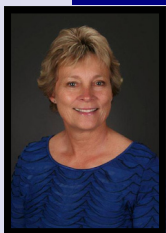


Minnesota Association of Farm Mutual Insurance Companies



Mutual LINK

Linda Jaskowiak MAFMIC Chairman

MAFMIC and its' FABULOUS Committees!

As I look at the website and go through all the committees I would like to comment briefly about each one. I cannot name all them, but there are over 100 devoted committee members.

Without a doubt MAFMIC has a very capable staff that consists of Lori, Dani and Aaron along with our two part timers, Marcus and Arlette. Behind the staff are our committees and the devoted people who serve on them. Without these people MAFMIC wouldn't be the "FABULOUS" association that it is.

In the summer issue of the Mutual Link I put the spotlight on the **Government Affairs Committee** and what they were successfully involved with at the time. Just recently our Mutuals had a concern over the display of certain information in our Annual Statements. The **Government Affairs Committee** communicated with the Department of Commerce and it had a positive outcome. As many of you know Aaron Cocking started his position as Government Affairs Director on October 1st. Aaron has stepped right in at MAFMIC and feels right at home. He is very enthusiastic about getting out and meeting the membership. When you see Aaron please give him a warm welcome!

The **Convention Committee**, these people work with Lori and the hotel staff several months before the Annual Convention and during the convention. This is a very small group and they work very hard behind the scenes to make sure the convention goes smoothly.

The **Editorial Committee** is responsible for the Mutual Link you receive on a bi-monthly basis. These people look for information that pertains to our Mutual insurance industry and I think that they do a great job bringing it to you in the Mutual Link.

The **Education Committee** is near and dear to me. I was fortunate to be a member of that committee a few years ago. I really enjoyed coming up with ideas for the educational events throughout the year. This Committee is tasked with planning every event that starts with the MAFMIC Convention in February and goes thru Fall Regional Meetings in November. These events are planned to fit the needs of the members who attend, whether they are agents, managers or directors. They need to be interesting, timely, be able to qualify for continuing education credits and it all has to be done within a budget. MAFMIC is very fortunate to have a large pool of people that we can go to for help with speakers or whatever else we may need.

(Continued on Page 3)

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White Bear Lake Insurance

Manager, Mitch Gerdes



White Bear Lake Insurance Company was organized June 18, 1883. It is one of the oldest businesses and the oldest co-operative organization in the county.

We write fire, lightning and additional line perils in eleven surrounding counties. Our company has three employees. Marvae Engebretson, Kori Gullickson and Mitch Gerdes. We have 17 independent agencies that represent us and five directors on our board. We use outside sources for inspections and adjusting.

Our company wants to provide insurance coverage to our policyholders with the best possible service at stable rates. Our goal is to continue to meet the insurance needs of our policyholders while remaining financially strong.

Our biggest challenge today is keeping up with today's technology, the size of our farming operations and the cost associated with them.

We stay involved with our community by being a member of our local Chamber of Commerce; we help support the local Pheasant Forever, Ducks Unlimited Chapters and also support the Pope County Fair. Our employees and board members are active in local churches and also serve on other boards in the area.

One word that would describe our company is REASONABLE. Reasonable when working with others, claims and insurance coverage and by using common sense and a logical approach.



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Congratulations to Linda Ulve



The Board of Directors of Claremont Farmers Mutual Fire Insurance Company, Kasson has appointed Linda Ulve as its new Manager, effective Jan. 1, 2013.

Linda has worked with retiring Manager, Randy Holland since March, 1989.

Claremont Farmers also welcomed Jane Youngkrantz as Office Assistant in March 2012.

Congratulations to Tammy Hansen

Congratulations to Tammy Hansen who was hired September 10, 2012 as the New Manager of Palmyra Farmers Mutual Insurance Company. Welcome Tammy!!

Editorial Advisory Committee

Karl Porisch, *Chairman* - Western Mutual
Jim Barta, *Vice Chairman*- Jim Barta CPA, PA

Dan Baasen, Northland Securities

Jason Buetow - Rural Computer Consultants

Deb Liden - Bray-Gentilly Mutual

John Neal - Willenbring, Dahl, Wocken & Zimmerman

Dan Stewart - Berean Claims Service, Inc.

Rick Tjarks, *Board Liaison* - Grinnell Mutual

Jerry Zenke - Mound Prairie Mutual

Dani Hennen, MAFMIC - *Staff Liaison*

Arlette Twedt, MAFMIC - *Staff Liaison*

Mutual Link (USPS 623-320) is published bi-monthly by Minnesota Association of Farm Mutual Insurance Companies, Inc. 601 Elm Street East, PO Box 880, St. Joseph, MN 56374. Periodical Postage Paid at St. Cloud, MN 56301. Annual subscription rate for members of the Association is \$2.00, which is included in the membership dues.

Send address changes to
Mutual Link, PO Box 880, St. Joseph, MN 56374

Continued...Chairman's Column

The **Marketing Committee** is always thinking of ways to market our industry to our agents and consumers. Their most recent project was making a new state map and a marketing banner for different events around the State.

The **Mutual Assistance Committee** has been very busy this year, while they are always available to help other Mutual's, they also keep the Mutual Assistance Manual updated. With the constant changes in our industry this is an ongoing task. The Manual can be found on the MAFMIC website and is overflowing with information that pertains to every one us.

The **Policy Committee** had a very busy year with rewrites of both the TP-1 and the PH-1 Policies. They held many meetings within the committee and did a policy review meeting in June at St. Cloud. In October the members went around the state to four different locations to bring the rewrite of the policies to the membership. They all need a high five for the work they put into it and an even bigger high five for those who took time out of there busy schedules to travel and present the changes to the membership at the various meetings.

The **Strategic Planning Committee** met this past year to update the 2013-2015 plans for MAFMIC. Looking to the future they did a little change in verbiage to the Mission and Vision Statements. They also updated the rest of the document and feel they have a good solid plan going forward. Thank you to all of the committee chairs for their input.

Last but not least is the **Articles and By-Laws Committee**.

This committee has consisted of one person for many years! They have recently added a new member to help assist with all the responsibilities. These two are tasked with making sure our actions are compliant with the Articles and By-Laws. They also update the Committee Policy Manual and work with the Employee Handbook.

Looking back over our "**PROUD PAST**" MAFMIC has had hundreds of dedicated people that have served on these committees.

As I look to our "**FABULOUS FUTURE**" I see in them, that same dedication to our association. It is our volunteers that make MAFMIC the strong association that it is. Please consider getting involved whether it's joining a committee or attending an educational event.

Finally, I would like to invite all of you to the MAFMIC Convention, February 3-5, 2013. It is going to be a "**FABULOUS**" event! See you there!

September 2012 Board Meeting Synopsis

The MAFMIC Board of Directors held a regular quarterly meeting on September 12 at the MAFMIC office in St. Joseph. In addition to the financial and management reports, district updates, and board liaison committee reports, the board also reviewed and discussed the recommendation from the Executive Committee following their annual Employee Performance Review. Several other important topics were on the agenda. The board took action on items requiring approval.

Chairman Linda Jaskowiak updated the board on the recent July meeting held with the Minnesota Department of Commerce regarding the publishing of certain mutual financial information on the DOC website and potential compliance costs involving the Model Audit Rule for Chapter 66 companies. Chairman Jaskowiak indicated that MAFMIC is awaiting a response from the Department of Commerce regarding both issues.

Member Services Manager Lori Olmscheid presented an update on an alternative 2015 Convention format which shortens the convention so it will conclude with the Tuesday noon luncheon. The board discussed and approved this change for 2015. Lori Olmscheid also presented a review of the recently completed 2012 MAFMIC Salary Survey.

Immediate Past Chairman Ron Berning reported that he was continuing his work on updating Section 2 of the Board Policy Manual involving committee structure as well as updating the Employee Handbook. Ron indicated he should have both items ready for presentation at the December board meeting.

Secretary-Treasurer Greg Parent presented the proposed 2013 Convention budget. The board approved the budget. Chairman Jaskowiak also presented a recommendation to have the Member Services Manager attend future NAMIC Conventions. The board approved the request. Chairman Jaskowiak also led discussions involving possible MAFMIC re-districting and the orientation process for the new incoming Government Affairs Director.

The next scheduled board meeting will take place on December 13-14 at the Le St. Germain Suite Hotel in St. Cloud.

Greg Parent
MAFMIC Secretary-Treasurer



National Convention, NAMIC Hands Gavel to New Chairman



The National Association of Mutual Insurance Companies (NAMIC) swore in its newest chairman of the board of directors today. Jerrold G. Zenke began his year as chairman at the end of the Annual Business Meeting of Members during NAMIC's 117th Annual Convention held in Grapevine, Texas.

Zenke is the general manager of Mound Prairie Mutual in Houston, MN., a position he has held since 1990. He has been with the company since 1975.

"I hope to continue to move the association forward and trumpet its importance to companies no matter their size," Zenke said. "I want to keep the association strong. We have some really great people, and I want to be sure we continue the job we have been doing."

Zenke has been involved in the leadership of NAMIC, including serving as chairman of the NAMIC Farm Conference Board and member of the Farm Mutual Roadmap Task Force and the Financial Services Task Force. He is the recipient of numerous designations and awards, including NAMIC Professional Farm Mutual Manager designation, the NAMIC Merit Award, NAMIC Service Award and NAMIC's Professional Farm Mutual Manager of the Year award.

He has also served the industry as chairman of the Minnesota Association of Farm Mutual Insurance Companies and served on several committees and task forces. For his work, he received MAFMIC's Robert C. Seipp Service Award in 2007. In 2012 Jerry and Joan Zenke received the Volunteer of the Year Award at the 117th MAFMIC Annual Convention.

He continues his volunteer work through community involvement, including service to his local township board and church. He also served as fire chief and fireman as well as commander of his local American Legion post. He continues his work with the post as member of the honor guard. Zenke is followed on the NAMIC board by: **Chairman-elect** John J. Bishop, CPCU, CLU; **Vice Chairman** Stuart C. Henderson, J.D., CPCU; and **Secretary/Treasurer** Christopher P. Taft, CIC, CPA.

(Article by NAMIC)



All Aboard!!

**118th Annual
NAMIC Convention
September 22-25, 2013
Seattle Sheraton/Grand Hyatt
Seattle, Washington**

**Join us to Honor Jerry Zenke
Our NAMIC Chairman!
Mark Your Calendars!**



The MAFMIC Choir is back for 2013!! If you are interested in singing at the 2013 Convention, please contact the MAFMIC office.

We are also looking for someone to conduct the Choir for the 2013 Convention. If this is something you would be interested in please contact Lori at (320) 271-0909 or e-mail: lori@mafmic.org

Let your talent show at the 118th Annual MAFMIC Convention!

Exhibitors

Don't forget to sign up to Exhibit at the 118th Annual MAFMIC Convention on Monday, February 4, 2013. If you know of a company that might be interested in exhibiting, please direct them to our website www.mafmic.org or have them contact the MAFMIC office and we will get them the information.

Call: (320) 271-0909

Sponsorship

Are you interested in Sponsoring an event at the 118th Convention? If interested please contact the MAFMIC Office.

With your sponsorship you will be recognized in various ways throughout the Convention and the upcoming Year.

Call: (320) 271-0909.

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118th Annual Convention At-A-Glance

Sunday, February 3

1:30 p.m. - 5:00 p.m.

Registration & North Star Reception

5:00 p.m. - 10:00 p.m.

Chairman's Reception

Monday, February 4

7:00 a.m. - 1:00 p.m.

Registration Desk Open

7:00 a.m. - 4:00 p.m.

Hospitality Break Area

7:15 a.m. - 8:45 a.m.

Prayer Breakfast

9:00 a.m. - 11:15 a.m.

Opening Session & Keynote Speaker

11:15 a.m. - 11:45 a.m.

Luncheon & Buses load for Capital

12:00 p.m.- 4:00 p.m.

Legislative Visitation

1:00 p.m. - 4:00 p.m.

Optional Auxiliary Program

4:00 p.m. - 7:00 p.m.

Exhibitor Show & Reception

8:00 p.m. - 10:30 p.m.

Mutual Celebration Reception

Entertainment by Charlie Sticha Band

Tuesday, February 5

7:00 a.m. - 4:00 p.m.

Hospitality Break Area

7:30 a.m. - 4:30 p.m.

Registration Desk Open

7:30 a.m. - 8:45 a.m.

Hot Breakfast Buffet

9:00 a.m. - 10:15 a.m.

Annual Business Meeting

9:00 a.m. - 11:00 a.m.

Auxiliary Meeting

10:30 a.m. - 11:45 a.m.

Question Box Session

11:45 a.m. - 1:15 p.m.

RAM/MAFMIC Luncheon

1:30 p.m. - 4:00 p.m.

General Sessions

6:00 p.m. - 9:00 p.m.

Banquet & Entertainment

118th Annual Convention Registration

February 3-5, 2013
 DoubleTree by Hilton (Former Sheraton)
 Bloomington, Minnesota

"Proud Past, Fabulous Future"

~ Chairman Jaskowiak

* Must register by January 4 for the Early Bird Rate!

Registration **Early Bird** **After Jan. 4**

Delegate \$325
 Spouse/Guest \$325
 Nonmember \$525
 One Day Only Call MAFMIC Office

Mutual Insurance Company _____

Phone _____

Cancellations/transfers must be made in writing. Substitute another person at no additional charge. Jan. 18th - 75% refundable. Jan. 25th - 50% refundable. No Refunds after Jan. 25th.
Application has been made for 1.5 continuing education credits with the Minnesota Department of Commerce.

		OPTIONAL											
		Delegate	Spouse/Guest	First Time Attendee	Legislative Visitation	Add'l Chairman's Reception \$70	Prayer Breakfast \$30	Add'l Mutual Celebration \$55	Add'l Monday Lunch \$45	Add'l Breakfast Buffet \$45	Add'l Tuesday Lunch \$45	Add'l Banquet \$70	TOTAL AMOUNT
*1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
												Total	\$

Please **print** names and **mark delegate** or spouse/guest AND if registrant is first time attendee.
 Please check necessary additional meals.

*NOTE: First person listed will be your **COMPANY'S VOTING DELEGATE** at the annual business meeting.



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 St. Joseph, MN 56374



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 (320) 271-0912



Phone
 (320) 271-0909

(office use) Check: _____ Date: _____



Congratulations

MAFMIC members who achieved FMDC certification this year and were not present at the NAMIC Convention in Grapevine, Texas

McPherson Minn-Lake Mutual Insurance Company, St. Clair, MN
Dale Westphal

Melrose Mutual Insurance Company
Melrose, MN
Dennis Primus, David Wenker,
Allan Wiechmann

Owatonna Mutual Fire Insurance Company
Owatonna, MN
Anthony Kniefel, Ron Racek,
Marvin Spindler

Young America Mutual Insurance Company,
Glencoe, MN
Stuart Selchow

Bob Luther of Madelia-Lake Mutual Insurance Company, Madelia, MN
Achieved certification in 2012 and received his certificate and lapel pin at the National Convention in Grapevine, Texas.

Get Involved... Strategic Plan Committee

The purpose of the Strategic Plan Committee is to analyze short and long-term needs of the association. This committee is comprised of up to ten members; five from member companies and five from the Executive Committee. Member selection considerations include representation of all areas of the state, representation of companies of varying size, past involvement on committees and interest/attendance at association functions. New members will be appointed by the committee upon the approval of the MAFMIC chairman. Member company representatives will serve a term of five years.

Who: *Chairman, Jeff Mauland, North Star Mutual, David Frundt, Kelso & Shelby Farmers Mutual, Kari Alstad, Wilmington Mutual, Paul Stueven, Fairmont Farmers Mutual, Gary Swearingen, Has San Lake Mutual and Staff Liason, Lori Olmscheid, MAFMIC.*

When: This Committee meets twice a year, spring & fall.

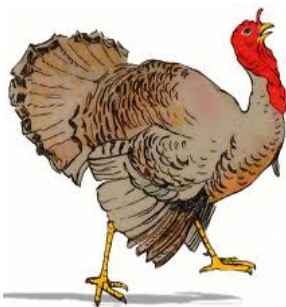
Where: Generally this committee meets at the MAFMIC Office and on a as needed basis.



Do you have extra prizes?

MAFMIC is looking for your extra annual meeting prizes to give away at the 2013 Convention.

As usual, prizes will be given away during the Monday night Exhibit Show.



MAFMIC Holiday Hours

The MAFMIC Office will be closed:

The Thanksgiving Holiday
Thursday, November 22nd and
Friday, November 23rd.

The Christmas Holiday
Monday, December 24th and
Tuesday, December 25th.

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COMPUTING *Jason Buetow, Rural Computer Consultants, Inc.*

Backups, they are so very interesting to talk about. Everyone loves to spend time and money on backup procedures. But it could be worse, you could not worry about backups and then need one.

There are a number of natural disasters, equipment failures and human errors that can (and have) caused a data loss. So you need a plan, a Disaster Recovery plan (DR). Here are a few basic items concerning computer data backup and recovery that need to be a part of every DR plan.

- 1) Do backups. I know, it seems obvious. With a customer base as wide as ours, we periodically hit companies that do not do backups? How often do I do a backup? A simple rule of thumb is: how far back do you want to redo all your work? Decide that, then plan your backup accordingly.
- 2) Keep an offsite backup copy of your data. Offsite means not in your office. You can keep a recent copy of your data at your home, your safety deposit box or stored for you by an offsite online backup company. Regardless of what method you choose, your very recent data needs to be stored somewhere besides your office. Here are some good methods to get your backup offsite.
 - a) An online backup service. RCC uses and sells the services of Mozy Online Backup. There are several others (Barracuda, Carbonite, etc). These services transmit your data securely to remote data storage facilities for safe keeping. They vary in price from \$5 a month to \$100s per month depending on the amount of data you have and how quickly you want to have access to it in the event of a disaster.
 - b) Tapes. I know, everyone groans. Tapes have been around since Moses worked on a UNIVAC system. You can think, well that makes them antiquated. However, you can also say: tapes are a tried and true method with decades of success in helping people recover data. Take a tape to a safe, secure offsite location as often as you deem necessary for surviving a disaster.
- 3) Test that backup. How? Try to get a copy of your data not using anything in your office: Send the tape somewhere to be read. Download a copy of your data from your offsite backup vendor. If you can't get your data within a day or two, you need a new plan. Just imagine a week during your busy season with no computer data at all. Now quit crying, I know it's scary. A good plan will not only get your data back in a timely fashion, it will also help you sleep at night.
- 4) Write down all the data you have, and make sure it's backed up. Those spreadsheets, images, other items scattered about on all your desktop PCs in your office that are important, but probably not in your backup plan. Ask everyone in your office what data is important for them in their role at your company. You may be surprised at what data they use as an important part of their job processes.
- 5) Consult an expert. A computer consultant worth a hoot should be able to guide you through a few different backup options to help you pick one that's right for your company. They should also be able to help in testing and maintaining your backup system, whichever you decide to implement.

Backups are an important part of any Disaster Recovery plan. Please check to make sure your backup is adequate for your company's recovery needs.

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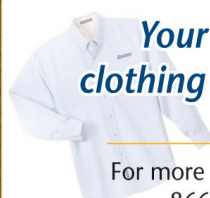
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SUBROGATION AGAINST TENANTS

By John J. Neal, Attorney

Willenbring, Dahl, Wocken & Zimmermann, PLLC

It has been a long-standing rule in Minnesota that insurance companies are precluded from bringing subrogation claims against tenants that negligently damage property insured by their landlord. The law stems from a case decided in 1993 by the Minnesota Court of Appeals, known as *United Fire and Casualty v. Bruggeman*, 505 N.W.2d 87 (Minn. Ct. App. 1993) (“*Bruggeman*”). The law stems from the idea that a tenant should be treated as an insured under the landlord’s policy since they both have insurable interests in the property. It follows then, according to *Bruggeman*, that the insurer cannot subrogate against the negligent tenant because insurance companies cannot sue their own insured for negligence. As of last month, that law no longer applies.

On September 5th, the Minnesota Supreme Court decided *RAM Mutual Insurance Company v. Rohde*, 820 N.W.2d 1 (Minn. 2012), and overruled *Bruggeman*. Our firm handled the case on behalf of RAM Mutual Insurance Company. The Supreme Court determined that an insurance company may be able to maintain a subrogation claim against a negligent tenant depending on the facts and circumstances of each case.

Prior to the Supreme Court’s decision, Minnesota had adhered to the “anti-subrogation” rule set forth in *Bruggeman*. The Supreme Court jettisoned that rule in favor of the “case-by-case” approach. Under this approach, the Court looks at the underlying facts to determine the landlord and tenant’s expectations as to which party would bear the risk of loss.

What this means to mutual insurance companies is that if you insure a home or other property that is rented to a tenant, you no longer have to automatically close your books on the prospects of subrogation should you pay for a loss caused by that negligent tenant, which was the general standard under *Bruggeman*. Instead, you may have a subrogation claim against the negligent tenant. To that end, you will want to examine and investigate several factors, including the parties’ lease agreement, to make a determination as to whether the risk of loss was shifted to the tenant. In other words, was there an expectation at the time of the lease that the tenant would pay for the loss. The Supreme Court’s decision also means that before insuring any rental property, you will want to review the insured’s lease agreement, among other things, to see which of the two parties is assuming certain risks.

The RAM case was a game-changer in the context of subrogation on property losses involving landlords and tenants. Keep this in mind should you ever encounter a future loss involving a tenant.

Western Mutual is seeking a Qualified Marketing Representative. Qualified Individuals should send resume & cover letter that includes salary expectations to:

Karl Porisch, PO Box 279,
Balaton, MN 56115
or email: karl@westmut.com

NOTICES



Starting **January 2013**
the
Mutual Link
will only be available
Electronically.

Just Around the Corner

The MAFMIC 2013 Convention is only a couple months away and it is going to be another year of great speakers. Join Chairman, Linda Jaskowiak and her husband Michael for the Chairman's Reception Sunday night. The theme this year is a "PAR-TEE Time".

Keynote speaker, Garrison Wynn will surely entertain in the Opening General Session. The MAFMIC Choir will start us off with some great music. Other highlights for the event include a Mutual Celebration at Poolside with entertainment by the Charlie Sticha Band.

To registration contact your manager or visit our website at www.mafmic.org.

Fall Regional Meetings

The MAFMIC Fall Regional Meetings will take place
November 13th, Rochester,
November 14th, Morton,
November 15th, Mahanomen
November 16th, St. Cloud.

If you would still like to attend please contact your manager or MAFMIC to get signed up!

Merit Society Chairman & MAFMIC Recipients of Merit Award.

At the 2012 NAMIC Convention the chairman's gavel was turned over to incoming Merit Society Chairman, Paul Stueven, Manager/Treasurer of Fairmont Farmers Mutual Insurance Company. Congratulations Paul!

MAFMIC would like to congratulate the following members who received the prestigious Merit Society Award.

*Gary Swearingen, Manager,
Has San Lake Mutual*

*Jan Helling, Manager,
Madelia-Lake Crystal Mutual*

*Muggs Zabel, Manager,
McPherson Minn Lake Mutual*

*Stuart Henderson, President,
Western National Mutual*

*John Dunn, Director of Business Development,
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MUTUAL LINK

2012 MAFMIC Calendar of Events

Nov. 13-16 **Fall Regional Meetings**
Rochester, Morton,
Mahnomen, St Cloud

2013 Events

February 3-5 2013 MAFMIC Convention
DoubleTree By Hilton, Bloomington, MN

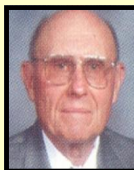
March 13-14 2013 Short Course
Arrowwood, Alexandria, MN

April 23-24 2013 Spring Agents
Mankato & Fergus Falls, MN

In Sympathy



Clifford Johnson 88, RAM's past president, passed away September 16, 2012. He began working at Reinsurance Association of Minnesota in 1954. He served on the Board for Woodland Mutual for 33 years. A portion of this time he was president of the company. Clifford was MAFMIC Chairman in 1968. He retired in 1982.



Herman R. Kopischke 84, of Janesville, passed away Tuesday, October 16, 2012. He was Mid-State's President for many years. Herman was devoted to Mid-State and the township mutual industry until his health could no longer allow him to be active.

MAFMIC wishes to express its sincerest condolences to both family and friends of Clifford & Herman..



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.

***Starting January /February 2013
All Future Copies of the
Mutual Link will ONLY be
available Electronically.***