

Minnesota Association of Farm Mutual Insurance Companies

Mutual LINK

Fixed Income Portfolio Review: Time to Take Profits?

By Brad Hanson, Fixed Income Trading, Feltn and Company, Member FINRA and SIPC

This may be an excellent time to take profits in your municipal bond portfolio. By any measure, municipal fixed income performance year to date exceeds every fixed income class (or at least every class that 67A Mutual's are allowed to hold as investments).

Historically, the municipal bond market has been viewed as a "safe" investment relative to other fixed income classes and, at the same time, offered attractive after tax yields. We believe municipal bonds are still a lower risk asset, but you cannot ignore the fact that many state and local governments are facing financial stress. Despite local/state government financial stress, municipal bonds continue to outperform! Tighter supply and corrective financial management by local/state governments are the two primary drivers of municipals to outperform all other fixed income asset classes.

Now that municipal rates are at multi-year lows, this is a great time to review your portfolios to ensure (on an after tax basis) that you are maximizing portfolio cash flow and total return! Obviously, many factors need to be considered: marginal tax rate, current duration vs. benchmark duration, risk tolerance, sector/asset class weighting, etc.

Here's a hypothetical situation with one trade idea to consider: Let's say you have a significant tax-exempt municipal bond position(s) with a 5% price appreciation. The duration (or approximate time to maturity) is 4 years, highly rated and very liquid. It may make sense to sell the highly rated municipal

bond and move out to another highly rated 15 year municipal bond. If you could sell the tax-exempt municipal bond at a 1.00% take out yield and move into a 15 municipal bond at 3.50%, you can pick up 250 basis points. While 3.50% seems historically low, the point of emphasis is on the 250 basis point pick up over holding the existing position. On a \$100,000 notional position, picking up 250 basis points could mean an extra \$2,625 annually to the portfolio (\$105,000 x 2.50%).

Obviously, there are many factors to consider and it may even make sense to move into taxable investments if your tax bracket is low enough (Jim Barta, CPA has an excellent taxable equivalent yield chart for Investment Company vs. Underwriting Company). The bottom line is that severe market volatility can create excellent income enhancing opportunities.

Big Iron Farm Show

The Big Iron Farm Show is just around the corner! Be sure to visit the MAFMIC booth September 13-15 in West Fargo, North Dakota!

We hope to see you there!

Still looking for Volunteers. Please Contact Jim Dauphinais at jdauphinais@gmrc.com

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Board Member Profile

Carol Weiers, Manager, New Prague-Ceska-Louisville Mutual

Personal Questions:

- 1.) **Where did you grow up?** I was born and raised in rural New Prague, got married and raised my family here.
- 2.) **Where did you attend high school?** I attended New Prague High School.
- 3.) **Did you attend college?** I did not attend college.
- 4.) **Are you married and do you have children?** I have been married for 28 years to Jim. He is employed at Gopher Sport in Owatonna. We have two children, Sarah who is 23, just graduated from college and is working in Bloomington and Brad who is 21, is a senior at St. Thomas University in St. Paul, MN.

Professional Questions:

- 1.) **What was your first Job?** My dad and family operated a farm equipment business and my first job was in the parts department selling parts to our farm customers. Back then farmers were very old fashioned and had a hard time believing that a “woman” would know anything about tractor or combine parts. After some time they would tell my sister and I that we were the best “parts persons” they knew. It is kind of ironic because I currently have some of these past customers as our insurance policyholders.
- 2.) **What about the insurance industry appealed to you as you were starting out?** I am pretty new to the industry (it will be 7 years) compared to other managers but I was very impressed with everyone being so willing to help each other. This industry is like a big extended family. Also it makes you feel good that you can

be there for your policy holders when something unexpected happens to them.

- 3.) **What do you enjoy about your job?** Every day is different and you never know what challenges you will be faced with. Also the personal relationships you have with your policyholders and colleagues. I believe in working hard but always having a sense of humor along with it.
- 4.) **What do you strive for professionally?** To constantly learn something new each and every day. Take the positives and grow from them and learn from the negatives, but also put them in the past.
- 5.) **Who has been most influential to you professionally?** Where do I begin, there are so many caring people in our mutual insurance industry from the statewide companies, our MAFMIC Association, other mutual managers and my board of directors.
- 6.) **What do you like about being a board member?** The fact that you get to meet such dedicated people that each bring their own special talents and ideas to each meeting. It can be overwhelming sometimes but it is an amazing experience. I have learned that it takes a lot of volunteers, committees and dedicated staff to make MAFMIC an effective association that it is today.
- 7.) **What issues do you think are most important concerning the Mutual Insurance Industry?** We need to stay up to date with technology and we need to invest in that so that we can compete with the “bigger” companies and attract agents. We also need to be competitive but need to remain profitable so that our policyholders know that their claims will be paid. Of course the never ending issue of government regulations. There have been a lot of changes and there will be more changes to come in the years ahead. We have to accept that change is a part of life and be willing to make whatever changes necessary to keep the mutual industry strong and flourish for years to come.

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Palmyra Mutual

David Nelson, Manager

Palmyra Farmers Mutual was founded in 1886 in the Township of Palmyra in Renville County. Palmyra is located directly in the middle of the towns of Hector, Fairfax, Franklin and Bird Island. In the beginning the policies were written in Norwegian. I am proud of the fact that my Great Grandfather, Carl Levin Anderson, was one of the original policyholders of the mutual.

We write the standard Township Mutual lines of fire, lightning and extended lines. We have four employees. Gina Duck, Assistant Manager, Beth McCorquodale, Administrative Assistant, Sam Watkins, Adjustor/Inspector and myself as manager. Palmyra Mutual is represented in 20 independent agencies. Within these agencies are approximately 46 agents.

As a Township Mutual, it is difficult to somehow stand out from the crowd. We cannot stand on our coverage's, our operating territory or our rates. What we do is make every attempt to stand out in the area of service. We pride ourselves on our service. Especially in the areas of quoting and underwriting. When an agent calls for a quote, we drop everything and turn our complete attention to the quote. In Underwriting, we try to make every attempt to write a piece of business by working with the agent in making that business acceptable.

Our stated 5 year goal is to have our Policyholder Surplus exceed \$1,000,000. We are wary of the State of Minnesota and want to be ready to weather any rulings that may come down from the State.

Definitely our biggest challenge is getting an adequate rate while maintaining business. A Township Mutual may have an excellent manager. Your employees may be the best. You have a good inspection program, you may take advantage of technology. However, as an insurance company, you are at the mercy of situations. If you have many losses, you may lose some surplus. The challenge is to convince your agency force to stick with you through these rough times. This particular township mutual has been in continuous operation for 125 years and we plan to continue in business for another 125 years at least.

Palmyra Mutual is proud to support our local "Catfish Fishing Derby" and Parade. We also support the "Gibbon Band of Reknown" Through advertising, we support the local Cedar Mountain sports and the FFA chapters of Cedar Mountain High School and GFW High School.

To describe Palmyra Mutual in one word according to Manager David Nelson it would be "personable"

MAFMIC Fall/Winter Hours:

Beginning September 6th and continuing through May 25th. MAFMIC's office hours will be: Monday thru Thursday 8am - 4:30pm and Fridays 8:00am to 3:00pm.

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Seipp Service Award Nominations

Last February, Dale Williams, Madelia-Lake Crystal Mutual, joined the distinguished list of honorees when he was presented with the prestigious Robert C. Seipp Service Award at the MAFMIC Annual Convention. Established in 1986 to honor past MAFMIC President Robert Seipp, this award recognizes professionalism and service to the Minnesota mutual insurance industry.

A successful nominee will have provided service and generously given his or her time and expertise to promote a professional image for MAFMIC and the mutual insurance industry; be a current or past employee, director, officer or agent of MAFMIC or a MAFMIC member company; and provided ten (10) or more year of service to MAFMIC and/or a MAFMIC member company.

If you know someone who is deserving of consideration, please submit a Seipp Service Award Application to the MAFMIC Office no later than Friday, October 28th. The nomination should include:

- ... Nominee's name, organization and contact information
- ... History of nominee's employment and/or offices held within MAFMIC
- ... Education (industry and other) and professional designations
- ... Awards and other recognitions
- ... Participation in MAFMIC and/or NAMIC
- ... How has the nominee served and enhanced that mutual insurance industry? Why is the nominee deserving of this award?
- ... Contact information and position of person making nomination.

Applications are available on the MAFMIC website at (www.mafmic.org).

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Fire Safety & Procedures

Karl Porisch, Western Mutual

(Information for this article was provided by the NFPA website and the Marshall Minnesota Fire Department.)

According to the National Fire Protection Association's latest statistics on fires, there were 1,348,500 reported fires in 2009. These fires caused 3,010 civilian deaths, 17,050 civilian injuries, and \$12.5 billion in property damage. 480,500 were structure fires, causing 2,695 civilian deaths, 14,740 civilian injuries and \$10.8 billion in property damage. The leading cause of the structure fires? Cooking! Over 40% of all reported home structure fires and 36% of home civilian injuries are caused by cooking equipment. Below are some more facts about cooking fires:

- ... Two of every five reported home fires involved cooking equipment.
- ... Leading cause of these fires? Unattended cooking!
- ... Ranges accounted for the largest share of home cooking incidents with ovens a close second.
- ... Attempting to put out the fire themselves accounted for 59% of non-fatal injuries.
- ... Guess what? Frying poses the greatest risk of fire!
- ... What day is the peak day for home cooking fires? Thanksgiving.

Some common sense rules to use while cooking:

- ... Stay in the kitchen while you are frying, grilling or broiling food. If you leave the kitchen, even for a short period of time, turn off the stove.
- ... If you are simmering, baking, roasting or boiling food, check it regularly and remain in the home while the food is cooking. One of our mutual's largest smoke losses was due to someone who was boiling ribs, forgot what they were doing and went to church!

Here is a questionnaire on fire safety awareness in the home:

1. If a pan of grease catches fire on the stove, what should you do?
 - a. Use a fire extinguisher.
 - b. Smother the flames with a lid.
 - c. Dump baking soda on the fire.
 - d. Pour water on the pan.
2. How often is it recommended that you practice a fire exit drill?
 - a. Once a year.
 - b. Fire prevention week.
 - c. Twice a year.
3. When should you test your smoke detector?
 - a. Once a week.
 - b. Once a month.
 - c. Once a year.
 - d. Does not have to be tested.
4. If your smoke detector goes off and wakes you up, how much time do you have to get out of the house?
 - a. 1 minute
 - b. 5 minutes
 - c. 10 minutes
 - d. 15 minutes

(Answers on Page 7)

2011 MAFMIC Golf Outing

The 2011 MAFMIC Scholarship Golf Outing took place once again at the Little Crow County Club in Spicer, MN. The event hosted 60 golfers and 14 teams! The weather could have been better but everyone still have a good time!

The sales for the putting contest, hit-the-circle contest, raffle tickets and mulligans for the day totaled over \$1,000!

The first place "Green Jacket" winners are Mike Flugum, Gary Swearingen, Patrick Reynolds and Brian "Dave" Gens. The second place winners are Ben Lohre, Gene Lindaman, Frank Erickson and Jim Dibble. The third place winners are Larry Johnson, Kevin Nickelson, Jim Froberg and Dave Selness.

Other winners include: 'Longest Drive' went to Tim Radermacher; 'Shortest Drive' went to Dan Smith; 'Longest Putt' went to Dan Meier; 'Closest to the Pin' went to Brian Gens. The winner of the Complimentary Golf Certificate went to Tim Iverson.

MAFMIC would like to thank everyone for their generosity and making the day fun even with the rain! Please visit www.mafmic.org to view more photos from the Annual Golf Outing.



Pictured 2nd Place team: (L-R) Frank Erickson, Gene Lindaman, Jim Dibble, and Ben Lohre of Westbrook Mutual



Pictured 1st Place Team: (L - R): Presenting the trophy is Chairman Ron Berning, Lake Park and Cuba Insurance Co. Team Players are Patrick Reynolds, Stark Farmers Mutual, Mike Flugum, North Star Mutual and Gary Swearingen, Has San Lake Mutual (Not pictured: Brain "Dave" Gens, Rural Computer Consultants, Inc.)



Pictured 3rd Place Team: (L-R) Larry Johnson, North Star Mutual, Dave Selness, Wilmington Mutual, Jim Froberg, Chisago Lakes Mutual and Kevin Nickelson, Chisago Lakes Mutual.

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In the recently completed legislative session, the legislature passed and the Governor signed an amendment to existing law (Minnesota Statutes, Section 325E.66) prohibiting certain conduct by contractors with regard to the repair or replacement of storm damage to roofing or siding, which storm damage is to be paid for by a property or casualty insurer. A contractor is prohibited by law from advertising or promising to directly or indirectly pay all or part of the insured's deductible or from offering to compensate an insured by providing any additional services to the insured.

If a contractor violates this law, the insurer to whom the insured tendered the claim is not obligated to consider any estimate prepared by that contractor. Further, if an insurer learns that a contractor may have violated this law, the insurer may bring an action against the contractor for "damages sustained" as a consequence of the contractor's violation. The law also gives the consumer the right to cancel any contract entered into with such a contractor 72 hours after the consumer has been notified by its insurer that the claim has been denied. Finally and most importantly, the law is now subject to the enforcement jurisdiction of the Commissioner of Labor and Industry. Under the new amendments, the Commissioner now has broad powers to investigate and enforce the law including the power to issue subpoenas, the power to enter and search a contractor's business premises for evidence of violations, the power to issue notices of violations, and the power to issue cease and desist orders. Ultimately, if a contractor has been found to have violated the law, the Commissioner of Labor and Industry has the power to limit, suspend, or revoke a contractor's license, as well as the power to assess monetary fines or penalties against the contractor in an amount up to \$10,000.00 for each violation.

If it is suspected that a contractor has violated this law, one should immediately notify the Commissioner of Labor and Industry.

Do you have extra prizes?

MAFMIC is looking for your extra annual meeting prizes to give away at the 2012 Convention. As usual, prizes will be given away during the Monday night Exhibit Show.

Fall Regional Meetings Are Coming Up!

The MAFMIC Fall Regional Meetings will take place November 8th at St. Cloud, November 9th at Rochester, November 10th at Morton and November 11th at Mahanomen.

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

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Minnesota Unemployment Insurance Audit Part 2

Jim Barta, Jim Barta, CPA P.A.

As the late, great Paul Harvey said, it's time for "the rest of the story!"

Regarding my Minnesota Unemployment Insurance (MUI) tax article for the July/August Mutual Link, it has been brought to my attention that the article was not very clear. Should your Township Mutual pay MUI tax on the Manager or not? In almost every case you should pay Minnesota UC tax to obtain the Federal Unemployment (FUTA) tax credit. If you do not pay MUI tax on an employee you do not get the Federal Tax credit for wages paid to that employee. If your company undergoes a MUI audit, and the examiner says they cannot collect MUI tax on the manager, you may want to opt in to pay MUI. Do not be afraid to discuss opting in with the MUI auditor.

According to a professional publication we subscribe to, another issue your Mutual will have to deal with is as follows: "Effective for wages paid beginning July 1, 2011, the FUTA tax rate, before consideration of state unemployment tax credits, is 6.0%. Most employers are allowed to claim 5.4% in state unemployment tax credits (known as the "normal credit") against the FUTA tax rate if they timely pay their state unemployment taxes, making the net FUTA rate 0.6% beginning with wages paid on July 1. (Code Sec. 3302(a)) The net rate was 0.8% on wages paid from January 1 to June 30, 2011."

Another issue still pending is that Minnesota has outstanding federal loans that were used to pay unemployment benefits and keep the state unemployment insurance trust fund solvent. If these loans are not repaid by the November 10, 2011 due date, employers in Minnesota will not be eligible to claim the full 5.4% in state unemployment tax credits against the FUTA tax rate. As of the deadline for this article Minnesota had not repaid their federal loans.

Long story short, UC taxes will probably be changing (who knows what Congress will do prior to year end), but there is a very old saying that "the only thing that doesn't change is change."

The federal form 940 and instructions will be updated by the IRS as necessary at filing time.

Do not make any changes without first contacting your CPA or payroll service/vendor.

(Answers for Questions on Page 5) 1.) Correct answer is: (A) (B) or (C). Never try to put out a grease fire with water – it will spatter burning grease all over. If you are unable to put out the fire, get out of the house and call the fire department **2.)** Correct answer is: (C). You should practice a fire exit drill in warm weather as well as cold weather. **3.)** Correct answer is: (A) or (B). Make sure your smoke detector are installed in key locations throughout the house and test them at least once a month. Keep spare batteries on hand to keep you protected at all times. **4.)** Correct answer is (A). In a fire, survival is measured in seconds. However, don't panic – your safe escape may depend on clear thinking. The best way not to panic is to have planned and practiced a fire escape plan.

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**2011 MAFMIC
Calendar of Events**

Sep	8	PIA Education Day & Trade Show Mystic Lake Hotel/Casino, Prior Lake
Sep	13-15	Big Iron Farm Show West Fargo, ND
Sep	18-21	NAMIC 116th Annual Convention Indianapolis, IN
Nov	8-11	Fall Regional Meetings St. Cloud, Rochester, Morton and Mahnomen

**2012 MAFMIC
Calendar of Events**

Feb	5-7	MAFMIC 117th Annual Convention Bloomington, MN
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In Sympathy



Elwood "Slim" Weckwerth, 83, of Montevideo, passed away July 29, 2011. He served as the Treasurer for Leenthrop Farmers Mutual since 1981.



Jerry Lewis, 66, of St. Paul, passed away August 6, 2011. He was an Underwriting Manager for Austin Mutual. He also worked for Farmers Home Mutual Insurance Company.



Nels Gulbranson 86, of Spring Grove, passed away August 13, 2011. He was a past long term board member, treasurer and adjustor for Wilmington Mutual.

MAFMIC wishes to express its sincerest condolences to both family and friends of Elwood "Slim", Jerry and Nels.

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