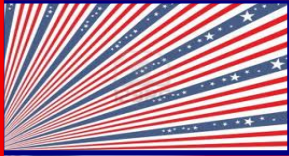
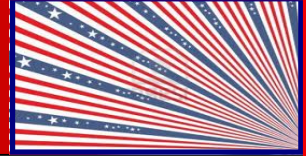




# Mutual LINK



*Jeff Mauland, Chairman*



As MAFMIC Chairman, I get to write an occasional article for the Mutual Link. I have been in the insurance industry for 34 years and like many in this business, an insurance career was not my initial plan coming out of college. However, it did not take long for me to realize the important role insurance plays in our society and that many outstanding people serve in our industry.

I have been privileged to meet many great people in our industry over the years. This has been especially true with MAFMIC and its member companies. However, I didn't fully appreciate the number of dedicated and caring people we have working in our association until I became more involved. There are so many devoted people serving on committees that support our very capable MAFMIC staff. This gives us a strong and valuable association to help our companies address new issues and adapt to a constantly changing environment. Serving this association has been very rewarding for me. When you work together for a common purpose, you just can't help but develop a few friendships along the way.

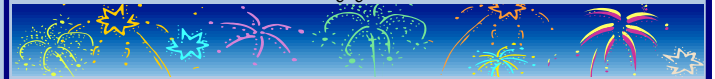
As most of you know, it is a sad time in the MAFMIC family with the passing of Lori Olmscheid's husband, Mark, and her mother, Rita, within a month's time. The outpouring of support Lori and her family received from MAFMIC members and staff was overwhelming and I know it meant a great deal to them. Please continue to keep Lori and her family in your thoughts and prayers.

I want to make note of the recently completed 2013 legislative session and the importance of our involvement through our Government Affairs Committee, Marcus, Aaron and our strong grassroots efforts. Against long odds, we were successful in heading off several bad bills this year. I don't believe we would have been successful without this level of involvement and I thank all of you who contacted your legislators to oppose these bills.

We face an uphill battle as the number of rural legislators slowly diminishes. It is clear to me that established relationships, reaction time, and the ability to educate legislators quickly on our issues is becoming more important all the time. With MAFMIC, we have "Boots on the Ground" and "A Seat at the Table". Without that, I fear that harmful legislation can be passed before we can react. We will most assuredly face legislative challenges again in the next session so we will need to stay vigilant.

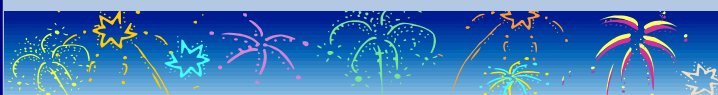
In closing, on behalf of our entire association, I congratulate Marcus on his retirement and thank him for 17 years of dedicated service to MAFMIC. Marcus fought many battles for us at the Capital with a very successful track record. Great job Marcus! We wish you and your wife Chris all the best as you hand the reigns over to Aaron and begin your retirement.

*Jeff Mauland, Chairman*



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## ~ Member Profile of Unity Mutual, Cold Spring, MN ~

### Mike Kaufman, Manager

On March 9, 1875 a group of 34 Swedish farmers from Cokato, Minnesota in Wright County gathered together for the purpose of forming a "Town Insurance Company". On January 18, 1878 the Articles of Incorporation for "The Stockholm Mutual Fire Insurance Company" (currently known as Unity Mutual Insurance Company) of the town of Stockholm were approved at the Office of the Attorney General in St. Paul, MN by Attorney General George P. Wilson. (The Insurance Company was organized "for the purpose of mutual encouragement and benefit, mutual protection of property of any and all kinds used or kept for the purpose of agricultural business, compensation therefore in case of loss thereof, from any cause including dwelling houses upon farms, household goods and effects".) The manner in which persons, other than the incorporators could become members of the Association was fixed as prescribed in the by-laws and included a \$2 membership fee and any other dues that were necessary to pay the claims. There were five men who served on the Board of Directors which included a President and Secretary. The company was authorized to transact business in the townships of Stockholm, Cokato, Victor and Middleville in Wright County Minnesota. Through the years the company has merged a couple of times and became "Unity Mutual Insurance Company".

Unity Mutual writes fire insurance and additional lines coverage in 20 counties in central Minnesota. We write packaged home and farm policies with Ram Mutual of Esko and North Star Mutual of Cottonwood MN. Unity Mutual has three full time employees and 30 Agencies some with multiple Agency locations within our 20 county writing territory. Our business philosophy is to provide exceptional customer service to our policyholders and agents to provide our policyholders the protection they need at a competitive price from a very financially strong company. Our goal is to continue to provide the customer service our agents and policyholders have come to know, to provide protection at an acceptable cost and to stay abreast with today's technological way of doing business.

Some of the challenges we face today is staying abreast of all the technological changes and making it easy to do business with us thru the use of the internet and Cyberspace while maintaining that personal contact. I would describe Unity Mutual as a reliable company.

### Editorial Advisory Committee

Karl Porisch - *Chairman* - Western Mutual  
 Jim Barta - *Vice Chairman*- Jim Barta CPA, PA  
 Dan Baasen - Northland Securities  
 Deb Liden - Bray-Gentilly Mutual  
 John Neal - Willenbring, Dahl, Wocken & Zimmerman  
 Dan Stewart - Berean Claims Service, Inc.  
 Steve Reller - *Board Liaison* - RAM Mutual  
 Jerry Zenke - Mound Prairie Mutual  
 Dani Hennen, MAFMIC - *Staff Liaison*  
 Arlette Twedt, MAFMIC - *Staff Liaison*

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## June 2013 Board Meeting Synopsis

The MAFMIC Board of Directors held their second quarterly meeting of the year on June 12 at Maddens Resort & Conference Center on Gull Lake near Brainerd. In addition to routine items like the financial and management reports, district updates, and board liaison committee reports, the board took action on a few items requiring approval.



Approval of the proposed MAFMIC Media Policy prepared by Government Affairs Director, Aaron Cocking was deferred to the September board meeting pending a couple of additional inquiries.

The board discussed some topics for the Strategic Plan Committee meeting to be scheduled for some time in August. Chairman, Jeff Mauland and Vice Chairman, Deb Liden updated the board on the issue involving Minnesota Unemployment Tax and the ineligibility of officers of a township mutual insurance company to collect Minnesota Unemployment Insurance benefits. The board decided to defer action on this topic until some further research can be completed.

The board approved two new associate members. The board also discussed the possibility at some point in the future on how to handle the electronic distribution of the TP and PH policies by member companies. With the MAFMIC van aging and repairs looming on the horizon, the board asked Government Affairs Director, Aaron Cocking to work with Member Services Director, Lori Olmscheid to research options for buying a new or used vehicle to replace the van.

On behalf of the board of directors and MAFMIC, Chairman Mauland presented Government Affairs Manager, Marcus Marsh with a retirement gift. The board then held a brief executive session to discuss a couple of items.

The board will meet for their third quarter meeting at the MAFMIC office on September 11. Members are encouraged to contact their MAFMIC District Directors with any concerns or issues that may need to come before the board.

Greg Parent  
MAFMIC Secretary-Treasurer

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- Mark Nelson, Manager, Norwegian Mutual*

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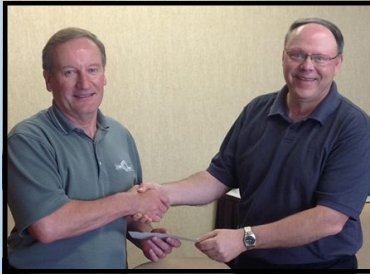




*Marcus Marsh, MAFMIC Government Affairs Manager Retires*



## Farewell from Marcus Marsh



MAFMIC Chairman , Jeff Mauland, presented Marcus Marsh with his Retirement Gift.

June 12th was my last MAFMIC board meeting and it was truly bitter-sweet. On one hand I am going to miss all the great people of MAFMIC with almost seventeen years, but on the other hand, it is time to slow down and enjoy a variety of things I haven't had time for.

I can look back with pride and a sense of accomplishment at the many successes we have had in the Legislature. We now have a seat at the table when it comes to the Legislative process and members of the House and Senate know who we are. This year was no different, Minnesotan's for Justice (the Trial Lawyers) had three bad bills which would cause our companies harm. We were able to defeat all three because of building a coalition of Legislator's from both political parties. We also were successful on the bill to add a \$5 surcharge to our policies (for fire fighter pensions) which would only continue to increase in the future years. We were able to get the surcharge removed and money for the pension increases from the General Fund.

I want to thank all the MAFMIC Members who went on our Legislative Visit, called, emailed or wrote your Representative and Senator to make these victories possible.

Thank you again for the many great years and please continue to strongly support all Government Affairs activities and MAFMIC.

MAFMIC, is truly a Great Association! I hope to see you in the future.

*Marcus Marsh, MAFMIC Government Affairs Manager*

Helping you focus  
on your customers



# 2013 Congressional Contact Program

*Aaron Cocking, MAFMIC Government Affairs Director*



NAMIC Chairman Jerry Zenke presents the NAMIC Benjamin Franklin award to Senator, Klobuchar Assistant, Naveen Parmar for Senator Klobuchar's support of the mutual insurance industry.



Marvin Johnson presents Congressman Erik Paulsen a NAMIC Benjamin Franklin award for his support of mutual insurance.

## Congressional Contact Program Recap

The 2013 Congressional Contact Program was another success this year. We had 20 people travel to Washington to meet with our congressional delegation. MAFMIC members talked about their companies and about issues such as the Small Mutual Inflation Update, Reauthorization of the Terrorism Risk Insurance Program (TRIA), tax reform, and others. We were also able to present NAMIC Benjamin Franklin awards to Amy Klobuchar, Erik Paulsen, and Collin Peterson for their support of the mutual insurance industry.

## Legislative Session Wrap Up

Despite all the potential problems we faced going into and during the 2013 legislative session, 2013 ended up being a great year for our industry. First and foremost thank you to everybody who helped defeat the \$5 insurance surcharge. If you called or wrote or talked to your legislator about the issue, thank you. If you wrote an op-ed or letter to the editor to your local paper about the issue, thank you. After much discussion, the \$5 insurance surcharge proposal was dropped from consideration in the last hours of debate on the tax bill thanks to these and many other efforts. The money to bail out the police and firefighter pensions will instead be paid out of the general fund, which is where we argued it should come from all along. The bill that would have prohibited the use of waivers of liability, which many of you were following as well, ended up generating a large coalition in opposition. When this became clear, the proponents of the bill wanted to make a deal which in essence codified current case law and dramatically scaled back any impact to insurers. The compromise bill would not allow anyone to waive anything more than ordinary negligence. There were many other wins for our industry this year, but those were the big 2 for MAFMIC. While 2013 was a great year, we are already trying to anticipate what 2014 may hold. If you hear anything in your area about possible issues that would be harmful to our companies or to our industry, please let MAFMIC Director of Government Affairs, Aaron Cocking know. Have a safe 4th of July and a great summer!



# Scholarship Recipients

Congratulations to  
all the Recipients!

MAFMIC



Fairmont Farmers Mutual Manager, Paul Stueven  
presenting Tyler Kueker with his Scholarship.  
Also pictured Brent Kueker (Tyler's dad) & Gary  
Wolner, Ormsby Insurance Service.



New Prague-Ceska-Louisville Mutual  
Manager, Carol Weiers presenting Jacquelyn  
Schoenecker with her Scholarship



Agassiz & Odessa Mutual Manager,  
Laurie Wellnitz, presenting Haley Rohloff  
with her Scholarship



President of Prairie Pine Mutual, Bill  
Iverson presenting Shelby Iverson  
with her Scholarship



President of Redwood County Mutual  
Don Reding, presenting Alix Reding  
with her Scholarship



Delaware Mutual Manager, Doug Oachs,  
presenting Carter Duncan with his  
Scholarship



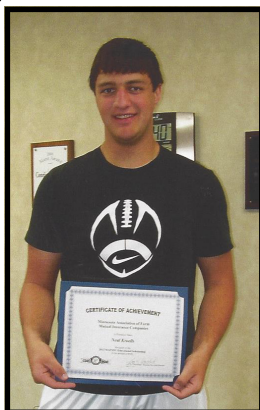
Pioneer Lake Mutual Manager,  
Reiny Hanneken presenting Elias  
Schomer with his Scholarship



Hay Creek Mutual Manager, Jim Bryant  
presenting Lucas Bryant with his  
Scholarship



# Scholarship Recipients



Young America Mutual presented Neal Kroells with his Scholarship



Grinnell Mutual Board Member, Paul Stueven & Melody Leimer, Profinium Insurance presented Cleo Maloney with her Scholarship



Mid-Minnesota Mutual Manager, Carol Maciej presenting Megan Gingery with her Scholarship



Holmes City Mutual Manager, Karin Erickson and Scott Soderholm, Soderholm Insurance presenting Juliana Iliff with her Scholarship



Norwegian Mutual Manager, Mark Nelson presenting Grace Berckes with her Scholarship



McPherson Minn Lake Mutual Manager, Muggs Zabel, and President, Dale Westphal presenting Laura Garlow with her Scholarship



Sverdrup Mutual Manager, Aaron Grove, presenting Kallyn Knutson with her Scholarship

*Not pictured is Jessica Schneider with her Scholarship from Western National*

## Legal Corner

## How to Reschedule an Annual Meeting ,

*John Neal, Attorney Willenbring, Dahl, Wocken & Zimmermann, PLLC*

With the prolonged winter, and unmanageable weather conditions we experienced this year, the prospects of rescheduling annual meetings was brought to the forefront. With this being a novel situation for some, a number of questions arose, such as: (1) *If we have to reschedule our annual meeting, what is the time frame for providing members with the rescheduled notice?*; (2) *Do we have to provide the rescheduled notice by mailing and/or newsletter?*; and, (3) *Are we still obligated to have the annual meeting before July 1?*

Unfortunately Minn. Chap. 67A—the statutory framework for township mutuals—states nothing about rescheduling an annual meeting. However, certain sections of Chapter 67A are instructive and may be of assistance in answering some of the questions posed.

***(1) What is the time frame for providing members with a rescheduled notice? And, (2) Do we have to provide the rescheduled notice by mailing and/or newsletter?***

Minn. Stat. § 67A.02, subd. 1(9) states that a company's certificate of incorporation shall contain a "specific date" for its annual meeting. "A specific date" does not mean a specific month or a specific week within a month, but a specific identifiable day; for example, the third Thursday in March. Therefore, any rescheduled date should follow this principle, namely specifying a certain date.

Most articles of incorporation and/or bylaws identify the notice requirements and method of providing notice for the annual meeting. Those documents would have been filed with the Department of Commerce and presumably accepted. Therefore, those same notice requirements and method of providing notice should be adhered to when rescheduling the annual meeting. If your company's articles and/or bylaws require a 30-day notice period to its members, then that same time period should be followed with respect to rescheduling, so long as there is sufficient time to provide the notice and hold the annual meeting before July 1st. As discussed below, with any rescheduled meeting, the Department of Commerce should be made aware since the date of the annual meeting will have changed from the date specified in the articles of incorporation and/or bylaws.

The purpose of the notice requirements is to ensure as many members as possible can arrange their calendars and participate in or at least have knowledge of the important topics discussed at the meeting. That should be a guiding principle with respect to any rescheduled date and method of providing notice.

***(3) Are we still obligated to have the annual meeting before July 1?***

Minn. Stat. § 67A.11, states that each company must hold its annual meeting on or before July 1st of each year. A strict interpretation of the statute would require a company to hold its annual meeting before July 1st regardless of rescheduling. Therefore, it would be prudent to reschedule the meeting for a date prior to July 1st, if feasible.

In the end, should your company need to reschedule due to an emergency or inclement weather, the Department of Commerce should be contacted. A written notice should be faxed and emailed to the Deputy Commissioner, stating the nature of the emergency and reason for rescheduling; how the members were notified of the cancellation; and, also provide a copy of the notice sent to members stating the time, place, and date of the rescheduled annual meeting. This will ensure compliance or at least make the Department aware of the situation. Finally, a company may want to consider amending its articles and bylaws to provide a specific provision dealing with rescheduling in the event of an emergency or inclement weather. Those amended articles or bylaws would ultimately be filed with the Department of Commerce and perhaps the Department would approve of the Company's rescheduling procedures well in advance of any such emergency.



## Claims Corner



*Dan Stewart, Berean Claim Services  
and John Neal, Willenbring, Dahl,  
Wocken, Zimmerman, PLLC*

### Grain Claims Under the New TP-1

One of the recent changes to the new TP-1 concerned placing a cap on unscheduled grain. Prior to the recent change, paragraph 10 of the “Incidental Property Coverages” section of the TP-1 read:

10. Unharvested Grain. You may apply up to 10 percent of the scheduled limit applying to grain or unscheduled farm personal property limit to cover unharvested corn, wheat, oats, barley, rye and other grains, flax and soybeans (except seed or forage crops, straw or stubble). This coverage applies for loss caused by fire only.

The new TP-1 states, in this respect:

10. Unharvested Grain. Unless “grain” is excluded, “we” will pay up to \$10,000 per “occurrence,” to cover unharvested corn, wheat, oats, barley, rye, flax and soybeans (except forage crops, straw or stubble). This coverage applies for loss caused by fire only. If the “limit” has been increased the total “limit” will be indicated on the declarations.

Essentially, a cap has now been placed on the amount of coverage for unscheduled grain from 10% of the blanket to \$10,000.00. This is an important change and will take effect when the board of each township mutual adopts the new policy.

From a sales perspective, this is a great opportunity to review the UFPP coverage, which in many cases has greatly increased in value with the prices of farm commodities and machinery. In fact, there may be no coverage that is so frequently under-insured as UFPP.

Normally, when a significant loss occurs under the UFPP coverage the adjuster will need to do an inventory to determine the total UFPP value. If the UFPP value is less than the 80% required, a co-insurance penalty may be triggered. This lower limit, if not increased, will simplify the claim by eliminating this process (assuming the limit of coverage is reached) but at the expense of the insured. At today’s grain prices, the limit could be reached with a fire as small as five acres of corn.



**Investments 2013***Dan Baasen, Northland Securities***Mid-Year Review**

As we look at our portfolios for the 1<sup>st</sup> half of 2013, it is helpful to consider the challenges of 2011-2012. Investment managers faced the obstacles of falling interest rates and maintaining and preserving the income flow to the portfolio. We were accustomed to 4%-6% returns of the first decade of the 21<sup>st</sup> century, when interest rates were relatively stable. Moving forward in the foreseeable future, we have seen indications that short and intermediate term bonds will offer somewhat higher returns. As interest rates rise, a new challenge will be to preserve the total market value of our portfolios. You should, at this point, have a higher market value of your total portfolio as compared to the face value total of bonds.

What should we do about some of the enhanced prices on our existing holdings? First, let's look at the "real" return on your bonds. A 4% bond trading at 110 and maturing in 5 years will actually lose that premium over the years to maturity. Therefore, what appears to be a 4% return may be less than 2% based on that declining premium. This may not be the case with all of your holdings, but it is worth checking "real" returns. Liquidating some of the higher priced bonds can give you several years of advanced interest through capturing premium prices. When you reinvest the proceeds of a sale, then even though the coupon may be less, it should result in a higher total return.

Second, in an environment of rising rates, you may want to shorten your maturity schedule as maturing or called bonds proceeds can be reinvested to take advantage of higher, more traditional rates available. As compared to year end 2012, we now see 20-25% higher returns on 10 year maturities. Municipalities are generally in a stronger financial condition than they were 1-3 years ago as revenues to the cities and agencies are mostly rising.

We don't want to chase yields! If it looks too good to be true, it probably is and carries more risk.

If you have concerns or just want an evaluation on what the effects of changing rates could do to your portfolio, please contact us. We have tools available to evaluate not only the risks to your portfolio but also the effects of proposed purchases/sales. You can get a custom report that identifies your current risk characteristics. This can be security specific.

Have a great, safe, and profitable summer!



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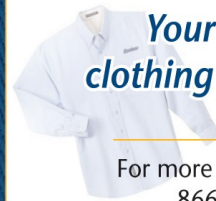
## NOTICES

  
Reminder - If you are golfing in the  
MAFMIC Educational Scholarship  
Golf Outing on July 18th .....  
Registration begins at 10:30am  
with a Shot Gun Start at 11:30am  
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## 2013 MAFMIC CALENDAR OF EVENTS



### IN SYMPATHY



- July 17** Manager & Director's Seminar  
River's Edge Convention Center,  
St. Cloud
- July 18** Scholarship Golf Outing  
Little Crow Country Club, Spicer
- July 23-25** NAMIC Ag Risk Inspection School  
Airport Marriot, Minneapolis
- September 5** PIA –Education Day & Trade Show  
Mystic Lake Casino, Prior Lake
- Sept. 22-25** NAMIC 118<sup>th</sup> Convention  
Seattle, Washington
- November 18** Fall Regional Meetings  
Shooting Star, Mahanomen
- November 19** Fall Regional Meetings  
Holiday Inn, St. Cloud
- November 20** Fall Regional Meetings  
Ramada Inn, Rochester
- November 21** Fall Regional Meetings  
Jackpot Junction, Morton
- Feb 2-4, 2014** MAFMIC Convention  
DoubleTree by Hilton



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).

**Robert Parent**, 74, of Stillwater, (father of Greg Parent) passed peacefully surrounded by family on May 19, 2013. Robert bravely lived with MS for 40 years. He will be dearly missed by wife of 54 years; Darlene, sons; Greg and Jeff (Janet), grandchildren; Ally, Jacob and Nick, aunt; Marcella Thorene, and nieces, nephews and loving relatives. Bob worked for Washington County, was active in Boy Scouts of America for 50 years, and an active member of Trinity Lutheran Church. He loved camping, visiting Duluth and the Great Lakes, but knew the only thing that truly matters is spending eternity with God. A celebration of Robert's life was held on Wednesday, May 22nd at Trinity Lutheran Church in Stillwater.



**Mark Olmscheid**, 57, St. Cloud born to Roman & Susan (Spanier) Olmscheid, passed away unexpectedly on May 22, 2013. He married Lori Verkinnes on September 14, 1979. He was a dedicated route manager for Frito-Lay for 36 years. Mark's greatest pride in life was his family and children. Mark was a selfless man, a role model for all.

Survivors include his wife, Lori of St. Cloud; children; Jason of St. Cloud, Abbey (Paul) Mitchell of Atlanta, GA, James of Minneapolis, mother; Susan of St. Cloud, eight brothers and two sisters.

Mark was husband to Lori Olmscheid, MAFMIC.



**Paul G. Strandberg**, 85, of Kerkhoven, MN died peacefully at his home on Saturday, June 22, 2013. Son of Reuben and Flora (Euling) Strandberg. He was united in marriage to Joyce Peterson in 1953. The couple lived in New London where Paul worked at Concrete Products and later the Farmers State Bank. Paul had a lifelong desire to fly and received his pilot's license in 1967 and enjoyed flying various makes and models of aircraft. He enjoyed spending time with his grandchildren especially attending their activities. Paul is survived by his wife Joyce of Kerkhoven; sons: Brian Strandberg (and special friend Diane Koch), of St. Cloud, Kevin (and Traci) Strandberg of Pennock; four grandchildren: Madison, Molli, Kourtnei and Trey.

Paul was the father to Kevin Strandberg, Manager, of Kerkhoven & Hayes Mutual

*MAFMIC wishes to express its sincerest condolences to family and friends of Robert, Mark & Paul.*