIC

#### The MAFMIC Board of Directors met on Sunday, February 6<sup>th</sup>, to review the 2004 Financial Statement prior to presenting it to the membership at the annual business meeting. At this meeting they also appointed Ruth Rothstein to fill the unexpired

**BOARD MEETINGS** 

term of Bob Wendorff who had resigned as District 4 Director effective January 1st. The board also made the decision to accept Katherine Delaney as an intern at MAFMIC. The board held a reorganization meeting on Tuesday afternoon, February 8<sup>th</sup>. The main purpose of this meeting was to appoint the board liaisons for the various association committees. The following board members were appointed:

**Education Committee** Mike Soldan Govt Affairs Committee Terry Timm Marketing Committee Maureen Reineke

To Be Determined

Policy Committee **Greg Parent** Strategic Plan Committee Jerry Kraft Pete Hellie Technology Committee The 1st Quarter Board Meeting will be held prior to the Short Course on Tuesday, March 15th, at the Arrowwood Resort & Conference Center near Alexandria. If you have an item that you would like the board to consider at this meeting, please contact your district director.

Mutual Assistance Committee

MONDAY EVENTS AT THE CONVENTION

## was the featured speaker giving a presentation titled, 'I Believe'.

**PRAYER BREAKFAST** This was the 21<sup>st</sup> year that the Prayer Breakfast kicked off the convention. *Terry Timm*, MAFMIC Vice-Chairman, served as host of the event and welcomed everyone in attendance. Bert Tellers of RAM Mutual

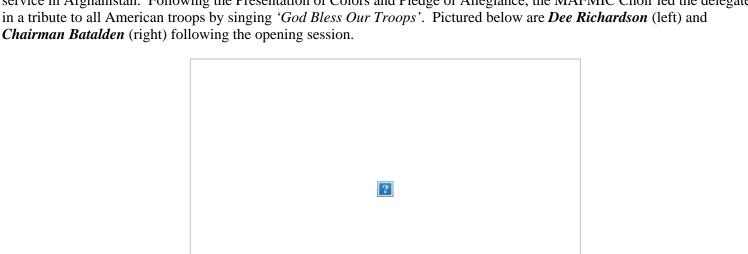
every year!

Pictured at left are the participants on the Prayer Breakfast program. (Left to right): Tim Iverson, Convention Chaplain; Kallyn & Steve Knutson, vocalists; Bert Tellers, speaker; Mary Thompson & Deb Liden, scripture readers; Terry Timm, host and Marlene Ramey, choir director. Missing from the picture are

'A MUTUAL **CELEBRATION'** Monday began with a song and a prayer and ended with more song (karaoke). The Poolside Reception, celebrating the mutual insurance industry in Minnesota, was moved from the afternoon to the evening. This proved to be a popular decision as everyone seemed to enjoy the evening filled with song, laughter and dancing. Pictured at right is

one of the many popular vocalists of the evening, Shannon Geihl who was attending her first convention. Shannon is from Norwegian Mutual and 'wowed' the crowd with her beautiful **OPENING SESSION** The 110<sup>th</sup> Annual Convention of the Minnesota Association of Farm Mutual Insurance Companies was called to order by *Chairman Gwen Batalden* on Monday morning. Dee Richardson, Farm Windstorm Underwriter with Austin Mutual, participated in the Presentation of Colors. Dee serves with the United States Army Reserves, 407<sup>th</sup> Civil Affairs Battalion out of Arden Hills and recently returned from service in Afghanistan. Following the Presentation of Colors and Pledge of Allegiance, the MAFMIC Choir led the delegates

Diane Boucher and Shari Williams, pianists. A special thanks to the MAFMIC Choir who also participated on the program. This group is getting bigger & better



After the invocation by Convention Chaplain, *Tim Iverson* and Chairman Batalden's address to the membership, the keynote

speaker was introduced. MAFMIC would like to thank Austin Mutual for sponsoring Janie Jasin, author, entrepreneur and keynote speaker. She entertained those in attendance with her address titled, 'See the Difference, Share the Difference, Celebrate the Difference'. To close out the morning program, Jerry Zenke gave a short presentation on the new MAFMIC office building followed by Marcus Marsh, Government Affairs Manager, who prepared us with issues for our visit to the

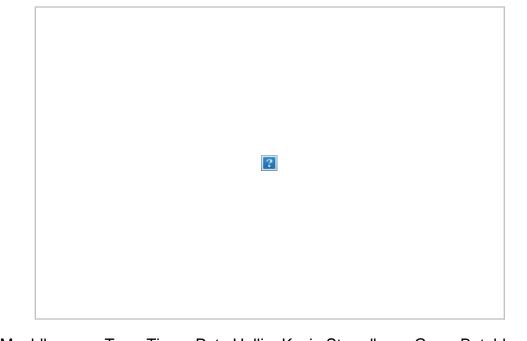
Capitol and our legislators. **OPTIONAL SESSIONS** Several auxiliary members and a few delegates enjoyed the optional sessions on Monday afternoon. Janie Jasin returned with a presentation titled 'StressBusters!'. This was followed by Beth Russell who presented, 'Who Gets Grandma's Yellow Pieplate?', a session on how to distribute family heirlooms. Dan Rupp, RAM Mutual, concluded the day with an interesting and informative presentation on the history of Minnesota mutuals.

#### TUESDAY IS BUSY DAY AT THE CONVENTION!

#### ANNUAL BUSINESS MEETING

Chairman Gwen Batalden called the 110<sup>th</sup> annual business meeting to order on Tuesday morning. After the memorial period and report of association *President Sherry Ask*, the various committee chairmen were called upon to give their annual reports to the membership.

Committee Chairman Jerry Zenke gave the report of the Nominating Committee. Al Muehlhausen, Manager of Kelso Farmers Mutual & Shelby Farmers Mutual was elevated to the position of Chairman and was presented a gavel and plaque by Immediate Past-Chairman Batalden. Terry Timm, Sr. Vice President of North Star Mutual was elevated to Chairman-Elect and *Peter Hellie*, Manager of Norwegian Mutual, was elected to the position of Vice-Chairman. *Kevin Strandberg*, Manager of Kerkhoven & Hayes Mutual, was re-elected to another term as Secretary-Treasurer of the association.



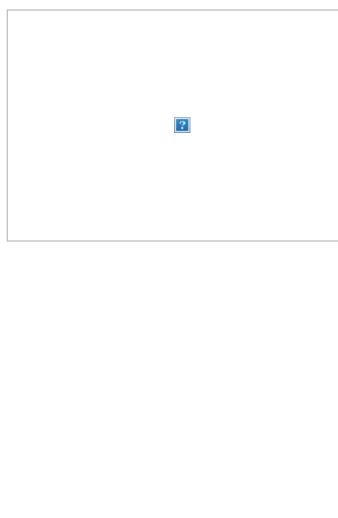
Left to right: Al Muehlhausen, Terry Timm, Pete Hellie, Kevin Strandberg, Gwen Batalden

Mike Soldan, President of Spring Valley Mutual, was elected as the new Statewide Director replacing Dan Rupp of RAM Mutual. In addition Dale Krage, Secretary-Treasurer of Preble Farmers Mutual, was introduced as the newly-elected director of District 7, replacing Randy Holland, Manager of Claremont Farmers Mutual. Ruth Rothstein, Manager of Paynesville Mutual, was also introduced to the membership as the new director for District 4. Ruth was appointed by the Board of Directors to fill the unexpired term of **Bob Wendorff** who had previously resigned.

The meeting closed by recognizing century companies and township mutual directors who will be retiring in 2005. Although there were no companies celebrating 100 years, Crow River Mutual and Preble Farmers Mutual were recognized for 125 years of service. Kenyon-Holden-Warsaw Mutual was recognized for 130 years and Vasa-Spring Garden Mutual was recognized for 145 years of service to the mutual insurance industry.

#### **QUESTION BOX SESSION** The ever-popular Question Box Session was held on Tuesday

afternoon following the noon luncheon and just prior to the Exhibit Show. Pictured below are members of the panel. Front row (l to r): Jerry Balek, Grinnell Mutual; Joleen Christen, RAM Mutual; Mary Thompson, Mid-State Mutual. Back row (1 to r): Jim Thoen, North Fork Mutual; *Steve Knight*, North Star Mutual; *Jonathon Troe*, Owatonna Mutual.



## Education Committee, along with *Jerry & Joan Zenke*, came up with a plan to make this event more enjoyable by adding

**EXHIBIT SHOW** 

contests, games and entertainment. Pictured above left is the host for the show, Jerry 'The Kilt' Zenke as he took control of the afternoon's activities. A lot of people were involved in making this a successful venture. A special thanks to MAFMIC's district directors and the many others who donated prizes and helped with the trivia contest. Pictured above right (I to r) are Dan

Rupp, RAM Mutual; Randy Holland, Claremont Farmers Mutual and Lewis Kaufman, Unity Gordon Hartford

Billed as 'new & improved', the changes to the Exhibit Show seemed to be well-received by those in attendance. The

Mutual. These gentlemen assumed the responsibility of 'guarding' and distributing the prizes. AWARDS & RECOGNITION ROBERT C. SEIPP SERVICE AWARD

#### Pictured at left is Immediate Past Chairman Gwen Batalden presenting the prestigious Robert C. Seipp Service Award to Michael L. Flugum at the annual

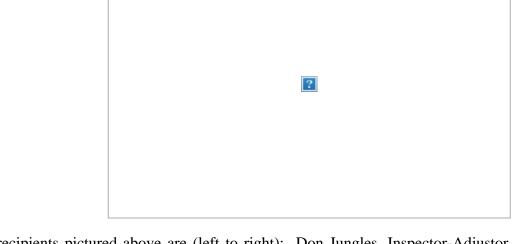
## convention banquet. Mike is the Manager of Has San Lake Mutual Insurance

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Company in Buffalo. He began his insurance career as an agent for a direct writer in 1979 and began working for his mutual in St. Michael in 1982. Almost immediately, he started serving MAFMIC. Mike started on the Policy committee in 1984. He received the NAMIC Merit award in 1990. He chaired the NAMIC Farm Conference in 1993-1994. He was the recipient of the NAMIC Service Award in 1997. He attained his PFMM (Professional Farm Mutual Manager) in 1999 and in 2004 he reached a very important goal by becoming a CPCU (Chartered Property-Casualty Underwriter). Also in the 1990s, he served on MAFMIC's board as director, Secretary/Treasurer and finally Chairman in 1998. ? While all this was going on, he also merged his mutual with another in his area in 1997. To this day, he is still very active in the mutual insurance business. He serves on the Board of Directors for RAM Mutual and he is the Chairman of the MAFMIC Policy Committee. Congratulations, Mike! TP Policy ~ 31 cents Auxiliary Cookbook ~ \$15.00 Banquet Ticket ~ \$35.00 Policy School Registration ~ \$75.00 Convention Registration ~ \$210.00 **MAFMIC Members ~ Priceless!** Thank you to anyone and everyone who participated in the recent convention. Sponsors, volunteers, committee members and attendees ~ you all made a difference in making the convention a success! NAMIC MERIT AWARD RECIPIENTS

#### During the annual convention banquet, three MAFMIC members were recognized by NAMIC Chairman Wayne White, for receiving the NAMIC Merit Award. This brings the total number of association members who have received the award to

eighty-two. The NAMIC Merit Award was established to stimulate greater professionalism in the mutual insurance industry and to recognize individuals who dedicate themselves to greater service to their state and national trade associations.



This years recipients pictured above are (left to right): Don Jungles, Inspector-Adjustor for Mid-Minnesota Mutual; Peter Hellie, Manager of Norwegian Mutual; and Jim Thoen, Manager of North Fork Mutual.

**RETIRING DIRECTORS** 

During the annual business meeting, MAFMIC recognized the following township mutual directors who have or will be retiring from their respective boards in 2005.

Russell Christensen, 20 yrs Oliver Compart, 26 yrs Arthur Fjestad, 26 yrs Clarice Germo, 33 yrs

McPherson Farmers Mutual New Sweden Mutual Oscar Parke Mutual McPherson Farmers Mutual Lloyd Greenlee, 22 yrs James Gregoire, 27 yrs Harvey Hadler, 37 yrs Leander Hansen, 28 yrs Aaron Knutson, 9 yrs Allen Kruse, 25 yrs Ivan Meints, 34 yrs Kenneth O. Nelson, 30 yrs Edsel Sowada, 21 yrs Raymond Storck, 25 yrs Loren Wiener, 21 yrs

Spring Valley Mutual Norwegian Mutual Wanamingo Mutual Mid-Minnesota Mutual Agassiz & Odessa Mutual **Fairmont Farmers Mutual** Crate Mutual Palmyra Farmers Mutual Mid-Minnesota Mutual

Delaware Mutual

North Fork Mutual

This represents 384 years of combined service to the mutual industry! Congratulations & best wishes!

## THANKS FOR YOUR GENEROSITY!



North Star Coffee Reception ~ For more years than many of us can remember, North Star Mutual has been sponsoring a Sunday afternoon coffee reception to welcome everyone to the convention. This year was no different. Guests appreciated the warmth, food and hospitality provided to them by members of the North Star staff who were in attendance. Pictured above are North Star staff members who greeted us at the reception. Left to right: Larry Johnson, Jeff Mauland, Allen Erickson, Dick Swanson, Harry Anderson, Joe Hoff and Garth Gideon.

Tuesday

**SPONSORS!** 

On behalf of the Board of Directors, Education Committee and staff, MAFMIC would like to express our gratitude to ALL of the companies and individuals who contributed toward the sponsorship of the convention. Your generosity helps us to put

ANOTHER BUSY YEAR FOR AUXILIARY

Insurance Company who so generously sponsored the beverages (beer) for Sunday evening's Chairman's Reception. They provided a banner for the Chairman's Reception thanking Chairman Batalden for her dedication and service. We were unable to catch any representatives from Austin Mutual at the reception, but did manage to catch up with them during the Exhibit Show. Pictured to the right are: John Holmgren, Robert Long and Tim Spreiter. Thanks for your generosity!

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Chairman's Reception -- Thank you to Austin Mutual

Grinnell Coffee/Hospitality Room ~ Grinnell's Hospitality Room provided a place for conventioneers to get a cup of coffee, play cards or just relax and visit between sessions. The room was open to all convention guests from Monday morning until the beginning of the banquet on Tuesday evening. Pictured to the left is part of the Grinnell delegation in attendance. Left to right: Mark Lageveen, Dan Agnew, Rick Tjarks and Bob Olson.

MAFMIC Noon Luncheon on Tuesday. Steve Knutson, President of RAM Mutual, hosted the event. This year's luncheon speaker was Janet Letnes Martin (pictured at right) who entertained the audience with her program entitled, 'Hotdish, Hotpads & Hotflashes: A Humorous and Nostalgic Look Back at the Way We Were'. By the reaction of the crowd, she brought back childhood memories for many of us! THANKS TO ALL OF OUR CONVENTION

**Luncheon** ~ Once again RAM Mutual co-sponsored the RAM-

## together a quality and enjoyable program for all!

continued to be very active and supportive of MAFMIC. On behalf of the auxiliary, Becky organized the Auxiliary Raffle and helped with the production of the MAFMIC Cookbook. On Tuesday morning she conducted the Annual Business Meeting. Following the meeting, Sue Morton entertained the auxiliary members with 'Stories from the Heart of a Prairie Woman.'

During the past year the MAFMIC Auxiliary, under the leadership of President *Becky Timm*, Cottonwood,

The MAFMIC Auxiliary was originally organized in 1960 for the purpose of forming an organization within the association for social purposes. Many changes have taken place since that time. As President Becky Timm pointed out at the auxiliary meeting, this is a historic year for MAFMIC. Gwen Batalden is

roles of men and women in MAFMIC. Although we haven't seen a lot of men at the auxiliary meetings to date, more men are becoming members of the auxiliary. We would like to encourage these men to consider becoming involved in the auxiliary! A few years ago the auxiliary decided to take the responsibility of developing and over-seeing the MAFMIC Scholarship They began raising money for the Scholarship Fund by conducting a Quilt Raffle. This year's raffle raised

approximately \$1,900 for the Scholarship Fund. Since that first raffle, there has been a lot of other support for the Scholarship Fund. The MAFMIC Board of Directors voted to donate the net proceeds from the annual golf outing to the fund. Last year

the first female chairman of the association and **Ron Goracke** is the first male officer of the auxiliary. As more women become company managers and serve on township mutual boards, we will see more changes in what we have considered the traditional

the auxiliary put together a cookbook with the net proceeds of that project being dedicated to the fund. Companies and individuals have made contributions. This year the Education Committee, along with other individuals, donated baskets to be sold at a Silent Auction during the convention. This proved to be a popular event and raised over \$900 for the Scholarship Fund. Last year eight scholarships were awarded to high school seniors. The Scholarship Selection Committee will be meeting during the Short Course to select the 2005 scholarship recipients. Cookbooks are still available! The cost of the cookbook is \$15 and will be available for sale at the Short Course. Cookbooks

can also be purchased at the MAFMIC office or use the following link to an order form. **Cookbook Order Form** 

> ANOTHER SUCCESSFUL 'DAY AT THE LEGISLATURE' By: Marcus Marsh, Govt. Affairs Manager

# We had another successful "Day at the Legislature" on February 7<sup>th</sup> part of our MAFMIC State Convention with at least 215

Upon arriving at the Capitol Complex we proceeded to Hearing Room 5 in the State Office Building.

All four Legislative Leaders plus the Governor addressed our group. Speaker of the House Steve Sviggum (R-Kenyon) talked about the importance of our industry and our Mutuals in particular. Speaker Sviggum stated that the Attorney General's Disclosure Bill H.F. 387 would not pass the House of Representatives (MAFMIC opposes this bill).

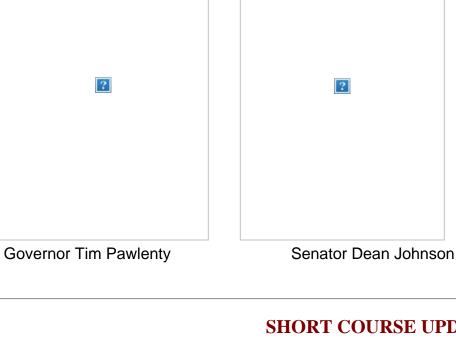
The House Minority Leader Representative Matt Entenza talked about growing up in rural Minnesota and said he supported our mutuals. Senator Dick Day the Senate Minority discussed transportation issues and his continued support of our mutuals. Senator Dean Johnson, the Senate Majority Leader talked about the budget, taxes and support for our member companies.

Governor Tim Pawlenty was our final speaker talking about a variety of issues including job creation in Greater Minnesota, his budget proposal, and support for the insurance industry. MAFMIC Members then went to their appointments with their Representative and Senator. I heard a lot of positive feed back

from our members about their meetings as well as from several Representatives and Senators.

part of making that success possible.

MAFMIC's success in St. Paul is due to all of us working together. Your attendance at our "Day at the Legislature" is a big



## SHORT COURSE UPDATES

The 2005 Spring Short Course will be held on March 16<sup>th</sup> & 17<sup>th</sup> at the Arrowwood Resort & Conference Center located just outside of Alexandria.

Sleeping Rooms ~ The Arrowwood has notified the MAFMIC office that there are no sleeping rooms available for the dates of the Short Course. If you have rooms at the Arrowwood that you will not be using, we ask that you release them for others who are in need of a room. Remember that the Arrowwood has a 72-hour cancellation policy. The Arrowwood may be reached at (320) 762-1124. Other lodging alternatives are listed below.

**AmericInn Days Inn** 

people attending.

(320) 763-6808 (320) 762-1171 Holiday Inn (320) 763-6577 Super 8 Motel (320) 763-6552 Country Inn & Suites (320) 763-9900 Ramada Limited (320) 762-5161

**Registration** ~ Register by March 4<sup>th</sup> for Early Bird Rates! Registration materials have been sent to all companies. Cost of attending the Short Course is \$145 if registered prior to March 4<sup>th</sup>. Registrations received after March 4<sup>th</sup> or from a non-member will be charged \$170.00. *Wednesday Only Registration* is available at \$125.00. Special spouse packages are also available to those who don't wish to attend the Short Course sessions but would like to attend the meals or adjustment hour.

Registration packets will be available in the lobby of the Arrowwood Resort & Conference Center on Tuesday evening, March 15<sup>th</sup>, from 6:30-8:00 p.m. Registration will re-open on Wednesday morning, March 16<sup>th</sup>, in the Upper Conference Foyer of the Arrowwood at 7:30 a.m.

**Continental Breakfasts** ~ A continental breakfast will be served in the Tennis Center of the Arrowwood Resort & Conference Center at 7:30 a.m. both Wednesday and Thursday for all registered guests.

**Continuing Education** ~ Application has been made to the Department of Commerce for 8 hours of continuing education credits for the 2005 Short Course. Proof of attendance will be required.

Concurrent Sessions - Four concurrent sessions will be offered each hour on Wednesday afternoon. Please note that all concurrent sessions will offer continuing education credits if the Short Course is approved as submitted to the Commerce Department.

Manager's Round-table Discussions ~ Managers, please notify the MAFMIC office if you have any suggested topics for these sessions.

**Adjustment Hour** ~ The Attitude Adjustment Hour will be held in the Tennis Center of the Arrowwood Resort & Conference Center on Wednesday evening. *Name badges will be required to gain admission to the adjustment hour.* 

## **OBITUARIES**

*Alvin 'Sonny' Hoffman*, age 77 of Brainerd passed away on January 2<sup>nd</sup>. He served as the President of *Pioneer Mutual* and was on the board for 36 years.

*James Speiring*, age 68 of Green Isle, died on January 19<sup>th</sup> at his home. Jim was the President of *Young America Mutual* and served on the board for 24 years.

*Merrill Grisham*, age 58 of Gaylord, passed away on February 5<sup>th</sup>. Merrill served on the board of directors for *Buffalo Lake - New Auburn Mutual* from 1996-2005.

*Grace Johnson*, age 88 of Maple Plain, passed away on February 18<sup>th</sup>. Grace is the mother of Marvin Johnson, President of *Unity-Gordon-Hartford Mutual*.

## As soon as your company receives its annual policyholder statement from your auditor, please mail a copy to the MAFMIC

ANNUAL STATEMENTS

office. These statements are used to profile our companies when working with Legislators, to prepare the year-end compilation of our member's financial status and to provide information for the financial analysis program.

MANAGER WANTED

*Madelia Lake Crystal Mutual Insurance Company* is accepting applications for the position of Manager until April 1, 2005. Send resume to: Manager Committee, Madelia Lake Crystal Mutual Insurance Company, P.O. Box 219, Madelia, MN – 56062.

## WELCOME KATIE

Katherine Delaney of Lake Benton and a senior at South Dakota State University will be interning at the MAFMIC office until the end of April. Katie is majoring in Consumer Affairs with an emphasis in event planning & marketing and a minor in business.

### At the annual staff Christmas luncheon Cathy Anderson was recognized for 20 years of service to MAFMIC. She began

**HONORED FOR 20 YEARS** 

working with MAFMIC in December 1984 on an as-needed basis after the office relocated to St. Cloud. She now serves as the Administrative Services Manager for the association.

## During the annual business meeting at the convention, Ken Bargfrede, Chairman of the Credentials Committee gave a report to the membership outlining the attendance figures for the convention. Due to the timing of the business meeting, we were not

CREDENTIALS UPDATED

able to provide accurate figures to the Credentials Committee prior to the meeting. Now that the final figures are in, the Credentials Committee Report has been updated as follows. "There were 521 persons registered for the 110<sup>th</sup> Annual Convention of the Minnesota Association of Farm Mutual Insurance Companies. This number includes 274 delegates, representing 76 member township mutual companies and 35 delegates representing 5 member statewide companies. There were 32 delegates and exhibitors representing 5 associate, affiliate and trade associations who hold a membership in MAFMIC. There were 155 registered for the Auxiliary and 20 non-members, guests and exhibitors, plus 5 from the MAFMIC staff."