



# Mutual LINK

## Linda Jaskowiak, MAFMIC Chairman



Wow! Here it is almost the end of my term as Chairman. The year went by in a flash with some significant happenings, including the hiring of our new Government Affairs Director, Aaron. With the help of all the committee members and our fabulous staff we were also able to update our Board Policy Manual, Strategic Plan and Employment Manual.

This past year MAFMIC events started with our Annual Convention, then we moved on to the Short Course, Spring Agents Meetings, Congressional Contact Visit, New Manager's Seminar, Manager & Director's Seminar, Scholarship Golf Outing, Adjuster & Inspector Schools, Policy Schools and Fall Regional Meetings. In addition to that we had a few Farm Shows, some Open Houses and the PIA Education Day. This made for a very full year of educational opportunities as well as times to socialize with all the members of your association. **Remember the idea behind an "Association" is to associate with other members.**

For me, the biggest event of 2013 will be the 118th Annual Convention, Sunday, February 3rd through Tuesday, February 5th. For the Sunday night's Chairman's Reception I am going with (what else)...a Golf Theme, "PAR-TEE" Time. My husband Michael and I invite you to join us at the 19th Hole for a beverage or two...wear your favorite golf attire or if you're not a golfer, wear what you think a golfer should wear.

The Convention theme, "**Proud Past ~Fabulous Future**" I thought it would be nice to bring back the MAFMIC Choir at the Prayer Breakfast on Monday morning. Along with that we will have "The Charlie Sticha Band" Monday night from 8:00 to 10:30 pm at the Mutual Celebration. They will be playing polka and country western music. You may want to consider wearing your dancing shoes.

After the Prayer Breakfast, on Monday afternoon we have one of the most important events during the Convention, which is the Legislative Visitation. This truly will be a great time to meet face to face with your representatives. It is a great opportunity to begin to build a relationship with those that are newly elected and also a good time to visit with those that have been in office for a while.

For all of you who intend to go on the Legislative Visitation, there will be a meeting on Sunday, February 3 from 4:30 to 5:00 p.m. to update you on any current events and help you with some talking points to make your visit as productive as possible.

Also please make sure to join us at pool side from 7:00 to 8:00 p.m. on Monday night for a Farewell Reception for Marcus Marsh, just prior to the Mutual Celebration.

Tuesday morning is your Association's Annual Business Meeting. After the Business Meeting we will have our Question Box Session. Following the Questions Box Session please join us for the RAM/MAFMIC Luncheon which will feature, speaker Joe Schmit, sports anchor KSTP-TV. The afternoon will be filled with interesting and informative general sessions for you to attend.

The Convention ends with our Banquet and entertainment, which I am sure will be "**FABULOUS**"!! So put on your best and join us as we celebrate a "**Proud Past and Fabulous Future**"!

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## Board Member Profile

*Ron Berning, Lake Parke & Cuba Insurance Company*



### Personal Questions:

#### 1. Where did you grow up?

In a rural west-central area on the South Dakota border. The town was called Beardsley, MN. Six miles west of Barry on Highway 28.

#### 2. Where did you attend high school?

Class of '65! Beardsley Public Schools

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

Alexandria Technical School, Alexandria, MN for Sales & Marketing Management and Accounting

#### 4. Are you married? Do you have children?

Yes, to LuAnne we have two married daughters and they each have two daughters. We live in Dilworth, and our daughters live in Moorhead and West Fargo.

#### 5. What are some of your favorite hobbies?

Travel, Grandchildren and work is a hobby, as it is a new adventure every day and it keeps you feeling young! It's everyone else that is getting older.

### Professional Questions:

#### 1. What was your first job?

Picking rocks!! Working at a supper club called Ike's Chicken Shack in Browns Valley, MN.

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

The pay was good and you didn't have to work very hard, unless you wanted to OR it was a bank agency & you were on salary only. It was better than being out in the street!

#### 3. What do you enjoy about your job?

Being able to be around all the people with the Mutual Insurance Companies, Association and Agencies, out in the public, in the office with staff and being able to meet the policyholder's needs.

#### 4. What do you strive for professionally?

To be a good person that anyone can count on, to provide a helping hand without having to be asked. To follow the rules, but have a great time doing so.

#### 5. Who has been most influential to you professionally?

My wife, because she has been supportive during the good and bad time. Also, retired, Bill Iverson, formerly of North Star really a great example of a human being.

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

I'm just about finished being on the Board and going through the Chairs of the Association, but what I have liked best is working with all the different committees, staff and the membership. If one person doesn't know the answer to a problem, there is someone else to turn to, who can help solve the problem or at least help work on solving the problem. Just a GREAT bunch of people! THANK YOU for allowing me to serve.

## Editorial Advisory Committee

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## Delaware Mutual *Manager, Douglas Oachs*

Delaware Mutual Insurance Company in Herman, MN was incorporated on November 25, 1885. The company was formed with 32 charter members to accommodate the need for insurance as this portion of the state was settled. The company was formed by farmers and businessmen who believed that the concept of insuring together, could work to the mutual benefit of the area.

Delaware Mutual writes the perils of Fire, Lightning and Additional Lines as allowed by statute. We write in nine counties located along the western edge of Minnesota. Homeowner and Farm policies are packaged with our Statewide packaging partners RAM Mutual Insurance Company and North Star Mutual Insurance Company. In 1931 The Delaware Mutual office was the first home of The Farmers Mutual Reinsurance Association of Minnesota, today known as RAM. Delaware Mutual manager H.B. Johnson served as Secretary of the Reinsurance Association until 1948, when the office moved to Esko, MN. Delaware Mutual has two full time employees and a part time inspector. The board of directors is made up of seven individuals. We have agents located in 16 towns across our writing area.

The business philosophy of Delaware Mutual is to provide an excellent product with superior service, at a competitive price, while preserving the surplus of the membership of the company. Delaware's five year goal includes improvement in technology areas of our business.

The biggest challenges in our part of the state is the shrinking population, combined with the changes taking place in agriculture. Our challenge is to adapt and embrace these changes, while continuing solid operation of the Company. Delaware Mutual and the employees support and serve many community events and organizations. We also make donations to support local youth needs, Dollars for Scholars, 4-H Groups and Blue Ribbon auctions. The one word that describes Delaware Mutual-**Dedicated!**



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## December 2012 Board Meeting Synopsis

The MAFMIC Board of Directors held their final quarterly meeting of the year on December 14 at the Le St. Germain Suite Hotel in St. Cloud. Numerous items were on the agenda for this busy year-end meeting. In addition to the financial and management reports, district updates, and board liaison committee reports, the board took action on several items requiring approval.

Chairman Linda Jaskowiak updated the board on the elections for the new District 7 Director and Statewide Director, as those two positions were up for election in 2013. Immediate Past Chairman Ron Berning provided an update on the officer elections for the Vice Chairman and Secretary-Treasurer positions for 2013. Chairman Jaskowiak also announced the selection for the Robert C. Seipp Service Award.

The board approved the updated Strategic Plan for the period 2013-2015 subject to annual review. The revised Employee Policy Handbook was approved subject to legal review by John Neal. Several revisions to the Board Policy Manual including election of officers, committee structure and membership dues were approved.

The revised TP-1 and PH-1 policy forms (1-13) were officially approved by the board for use. The board reviewed the 2013 MAFMIC membership dues. The 2013 Budget was presented by Secretary-Treasurer Greg Parent. The board approved the budget. During the review of the budget, the board approved awarding several additional MAFMIC scholarships each year in order to draw the scholarship fund balance down. The board also approved a contribution to the Kirby A. Dahl Fighting Sioux Memorial Scholarship Endowment being established at the University of North Dakota.

The board approved sending the Government Affairs Director to one national meeting each year such as the NAMIC Convention or Leadership Forum. The board also discussed developing a media policy and tasked Government Affairs Director Aaron Cocking with conducting additional research on its development.

The next scheduled board meeting is the annual financial review meeting held at the Convention on February 3, 2013. The first quarter 2013 board meeting will be held at the Short Course in Alexandria on March 12, 2013.

Greg Parent  
MAFMIC Secretary-Treasurer

## 2013 Legislative Session

Aaron Cocking, MAFMIC, Director Government Affairs

The 2013 Legislative Session will kick off on January 8th, when 20 new Senators and 34 new Representatives are sworn into office. The biggest issue again this year will be crafting a new 2-year budget. The forecast that came out early in December predicts the Legislature and Governor will need to balance a 1.1 billion deficit.



In addition to the state budget, the other big issue needing to be dealt with is the creation of a Minnesota based health-insurance Exchange. This is necessary to comply with the Affordable Care Act also known as ObamaCare.

There will be many other issues dealt with in 2013. MAFMIC will not be pursuing an offensive agenda this year, but will be working hard to ensure no harmful legislation affecting us will be passed.



**The MAFMIC Choir is back for 2013!! If you are interested in singing at 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](mailto:lori@mafmic.org)**

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

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# 2013 MAFMIC Short Course

March 13 & 14, 2013

Arrowwood Resort & Conference Center

This educational seminar is for mutual officers, directors, managers, office staff, agents, adjusters and inspectors. Registration fee includes attendance at eight sessions, a continental breakfast and hot breakfast buffet, two lunches, breaks, all classroom material and a social hour. Application has been made for 7.0 hours of non-company continuing education credits. We do not give partial credit for any portion of this seminar. **(APPROVAL IS PENDING)**

## Cost and Registration

**Early Bird Registration fee (before Wednesday, February 27th): \$210 per member & \$267 per non-member. Late Registration fee (after Wednesday, February 27th): \$242 per member & \$299 per non-member. One Day Registration Fee: Please call MAFMIC office for details. There is NO additional fee for FMDC sessions going forward. Please still mark the box if you plan to obtain FMDC credit.** Spouses wishing to attend sessions must be registered and paid as a delegate. Those spouses wishing to attend only the breakfasts, lunches or adjustment hours must purchase tickets by prices listed below.

## Cancellation Policy

Cancellation notices received on or before February 27, 2013 are 75 percent refundable. • Cancellation notices received February 28 - March 11, 2013 are 50 percent refundable. • No refunds are available after March 11. • A company may substitute a participant at no additional charge. All registration cancellations and substitutions must be made in writing and sent to [info@mafmic.org](mailto:info@mafmic.org) or faxed to (320) 271-0912.

## Hotel Reservations

A block of rooms is being held until February 5th at Arrowwood Resort with the rate of \$89 plus tax. Reservations can be made online at <http://www.arrowwoodresort.com> using the Group Code **MAFMIC** or by calling (320) 762-1124 or (866) 386-5263. Alternative reservations may also be made at the following hotels:

### Holiday Inn, Alexandria

5637 Hwy. 29 South  
Alexandria, MN 56308  
Reservations: (320) 762-1124

### Country Inn & Suites

5304 Hwy 29 South  
Alexandria, MN 56308  
Reservations: (320) 763-7564

## 2013 SHORT COURSE REGISTRATION

Company Name: _____		Phone: _____		Opt'l Meal Tickets		
				Bkfst	Lunch	Adj Hr
FMDC	NAME (Delegate, Spouse)	Address	License #	\$45	\$50	\$50
<input type="checkbox"/>	_____	_____	_____	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____	_____	_____	_____
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<input type="checkbox"/>	_____	_____	_____	_____	_____	_____

Attending FMDC Director Session: (Number Attending)

Total: \$ \_\_\_\_\_



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## Technology Corner



### Stealing the Keys to Space Jason Buetow, Rural Computer Consultants, Inc.

"They" (Computers) are always causing problems! I was reading an article [recently](#) about NASA. Apparently they let employees keep highly classified information on laptops. NASA does not secure the laptop, so last March a laptop with command codes for the International Space Station went missing. The command codes are loose in the world. Makes you feel safe doesn't it and this wasn't the first time NASA had this problem. This week NASA's inspector general said they have had dozens of mobile devices with sensitive data on them lost or stolen in the past few years. They lost NASA staff social security numbers, third party data, and tons of other data. In 2010 and 2011, they had 5,408 computer security incidents. I linked the article below\*, so you can read about what data was actually lost and how that compromised operations at NASA. The inspector general at NASA stated: "NASA cannot consistently measure the amount of sensitive data exposed when employee notebooks are lost or stolen because the agency relies on employees to self-report regarding the lost data, rather than determining what was stored on the devices by reviewing backup files,". Not exactly a very good policy on security and monitoring sensitive data on mobile devices. And other government agencies have similar problems. Google "government data lost on laptop". Too many results... O

Why bother to tell you about this? I'm guessing you have data that you don't want others to see or steal! If you or someone put that data on an unencrypted laptop, that data can be lost and then potentially used for malicious purposes. Thankfully, there is a relatively simple and easy solution: Truecrypt ([www.truecrypt.com](http://www.truecrypt.com)). Truecrypt is encryption software for computers. If you want to learn more about how encryptions works, check out this link: <http://searchsecurity.techtarget.com/definition/encryption>. You can download and use Truecrypt for FREE. They have an Introduction and "beginner's tutorial" in the documentation section of their webpage. It is a good guide that walks you through the encryption concept and process.

#### Tips for encrypting a PC:

- Use a good password, one that you will not forget. If you forget it, your laptop data is gone. A good password contains at least: 1 number, 1 letter of each case, 1 symbol, is not a dictionary word or name, and is at least 7 characters long.
- The encryption takes time to do, but you can work like normal while it's happening. You can even reboot or shutdown during the encryption process.
- While you are installing the encryption software, it will make you a recovery CD. Don't lose it. Store is somewhere very safe. It may save your data someday.

#### Pros of encryption:

- Safe data
- May be required for credit card or bank security standards
- Peace of mind if your laptop goes missing

#### Cons of encryption:

- If password is lost, data loss is probable
- If the disk is physically damaged, data is impossible to recover via normal recovery methods.

If you find a need at your company for encryption, your system provider should be able to help you navigate the process of encryption. Did you check EVERYWHERE?



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## Employment Practices

By John J. Neal, Attorney

*Willenbring, Dahl, Wocken & Zimmermann, PLLC*

Some of the mutuals have asked about “best employment practices.” I could probably fill all of the *Mutual Link* on this topic, plus more.

In Minnesota, employment is “at-will” meaning that an employer can terminate an employee for any reason or no reason at all. With just about aspect of the law, though, there are exceptions. For example, if the employee has a contract of employment, the terms of that contract would need to be adhered to, including any termination requirements. Also, the law places certain restrictions on an employer’s reasons for termination. These employment laws are vast and many, creating a very large and regulatory framework for the employee-employer context. Therefore, prior to any termination, it is always in a company’s best interest to ensure that none of those laws are implicated.

But, even before or absent termination, there are a number of things employers can do to ensure good employment relationship during and after any separation.

For example, if an employer maintains a handbook or policies of employment, it will want to ensure that those policies are evenly administered across all employees. Maintaining personnel files for each employee with accurate records also assists in the event an issue arises down the road. Having good accurate documentation is important, above all. Also, depending on the type of employment, employers may want to consider non-compete or non-solicitation agreements. This is common with insurance agents.

Employment laws exist on both the state and federal level. Most federal laws regarding employment require in some instance 15 or more employees. In other words, the federal legislation would not apply to an employer if it had a limited number of employees. However, a number of the state regulations mirror federal legislation and those sometimes only require the employment of one employee in order for those regulations to attach. Because most township mutuals employ a limited number of employees, the federal regulations may not affect them. However, each circumstance is different and would need to be fully evaluated.

Because the employment laws are so vast and many, sometimes it is best to have an annual audit of your employment practices to ensure compliance with any past or current regulations. An attorney or other trained human resource consultant can assist in that regard. An employee handbook or other employment policies is the best starting point for an employment audit to determine if the company’s policies are in line with regulations.

**January 2013** the  
Mutual Link is now avail-  
able exclusively on the  
MAFMIC website  
[www.mafmic.org](http://www.mafmic.org)

## NOTICES

**MAFMIC DUES**  
Reminder Dues  
Must be paid to attend the  
2013 MAFMIC  
Convention



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MAFMIC is available on the Web on several different sites, check out the links below.

[www.mafmic.org](http://www.mafmic.org)—Our website that everyone is most familiar with and where you can exclusively read the Mutual Link.

*\*NEW SITES\** To use these you must set up an account with Facebook and with Twitter.

[www.Facebook.com/MAFMIC](http://www.Facebook.com/MAFMIC)—**Like Us** on Facebook

[www.Twitter.com/MAFMIC](http://www.Twitter.com/MAFMIC)— **Follow us** on Twitter

Facebook is in the early stages so we all have to be patient with each other as many will be in a learning stage of this. The Facebook page will be a place where your Mutual can make announcements of upcoming events, open houses, meetings, make comments, suggestions etc... A place for MAFMIC members to communicate.

Keep in mind, Facebook offers unique tools for connecting people to a topic you care about, like your business or your organization. The timeline is a collection of the photos, stories, and experiences that tell your story.

To learn more about Facebook go to the following website for Free lesson.

Facebook 101—<http://www.gcflearnfree.org/facebook101>

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## Financial Statements

It is also time again to collect company financial statements. You can send them to:  
PO Box 880, St. Joseph, MN 56374  
or fax to: (320) 271-0912

## **2013 MAFMIC Calendar of Events**

- |                    |  |
|--------------------|--|
| <b>Feb 3-5</b>     | 2013 MAFMIC Convention<br>DoubleTree by Hilton,<br>Bloomington, MN |
| <b>March 13-14</b> | 2013 Short Course<br>Arrowwood, Alexandria, MN                     |
| <b>April 23-24</b> | 2013 Spring Agents<br>Mankato & Fergus Falls, MN                   |
| <b>May 6-7</b>     | Congressional Contact Visit<br>Washington D.C.                     |
| <b>May 14-15</b>   | Managers Workshop<br>Grand View Lodge, Nisswa, MN                  |

**Chairman's theme this year  
is Par-Tee! Wear your  
favorite Golf Attire!**



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](mailto:info@mafmic.org).

## In Sympathy



**Kirby Dahl, age 65**, of Willenbring, Dahl, Wocken & Zimmermann PLLC, Cold Spring, MN, passed away on Wednesday December 5th in Phoenix, AZ. He was a 1965 graduate of Williston High School in North Dakota, Graduate of University of North Dakota (1969), and The University of North Dakota School of Law (1972).

Trusted and skilled legal advisor to all of the cherished clients of his law practice in Cold Spring. Generous throughout his life with his time and resources, including his support of The University of North Dakota Fighting Sioux baseball program, The Rocori Booster Club, Rocori wrestling and other sports programs. Quick-witted, caring and kind.

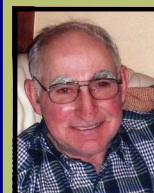
A public Celebration of Life will be held at Willenbring, Dahl, Wocken & Zimmermann PLLC, 318 Main Street, Cold Spring, MN, on Saturday, January 12, 2013, from 4:00 pm to 6:00 pm.

Memorial gifts, in lieu of flowers please, to The Kirby A. Dahl Fighting Sioux Memorial Scholarship Endowment, The University of North Dakota Foundation, 3501 University Avenue, Stop 8157, Grand Forks, ND, 58202.

MAFMIC and all the Mutuals would like to extend our Heartfelt sympathy to the Family of Kirby. Kirby was a very Generous person and a great asset to our organization! He was the legal counsel for MAFMIC and was on the Policy Committee over 20 years. He was also last years recipient of the prestigious Seipp Service Award. He will be missed by so many.



**James A. Marcy 82**, past manager of Comstock Farmers Mutual, passed away December 10, 2012. He is the father of Jane Mattson current manager of Comstock Farmers Mutual. He owned Strand and Marcy Insurance. He retired in 1992



**William "Bill" Stevermer, 74** of Blue Earth passed away on December 31, 2012. Bill was the President of Barber Farmers Mutual of many years and currently served as the Vice President of South Central Mutual.

*MAFMIC wishes to express its sincerest condolences to both family and friends of Kirby, James & Bill.*