

Minnesota Association of Farm Mutual Insurance Companies

Mutual LINK

Chairman's Message

Greg Gangelhoff, MAFMIC Chairman

MAFMIC, what have you done for me lately? This is a fair and real question that seems to surface each year around the time we get our annual association membership dues statement. Last December, our previous chairman Steve Knutson along with the MAFMIC board felt it would be prudent to review the dues structure. During my time as chairman this year, I put together a Dues Task Force Committee to review the way MAFMIC dues are calculated. In August, the Dues Task Force Committee met at the MAFMIC office. This committee consisted of Gwen Batalden, Tim Iverson, Paul Stueven, the Executive Committee, and the MAFMIC staff. The committee ultimately developed a separate dues table for Chapter 66 mutual companies. The Executive Committee reviewed the table and presented it to the Board of Directors for discussion and approval. At the September meeting, the Board approved the new dues based on fire premiums only. The dues calculation table for Chapter 67A and statewide mutual companies will remain unchanged.

During our Dues Task Force meeting, much discussion took place regarding members getting real value for their membership dues. Real Value? Education, Legislative/Advocacy and Policy/Services are the three main core values that MAFMIC members benefit from.

Sometimes these core values are referred to as the "three-legged stool." First, educational opportunities are offered to our members throughout the year. Second is legislation. Without this core value, we would all be drowning in added taxes imposed upon us. Trial lawyers would have an open season in our bank accounts. Having a full-time lobbyist, is a great benefit for all of us. Thirdly, there's policy. Having available a comprehensive farm and homeowner's policy gives us peace of mind that our agents can write a policy that fits the varying needs of potential and existing policy holders. This completes the three legged stool core value comparison.

I would like to add one more leg to the stool. The added core value is our MAFMIC members. All of us coming and working together, networking with each other, building relationships, and supporting each other in the time of need, is what makes MAFMIC a successful team. We are all the fourth core value, the added fourth leg, now a stable strong, secure and comfortable 4 legged chair. Real Value? The values of education, legislation, policy and supportive dedicated members are REAL VALUES.

2011 Convention Just Around the Corner

The MAFMIC 2011 Convention is only a couple months away and it is shaping up to be a great one!

Join Chairman Greg Gangelhoff and his wife, Mary for the Chairman's Reception Sunday night. The theme is State Fair so join in the fun and wear an item that represents your hometown fair!

Keynote speaker, **Buzz Sutherland** will surely entertain in the Opening General Session. Which will again begin with patriotic music by Stephanie Fisher-Heilberg. Other highlights for the event include a **Live Auction during the last half hour of the exhibit show and the MUTUAL CELEBRATION RECEPTION IS BACK AGAIN!**

To sign up early, just fill out the registration form included in this Mutual Link or visit www.mafmic.org.

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Board Member Profile

Steve Knutson, *President RAM Mutual*

Personal Questions:



1. Where did you grow up?

On a family farm south of Starbuck, MN

2. Where did you attend high school?

Starbuck Public School

3. Did you attend college – If so, where & what for?

Yes, I attended Concordia College in Moorhead and graduated with a B.A. in Education in 1982.

4. Are you married? Do you have children?

Yes, I have been married to my wife, Kari, for 27 years and we have three daughters. Kylee 23 is a 6th grade teacher in Delano, MN. Kaycee 20 is a junior at the College of St. Benedict in St. Joseph, MN and Kallyn 16 is a sophomore at Esko High School in Esko, MN.

5. What are some of your favorite hobbies?

I enjoy exercising, singing, golfing, boating, water skiing, hunting and yard work. I also enjoy watching high school, college and professional sporting events and spending time at our lake property.

Professional Questions:

1. What was your first job? I was a teacher and coach for two years in Langdon, ND.

2. What about the insurance industry appealed to you as you were starting out?

The people in this industry are friendly, caring, and committed to helping others. It is the people I work with and the people we insure that make this industry a rewarding one.

3. What do you enjoy about your job?

I enjoy the diversity of my job and working with so many great people.

4. What do you strive for professionally?

I strive to help others and solve problems with a positive attitude.

5. Who has been most influential to you professionally?

My parents, Harold and Arloa, have had a major impact in my professional career. They along with Lee Bondhus, retired RAM President, provided me with excellent role models.

6. What do you like about being a board member?

I enjoy working with the other board members to make decisions that allow MAFMIC to better serve our membership.

7. What issues do you think are most important concerning the Mutual Insurance Industry?

Currently the political climate and the result of the upcoming elections in the state of Minnesota are of concern. If the wrong candidates are successful, our industry may be unduly harmed.

Editorial Advisory Committee

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Jim Barta - Jim Barta CPA, PA

Kirby Dahl - Willenbring, Dahl, Wocken & Zimmerman

Richard Raun - Woodland Mutual

Patti Rothfork - Melrose Mutual

Wayne Schluchter - Schluchter Investment Advisors

Jonathan Troe- Owatonna Mutual

Marcus Marsh, MAFMIC - *Staff Liaison*

Dani Hennen, MAFMIC - *Staff Liaison*

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Oscar-Park Mutual Insurance Co.

Lori Anderson, Manager

With one hundred years of insurance service to our policyholders in the area, Oscar Farmers Mutual Insurance Co. and Parke Mutual Fire Insurance Co. held the same thoughts as their ancestors did. In 1985 they banded together and felt they could provide the benefits of better service at a cheaper rate. This merger resulted in the forming of Oscar-Parke Mutual Insurance Co. Oscar-Parke Mutual just celebrated their 125th Anniversary.



Oscar-Parke Mutual write lines for property/casualty insurance policies for fire coverage's (including perils under 67A). The company packages with North Start Mutual, RAM Mutual for the wind, liability and Inland Marine coverage's.

You would think being we are two insurance companies that merged our staffing levels would be on the higher end. We run our office with two full time employees, one manager, one manager's assistant, one part time inspector and we hire independent adjustors for the company's claims. Oscar-Parke has seventeen agents servicing a four county area.

We like to say our philosophy/mission is to provide a competitive insurance product to our policyholders that give them the protection and peace of mind they deserve for their premium dollar. We want to provide excellent customer service.

Oscar-Parke's goal is to focus on technology and to keep up with the ever changing farming operations. The farm market is shrinking as farms are consolidated so we are striving to reach

the younger generation and the homeowner's market that is growing.

The biggest challenge for Oscar- Parke Mutual is to continue to provide coverage to the future generations of farm families we have written for years.

Our way of getting into the community is to support many different functions that are held within the four county area such as; school activities, county fairs, sports, parades, community funds, 4-H and concerts.

"We're there for you" is how we like to summarize our company.

Everything we do is designed to help our member mutuals be successful.



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Summer 2010: Wet and Wild

Updraft with meteorologist Paul Huttner, MPR Radio

Welcome to meteorological autumn.

September 1st marks the beginning of the fall season, meteorologically speaking. The months of September, October and November best represent fall for meteorological record keeping purposes.

As for meteorological summer 2010, it will be a record summer to remember in many ways. [Frequent severe weather outbreaks](#) highlight the summer of 2010.

-Minnesota's [145 tornado reports this year leads the nation](#). This is the first time on record that Minnesota has led the nation in reported tornadoes.

Keep in mind that many of these are still preliminary reports, and the final numbers may drop by as much as a third, but so will other state totals.

Here are the top 7 states to date.

- 1) Minnesota 145
- 2) Texas 87
- 3) Kansas 80
- 4) Oklahoma 70
- 5) North Dakota 68
- 6) Colorado 66
- 7) Wisconsin 60



Texas and Oklahoma have the best chance at closing the tornado numbers with their typical fall severe weather season, but Minnesota's lead is significant at this point.

The [June 17th tornado outbreak](#) smashed the record for the number of tornadoes in a single day in Minnesota. A total of 48 tornadoes skipped across Minnesota that day. That's nearly double previous record of 27 set on June 16th, 1992.

-A total of 4 EF4 tornadoes blasted Minnesota in 2010 including the devastating June 17th Wadena EF4 twister. They are the strongest tornadoes to hit the state in a decade.

Summer 2010 was significantly warmer than average in Minnesota. Here are some stats for MSP.

-It was the 5th warmest on record for the Twin Cities. (+3.2 degrees)

-It was the 3rd warmest August on record for the Twin Cities. (+6.4 degrees)

-We've suffered through 17 days at or above 90 degrees in the metro this year. The average is 13 days.

-Summer 2010 was also wet in many locations in Minnesota, especially in the south. The Twin Cities summer rainfall total of 14.19" is only about 1.5" above average, but other communities recorded record amounts of rain this summer. On September 23rd 10.5" of rain was recorded in 24 hours in Amboy, south of Mankato. That's nearly a SUMMER'S worth of rain in one day.

-This was the wettest summer on record for La Crosse with 20.93" and Wabasha with 24.59" recorded.

One reason for all the rainfall was the unusually high atmospheric moisture content over Minnesota this summer.

The average dew point for the Twin Cities is 61 degrees since June 1st. That's about 5 degrees above average. That's why it has felt so humid this summer, and the extra moisture has helped fuel storms.

The warm wet summer has a positive side. Minnesota may produce record crop yields this year. The severe weather is scattered enough that crop damage was minimal over the state as a whole.

Many of us will remember the summer of 2010 for a long time to come!

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Ask the Department

Jacki Gardner, Asst. Commissioner of the Dep't of Commerce

Q.) Are there concerns or issues the Department of Commerce is reviewing and seeking input on for possible inclusion in the 2011 Legislative Session?

A.) "We are proposing to formally repeal the "old" MS67A statute which will leave the "new" 2010 revised MS67A in place. This is a formality to remove any language that is no longer necessary or applicable."

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MAILING REQUIREMENTS FOR CANCELLATION NOTICES FOR TOWNSHIP MUTUALS.
Kirby Dahl , Willenbring, Dahl, Wocken & Zimmermann, PLLC

There is often confusion regarding the proper method of mailing cancellation notices for various policies. In order to determine the proper method of mailing cancellation notices, one must look to the policy forms. This article will address the proper mailing method for township mutuals for cancellation of MAFMIC TP1(1-09) and PH1(5-08) form policies. We also recommend that you add three (3) additional days for mailing to any notice time stated in any policy.

The TP1(1-09) policy form commonly referred to as the “farm policy” form provides:

POLICY CONDITIONS

2. Cancellation.

- b. **By Us.** We may cancel this policy by giving not less than ten (10) days written notice to **you** by registered or certified mail to **your** last known address and to any mortgagee on this policy.

You as a township mutual do not have to give the reason for cancellation. The notice of cancellation must be mailed to your insured’s last known address. The registered or certified mail requirement of the policy applies to the mailing to the insured as well as to the mailing to the mortgagee. If the “last known address” of the insured is different than the address on your policy, the mailing should be made to both addresses.

The law does not require that the insured actually receive the mailed notice of cancellation but it does require that it be sent to the insured and mortgagee by “registered or certified mail.” There are two types of certified mail. The most common certified mailing is certified mail, return receipt requested. The postal charges for this mailing method are currently \$2.80 per addressee, plus \$1.10 per addressee for electronic return receipt or \$2.30 per addressee for a return receipt by mail, plus the normal postage stamp fees for each envelope.

An alternate acceptable but less costly form of mail is certified mail (without a return receipt), the charge for which is \$2.80 per addressee plus normal postage. Since there is no return receipt charge, your cost of certified (without return receipt) mail for cancellation notices is substantially less than the cost for certified mail, return receipt requested.

The PH1(5-08) forms provide the direction as to proper mailing of notices of cancellation for “homeowners policies.”

POLICY CONDITIONS

2. Cancellation.

- b. **By Us.** We may cancel or non-renew this policy by giving written notice to **you** at **your** address as shown on this policy and to any mortgagee at the address shown on this policy. If notice is mailed, proof of mailing this notice to the insured will be sufficient proof that notice has been given.

Unlike the farm policies, the homeowners policies require that you can only cancel a policy if you have a specific permitted reason for cancellation which permitted reasons are found in the policy conditions. Also the mailing notice requirement for cancellation or non-renewal on homeowners’ policies may be as few as 20 days or as many as 60 days. Please refer to the policy conditions for the proper number of days of notice required in each instance of cancellation or non-renewal. With regard to the method of mailing required, the policy conditions require that if the notice is mailed, “proof of mailing (the) notice to the insured will be sufficient proof that notice (of cancellation) was given.” The required proof of mailing (which postal authorities refer to as a “certificate of mailing”) is provided by postal authorities affixing a dated postmarked proof of posting stamp and signing a declaration form that you have prepared, which declaration form documents the address to which the notice was sent and by postmark, the date it was sent. The record of the proof (or “certificate”) of mailing is kept in a postal record book labeled “Firm Mailing Book for Accountable Mail” (PS Form 3877, February 2002) which book can be obtained through your local post office at no cost. The cost for the postal authorities to verify your mailing on the forms in the record book for your proof purposes is a fee of \$.42 per envelope (with a minimum of three envelopes) plus you still must affix the normal postage stamp to each envelope. The “mailing book” provides complete instructions on how to complete the forms contained in the record book. Although the foregoing method is preferable from a “proof” standpoint, proof of mailing may also be made through the use of a company log which log would document the name and address to which each cancellation was mailed, a copy of the actual notice and envelope (including postage) that was mailed, and the name and initials of the company representative who actually mailed the notice and the date and time and the location of the post office to which the mail was delivered by the company representative

REMEMBER TO VOTE

Please exercise your privilege to vote. Many countries across the world don’t have this privilege and live in a society that is often harsh, sometimes brutal and without any opportunity for a productive life.

Hundreds of thousands of American Solders have died for this privilege. We should not take voting and elections lightly. We are deciding who is the best candidate for a given office based on ones beliefs, goals and view of the future.

2010 Farm Mutual Director Certification (FMDC) Award Recipients

Awards were announced at the NAMIC Convention in September 2010 in San Diego, CA

Agassiz & Odessa Mutual ~ Odessa, MN

Matt Drobny & Albert Hoffman

Albany Mutual ~ Albany, MN

Ralph Blenker, Richard Grabmeier & Gary Hadrich

Buffalo Lake-New Auburn Mutual ~ Gaylord, MN

Cynthia Gerholz, Vivian Grisham, Phyllis Gruenhagen & Alvin Ulrich

Fairmont Farmers Mutual ~ Fairmont, MN

Arlen Ostermann

Farmers Mutual ~ Manchester, MN

David Pederson, Allen Rohne & John Sorlie

Gillford Mutual ~ Lake City, MN

Delmar Holst & Paul Moechnig

Has San Lake Mutual ~ Buffalo, MN

Joe Fahey & Harold Grambart

Heartland Mutual ~ Lismore, MN

Robert Newman

Holmes City Farmers Mutual ~ Alexandria, MN

Shirley Danielson & Edna Goracke

Lac Qui Parle Mutual ~ Dawson, MN

Lowell Berglund & Randy Meyer

Madelia Lake Crystal Mutual ~ Madelia, MN

Clarence Goodburn, Paul Berg & Leland Froehling

New Prague-Ceska-Louisville Mutual ~New Prague, MN

Charles Sticha & Ronald Solheid

Norwegian Mutual ~ Cottonwood, MN

Edward Boehne

Owatonna Mutual ~ Owatonna, MN

Donald Antl

Paynesville Mutual ~ Paynesville, MN

Dale Rausch & Ruth Rothstein

Redwood County Farmers Mutual ~ Lamberton, MN

Van Cunningham & Leon Plaetz

Southeast Mutual ~ St. Charles, MN

Dennis Overland

St. Joesph Mutual ~ St. Joesph, MN

Leonard Binek & Gilbert Stock

Sumter Mutual ~ Underwood, MN

Larry Doerr, David Ondracek & Steve Schauer

Sverdrup Mutual ~ Underwood, MN

Gary Misegades

Young America Mutual ~ Glencoe, MN

Gary Burdorf, Allan Debner, Ronald Oelfke & Rollin Stoeckmann

Professional Farm Mutual Manager Designation (PFMM)



Congratulations to Deb Liden from Bray-Gentilly Mutual Insurance, Thief River Falls, Minn. on receiving this award.

This was announced at the NAMIC Convention held in San Diego in September.

NAMIC Board Members



Congratulations to Jerry Zenke PFFM, Mound Prairie Mutual Insurance Company, Houston, Minn. on your elevation to Vice Chairman



Congratulations to Paul Stueven, PFFM, Fairmont Farmers Mutual Insurance Company, Fairmont, Minn. with your election to the NAMIC Board.

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A picture of the **Education Committee** getting out of hand! Mary (chairman) took control and lips were sealed!



Pictured is the audience at the **Adjuster and Inspectors School** at the St. Cloud Holiday Inn. MAFMIC had a nice turnout and GREAT speakers.

Do you have extra prizes?

MAFMIC is looking for your extra annual meeting prizes to give away at the 2011 Convention. As usual, prizes will be given away during the Monday night Exhibit Show.

NEW STAFF MEMBER TO MAFMIC



Danielle Hennen (prefers Dani) was hired in September as our Administrative Assistant. She join's us from the Holiday Inn after 7 years. She will be a familiar face to many who have attended meeting's at the St. Cloud Holiday Inn. She lives in St. Cloud with her husband and two children Summer (6) and Hailey (3). Please help us in welcoming her to MAFMIC.

Pictured at the **Support Staff Seminar** (Left to Right) Vicki Hongerholt, Jen Visser and Shannon Geihl.



"Real Life Experiences that go along with Communication Skills"

"Speakers did a very nice job"

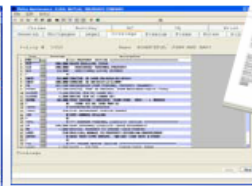
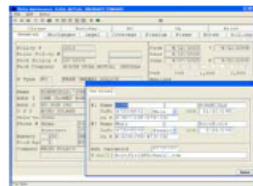
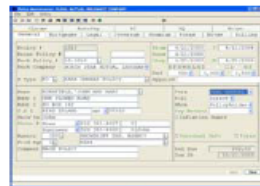
Quoted from Support Staff Seminar participants.



Pictured is Terry Timm with Kenzie Visser after she sang a song to him at the Support Staff Seminar

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MAFMIC Hours

The time has come once again for MAFMIC to begin Fall/Winter hours!

From Sept. 7 until May 27 , hours are as follows...

Monday-Thursday
8:00 am - 4:30 pm
Friday
8:00 am - 3:00 pm

Mutual Link

**2011 MAFMIC
Calendar of Events**

February 6-8	MAFMIC Convention Sheraton, Bloomington MN
February 22-24	Central MN Farm Show Civic Center, St. Cloud
March 16-17	Short Course Arrowwood Resort, Alexandria
March 17-19	Owatonna Farm Show Steele County Fairgrounds, Owatonna
April 19	Spring Agents' Meeting Verizon Wireless Center, Mankato
April 20	Spring Agents' Meeting Shooting Star, Mahnomen
May 18-19	Congressional Contact Visit Washington D.C.

HAVE EMAIL? If you are currently receiving the hard copy Mutual Link and have an email address, MAFMIC would like to send you the electronic version! It's easy, convenient and envi-

In Sympathy

Donald Lambrecht, age 78 of Jordan, MN passed away September 4, 2010. He is survived by his wife, 4 daughters, 5 sons and 22 grandchildren. He was on the board of directors of New Prague-Ceska-Louisville Mutual Insurance Company from 1988 until 2003.



Keith Sample, age 87, passed away on July 11, 2010, (just 8 days before his 88th birthday) from a massive stroke. Keith worked for RAM from January, 1975 through January, 1985 as the Manager of the Audit & Accounting Service, which provided audit services to the Township Mutuals. He was also involved with coordinating the FYI Seminars (then called "For Women Only") in its early years (1977 and 1978).

Mark Johnson, age 43, passed away on October 14th, 2010. He is survived by his wife Kari who is the manager of Wilmington Mutual, 2 daughters and 1 son. The couple farmed the family farm in rural Spring Grove until Marks death. He enjoyed attending sporting and musical events for his children and the Community.

MAFMIC wishes to express its sympathy to the friends and family of Donald, Keith & Mark.

To submit an article to be published in the Mutual Link please send them to Mutual Link, PO Box 880, St. Joseph, MN 56374, or email them to info@mafmic.org.

