

Minnesota Association of Farm Mutual Insurance Companies

# Mutual LINK

## Light the Way for Others

Ron Berning, MAFMIC Chairman



"In the Beginners Mind there are many possibilities; in the expert's mind there are few." So holds the Zen Proverb.

It is exciting for me to be able to serve as Chairman of MAFMIC, an organization with a long-standing connection to an idea as great as that of "mutuality".

Mutuality is all about coming together. By everyone becoming involved, we can help MAFMIC tell our story. It doesn't matter how big or small your company may be. Within MAFMIC, each company is just as important as all the others.

My mission, as well as my theme for this year is MAFMIC "Light the Way for Others," to be able to tell people the mutual story, to perpetuate its **STANDARD POLICY**,

**EDUCATION, LEGISLATIVE AFFAIRS** and to help MAFMIC survive well beyond our lifetime.

Remember, it is a beginning, and we may do well to approach it like a beginner.

As the chapter is closed on 2010, there is much to look forward to in the months to come. Our focus will be on turning challenges into opportunities and keeping a long-term focus while managing and navigating the short-term obstacles. Through it all, we will continue to rely on and value your membership – working with the Officers, Board of Directors, all Committees and Staff.

Together we can help build and sustain a brighter tomorrow as our industry and country return to a time of renewal and prosperity!

A little lantern can do what the great sun can never do – it can shine in the night.

### CCP & Spring Agents' Meeting

Please fill out the ***Congressional Contact Program*** registration form inserted in this issue to show our strength in numbers at the Nation's Capitol May 11-12.

Also inserted in this issue is the registration form for the ***2011 Spring Agents' Meeting*** taking place **April 19th** at Mankato, MN & **April 20th** at Mahanomen, MN.

Send, fax or email your registrations to MAFMIC. Information is listed on each form.

## Thank You To Our Sponsors!

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## Board Member Profile

Rick Tjarks, *Assistant Vice President - Reinsurance, Grinnell Mutual Reinsurance Company*

### Personal Questions:

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

I grew up in Saybrook, IL a small town in Central Illinois.

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

Attended Saybrook-Arrowsmith High School in Saybrook, IL

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

Attended Illinois Wesleyan University for one year and computer tech school for one year.

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

Married to Jane who is a teacher's associate at North Mahaska Elementary School. We have 3 children. Kimberli, married and a pre-school teacher, Erick a senior at the University of Iowa (Go Hawks!) and Mackenzi a sophomore at North Mahaska High School. No grandchildren yet!

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

I enjoy golfing and spending time with family and friends. An occasional project around the house is OK too.

### Professional Questions:

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

My first insurance job was an adjuster/inspector for a mutual in central Illinois in 1986.

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

I don't know that many of us grew up and said, "Hey I want to be an insurance guy!" But if the industry finds you, I think you get a sense of being able to help people when they really need help and that gives me a great deal of satisfaction.

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

I enjoy the people that I work with at Grinnell Mutual and also our clients. I am very fortunate to have great friends that I work with but also friendships with our clients that we serve. We have a culture that requires us to work hard but also gives us the opportunity to have some fun along the way.

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

Personally I want to try and learn from every situation. Sometimes things go well and sometimes they don't. There are always opportunities to learn. As I have moved into management, I want to be able to have good people, give them what they need to do their jobs and then step back and let them do it. I am only as good as the people that I work with so I want to be supportive and give them every opportunity to succeed.

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

I don't know if I can pick out one person. I have had several people through out my career that have given me guidance and put me in situations that allowed me to better myself. Of course, none of us would succeed without the support of our families. The nature of our business sometimes takes us away from our families and without their support it would be very difficult to do our jobs.

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

Being a MAFMIC board member has allowed me to be involved in the overall business of the mutual insurance industry in Minnesota. I certainly am a strong believer in the concept of the mutual industry and that it plays a vital role in the entire insurance industry. MAFMIC plays an important role in supporting the mutuals and it is a great opportunity to be a part of that.

#### 7. What issues do you think are most important concerning the Mutual Insurance Industry?

I think that technology will become an ever increasing issue for the mutuals. Agents want to do business with companies that are easy to do business with. Technology is the driving forces of making it easy.

Competitive products will be a challenge. With the changing agricultural industry it will be important to be able to provide competitive products. The mutuals are going to have to find their niche and be competitive.

Certainly the ever changing regulatory climate will be a challenge for all insurance companies. It seems that there is increasing scrutiny of the insurance industry and the mutual companies are not going to be immune from its influence.

#### Editorial Advisory Committee

Karl Porisch, Chairman - Western Mutual

Colleen Anderson - Corn Belt Mutual

Jim Barta - Jim Barta CPA, PA

Kirby Dahl - Willenbring, Dahl, Wocken & Zimmerman

Richard Raun - Woodland Mutual

Patti Rothfork - Melrose Mutual

Wayne Schluchter - Schluchter Investment Advisors

Jonathan Troe- Owatonna Mutual

Marcus Marsh, MAFMIC - *Staff Liaison*

Danielle Hennen, MAFMIC - *Staff Liaison*

James Olmscheid, MAFMIC - *Communications Intern*

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## Lac Qui Parle Mutual

*Paul Strand, Manager*

Lac Qui Parle Mutual was founded in 1885 by a group of farmers to protect their property against fire losses. Our company writes property and casualty insurance. We package with RAM Mutual and North Star Mutual Insurance Companies.

Our company business philosophy/mission statement is to provide our policy holders with strong insurance protection. Five years from now we hope to provide our policy holders with the best service possible.

Lac Qui Parle's biggest challenge in this market is to remain competitive in the insurance industry. We have great people to compete against and this truly makes it a challenge to stay ahead of others. We enjoy the challenge and continue to move forward with it.

We like to be involved with the community as much as possible and with that being said we are involved with the Chamber of Commerce along with the 4-H and FFA.



Kelso & Shelby Farmers Mutual Insurance Company located in Amboy, Minnesota is seeking to hire an Insurance Inspector/Adjuster. This person would also have some management responsibilities. Please send résumés to PO Box 307, Amboy, Minnesota. 56010 or [kands@kelsoandshelby.com](mailto:kands@kelsoandshelby.com)

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## Deposit Insurance, *Wayne Schluchter, Schluchter Investment Advisors*

On July 21, 2010, President Barack Obama signed the Dodd-Frank Wall Street Reform and Consumer Protection Act, which, in part, permanently raises the current standard maximum deposit insurance amount to \$250,000. The FDIC insurance coverage limit applies per depositor, per insured depository institution for each account ownership category.

"With this permanent increase of deposit insurance coverage to \$250,000, depositors with CDs above \$100,000 but below \$250,000 will no longer have to worry about losing coverage on those CDs maturing beyond 2013. We strongly encourage all bank depositors who have questions about their insurance coverage to go to the Web site at [www.fdic.gov](http://www.fdic.gov) and use the Electronic Deposit Insurance Estimator (EDIE) or call the FDIC toll-free number at 1-877-ASK-FDIC. Insured deposits provide the comfort and peace of mind to depositors that their money is 100 percent safe – provided they keep their deposit balances within the insurance limits," said FDIC Chairman Sheila C. Bair.

### **MAFMIC Financial Statements**

It is that time of the year again to collect company financial statements.

You can send them to:

PO Box 880, St. Joseph, MN 56374

Or fax to: (320) 271-0912

To help consumers, bankers and others understand how the new law affects deposit insurance coverage and to help consumers verify whether their deposit accounts are fully protected, the FDIC provides the following resources:

- **Information on deposit insurance on the FDIC Web site:** Updated brochures on deposit insurance coverage (including the basic guide, Deposit Insurance Summary, and the more comprehensive guide, Your Insured Deposits) and a new version of the "Electronic Deposit Insurance Estimator" (EDIE), an interactive service that allows consumers to quickly and easily check whether their accounts are fully protected, are now available on the FDIC's Web site ([www.fdic.gov](http://www.fdic.gov)).

- **A toll-free consumer assistance line:** Help and information about deposit insurance and other matters of interest to bank customers are available at 1-877-ASK-FDIC (1-877-275-3342) Monday through Friday from 8:00 a.m. to 8:00 p.m., Eastern Time. For the hearing-impaired, the number is 1-800-925-4618.

Congress created the Federal Deposit Insurance Corporation in 1933 to restore public confidence in the nation's banking system. The FDIC insured deposits at the nation's 7,932 banks and savings associations and it promotes the safety and soundness of these institutions by identifying, monitoring the addressing risks to which they are exposed. The FDIC receives no federal tax dollars – insured financial institutions fund its operations.

Additional questions can be referred to Schluchter Investment Advisors @ 800-791-2269 or email [wayne@schluchteradvisors.com](mailto:wayne@schluchteradvisors.com).

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## 116th Annual MAFMIC Convention

Photos by Jonathan Tree, Owatonna Mutual & Bert Tellers, RAM Mutual

**The 116th Annual Convention was a successful event and honored many people.**



**2011 Robert C. Seipp Service Award** was presented to **Mr. Dale Williams**, former Madelia-Lake Crystal Mutual Manager, former RAM Mutual Director at the MAFMIC banquet. This award is given in recognition of those individuals who have provided service and given generously of their time and expertise to promote a professional image for the ultimate benefit of the mutual insurance industry. Besides being a key factor in the success of Madelia-Lake Crystal Mutual for many years, Dale served in numerous capacities for MAFMIC.

**2011 Volunteer of the Year Awards** were presented during the MAFMIC Business Annual Meeting to **Bill Iverson**, Prairie Pine Mutual and **Gwen Batalden**, Manager, Redwood County Mutual in appreciation of their commitment and service to the association. They were both thanked for their outstanding contributions and for inspiring others to perform at their best! Way to go Bill and Gwen!



**2011 Professional Farm Mutual Manager Designation (PFMM)** was presented by NAMIC President/CEO Chuck Chamness to **Deb Liden**, Manager, Bray-Gentilly Mutual. Deb has been a Manager of Bray-Gentilly Mutual Insurance Company since 1998. Deb served on the Board of Directors of Minnesota Association of Farm Mutual Insurance Companies and Former Committee Chair of the MAFMIC Education Committee. She is also a member of the Mutual Inspectors Association and Member of the National Association of Mutual Insurance Companies Merit Award Society. Deb also volunteers many hours to the association.

MAFMIC welcomed two new district directors. **Cilla Hughes**, Manager, Hope Mutual Insurance Company as **District 5 Director**, replacing retired director **Karl Porisch**, Manager, Western Mutual. **Carol Weiers**, Manager, New Prague-Ceska-Louisville Mutual as **District 6 Director**, replacing retired director **Dave Pederson**, Manager, Farmers Mutual of Manchester.

**2011 MAFMIC Public Policy Award** was presented to **Bricker Johnson**, retired manager of Sverdrup Mutual, and **Albert "Stub" Nelson**, retired manager of Elmdale Mutual and retired Chairman of Government Affairs Committee. We want to thank both gentlemen for their contributions on going above and beyond to serve the public good and help out policy holders.

**2011 MAFMIC Vice-Chairman Jeff Mauland**, President of North Star Mutual Insurance Company was voted in at the MAFMIC Annual Business Meeting. Congratulations Jeff, we wish you much success as you move thru the Chairs.

**We would like to Congratulate everyone mentioned above for their achievements this past year and much success moving forward!**

**We would also like to give a heartfelt thank you to everyone who helped by volunteering and sponsorship to make this years MAFMIC Convention a huge success!**



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## 116th Annual MAFMIC Convention (continued)



Registration Desk Committee (L-R) **Lori Anderson**, Oscar-Parke Mutual, **Sue Wischnewski**, RAM Mutual, **Linda Jaskowiak**, Sumter Mutual, **Paul Haynes**, North Star Mutual, **Bill Iverson**, Prairie Pine Mutual and **Mark Peterson**, Western Mutual



**Greg and Mary Gangelhoff** with their 4-H Barn during the Chairman's reception.



Sergeants-at Arms: (L-R) **Maureen Reineke**, Buffalo Lake-New Auburn Mutual, **Ron Berning**, Lake Park & Cuba Insurance, **Jim Nelson**, Vasa Spring Garden, **Sharon Schmitz**, Jim Barta, CPA, PA, **David Frundt**, Kelso & Shelby Farmers Mutual and **Deb Liden**, Bray-Gentilly Mutual.



"Cupcake & Pudding" (L-R) **Greg Parent**, German Farmers Mutual, **Buzz Sutherland**, Keynote Speaker and **Jayson Strusz**, Albany Mutual



Immediate Past Chairman, **Greg Gangelhoff**, Stark Farmers Mutual, presents **Ron Berning**, Lake Park and Cuba Insurance, with the MAFMIC Chairman's Plaque.



MAFMIC Auxiliary Officers (L-R): **Joy Hellie**, **Lois Ballard**, **Cec Handevit** and **Denise Swearingen**

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*Question Box Panel: (Front) **Deb Liden**, Bray-Gentilly Mutual, **Linda Jaskowiak**, Sumter Mutual, (Back) **John Dahl**, North Star Mutual, **Paul Stueven**, Fairmont Farmers Mutual, **Brad Kullot**, Spring Valley Mutual and **Eric Gesell**, Holmes City Mutual*



*Convention Chaplin, **Phillip Sellner**, Stark Farmers Mutual*



***Perry Larson**, Southeast Mutual, **Marcia Turnquist**, Southeast Mutual and **Jerry Zenke**, Mound Prairie Mutual, taking care of the items for the first annual Live Auction*



*(Pictured to the Left) District 7 MAFMIC Director **Dennis Overland** entertaining Monday Night with the Band "Trouble Shooters"*



***Bricker Johnson**, Sverdrup Mutual, receiving the Public Policy Award*



***Albert "Stub" Nelson**, Elmdale Mutual, receiving the Public Policy Award*



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### Mutual Link

## 2011 MAFMIC Calendar of Events

March 16-17	<b>Short Course</b> Arrowwood Resort, Alexandria
April 19	<b>Spring Agents' Meeting</b> Verizon Wireless Center, Mankato
April 20	<b>Spring Agents' Meeting</b> Shooting Star, Mahanomen
May 11-12	<b>Congressional Contact Visit</b> Washington D.C.
May 25-26	<b>Managers Workshop</b> Chase on the Lake, Walker
July 13	<b>Managers &amp; Directors Seminar</b> Civic Center, St. Cloud
July 14	<b>Educational Scholarship Golf Outing</b> Little Crow Country Club, Spicer

## In Sympathy



Richard "Newt" Newton, 68, of Baxter passed away Wednesday January 26, 2011. Newt served as an underwriter, Vice President of Agency Services and a Consultant of RAM Mutual Insurance Company for 25 years.



Helen Huseby, 87, of Adams passed away Thursday, January 20. Hellen was manager of Mower County Farmers Mutual Insurance Company for 25 years.



Luverne Wayne, 86, Geneva, passed away January 17, 2011. Luverne was a Agent and Director of Farmers Mutual Insurance Company of Manchester for more than 13 years.

*MAFMIC wishes to express its sympathy to the friends and family of Richard, Helen, and Luverne.*



*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).*

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