Using Credit in Underwriting

By Marcus Marsh, Government Affairs Manager

From a historical perspective, the use of credit in underwriting goes back at least as far as the initial transactions that took place in Lloyd’s Coffee Shop in London. Those first underwriters wanted to know the character of not only the ship’s owner, but also of the captain, first mate and the crew. Knowing the character meant knowing the financial integrity of these folks as well.

This has not changed a great deal over the past few centuries. The means by which this information is gathered and the ability to grade it has changed significantly, but the manner in which it is applied has changed most by the legislation many states have passed that prohibit the use of credit as the sole means of declining a risk.

At most insurance companies, the practice of using credit reports goes back to when credit reports were first available. Back then it was a matter of subjectively reviewing the report as one factor to determine whether the risk should be underwritten. Acceptance was based entirely on whether the underwriter thought it would be a wise decision. Depending on the attitude of the underwriter, the risk may have been declined entirely on the basis of a couple overdue accounts.

In recent years, certain factors of a persons credit have been given a numerical weight in order to determine an ‘insurance score’ so that a level of consistency could be developed in the underwriting determination. This has been refined by many insurers so that the premium is modified to be higher or lower in relationship to the ‘score.’

The complexity associated with the development of the ‘score’ is such that it is very much misunderstood by the general public and their elected representatives in government. The industry has been accused of unfair discrimination by consumer groups and legislators. There have been attempts in most states to entirely ban the use of credit in underwriting insurance. From the insurance industry’s perspective there was little or no attempt to explain the use of credit in underwriting because it was always used. Only the form and application were changed.

Several studies have been made to determine whether there was a correlation between the ‘insurance score’ and the frequency of claims and amount paid in claims. Every study published established that there was a reasonable correlation. These studies also underscored that there was not unfair discrimination against any group of people. Also, an “insurance score” is not based on the wealth of a person; rather, it measures how well the person manages wealth. Because the wealth of policyholders is represented by assets that are in need of insurance protection, it follows that a persons ability to manage wealth will affect the extent to which the person experiences claims.

A Message From the Chairman

By Terry Timm

I would like to take another opportunity to emphasize my theme for the upcoming MAFMIC Convention; Serve, Support & Share. It’s a simple concept but the words represent what associations do and I believe that MAFMIC does this very well.

You, as members Serve; you serve on committees, boards, task forces and at association events. That in turn allows MAFMIC to serve you. In 2006, we have 124 positions on committees being filled because you serve.

Through serving, MAFMIC can Support members. Our ten (10) standing committees prove how your service provides support. During the recent Fall Regional Meetings, President Wes Gainey gave a very informative presentation titled “How Can MAFMIC Be a Resource for You” which truly emphasized the value of MAFMIC’s support committees.

Continued on page 4...
Letter from the President
By Wes Gainey, MAFMIC President

Proverbs tells us, “The way of a fool is right in his own eyes, but a wise man is he who listens to counsel.” There is much to be gained by looking outside ourselves, our companies, or our communities for advice or ideas. At times, we find that we are the ones who possess that good advice or a new idea from which others can benefit. The synergy created by people coming together in a mutual spirit can make a big difference.

If Paul Harvey were telling you the story, it might go something like this…

"Hello, Minnesotans. This is Paul Harvey! You know what the news is. In a minute, you're going to hear ... the r-r-r-rest of the story!"

Member Profile
Lake Park & Cuba Insurance Company
Ron Berning, Manager

When was your company founded?
Back in the 1870’s when this area was first being settled, the ‘Out East’ stock insurance companies were unwilling to provide coverage, due to lack of fire protection and if available, it was too costly to purchase. Interested individuals from the townships of Lake Park and Cuba got together and formed an association, which in turn became an insurance company in 1881. Many people asked where the “Cuba” comes from in our name? Some of the settlers in this area were from Cuba, New York, and not from the Country of Cuba!

What lines do you write?
We write the Minnesota Standard Township Mutual Homeowners Package Policy (PH-1) and the Minnesota Standard Farm Package Policy (TP-1) in conjunction with the Statewide carriers of North Star Mutual, RAM Mutual and Spring Valley Mutual.

How many employees do you have?
We have a five member Board of Directors; General Manager/Treasurer/General Agent, Ron Berning, and five additional staff-members: Scott Noyes, Loss Prevention/Adjuster; Gina Leendertsen, Accountant; Nancy Holm and Erin Baxter; Farm and Homeowners Underwriting, respectively; and Colleen Erickson, Data Entry and ‘Do All’ assistant.

What is your company’s business philosophy?
Integrity, maturity, and energy, (the foundation on which everything else is built). Having a deep understanding of the business and a strong profit orientation. Judging, leading teams, growing and coaching people; cutting losses where necessary. Organizational insight. Being externally oriented and hungry for knowledge of the industry; adept at connecting developments and spotting patterns. Superior judgment. An insatiable appetite for accomplishment and results. Powerful motivation to grow and convert learning into practice.

What are your company’s five year goals?
We find that consumers are not satisfied with the current level of service they are receiving. And because of the tight labor market, it will become even harder for companies to meet consumers’ high expectations. We also believe you will see fewer insurance companies, due to mergers with the decline in the number of smaller farms and an increase in the corporate agriculture. Therefore, we will not succeed nor will we survive if we fail to find unity in our values, our culture and our purpose as an organization.

What is your company’s biggest challenge?
Policyholder Retention!

How are you involved in your community?
We take an active role with church groups, Lions Club, American Legion, youth basketball, community development, 4-H and FFA. Plus we take an active interest in working on many of MAFMIC’s committees and educational programs.

Describe your company in one word.
Reliable.

Lake Park & Cuba Mutual is located in Lake Park.
Writing Action plans
In drafting action plans it is important to use the SMART strategy. SMART is an acronym used to help you remember the following important aspects of good action plans:

... Objectives must be **Specific** as to the detailed tasks to be completed. A specific task is easier to carry out and leaves less chance for misinterpretation.

... Objectives must be **Measurable** so that you can track progress and know when the objective has been met.

... Objectives must be **Attainable**. In other words, the organization must have the resources and abilities necessary to achieve the objective.

... Objectives must be **Realistic**. That means that you really have to believe you can accomplish it; that’s it’s not just “wishful thinking.”

... Objectives must be **Time-Specific**. If you don’t set targeted completion dates for the tasks and objectives, they will likely be deferred and the momentum for completing them will be lost.

The Importance of Monitoring
The implementation process cannot be put on “cruise control.” The people in your company with responsibility for completing tasks have many other responsibilities competing for their time. If you don’t keep the planning tasks front and center in their minds, the chance of missing key deadlines becomes greater. As deadlines are missed, momentum slows and jeopardizes the chances for successful implementation of your strategic plan.

Updating Your Plan
It is important that the leaders in your organization understand that strategic planning is an ongoing process—a repeatable event. Your strategic plan should be revisited annually and modified as appropriate. The core of your plan—your vision—will not likely change, but from year to year your objectives may change or be pushed back by situations or events that were not previously assumed. The world and your business environment are changing rapidly, and you must periodically step back to determine if course corrections are necessary.

Make planning a cultural activity in your company. It is the surest way to building a great and enduring company.

Mark J. Ellsworth, CPA - Partner, is Director of Marketing and Firm Growth with Cain Ellsworth & Company, Sheldon, Iowa.

CDARS Offers Simplified Approach For Deposits in Excess of $100,000
By Terry Suttner

With FDIC insurance limits remaining at $100,000 per institution for banking deposits, many mutual companies have elected to open accounts with multiple banks in order to spread their deposit risks. Managing the various rates, terms, statements and renewals has become more of a time commitment with each additional bank that is added to the investment portfolio. Ongoing bank mergers have also created some challenges if the mutual had $100,000 deposits with each of the merged banks.

There is a banking product now available that addresses most of the concerns expressed by companies over the past few years. The Certificate of Deposit Account Registry Service (CDARS) now allows deposits with participating banks up to $25 million and provides full FDIC insurance on the entire deposit. The CDARS program offers a network of participating banks that divide deposits over the $100,000 limit with other banks in the network. Each bank will hold less than $100,000 of the total invested, allowing FDIC insurance to be provided on each segment of the total deposit. Essentially, the CDARS program does automatically what the mutuals have done manually, that is, find qualified banking institutions to hold and insure deposits.

The mutual company receives one statement, with the same rate on the entire deposit. All banks holding any portion of the company's funds are listed for ease of financial reporting at the end of the year. The process of opening a CDARS account is very similar to that of opening a CD. The mutual will select the term of the deposit and determine how they want the interest to be distributed. They will receive confirmation of the transaction, along with the statement of banks from the issuing bank.

Check with your financial institution to find out if they participate in the CDARS network. American Partners Bank is a participant in the CDARS and has helped many of our mutual companies simplify their deposit programs with this product. To find out more about CDARS, visit www.cdars.com.

Terry Suttner is Director of Business Development for American Partners Bank, Carmel, Indiana.
Mutual Link

Legal
Insurable Property
By Jason J. Bartlett

Township mutual insurance companies (‘township mutuals’) are restricted in the types of insurance they can write and the property that they can insure. Minnesota Statutes section 67A.14 addresses the later. According to section 67A.14, township mutuals can insure “qualified property”, which is defined as and limited to “dwellings, household goods, appurtenant structures, farm buildings, farm personal property, churches, church personal property, county fair buildings, community and township meeting halls and their usual contents.” That same law further says township mutuals may also provide coverage for “secondary property” if they also insure qualified property belonging to the same insured. “Secondary property” is defined as any real or personal property that is not qualified property, however, the maximum amount of coverage a township mutual can provide for such secondary property is 25% of the total limit of liability in the policy that covers the insured’s qualified property.

To use a hypothetical farm owned by the “Johnson family” as an example, the Johnson’s dwelling, household goods, garage, machine shed, barns, livestock, tractors and implements, and livestock feed are insurable as qualified property. In addition to farming, Mrs. Johnson has a side business selling Mary Kay cosmetics, the inventory of which she stores in their garage. Her inventory of cosmetics although not insurable as qualified property, is insurable as secondary property. If the company insures the Johnson’s qualified property with a total limit of liability of $1,000,000, it may also insure the Johnson’s secondary property up to $250,000. However, before the company writes a policy for the Johnson’s, it needs to make sure that the Johnson’s qualified property is in an insurable location. Subject to a few exceptions, township mutuals cannot insure property of any kind located outside of their authorized territory.

One such exception is that township mutuals can insure any qualified or secondary property located outside of their authorized territory if they already insure qualified property and at least some of the insured’s qualified property is located within their authorized territory. The above-mentioned 25% limit on secondary property (when compared to the total limit of qualified property) still applies to the secondary property coverage. Thus, if the Johnson’s own a cabin outside of the authorized territory of the township mutual, the cabin is still qualified property insurable by the company so long as the company is already insuring the Johnson’s qualified property located in the company’s authorized territory. Because the cabin falls within the qualified property definition, it is not subject to the 25% secondary property limitation. However, if Mrs. Johnson stores more of her cosmetics inventory at the cabin, that non-qualified property inventory is still insurable as secondary property as long as the company is already insuring the Johnson’s qualified property located within the company’s authorized territory and the total coverage relating to all of the Johnson’s secondary property does not exceed 25% of the total limit of coverage on all of the Johnson’s qualified property.

Jason Bartlett is an attorney with Willenbring, Dahl, Wocken & Zimmermann, PLLC, Cold Spring.

A Message From the Chairman
...continued from page 1

By serving and supporting we Share. And it’s more than that. A definition of share is, ‘to partake of, use, experience, occupy, or enjoy with others’. This really boils down to what we do at the convention. We network, and networking is modern terminology for sharing. There is great value in getting together, getting to know each other, and sharing our experiences. Plus, it’s fun! We enjoy with others as said in the definition.

Thank you for serving, supporting & sharing.

You are all personally invited to the 112th Annual Convention. Come ‘share’ in the fun as we join together. MAFMIC has had another very successful year and the convention promises to be outstanding. I look forward to seeing you Sunday, February 4th at the Chairman’s ‘African Safari’ Reception. The early bird registration deadline is January 12th!

Convention Registration
All MAFMIC member companies have been mailed a convention registration information packet. You can also find this information on our website www.mafmic.org by following the Education & Events link.

Choir Members Wanted
The MAFMIC Choir will again participate in the convention Prayer Breakfast. If you are interested in joining the choir, please contact the MAFMIC office at (320) 271-0909 or info@mafmic.org.
Running your own business can be hard work and a good way to reward both yourself and your employees is to have a retirement plan for your business. As a small business manager, there are less costly alternatives for you than Profit Sharing Plans or 401(k) plans.

A SEP IRA stands for Simplified Employee Pension where a SIMPLE IRA stands for Savings Incentive Match Plan for Employees. Both plans are easy to administer and offer you the benefits of tax deduction and tax deferral. Below is a chart to help you decide which IRA plan is right for your small business.

<table>
<thead>
<tr>
<th></th>
<th>SEP IRA</th>
<th>SIMPLE IRA</th>
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<tbody>
<tr>
<td><strong>Company Type</strong></td>
<td>Self-employed individuals, small-business owners, independent contractors who want a plan that’s easy to set up and administer Available to Sole Proprietors, partnerships, corporations, “S” corporations, independent contractors, and nonprofit organizations</td>
<td>Employers with 100 or fewer eligible employees who do not maintain another Retirement Plan Suitable for firms that wish to offer employee salary-deferral contributions but are looking for an easier plan to administer Available to Sole Proprietors, partnerships, corporations, “S” corporations, and nonprofit organizations</td>
</tr>
<tr>
<td><strong>Deadline to Set up/Contribute</strong></td>
<td>Plan must be adopted by employer’s tax-filing deadline, including extensions</td>
<td>Must be established and accepted by October 1 for contributions to be made same year</td>
</tr>
<tr>
<td><strong>Features</strong></td>
<td>Employer makes annual contributions to employees’ IRAs Contributions are discretionary and employer tax deductible 100% immediate vesting Earnings grow tax deferred until withdrawn</td>
<td>Allows for both: Voluntary employee salary-deferral contributions Mandatory employer contributions that are generally tax deductible for the employer Other features 100% immediate investing Earnings on employee account balances grow tax deferred until withdrawn</td>
</tr>
<tr>
<td><strong>Eligibility Requirements</strong></td>
<td>Must include employees who: Are a minimum age of 21 Have worked for the employer for any three of the immediate past five years and earned at least $450 in compensation during the current year</td>
<td>Must include employees who: Have earned at least $5,000 in compensation in any preceding two years; max. requirements could be less restrictive Are reasonably expected to earn at least $5,000 during year of participation Employers must not maintain another employer-sponsored Retirement Plan</td>
</tr>
<tr>
<td><strong>Contributions</strong></td>
<td>Maximum employer contribution- lesser of 25% total compensation or $44,000 (2006) as indexed there after per participant (approx. 20% if self-employed) Uniform contribution rate for employees and employer</td>
<td>Maximum employee deferral contribution- lesser of 100% of compensation or $10,000 (2006) Catch up contributions allowed or individuals 50 years of age and older Employer elects to either match contribution of up to 3% of employee compensation who is electing to contribute to the plan OR a mandatory non-elective contribution of 2% of compensation for eligible employees Maximum employer contribution of $10,000 (2006)</td>
</tr>
</tbody>
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If you have any questions or concerns, please contact Brandt at bbwendland@feltl.com or 612.492.8855.

*Brandt Wendland, Vice President of Investments, Feltl and Company, Minneapolis*
Technology Corner

Computer Security
By Kevin Sheehan

The intent of this article is not to scare, but to make you aware, and perhaps to create some concern for the security of your computer system.

Recently, one of our software support staff connected to an out-of-state customer’s computer network. The reason for the connection was that the computer was acting really flakey. The support staff noticed that the customer had a product called VNC (Virtual Network Computing) on her computer.

When VNC is installed as a Host (NOT a remote used to view another computer) to allow access from the outside, the default is to have it start when the computer is started and STAY RUNNING. That’s just plain BAD procedure!

VNC is a product similar to pcAnywhere, but more limited in scope. It is also free. (Remember what I said about “free” in my last article?) The particular version that the customer was using, had a bug. The bug allowed a somewhat savvy outside person to bypass the sign-on security, and have access to that computer and connected network. Some unknown programs were on the computer, actually doing some unknown things. The technical staff shut the intruder off and cut the connection. The intruder attack was coming through an off-shore US territory, but where he actually was located is any-one’s guess.

Because the computer network had been intruded and was continuing to act flakey, we recommended the company have their entire network rebuilt.

The company had a firewall, but in order to use VNC a hole was opened in the firewall and was always present. When VNC isn’t running, there is nothing to connect to, thus the vulnerability is eliminated. However, while the VNC product is running, the hole is supposed to be password protected. But remember, above I said that the bug allowed the intruder past the password protection.

Shortly thereafter, we were on another computer for, for a different company, in a different state, and that computer had VNC running. I informed them of the security risk.

If you want to know if you have VNC running, look in the system tray, the box in the lower right corner of the task bar where the time is, and look for an icon with VNC in it. If it is running, or there are doubts, talk to your system vendor.

Happy computing!

Kevin Sheehan, Executive Vice President of Rural Computer Consultants, Bird Island. MAFMIC Technology Committee Member.

Claims

Code Requirement: The 25% Rule
By Scott Buettner

Many of you may have been told by contractor’s that the International Building Code (IBC) doesn’t allow them to replace a partial roof and therefore an insurer owes to replace the entire roof. Other contractors have faxed me the relevant language from the IBC, SECTION R907, REROOFING. That states, “…but more than 25 percent of the roof covering of any building shall not be removed and replaced within a 12 month period unless the entire roof covering is made to conform to the requirements for new roofing”.

There are several reasons why this may not apply. First of all, the state statute regarding code compliance is 65A.10. This statute states, “…where an insurer offers replacement cost insurance….” Therefore, a replacement cost policy has to be in place and does not apply to ACV policies.

Secondly, 65A.10 goes on to state, “…this coverage applies only to the damaged portion of the property”. I, and most insurers, interpret that to mean that the undamaged part of the roof would not be subject to code compliance. Also, if the undamaged part of the roof is to code, the roof would comply with the 25% rule.

Thirdly, “Farm” policies such as the TP-1 are not subject to the 65A section of statutes. They are subject to the 67A section and therefore are not subject to the code compliance statute (65A.10), matching requirements, and the valued policy law among other things.

Finally, when I am contacted by a contractor, I discuss the above reasons for why an insurer doesn’t owe for the entire roof but advise I and the insurer may reconsider if the building inspector will write a letter stating that he is enforcing the code and for what reason they are requiring the entire roof be replaced. I have yet to receive any such letter.

According to Peter Kulczyk of the Minnesota Department of Labor and Industry, the 25% rule will not be part of the IBC 2006 edition when it is expected to be adopted in March of 2007.

Scott Buettner, Partner with Moe & Nevin Adjusting, Duluth. Moe and Nevin have 10 Minnesota offices.
A Farm Mutual Road Map

How are NAMIC and its member farm mutual insurance companies addressing the many issues facing our industry as we look toward the future? The list of issues is long and challenging.

Consider the following:

... We are challenged by the need and expense of automation
... We are conservative by nature and it is easy to fall into a comfort zone
... We see the need for change, but don't know how to get there
... Succession planning often means merger
... There is a heavy reliance on reinsurance partners
... Some boards are not diverse and require no special skill sets
... The threat of potential director conflicts of interest
... Leadership pay may not be competitive (benefits)
... Manager skill sets (hard to get everything in one manager)
... Lack of resources for rate setting, underwriting, and product development
... Concentration of Risk
... Perceived weaknesses exploited by competitors
... Lack of data and information
... Shrinking reinsurance market
... Changing regulatory environment - state and national
... Sarbanes-Oxley Act (SOX)
... Mutual Reform
... Optional Federal Charter
... Weather
... Competition

The list could go on.

To attack and address these issues, the NAMIC Board of Directors has endorsed the creation of a Road Map Task Force. In plotting out the future of our industry we need a goal and a way to get there. Much like a road map.

Members of this Task Force include four members of the Farm Mutual Conference Board - Chairman Julie Thompson, German Mutual Insurance Assn.; Jerry Zenke, Vice Chairman, Mound Prairie Mutual Insurance Co.; Ginger Baker, Trade Lake Mutual Insurance Co.; and Keith Rollings, Nixa Farmers Mutual Insurance Co.; two representatives from the state mutual insurance associations - Wes Gainey, Minnesota and Marilyn Schwickerath, Iowa; two representatives from NAMIC member reinsurance companies - Rick Tjarks, Grinnell and Darwin Copeman, Cameron; and Mark Ellsworth, a CPA for Cain Ellsworth.

After preparing a traditional SWOT analysis (strengths, weaknesses, opportunities, and threats), the group was able to consolidate all the above issues into three major areas.

... Reinsurance
... Products
... Human Capital

Now the work begins. To lay out a detailed road map we will need considerable effort in each of these areas. First on the agenda will be a symposium of our primary reinsurers to discuss the future of the reinsurance role in our industry.

Identifying core competencies for our office managers and directors will bring out an expanded catalog of classes to enhance our PFMM program as well as to develop a similar program for Farm Mutual Boards of Directors.

What are the first steps in each state to allow expanded product offerings? We will be producing a map to help all our companies decide how to enhance their value as we move further into the 21st Century.

With the blessing of the NAMIC board of directors we will continue to plot our course. Look for periodic updates as we address the many challenges we face.

The farm mutual industry has a very rich and important history. The road map we design will help keep us on a path that allows continued value and worth to our members and their customers.

Reprinted with permission from the NAMIC Farm Mutual Forum, November 2006.

Letter from the President . . .continued from page 2

“In the summer of 1921, George traveled to St. Louis to attend an insurance association meeting. While at this convention, George attended seminars on insurance and networked with other insurance people seeking advice and ideas. It was at this meeting that the plans for George’s small mutual insurance company came together.

“Today, George’s once small company is now the largest mutual insurance company in the U.S. You know it as State Farm. But it may never have been had George Mecherle not traveled to St. Louis that summer to attend the insurance association meeting.

The meeting? The NAMIC Convention.

And now you know [pause] the r-r-r-rest of the story! Paul Harvey [pause] — Good day!”

What is your “State Farm” idea? Could you use good advice? You don’t need to travel across the country to discover it. Just to Bloomington... uh... Bloomington, Minnesota, that is, for the largest single gathering of property/casualty insurance company professionals in the state of Minnesota – The 112th Annual MAFMIC Convention – February 4-6, 2007.
Company News & Notes

Company Mergers
Kelso Farmers Mutual and Shelby Farmers Mutual have merged forming Kelso & Shelby Farmers Mutual Insurance Company in Amboy. The operating office will be the existing Shelby office and will adopt their contact information. Al Muchlhausen will remain as Manager/Treasurer. The merger is effective as of January 1, 2007.

Also, effective January 1, 2007 is the merger of Pleasant Mound Mutual into Fairmont Farmers Mutual. The company will retain the company name and contact information of Fairmont Farmers Mutual Insurance Company in Fairmont and will continue to be managed by Paul Stueven.

MAFMIC Manual Updates
Gillford Mutual in Lake City is pleased to announce Karen Collins as the company’s new Manager. Congratulations Karen!

Beaver Creek Mutual would like to inform everyone of their new phone numbers. Telephone (507) 283-9182 and Fax (507) 283-4523.

New Associate Members
Please welcome the following new associate members.
Evans Garment Restoration, 108 Peavey Road, Chaska, MN 55108, Anna Rozhansky, (952) 367-6361;
Loss Control Specialists, PO Box 3500, Iowa City, IA, 52244, Jim Riggert, (319) 354-7875;

MAFMIC Calendar of Events

<table>
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<th>Date</th>
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| Feb 4-6    | MAFMIC 112th Annual Convention
Sheraton Bloomington Hotel, Minneapolis |
| Feb/Mar 27-1 | Central MN Farm Show
Civic Center, St. Cloud |
| Mar 6-8    | NAMIC Farm Underwriting Seminar
Sheraton Bloomington Hotel, Minneapolis |
| 15-17      | Owatonna Farm Show
Steele County Fairgrounds, Owatonna |
| April 23-26 | MAFMIC Spring Agent’s Meetings
Mahnomen, St. Cloud, Rochester, Morton |

Committee Openings
MAFMIC’s Board of Directors will be reviewing the membership of all MAFMIC committees at the 1st quarter board meeting in March. If you are interested in serving on a committee, please submit your name to a board member or contact the MAFMIC office.

2007 Valuation Guide
The MAFMIC Policy Committee has reviewed and revised the Standard Agriculture Building Valuation Guide and the 2007 version is now available for use by MAFMIC members. A camera-ready copy has been sent to our member companies. Please contact your township mutual if you are interested in this very handy guide. A color version of the guide is available to members on the MAFMIC Website, www.mafmic.org.

Please send an article for consideration to: Mutual Link, PO Box 880, St. Joseph, MN 56374, or email to info@mafmic.org.