



Deb Liden, MAFMIC Chairman 2015-2016

My theme for the year has been "SUCCESS THROUGH SERVICE". My reason for the theme was to remind everyone that in order to continue as a successful association, we need to be willing to serve. The MAFMIC staff and MAFMIC committees have all been busy "serving" this year. The education committee has planned and successfully executed the convention, short course, spring agents meetings, managers workshop and the manager & directors seminar. The government affairs committee has been diligent in keeping an eye on things to make sure we are safe from any legislation that may change the way we do our business. They have raised money for the PAC and have traveled to Washington, D.C. to talk with our legislators. The editorial committee has continued to put together an interesting and educational mutual link. The mutual assistance committee finished their latest updates to the mutual assistance manual and it is now on the MAFMIC website. The policy committee continues their work on updates to the policies and also the outbuilding guide. I congratulate all of you on a job well done.

In this issue you will find your convention registration. This is MAFMIC's 121st convention and from looking at the agenda, it has all the makings of one of best. My husband Brian and I invite you to join us at the Sunday night chairman's reception, which has a "Success Through Service" theme. We ask you to proudly wear your company's colors/logo, showing that we are all successful because of the service we give our mutuals. Once again, we will forego the additional items of table decorations and a portion of the money that would have been spent for those decorations will be given to *Building Without Borders*. Building Without Borders partners with local and international charities that provide shelter and homes for people in poverty stricken areas. One hundred percent of all money donated is used for building homes. No money that is given is used for the overhead expenses of the organization. The founders and people involved cover their expenses personally. What an amazing act of service. An average cost of a home is \$6000.00. Building Without Borders has its roots in Minnesota with our own Aaron Cocking as a Leader. In speaking with Aaron about his trip to build houses in San Cristobel I was moved by the fact that these people have seen success through their service when they see the smiles of a family that now has a safe and sound home to live in.

(Continued on page 2)

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Continued Chairman's article from front page:

Sometimes a smile is just enough to make our service worthwhile. Their most current project was building two homes to replace the one home currently lived in by two families, for a total of ten people sharing space that was about the size of one small living room.

I urge you to take a look at their website at www.bwithoutb.com and you will see what I mean.

Beginning with the prayer breakfast and ending with the RAM noon luncheon, this year's convention promises to be interesting, maybe a little emotional and certainly entertaining. This year's new event will be an ice cream social on Monday afternoon. This will give you time to visit with vendors, old & new friends and colleagues. Following the banquet on Monday evening, there will be hospitality rooms and entertainment by the Trouble Shooter Band, featuring Dennis Overland, Director of Southeast Mutual.

This year has gone by so quickly and I want to thank you all for your continued service to MAFMIC. I look forward to seeing you all at the convention.

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 or info@mafmic.org

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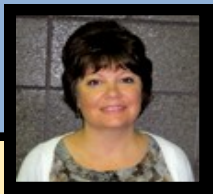
Thanksgiving hours for MAFMIC

CLOSED
 Thursday Nov 26
 and
 Friday Nov 27



Christmas & New Years hours for MAFMIC

CLOSED
 Thursday Dec 24
 Friday Dec 25
 Friday Jan 1



~ Member Profile of Garfield Farmers Mutual Fire Insurance Company~

Manager, Jackie Sirjord

Garfield Farmers Mutual Fire Insurance Company was founded in June of 1891 by a group of about 30 local farmers from Garfield, Garden and Bear Park townships. We will be celebrating 125 years of service in 2016. Our office is located in Fertile, MN.

We write fire and extended coverage and package our policy with RAM Mutual Insurance Company and North Star Mutual Insurance Company who write the wind, hail, liability and inland marine coverage. We are reinsured with RAM Mutual Insurance Company. We have two employees and partner with six agencies writing in Polk, Norman and Mahnomen counties.

Our business philosophy is to be able to provide insurance to policyholders at a reasonable rate and be fair in settlement of all claims.

Our goal is to grow our company by striving to meet the needs of our policyholders and agents while maintaining our company financially.

Our biggest challenge is keeping up with the changes in the insurance industry as well as improving our technology to be visible to members online and also accommodate our agents.

We are members of the Fertile Community Club, and support their activities along with our local school activities & sporting events. We support our local 4-H clubs along with donating to the fire department.

If I had one word to describe our company it would be "neighborly".



"Your policy does cover wind damage, but not from huffing and puffing."



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September 2015 Board Meeting Synopsis *Greg Parent, Secretary-Treasurer*

The MAFMIC Board of Directors held their third quarterly meeting of the year on September 9 at the MAFMIC office in St. Joseph. In addition to the financial and management reports, district updates, and board liaison committee reports, the board took action on several items requiring approval.

The board reviewed and approved the 2016 Convention Budget. The board also heard a presentation from Mikel Nelson regarding Key Employee Life Insurance. Mikel will bring further information on this subject to the December board meeting.

The MAFMIC committee selection process was briefly discussed. Chairman, Deb Liden moved for further discussion on this topic to the October 22 meeting of committee chairmen. A membership survey will take place based on suggestions and recommendations received at the October 22 meeting.

The policy regarding alcoholic drinks before or during a MAFMIC dinner, such as a board dinner, was discussed and revised to allow for a limit of up to three drinks for each MAFMIC member as part of the cost of the dinner.

MAFMIC CEO Aaron Cocking presented a discussion on Corporate Governance. A small task force will develop a Best Practices for Corporate Governance document and forward it to the chairman of the Mutual Assistance Committee for posting on the MAFMIC website.

Aaron Cocking reported that Ron Berning, Jen Visser and himself were working on some editorial revisions to the MAFMIC Articles & By-laws. They will move forward with the various revisions and report to the board at the December meeting.

The board also held an Executive Session to conduct the annual Employee Performance & Salary Reviews of the MAFMIC staff.

The board will hold their final quarterly meeting at the MAFMIC office in St. Joseph on December 9-10. Members are encouraged to contact their MAFMIC district directors with any concerns or issues that may need to come before the board.

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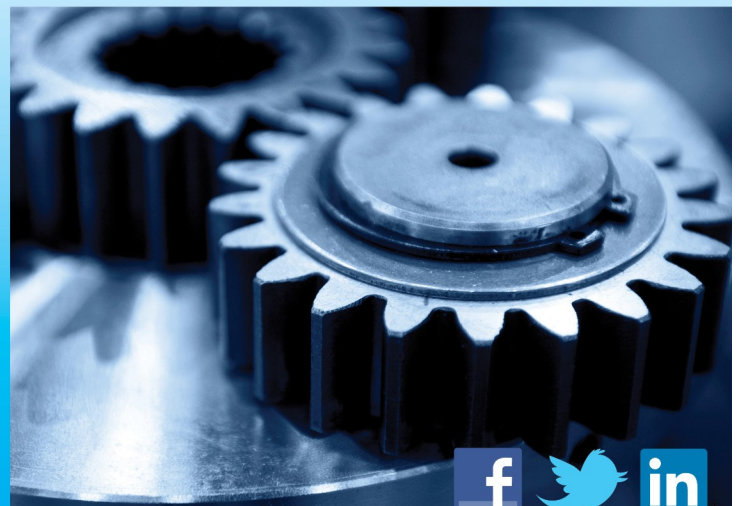
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Aaron Cocking, MAFMIC Director of Government Affairs



2015 Congressional Contact Program

The 2015 Congressional Contact Program (CCP) had 17 people from 11 different MAFMIC companies attend and participate in this important outreach with most members of the Minnesota Congressional Delegation. Participants discussed with our representatives who our companies are and what we do. In addition to informing them about who we are, we also lobbied on issues that are of importance to our industry. The issues discussed included opposing international insurance standards and maintaining state-based regulation of insurance, passage of the small company tax provision, the PARTS ACT, and natural disaster mitigation.

It was a busy time to be in D.C., as republicans were scheduled to elect a new Speaker of the House. Frontrunner Kevin McCarthy suddenly announced he would not be running. This development caused congressmen's schedules to change and prevent us from meeting with many of the Minnesota delegation. Congressmen Paulsen and Peterson met with us personally, while Senators Franken, and Klobuchar, as well as Congressmen Walz, Kline, McCollum, Emmer, and Nolan had us meet with staff. Congressman Ellison didn't provide anyone for us to meet with.

We appreciate everyone who attended from MAFMIC and we appreciate the NAMIC Washington Staff for the great job they do representing our issues. If you are interested in attending in the future, please contact the MAFMIC office.



Non-Renewal of Homeowner's Insurance Policies

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

In the last article, we discussed the procedures and rules applying to cancellation of homeowner's policies. For those township mutual insurance companies writing under Chapter 67A, generally non-renewal is a moot point with respect to farm policies, since the township mutual retains the right to cancel a policy for any reason or no reason at all upon 10 days' notice. In other words, the township mutual can utilize the cancellation procedure in lieu of non-renewal on those farm policies.

However, for a township mutual writing homeowner's insurance policies and those member companies operating under Chapter 66A, there are certain limitations on the ability to non-renew a policy. For clarification, "non-renewal" is defined as "an action taken by an insurer on an existing policy, at the end of the policy period, to: terminate the policy; reduce the policy's coverage; increase the policy's deductive; transfer a named insured from one rating plan to another within the same company." *See* Minn. R. 2880.0100, subp. 5.

Bases for Non-Renewal

Minn. Stat. § 65A.29, subd. 7 and Minn. R. 2880.0100 both relate to non-renewal of homeowner's insurance policies. According to this authority, there are limited bases upon which an insurer can non-renew a policy. These include:

- (1) Non-payment of premium.
- (2) Misrepresentation or fraud made by or with the knowledge of the insured in obtaining the policy or in pursuing a claim thereunder.
- (3) An act or omission of the insured which increases the risk originally accepted.
- (4) Physical changes in the insured property which are not correct or restored within a reasonable time after they occur, and which result in the property becoming uninsurable.
- (5) Non-payment of dues to an association or organization, other than an insurance association or organization, where payment of dues is a prerequisite to obtaining or continuing the insurance.
- (6) The use of the premises for illegal activity.
- (7) Termination of an agency contract, except as provided under Minn. Stat. § 68.171, unless the insurer assigns the terminated agent's book of business to another agent. The insurer must transfer the policy to another agent if the insured makes a written request prior to the non-renewal date. Notification of this right must be included in the non-renewal notice.
- (8) Violations of local laws or ordinances which increase the possibility of a loss.
- (9) Refusal of the insured to eliminate conditions known which increase the potential for loss after notification by the insured that the condition must be removed. Before a non-renewal notice can be issued under this term, two written requests stating the condition to remove and the reason why the condition increases the potential for loss must be sent to the insured. The first notice must inform the insured as to any time limits for compliance. The second notice must inform the insured of the intent to non-renew the policy if the condition is not removed.
- (10) A substantial change in the quality or availability of fire protection services.
- (11) If the insured has two or more losses during the experience period. However, this does not include (a) losses caused by natural causes such as lightning, wind, or hail; or (b) losses for which no payment was made by the insurer; or, (c) losses for which the insurer recovers 80% or more of the payment through subrogation.
- (12) The insurer ceases to write homeowner's insurance in Minnesota.
- (13) Failure of the named insured to provide necessary underwriting information upon request of the insurer, provided that before a non-renewal notice can be issued on this term, two written requests asking for the information must be sent to the insured stating the reasons why the information is necessary. The second request must inform the insured of the intent to non-renew the policy if the information is not received.

Continued on Page7...

Non-Renewal of Homeowner's Insurance Policies - Continued.....

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

- (14) If real property taxes owing on the insured property have been delinquent for two or more years and continue to be delinquent at the time the notice of non-renewal is issued.
- (15) The named insured who owns the property no longer resides at the insured location, unless the spouse resides at the insured location or retains ownership, in which event the spouse would be endorsed under the policy as a named insured.

The above is specifically quoted from Minn. R. 2880.0100 and Minn. Stat. § 65A.01, subd. 3a. By law, the non-renewal notice must be mailed to the insured at the address shown on the policy at least 60 days prior to the effective date that the policy will be non-renewed. Keep in mind that if the company is relying upon the insured's failure to eliminate known conditions on the property or failure of the insured to provide necessary underwriting information, two separate requests must be made prior to sending the notice to non-renew. In other words, those two reasons—to the extent the company is relying upon them—would require several months of planning and correspondence to the insured prior to the effective of non-renewal.

Also, Minn. R. 2880.0100, subp. 5 states: “a policy of homeowner's insurance written for a term longer than one year is not subject to non-renewal until the end of the policy term even if the insurer can re-rate the policy annually.” In other words, if a company writes a policy for a three year period, non-renewal cannot occur until 60 days prior to the completion of that three-year period.

What Must Be Contained in the Notice

When the company issues the non-renewal, it must contain at least three things: (1) the specific underwriting or other reason or reasons for the non-renewal, along with the name of the insurer and the date the notice is issued; (2) a statement advising the insured of their right to complain to the Department of Commerce (such wording may be: “Minnesota law and the rules limit the reasons for which your homeowner's insurance policy may be non-renewed, or reduced as to limits of coverage or coverage eliminated, or for which the policy may be cancelled. If you believe this cancellation notice is in violation of Minnesota law or rule, you may, within 30 days of receiving notice, send a written letter of complaint to the Commissioner of Commerce.”; and, (3) a statement advising the insured of the availability of insurance from the Fair Plan (such wording may be: “You may be eligible to obtain insurance coverage through the Minnesota Property Insurance Placement Facility. Your agent can assist you in arranging this coverage.” Again, the specific language quoted came from the Minnesota Rule 2880.0400.

In closing, this article should not be relied upon for legal advice. Each situation is different based on its own facts and circumstances and accordingly any company considering a non-renewal or cancellation should refer to an attorney for appropriate guidance. This article is simply for educational use only and is not legal advice.



121st Annual Convention Registration

February 7-9, 2016
DoubleTree by Hilton
Bloomington, Minnesota

Mutual Insurance Company

Phone

"Success through Service"

~ Chairman Deb Liden~

* Must register by January 9 for the Early Bird Rate! *

Registration	Early Bird	After Jan. 9
--------------	------------	--------------

Delegate	\$325	\$350
Spouse/Guest	\$325	\$350
Nonmember	\$525	\$550
One Day Only	Call MAFMIC Office	

Cancellations/transfers must be made in writing. Substitute another person at no additional charge. On or before Jan. 22nd - 75% refundable. Jan. 23rd-Feb 5 - 50% refundable. No Refunds after Feb 5th. *Application has been made for 1.5 continuing education credits with the Minnesota Department of Commerce.*

			OPTIONAL										
			Delegate	Spouse/Guest	First Time Attendee	Gluten Free Meal	Add'l Chairman's Reception \$70	Prayer Breakfast \$30	Add'l Monday Lunch \$45	Add'l Breakfast Buffet \$45	Add'l Tuesday Lunch \$45	Add'l Banquet \$70	TOTAL AMOUNT
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.													
*1.													
2.													
3.													
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5.													
6.													
7.													
8.													
9.													
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121st Annual Convention At-A-Glance

Sunday, February 7

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 8

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. - 11:30 a.m.

Opening Session & Keynote Speaker

11:30 a.m. - 12:45 p.m.

Public Policy Luncheon

1:00 p.m. - 2:30 p.m.

Legislative Session

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

Optional Auxiliary Program

2:30 p.m. - 4:00 p.m.

Ice Cream Social/ Networking with Vendors

6:00 p.m. - 7:30 p.m.

Banquet

7:30 p.m. - 10:30 p.m.

Hospitality Rooms & Poolside

Tuesday, February 9

7:00 a.m. - 12:00 p.m.

Hospitality Break Area

7:30 a.m. - 12:00 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 & Program

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

Question Box Session

11:45 a.m. - 1:30 p.m.

RAM/MAFMIC Luncheon



MERIT AWARD WINNERS FROM MINNESOTA

Nicholas Hager,	Kelso and Shelby Farmers Mutual Insurance Company
Vicki Hongerholt, PFMM	Mound Prairie Mutual Insurance Company
Karl Porisch, PFMM	Western Mutual Fire Insurance Company



FARMERS MUTUAL DIRECTOR CERTIFICATION

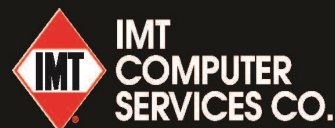
Fred Dauer,	Redwood County Farmers Mutual Insurance Company
John Ritter,	Kelso and Shelby Farmers Mutual Insurance Company
Richard Timm,	New Sweden Mutual Insurance Company
Jerry Zenke,	Mound Prairie Mutual Insurance Company



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Denise Swearingen,	Has San Lake Mutual Insurance Company
Sandra Walstrom,	Farmers Mutual Insurance Company

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Where's the Heat???

Jeff Brinkman- Brinkman Claim Service, LLC

As we cool down and quickly approach the 2015-2016 winter heating season, losses from water damage claims arising from frozen pipes are nearly inevitable.

During the winter season the adjuster sees many situations which result in frozen pipes and subsequent water damage claims, such as power failures, appliance defects, tenant's failing to pay utilities and snowbirds leaving the frozen tundra for months at a time. All of these scenarios increase the opportunity for a loss.

Given these claims generally create a certain level of excitement amongst Insured's, often times our first reaction is to immediately instruct the Insured to contact a mitigation company and quickly move forward with reaching agreed costs for the dry out and reconstruction of the home.

However, when being notified of such a loss, don't forget the adjuster has a duty to qualify the loss by reading the policy, securing the accurate facts of the loss and making an informed coverage determination.

****According to the Hartford's review over a five year period of winter claims data, the average cost of a frozen pipe claim was \$18,000.00. Given this exposure it would indeed be proper to qualify coverage prior to rushing into the reconstruction phase of a loss.**

The following "Frozen Pipe" language provided in the perils section of the TP1 (1-13) policy form is as follows.

18. Freezing of a Plumbing, Heating or Air-conditioning System or Domestic Appliance. This does not cover loss on the "insured premises" while the "dwelling" is vacant, unoccupied (including temporary absence) or is under construction and unoccupied.

However, this exclusion does not apply if an "insured" has used reasonable care to:

- a. maintain heat in the "dwelling" or mobile home; or
- b. shut off the liquid supply and completely empty the system or domestic appliance.

The PH1 (1-13) policy language is largely similar, but not identical.

The most efficient way to qualify the facts surrounding the loss is to quickly inspect the property under an Insured executed Non-Waiver form, interview the party or parties who discovered the loss, obtain all of the circumstances of use and occupancy and then verify the facts and reason for the loss of heat with the local plumbing and heating company or public utilities who responded to the loss. If there are any parts, pieces or appliances that may have failed, communicate to all involved to preserve those items immediately for subrogation purposes.

The onsite inspection should include detailed photos and an examination of the thermostat, the utility meters and the furnace or heating system and any other item that may have caused or contributed to a failure.

In the event there are any questions of vacancy or occupancy, the investigation should be quickly furthered by obtaining relevant heat, electrical or gas records to verify that the maintenance of heat had occurred or move to obtain the records or invoices demonstrating the home were properly winterized.

The investigation should be performed on a priority basis to provide a solid basis of providing coverage of the loss, develop grounds to support further investigation if questions remain regarding coverage or subrogation prospects, or to support a denial based on the facts of the loss and the relevant exclusions.

The majority of these losses can move forward with the drying process as the investigation is completed with the Non-Waiver and the mutual understanding that coverage is being determined.

An Insured will generally be very helpful in assisting to qualify the loss and expedite production of needed information if the adjuster has communicated that need and how it applies to their coverage determination.

Once the investigation is complete, the loss handling can move forward on the right foundations.

**** Source: New York Times, Your Money, Avoiding Costly Home Damage from Winter's Cold
12-2-2014-Ann Carrins**



Security and Moving to the Cloud

By: Richard Holm, James Doke, Priority Data

Earlier this year we discussed the dangers of Phishing, the most commonly used method by cyber criminals to insert malware and set up ransomware attacks. Unfortunately, cyber attacks on small to medium size businesses are on the rise, increasing by over 60% this year. Smaller businesses are attractive targets because they often lack the technical expertise or security budget to effectively repel cyber attacks.

One way businesses are improving security is by moving to the Cloud. The Cloud is experiencing a worldwide growth rate of 36% and market size is predicted to reach \$19.6 billion by 2016.

There are compelling business reasons for this growth. Moving to the Cloud means moving away from hardware, IT and other infrastructure costs. It allows for improved manageability and little or no need for you to perform maintenance on your software. The shift to the Cloud will continue but what about security in the Cloud?

We mentioned smaller businesses being targeted by cyber criminals in part because they didn't have the same security horsepower that big companies can afford. Moving to the Cloud gives you the same security expertise as larger companies.

You can:

- Transfer the worry to your vendor, letting them focus on security for you
- Rely on having technicians whose only job is data security working for you
- Rely on a team of security experts employing the latest technology watching your data
- Be reassured knowing your data is being backed up for you
- And lastly, know that moving to the Cloud provides built in disaster recovery

Cyber crime continues to be a growing threat to businesses of all sizes. Moving to the Cloud is one of many strategies to consider as you seek to protect yourself from attack.



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Our Agent Rating software is currently being used in nearly every county in Minnesota; and we recently launched our latest cloud-based software, a fully customized policy processing system called PDSpectrum.

Contact John Dunn to see how our software solutions can fit your mutual's needs at jdunn@prioritydata.com or 402.590.2506.

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Announcements

Sponsorship Opportunities

Please consider Sponsoring our Annual 2016 Convention

Funds will be used towards:

*Speakers & Entertainment
Breaks, Meals & Receptions
Miscellaneous items such as
Programs, Pens, Lanyards,
Banners & Signs, Awards, etc*



May you enjoy a bountiful Thanksgiving Day... a joyous Christmas season... and a Happy New Year !!!

~ Best Wishes from the staff here at MAFMIC ~
Aaron
Dani
Arlette
and Julie



Please advise the MAFMIC office of your Annual Meeting.

The Date, Time and Location of the meeting. Please include with that, the bylaws chosen day for your annual meeting.

Example:

"The 4th Monday of the month".

We would like to include the annual meetings on our website calendar. Your help is very much appreciated!!



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2016 MAFMIC CALENDAR OF EVENTS

- Feb 7-9** MAFMIC Annual Convention
DoubleTree, Bloomington
- Mar 16-17** Short Course
Arrowwood - Alexandria
- April 5-6** Spring Agents Meetings
(5th-Mankato, 6th-Fergus Falls)



Wilfred F. Stueven, 90, died on Sept. 16th, he was born on April 8, 1925 to August and Betty (Bahlke) Stueven in Sioux County, Iowa. On September 2, 1955 Wilfred was united in marriage to Evelyn Kitchenmaster.

Following his education, Wilfred began his career in agriculture, he continued to farm until his retirement in 1988.

Wilfred will be lovingly remembered by his wife of 60 years, Evelyn. His sons Harlan (wife Susan) and **Paul** (wife, Marlene) and Wilfred's daughter Marlene. Nine grandchildren & 14 great-grandchildren. His son Paul Stueven is COO/Treasurer at Fairmont Farmers Mutual, Fairmont MN and current NAMIC Chairman for 2015-2016.



**HAPPY
NEW YEAR
2016**

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.

IN SYMPATHY



J. Lloyd Pavek, 77, died on Oct. 11, he was born on March 23, 1938 to John Sr. and Mary (Adams) Pavek, in Mahanomen. Lloyd was united in marriage to Marilyn Bement.

In 1996, Lloyd purchased his own insurance agency where he worked until retiring in 2004. He was a member of the Waubun Volunteer Fire Department, the Waubun Booster Club and a long time board member for Flom Mutual.

He is survived by his wife of almost 60 years, his twelve children, 35 grandchildren & 15 great grandchildren.

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