

Minnesota Association of Farm Mutual Insurance Companies

Mutual LINK

Home Fire Safety

Larry T. Wyatt, ALCM & ARM, Grinnell Mutual Special Investigations

Fire is one of the most dangerous, life threatening events that could occur in your home. As a homeowner or renter, there are things you can do to prevent a fire in your home. The following headings are intended to provide the reader with a general overview concerning this important topic.

Electricity

Electricity is the most useful power source in our home. It can also be the safest, if installed and protected with properly sized fuses or circuit breakers.

Always use Underwriters Laboratory (UL) listed electrical devices or extension cords. Avoid using lightweight, (16 gauge or less,) extension cords. Most lightweight extension cords are not designed to carry electrical loads larger than a floor lamp. Extension cords should never be placed under rugs, across areas where people walk or through doorways.

Portable electrical heaters should never be left unattended when in use or used overnight in any room, especially bedrooms.

New wiring and major electrical remodeling should be completed by a licensed electrician and must be inspected by state electrical inspectors. Minor electrical repairs such as replacing existing switches, outlets or motors may not need an electrical inspection. For further information, check out the Minnesota Department of Labor and Industry's Web site at www.dli.mn.gov.

Candles

The rule for candles is simple; never leave candles burning unattended. Burning candles is not recommended in homes where small children are present or where there are pets that could knock them over.

Wood Burners

All wood burning devices and chimneys should be approved by UL or a recognized testing agency and installed by professionals in accordance with the National Fire Protection Association (NFPA) Standard 211. Inspection and cleaning of these devices should be completed annually and more often if heavily used

during the heating season. Remaining ashes should be placed in a metal can with a tight fitting metal lid and disposed of outside away from other structures.

Smoke Detectors

Smoke detectors are your best early warning device to detect the presence of smoke in your home. There are two types, ionization and photoelectric. Ionization detectors are best at detecting fast flaming fires. Photoelectric detectors are best at detecting slow smoky fires. Most fire professionals agree there should be a mix of both types in your home. For proper placement in your home, refer to the information in the smoke detector package or contact your local fire department.

Smoke detectors can and do quit working without giving the warning signals usually associated with a low battery condition. Smoke detector manufacturers recommend that you replace the old batteries with new ones every six months. In addition, detector manufacturers recommend replacing ionization type smoke detectors every 15 years.

Fire Extinguishers

All homes should have at least one UL listed 10 lb. ABC fire extinguisher in the home and it should be kept in a place readily available if needed. Many local fire departments provide training in the proper use of this device.

Exit Drills

All family members should practice exit drills from the home which include a designated place to meet outside to make sure everyone is accounted for. Never enter a burning home to retrieve valuables.



2008 Shakopee house fire. www.ci.shakopee.mn.us

INSIDE THIS ISSUE

Board Member Profile	2	Company Profile	3
Ask the Dep't/CCP	4	Municipal Bonds	5
Golf Outing	6	Seipp Award	7

Board Member Profile

Greg Parent, German Farmers Mutual

PERSONAL

- 1. Where did you grow up?**
A. Stillwater, MN.
- 2. Did you attend college? If so, where and what major?**
A. Yes, University of Wisconsin-River Falls and accounting.
- 3. What are some of your favorite hobbies?**
A. Auto racing, bowling, and ice fishing.
- 4. Give three interesting tidbits about yourself.**
A. (1) I sponsor several local area dirt track auto racing cars each season. (2) I enjoy the fall season the most of any time during the year. (3) I love pizza.

PROFESSIONAL

- 1. How did you start your profession in the insurance industry?**
A. I worked for my aunt assisting her with office work at her insurance agency and our local township mutual.
- 2. What about the insurance industry appealed to you as you were starting out?**
A. I enjoyed the variety of work involved from assisting with accounting, policy underwriting, policy issuance, claims, etc.
- 3. What do you enjoy about your job?**
A. I simply enjoy the variety of work and the people I meet throughout the year.
- 4. What do you strive for professionally?**

A. To serve my company, policyholders and customers to the best of my ability in assisting with their insurance needs or with the daily operations of the company and agency.

- 5. What do you like about being a board member?**
A. I have the opportunity to serve the Minnesota Farm Mutual Insurance industry and help assist MAFMIC in shaping the direction of not only our association but also the course our Minnesota Farm Mutual Insurance industry takes as we deal with the issues and challenges today and in the future.
- 6. What issues do you think are most important concerning the Mutual Insurance Industry?**

A. One of the primary concerns every year is government laws, rules and regulation. The legislative process whether on a national or state level continues to be in the forefront of concern. How we as an industry deal with these challenges shapes how we do business, so I would say government affairs is of paramount importance to all companies. Another issue affecting our industry is how we elect to utilize technology to keep pace with an ever-changing society in delivering our product to our consumers.

- 7. How about MAFMIC?**
A. Once again, the legislative arena leads the way in my opinion. With the passage of onerous legislation, our small farm mutual companies could find themselves in a very difficult environment or possibly even eliminated. Another concern for MAFMIC is the shrinking number of farms out there. Farms have become larger with higher concentrations of value and farm mutual companies have declined because of mergers. To a small extent at this time, the small company atmosphere is slowly eroding and being replaced by larger farm mutual companies through mergers. Government intervention could result in this trend speeding up rather than slowing down.

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- Richard Raun - Woodland Mutual
- Colleen Anderson - Corn Belt Mutual
- Jonathan Troe, PFMM - Owatonna Mutual
- Wayne Schluchter - Schluchter Investment Advisors
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- Lindsey Schuler, MAFMIC - *Staff Liaison*

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Kelso & Shelby Farmers Mutual

Al Muehlhausen, Manager

As our name suggests, we are a merged company. Kelso Farmers Mutual and Shelby Farmers Mutual, two strong companies, decided to merge in 2007, not because of a financial need but a need to capture efficiencies of a slightly larger company.

Both companies are over 125 years old and were formed because of a need for protection against fire losses of the early settlers in the state of Minnesota. Our heritage is mainly German although we have accepted applications from a few Norwegians.

Our office is located in Amboy, Minnesota and at the present time we have three full time employees. Presently, we write policies in 17 counties from the Iowa border to the Southern

metro area. We are represented by 40 independent agencies located in these counties and our policies offer a broad range of coverage's needed in today's world.



*Kelso & Shelby Farmers Mutual located in Amboy, Minn.
Submitted by Al Muehlhausen.*

Today, our biggest challenge is to sell our product in a market place influenced by cyberspace and the internet. Making it easy to do business with us, while retaining our traditional values is a task that must be accomplished if we are to flourish in the future. We also have to understand that every risk cannot be looked at with a cookie cutter approach and that not all risks fit a fixed mold.

We have participated in the "Adopt-A-Highway" program since 1990. We support local 4-H groups, school activities and community functions.

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Ask the Department

*Jaki Gardner, Minnesota Department of Commerce
Assistant Commissioner*

Jaki Gardner is the Assistant Commissioner of the Insurance & Actuarial section of the Financial Examinations Division for the Minnesota Department of Commerce. Jaki frequently takes the time to provide answers for questions that may arise and agrees to have them posted in issues of the Mutual Link. If you have questions you would like to have answered by Jaki, please send them to lindsey@mafmic.org. Questions will be kept anonymous.

1. What do you see happening over the next year with the NAIC and it's impact on Minnesota Property & Casualty Insurers?
 - A. *This question is very broad and involves more than just a short list of subject matter items that are under consideration by the NAIC, most of which will not directly impact the Township Mutual community. The hottest topic currently under discussion is a national/federal insurance charter which mostly impacts life insurers. The next hottest topic is a national disaster fund, but again, I can't say that this issue is a significant concern for Township Mutuals. Both of these issues are not actively supported by MN as we believe that state regulation is the most effective way to monitor the insurance industry.*
2. Are there laws or regulations that pertain to bank insurance agencies that discount premiums to their customers because they are a member of a bank club, (50+ Club, etc.) or have an account at the bank?
 - A. *Bank insurance agencies may not offer discounts on premiums as it is in violation of the statutes on "rebating." The bank may offer other "perks" if the insurance is purchased through its agency but cannot characterize it as a discount on the premium as the premium is the insurer's cost – not the bank's. Refer to MS 72A.08 for further guidance.*

Congressional Contact Program

Marcus Marsh, MAFMIC

The 2009 CCP saw 24 people attend the trek to Washington DC on June 16th and 17th to meet with members of the Minnesota Congressional Delegation.

Our usual meetings with members of Congress were primarily with Congressional Staff this year because of the overwhelming amount of controversial bills to be acted on. These bills required Congressmen and Congresswomen to attend House and Senate Floor sessions during our trip to Washington D.C.

One of the issues discussed during the trip were reasons to defeat the Federal Regulation of the Insurance Industry, including some proposals of an optional Federal Charter. Another issue to act on is raising the limit of the Small Company Tax Exemption. As it stands now, the Exemption would allow companies to be taxed on their net investment income if premiums don't exceed \$1,200,000. This limit hasn't increased since 1986.

In addition to the topics listed above, some in Congress intend to limit or repeal the McCarran-Ferguson Antitrust Law. This law protects insurance companies during the development of standard policy language, data on losses and other related activities. Also, some want to eliminate all credit information from being used in underwriting potential risks.

These issues, although discussed almost two and a half months ago at the CCP, are still very current. It is important for members of MAFMIC to contact our congressional representatives to encourage favorable votes for the mutual industry.

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The Changing Face of Municipal Bonds

Wayne Schluchter, Schluchter Investment Advisors

The recently passed stimulus bill has a new provision for municipal bond issuers. The bill creates a new kind of federal subsidy for state and local governments called, "Build America Bond."

Until now, municipalities such as cities, counties, and school districts issued bonds, (debt), that paid interest which was "tax exempt" from federal and state income taxes. The theory was that tax exempt treatment would lower overall funding costs of the municipal entity.

Build America Bonds (BABs) are taxable debt backed by a federal subsidy. A municipal government that elects to sell a BAB goes without the usual tax exemption and instead receives a subsidy equal to 35% of the taxable interest cost it pays. Therefore, if an issuer sells a bond at 6%, it will receive a subsidy of 2.1%. The net cost to the issuer is only 3.9%.

BABs will likely benefit from the huge pool of retirement funds in pensions which have no need for tax exemption. They may also appeal to foreign investors.

The BABs program is now authorized only through 2010. The net result could be the disappearance of "tax exempt" bonds from the market place.

For township mutual companies it means more choices in the world of investments. Make sure to comply with investment restrictions and policies.

Bonds are subject to a variety of risk, the most visible is interest rate risk. If a bond is sold prior to maturity, the investor may receive back more or less than the original amount invested.

If you have questions or would like to discuss this further, you can call Wayne Schluchter at 877-672-6659 or email wayne@schluchteradvisors.com.

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Big Iron Farm Show

The Big Iron Farm Show is just around the corner! Be sure to visit the MAFMIC booth September 15-17 in West Fargo, North Dakota! We hope to see you there!

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2009 Scholarship Golf Outing

Little Crow Country Club, Spicer

The 2009 MAFMIC Scholarship Golf Outing took place once again at the Little Crow Country Club in Spicer, Minn. The event hosted 82 golfers and 20 teams! The sales for the putting contest, hit-the-circle contest, raffle tickets and mulligans for the day totaled over \$1,000!

The first place winners are *Steven Ploeger, Tim Radermacher and Gary Sonstegard* from *Leenthrop Farmers Mutual*. Second place winners are *Darren Brix, Nate Moeller, Mike Opsahl and Tim Schmidt* from *Restoration Professionals*. Third place goes to *Gary Swearingen*, *Has San Lake Mutual*; *Mike Flugum*, *North Star Mutual*; *Edna Goracke*, *Holmes City Farmers Mutual*; *Vern Lindholm*, *Spring Valley Mutual*; *Steve Schwieters*, *RAM Mutual*. The team bringing up the rear was *Galen Gerdes, Randy Janssen, Darwin Bohlsen and Bob Shinnick* from *Crate Farmers Mutual*.

Other winners include Putting Contest winners, *Linda Jaskowiak*, *Sumter Mutual* and *Dave Selness*, *Wilmington Mutual* and Longest Drive winner, *Mike Opsahl* of *Restoration Professionals*. Also, Shortest Drive went to *Dean Kerfeld*, *RAM Mutual*, Longest Putt went to *Dave Selness*, *Wilmington Mutual* and Closest to the Pin went to *Kevin Strandberg*, *Kerkhoven & Hayes Mutual*. Lastly, the winner of the Complimentary Golf Registration for 2010 went to *Gina Duck* of *Palmyra Mutual*.

MAFMIC would like to thank everyone for their generosity and making the day fun to be apart of! Please visit www.mafmic.org to view more photos from the Annual Golf Outing. Also available are Manager & Director's Seminar photos.

(Photo names listed from left to right.)



First Place: Steven Ploeger, Gary Sonstegard and Tim Radermacher; Leenthrop Farmers Mutual.



Second Place: Mike Opsahl, Darren Brix, Tim Schmidt, Nate Moeller; Restoration Professionals



Third Place: Gary Swearingen, Has San Lake Mutual; Mike Flugum, North Star Mutual; Edna Goracke, Holmes City Farmers Mutual; Vern Lindholm, Spring Valley Mutual; Steve Schwieters, RAM Mutual.



Last Place: Galen Gerdes, Randy Janssen, Darwin Bohlsen and Bob Shinnick; Crate Farmers Mutual.

Companies Seeking Managers

A mutual insurance company, located in central Minnesota, is seeking a qualified person to manage the company. A property/casualty insurance license, managerial, computer and bookkeeping skills are required. Candidates must have excellent communication skills and the ability to work with the public. Please send your resumes and salary requirements to: Board of Directors, 15367 Co Rd 65, Long Prairie, MN 56347. Resumes received prior to November 30, 2009 will be considered.

A mutual insurance company, located in South Eastern Minnesota, is seeking a qualified person to manage the company. Managerial, computer and bookkeeping skills are required. Candidates must have excellent communication skills and the ability to work with the public. Please send your resumes and salary requirements to: Manager Application P.O. Box 1879 Mankato, MN 56002-1879. Resumes received prior to September 30, 2009 will be considered.

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Seipp Service Award

Deadline October 30, 2009

The Seipp Service Award, named in honor of former MAFMIC President Robert C. Seipp, is given annually to an individual who has provided service and generously given of his/her time and expertise to promote a professional image for the ultimate benefit of the Minnesota Association of Farm Mutual Insurance Companies.

Qualifications are as follows:

- Must be a member or past member of the Minnesota Association of Farm Mutual Insurance Companies, and/or
- Must be an employee or past employee of MAFMIC or MAFMIC member company.
- Must have provided ten or more years of service to the Minnesota Association of Farm Mutual Insurance Companies.
- Must have provided service as a committee member, director, or officer of the Minnesota Association of Farm Mutual Insurance Companies.
- Individual must be present to accept the award at the convention.

MAFMIC member and past member applications submitted will be reviewed by the Executive Committee and ultimately selected by the Board of Directors. Applications, (available at www.mafmic.org.) must be received by October 30th, 2009.

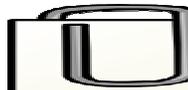
CEU Requirement Change

In the 2009 Legislative Session, the Minnesota Department of Commerce had legislation passed in one of their Omnibus Bills in regards to Continuing Education Credits for several professions that require continuing education.

For Property and Casualty Insurance, the number of hours of credit was reduced from 30 hours to 24 hours every two years. Also, instead of renewing your license every two years with a deadline to the Department of October 31st the renewal date will be your birth month every two years.

The new law will be effective on August 1, 2010.

Communication has been ongoing with the Department of Commerce regarding this issue. The Department is working on the details of how they want to implement this new law. MAFMIC will provide more information once the Department has determined their guidelines.



The future depends on what we do in the present.

- Mahatma Gandhi

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**MAFMIC CALENDAR
OF EVENTS**

2009

Sept. 2	Adjuster & Inspector Seminar Holiday Inn, St. Cloud
Sept. 15-16, 29-30	Policy Schools St. Cloud, Morton, Bemidji, Rochester
Sept. 20-23	NAMIC Annual Convention Hyatt Regency, Atlanta, GA

2010

Feb. 7-9	115th Annual Convention Bloomington Sheraton
March 17-18	Short Course Arrowwood Resort, Alexandria

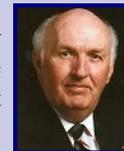
In Sympathy

Howard Banitt passed away at age 68 unexpectedly August 4, 2009 at his home in Cannon Falls, Minn. Howard managed Leon Mutual for 21 years.



Harold Hudson passed away June 3 at the age of 80 years old. Harold is from Dawson, Minn. and served as Lac Qui Parle Mutual's Manager and a RAM director for 20 years.

Robert 'Bob' Laidlaw passed away unexpectedly after bypass surgery complications July 2 at the age of 79 years in Duluth, Minn. Robert served Midwest Family Mutual for over 50 years.



MAFMIC wishes to express its sympathy to the friends and family of Howard, Harold and Robert.

POLICY SCHOOLS Are Comin' Up!

The MAFMIC Policy School will take place in St. Cloud on Sept. 15, Bemidji on Sept. 16, Morton on Sept. 29 and Rochester on Sept. 30.

Be sure to fill out and send the registration inserted in this issue of the Mutual Link to MAFMIC!

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.

