

team are: **Niles Deden**, Hay Creek Mutual, **Jim Barta**, Smith & Jacobson, **Bob Wendorff**, Crow River Mutual (Board Liaison), **Reiny Hanneken**, Pioneer Lake Mutual and **Jerry Zenke**, Mound Prairie Mutual.

Following up all the committee's work and bringing the project together were: **Gwen Batalden**, Redwood County Mutual, **Linda Jaskowiak**, Sumter Mutual and **Deb Liden**, Bray-Gentilly Mutual. If you see **any** of these people in the next few weeks, please tell them THANK YOU....they have all given hours and hours of their time to this project and believe me it will continue our "tradition of excellence" for all Minnesota Township Mutuals. I also want to publicly thank **Cathy Anderson**, MAFMIC's Administrative Services Manager for the countless hours she spent putting this Manual together in a clear, easy-to-use format. And thanks also to **Dave Pederson**, Farmers Mutual of Manchester, for writing an "auto-run" program to make accessing the information as easy as a "click of a button". Without the help of all of these dedicated people, the Manual would still be a distant dream. THANK YOU!

FALL REGIONAL MEETINGS

Plan to attend . . . the MAFMIC Fall Regional Meeting in your area. The meetings are being held the week of October 25th and are designed to be of interest to company managers, directors, staff and agents. Application has been made and approval is pending for 3.0 hours of continuing education credit. Registration forms have been sent to all member companies. If you are interested in attending, please contact your mutual manager. Cost is \$25.00 for pre-registration and \$30 at the door. Please help us out by sending your company's registration form to MAFMIC's office prior to October 15th.

Each day's program will feature information that is of interest and importance to township mutual personnel. Coffee will be served at 8:30 a.m. with the meeting scheduled to begin at 9:00 a.m. The session will conclude with lunch. However, MAFMIC personnel will be available immediately after lunch for anyone wanting to visit with them. The agenda for the meetings is as follows:

Call to Order & Greetings – Chairman Gwen Batalden
Introductions & MAFMIC Updates – Sherry Ask
Legislative Updates – Marcus Marsh
What's New with the Marketing Committee? – Committee
The New Mutual Assistance Manual – Committee
Federal Tax Updates – Jim Barta & NAMIC Representative
What SHOULD Your Inspector Be Looking For? – Bert Tellers

As a reminder, the dates and locations of the meetings are as follows:

October 25th – Best Western, Thief River Falls
October 26th – Bigwood Event Center, Fergus Falls
October 27th – Kelly Inn, St. Cloud
October 28th – Best Western Apache, Rochester
October 29th – Jackpot Junction, Morton

Join with your neighbors to share your concerns, problems and interests. We look forward to seeing you at the Fall Regional Meeting in your area!

SCHOLARSHIP RAFFLE

Members of the auxiliary will be in attendance at the Fall Regional Meetings to sell tickets for the 2005 Auxiliary Quilt Raffle. This year the raffle includes an Amish Quilt, hand-crocheted tablecloth and \$100 Cash. The Quilt Raffle and proceeds from the Golf Outing have allowed us to issue eighteen \$500 scholarships to graduating seniors over the past four years.

2005 MINNESOTA LEGISLATIVE SESSION

By: Marcus Marsh

It hardly seems possible but the 2005 Legislative Session is less than three months away. The new session will be the longer session of the two year biennium ending in late May. This session will set the entire state budget for the next two years and already one can see that it will be a difficult session as every one wants more money.

In mid-September, President **Sherry Ask** and Government Affairs Manager **Marcus Marsh** met with **Bob Johnson**, Executive Vice President of the Insurance Federation of Minnesota to discuss insurance issues for the next Legislative Session.

At this point it appears the IFM is primarily looking at a variety of Tort Reform issues such as Class Action Lawsuits, Medical Malpractice, No-Fault Auto Reform, and Health Care.

The MAFMIC Government Affairs Committee will meet on Thursday, November 11th to review possible issues that MAFMIC will pursue along with those issues we can work together on with the Insurance Federation of Minnesota. If there are issues or concerns that you feel the Government Affairs Committee needs to address, please don't hesitate to contact Sherry or Marcus in the MAFMIC Office or **Richard Raun**, Government Affairs Committee Chairman.

Once the Government Affairs Committee has met and determined what issues to pursue we will meet with Minnesota Commerce Department officials to review what is on our agenda along with issues that are going to be part of the Commerce Department agenda.

As always, once the Legislative Session begins, there will be an endless list of harmful bills introduced aimed at the insurance industry that we will have to defeat.

This year only the State House is up for re-election in Minnesota, as the State Senators have a four year term, like the Governor and other Constitutional Officers.

Don't forget to vote on November 2nd!

TECHNOLOGY CORNER

By: Jim Barta, Smith & Jacobson

If you are like most computer users/owners your computer has only 2 USB ports. This can be very inconvenient and at times very frustrating. The way around this problem is to get a USB hub. The hub adds USB ports to your computer. I only have 2 USB ports on my laptop, and my desktop. The mouse takes up one USB port on the laptop, and the printer takes up the other. This leaves no room for a flash drive or a zip backup. It's been noted in the Tech Corner before that one of the most important issues in successful computing is backup, backup and backup. I won't even think of doing anything on the computer without being able to backup to at least one external device. I backup frequently on the hard drive and, at least one external drive. Before I attached the hub I would have to parallel either a printer or a backup drive. This is also inconvenient, as you have to have the device attached to the computer and turned on before you start your computer. If you forget one step you have to shut the computer down and restart. Even then, when I wanted to hook up a camera or another device it was very difficult because I would have to disconnect something. Also, what about those times when you want two printers available? One for pictures and a laser for documents, assuming you can't afford a color laser. My point is I needed more flexibility and more USB ports.

The hub I purchased was from Office Max, and was very inexpensive (around \$30). Most electronic/computer stores carry them. I've had mine about six months now and I can't get by without it. Hubs are also "stackable" if you need more than just one. My hub has 4 USB ports, but if I needed more I could plug another hub into one of those four USB ports and I would have 3 more. You always take up one port going from one hub to the other, so if a hub has 4 ports you only pick up 3 more ports.

The only problem (glitch) I've noticed is that you want to try to be consistent in which hub port you use. In other words if you use port 4 for the printer you want to use that port all the time for that printer. If you don't, it's no problem except the computer adds another printer and you have to select the correct printer in order to print. Another "problem" is the computer tells me I have a high-speed device (2.0) hooked up to a 1.0 USB port. This is no real problem, as it takes about 3 seconds to backup or print instead of approximately 1 second!

As a final note, any further computers or laptops I purchase will have as many USB ports as possible built in, but for now, a hub is an inexpensive solution.

MARKETING MINUTE

At their last meeting, the Marketing Committee approved the selection of **Ann Roesler** as the new vendor for MAFMIC's *Come Home* apparel promotion. Ann represents **Noble Wear** out of Onamia and will be available to answer all of your questions about our MAFMIC's apparel line. In addition to the selected items, she will be able to help you with all of your apparel and promotional needs ~ even if it's not on MAFMIC's order form. Feel free to call her for color, sizing and style information.

Ann Roesler
Noble Wear
Phone: (320) 532-3126 Ext. 204
Cell: (320) 420-9415
Email: ann@noblewear.com
www.noblewear.com

Members of the Marketing Committee will be available at the Fall Regional Meetings to review the apparel promotion. Catalogs and order forms will be available at that time. Remember that utilizing this service for your company's apparel and promotional needs will benefit MAFMIC as the association receives a percentage on *Come Home* apparel sales.

POLICY COMMITTEE

The MAFMIC Policy Committee will meet in MAFMIC's office on Tuesday, October 19th. The committee has been working on finalizing the changes to the PH Policy, but ran into a roadblock with filing. Due to Commerce Department regulations, MAFMIC itself is unable to file the PH policy for our membership. The statewide companies have agreed to assist with filing the policy, but the process has been delayed at this point. Our best GUESS for the anticipated release date is April 1, 2005.

AUXILIARY COOKBOOK

Progress continues on the production of the MAFMIC Auxiliary Cookbook. The pages have been 'proofed' thanks to auxiliary members **LuAnne Berning**, **Shirley Deatsch**, **Pat Domeier**, **Marva Heldberg**, **Linda Oftedahl**, **Carol Paur** and **Joan Zenke**. The corrections have been sent to the printer and we still hope to be able to have it available prior to Christmas. A Pre-Order Form is available under 'News & Notes' on MAFMIC's website or just click on the following link to go directly to the form.

[Pre-Order Form](#)

Description: The cookbook is enclosed in a 3-ring vinyl easel binder and contains approximately 700 recipes. It includes a section of special recipes submitted by men and another section of 100-year old recipes.

Cost of each cookbook is \$15.00 plus \$2.50 per book for shipping. You can save the shipping fee by picking your book(s) up at the Convention. There will also be books for sale at the convention.

Net proceeds from the sale of the cookbook will be donated to the MAFMIC Scholarship Fund.

CONVENTION NOTES

SPONSORSHIPS

Letters have been sent to all MAFMIC members inviting them to participate in the sponsorship program at the 2005 Convention. Last year 57 township mutuals, statewide, associate members and individuals contributed to the program, resulting in a significant reduction in the convention registration fee. In fact, contributions in 2004 reduced the actual per person cost of the convention by almost \$60!

To date the following companies have committed to participating in the sponsorship program.

**Bird Island – Hawk Creek Mutual
Corn Belt Mutual
Delaware Mutual
Has San Lake Mutual
Hay Creek Mutual
Mid-State Mutual
North Fork Mutual
Norwegian Mutual
Pioneer Lake Mutual
Plainview Mutual
RAM Mutual
Redwood County Farmers Mutual
Sumter Mutual
Western Mutual
Wilmington Mutual**

Thank you for your generosity!

CHOIR MEMBERS WANTED

The MAFMIC Choir has once again been asked to assist with the Prayer Breakfast and possibly the opening session at the upcoming convention. If you are interested in joining the choir, please contact the MAFMIC office at (320) 271-0909 or email us at info@mafmic.org.

SEIPP SERVICE AWARD

Please remember to submit your nomination for the 2005 Robert C. Seipp Service Award. A form was enclosed in last month's (September) NewsBulletin. The deadline for submission has been extended to October 31st.

ROOM RESERVATIONS

The 2005 Convention will be held at the Sheraton Bloomington Hotel, Minneapolis South (formerly Radisson South) on February 6th-8th. You will notice some upgraded services and nice changes to the hotel, including the addition of the Sheraton Sweet Sleeper beds in all of the guestrooms. One change that has been made in order to comply with internal operating procedures of the Sheraton is the process of making your individual guestroom reservations. You may note that this process has changed considerably from the Radisson's procedures.

While a room reservation form will once again be included in the Convention Registration Packet sent to all companies in early December, you will be able to make your room reservations in one of four ways.

1. The preferred method is via the Internet, if you have that capability. A link to Sheraton Reservations has been set up on the MAFMIC website (www.mafmic.org) under 'Convention'.
2. Call Sheraton's world-wide reservation number (1-866-837-4278), but make sure that they know that you are with the MAFMIC group so that you get the group rates. We would recommend that you use this method only if you do NOT have special requests as these people are not familiar with the physical lay-out of the Bloomington facility.
3. Use the paper form included in the convention registration packet sent out in December. MAFMIC will also include this form on our website (under 'Convention') when it is available.
4. Call the Sheraton direct at (952) 835-7800 and request 'in-house reservations'. This is the **least preferred** method by the Sheraton, however, and may require some patience as they have a very limited in-house reservation staff.

If you have any questions or problems with making your reservations, please contact Cathy at the MAFMIC office.

FIRE PREVENTION MONTH

President George W. Bush proclaimed October 3rd-9th as Fire Prevention Week, 2004. "Fire Prevention Week is an opportunity for all Americans to learn more about how to avoid fires, as well as how to best respond in case of such an emergency. By making fire safety a priority, we can help limit the devastating effects of fires and enhance the safety of our citizens."

A large majority of fire deaths in the United States occur in the home. This year's campaign is "It's Fire Prevention Week: Test Your Smoke Alarms". Even though smoke alarms are now widely popular, it is still true that roughly 70 percent of home fire deaths result from fires in homes with no smoke alarms or no working smoke alarms. If a home fire occurs, smoke alarms cut your chances of dying nearly in half.

Fire Prevention Week is an opportunity to jump-start fire safety efforts in your community. We know that some member companies are already using this as an opportunity to get out in the community with their fire safety message. We heard recently that *Deb Liden*, Manager of Bray-Gentilly Mutual in Thief River Falls, has been visiting the first-grade classrooms in her area to talk about fire safety. We are sure many other companies are also involved in some type of fire safety campaign ~ we applaud you for your efforts to save lives and property!

NEW ASSOCIATE MEMBER

MAFMIC would like to welcome *Land of Lakes Claim Service* as their newest associate member. The board approved their membership at their last meeting. Land of Lakes is a multi-line claims adjusting service.

**Steve Hoen, President
Land of Lakes Claim Service, Inc.
P.O. Box 208
Little Falls, MN – 56345
Phone: (320) 632-2935
Fax: (320) 632-9022
Email: land-of-lakes@land-of-lakes.com**

MAFMIC would like to welcome Steve and his associates aboard! If anyone is aware of other companies who might be interested in a MAFMIC associate membership, please contact MAFMIC.

CUSTOMER SERVICE WEEK

Did your company remember to celebrate National Customer Service Week (October 4th-8th)? This observance is celebrated each October to promote the importance of excellent customer service and to recognize the hard work that staff does to represent your business all year long.

We all need to keep in mind that a customer is . . .

- The most important person in our business.
- Not dependent on us, but we are on them.
- Not an interruption of our work, but the purpose of it.
- Part of our business and not an outsider.
- A human being like ourselves, with feelings and emotions.
- Deserving of the most courteous and attentive treatment we can give them.
- The person who makes it possible to pay our salaries, whatever our job is.
- The lifeblood of our business.

Thank you to all of our customers and customer service representatives ~ and remember to celebrate them all year long!

"I've learned that people will forget what you said, people will forget what you did, but people will never forget how you made them feel." ~ Maya Angelou

IFM ANNUAL MEETING

By: Cheryllee A. Ask, MAFMIC President

I attended the annual meeting of the Insurance Federation of Minnesota (IFM) on September 28, 2004 in downtown St. Paul. **Bob Johnson**, Executive Vice President of the IFM spoke about the 2005 issues for the Federation. At the top of the list is the rising cost of Health Care. In all the polling throughout the state, people are very concerned about Health Care costs and want reforms NOW. This issue also translates millions of dollars into our auto premium dollars (Personal Injury Protection) and also into Workers' Compensation. In W/C, it is estimated that 55% of the premium is for medical expenses...far too high. **Senator Linda Scheid** is currently holding hearings across the state on Health Care Costs and the abuse and fraud that is rampant in the system. (Our old "friends" the Plaintiff Bar and the Chiropractors are vehemently opposed to ANY of these reforms.) The Commerce Department is currently seeking a Chief Law Enforcement Officer to head up the Fraud Unit that was established by law within the Department in 2003. **Pat Nelson**, Deputy Commissioner is heading up this search. The Federation is also working through the Civil Justice Coalition to shore up Tort Reform once again. A couple of years ago...after many attempts...the Joint & Several Liability law was changed, as was the Employer Liability law. In 2005, they will be looking to change Class Action Reform (expediting appeals and dealing with abuses & excesses) and repealing Minnesota's Statute of Limitation to 3 or 4 years. Currently the Statute of Limitations is 6 years...one of the highest in the nation.

DAHLQUIST FAMILY THANKS

The **Duane & Colleen Dahlquist Family** would like to thank everyone involved in the Erika Dahlquist Benefit held July 17th in Randall. "We would especially like to thank our family and friends who worked so hard to make the

benefit a great success. Thank you to all the local businesses and individuals for donating the food, auction and raffle items, cash donations, auctioneering services, music and the Randall VFW for the use of the hall. To all the ladies who brought bars and served the lunch, thank you. We were overwhelmed with the turnout, and want to thank everyone who attended. We were honored by your presence.

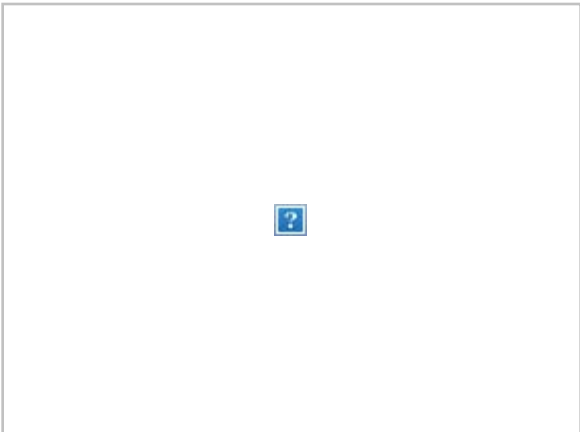
A very heartfelt thank-you to all our family, friends, neighbors and complete strangers that have been our lifeline over the past 21 months. It was through your love, prayers, reassurance and efforts that we were able to persevere and bring Erika home. Thank you also to everyone for the cards, flowers and memorials at Erika's funeral. You all hold a special place in our hearts. Your kindness will never be forgotten."

Pat Raeker, Manager of Albany Mutual, is an uncle to Erika. He would like to add his thanks to everyone who forwarded the poster on or hung it up.

MORE OPEN HOUSE PHOTOS

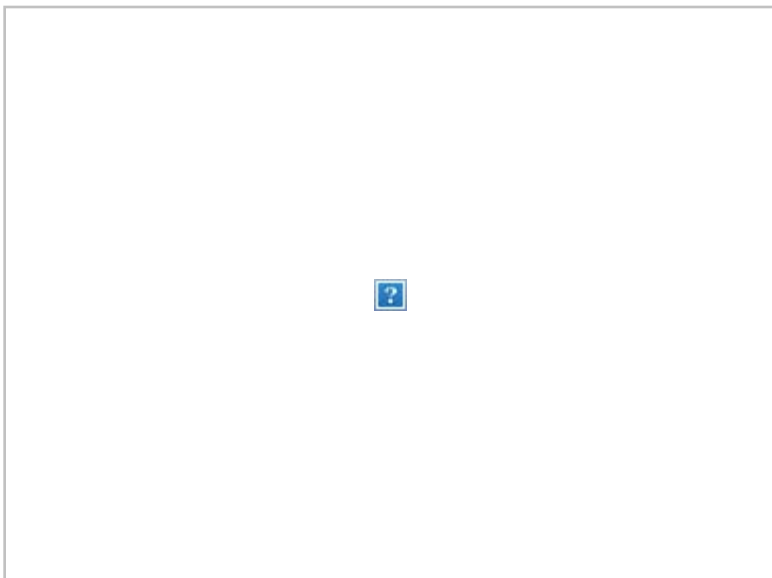


Just Visiting ~ Pictured above visiting in MAFMIC's reception area are (L to R): **Doug Oachs, Delaware Mutual; Dan Rupp, RAM Mutual; Greg Parent, German Farmers Mutual** and **Sherry Ask, MAFMIC President**.



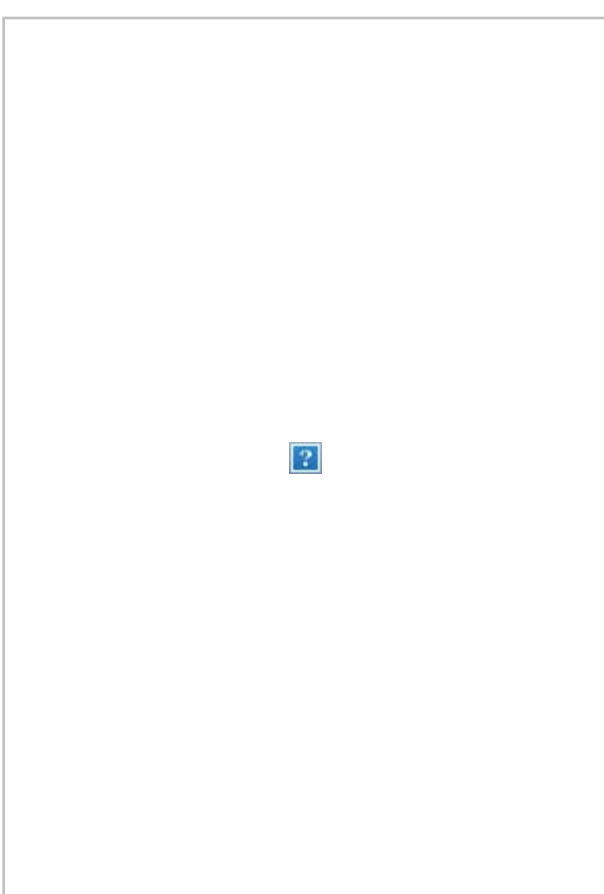
Let's Meet in the Kitchen ~ MAFMIC's new kitchen was the spot to stop for coffee, cookies and punch. Pictured at left visiting in the kitchen are (L to R): **Dave & Darlene Zylstra, Cokato Mutual; Maureen Reineke, Buffalo Lake – New Auburn Mutual;** and **Marcus Marsh**.

Late Afternoon Visitors ~ Pictured at right, **Ruth Rothstein, Paynesville Mutual** and the **Kaufman Brothers** (Louis on the left and Mike on the right) from **Unity-Gordon-Hartford Mutual** were some of our last visitors on Friday afternoon.



Flowers, Plants & More ~ Pictured above are just a few of the plants and flowers that now adorn the MAFMIC office. They certainly help to brighten the place up!

THE MAFMIC GIVING TREE



Pictured above is 'The MAFMIC Giving Tree' that hangs in MAFMIC's new office to commemorate those companies and individuals who donated to the new building fund.

CELEBRATE 80!

Congratulations and best wishes to two long-time friends of the association as they celebrate their 80th birthdays on October 23rd! **Dort Seipp** is the wife of former MAFMIC President, Robert C. Seipp, and was also an employee of MAFMIC when the office was located in Tyler, Minnesota (1970-1984). **Bob Provost** is the Past President of the Minnesota Insurance Information Center and has given many presentations at MAFMIC seminars. We are sure that both of these individuals would love to hear from you as they celebrate this milestone in their lives.

Dort can be reached at: 37356 Carefree Drive, #15, Crosslake, MN – 56442. Bob's address is: 1429 Tyrol Trail, Golden Valley, MN – 55416.

Happy Birthday, Dort & Bob!!!

IN SYMPATHY

Earl Swoboda, age 81, of Olivia died on September 9th. Earl served on the Board of Directors for Flora Mutual in Danube for 21 years and was currently the Vice-Chairman.

Arthur E. "Archie" Heidebrink of Rushmore, died on September 19th at the age of 82. **Larry Heidebrink**, Manager of Southwest Mutual, is Archie's son.

Howard Swanson, 59, passed away on September 20th after battling bone cancer for the past year and a half. Howard was the President of Palmyra Farmers Mutual for 21 years and was the owner of Swanson Insurance Agency since 1976.

SEPTEMBER FLOODS

"Who would have guessed that we'd get flooded in September?" asked **Errol Stillings**, Manager of **Mower County Mutual** in Austin. But, it happened! The Mower County Mutual office was located just 100 feet from the Cedar River. Austin's 8 inches of rain on September 15th combined with the 13 inches received further north resulted in 47 inches of water on the main floor of Mower County's office. According to Errol, they lost pretty much everything and were able to move all of their salvageable items in one pickup load.

The good news is that the company was in the process of building at new office in Austin. While their new building was not complete, they were able to move in and do their work on folding tables and chairs. Errol says, "We're okay; we're coming along fine. (We're) closing in on everything." He also noted, "We were saved by our computer back-up!" Mower County's street address has changed to 1904 – 8th Street Northwest. Their PO Box and phone numbers remain unchanged.

HAAPY HALLOWEEN!

Fall Back . . . Remember that Daylight Savings Time ends on Sunday, October 31st ~ set your clocks back one hour.