

# Mutual LINK

## MAFMIC Welcomes Government Affairs Director



MAFMIC welcomes our New Government Affairs Director, Aaron Cocking who was born and raised in Iowa. He graduated from the University of Northern Iowa with a degree in Public Administration. After moving to Minnesota, Aaron accepted a job with the Senate Republican Caucus. He has served in a number of different capacities during his time at the Caucus, including Committee Administrator for the Commerce Committee, the position he is leaving. Aaron also worked for Senator Norm Coleman in the 2008 election and for the Republican party of Minnesota during the 2010 election cycle. He lives in Mounds View with his wife Kristie and their two daughters, Natalie and Reagan. Aaron's hobbies include hunting, reading and ice fishing. He will be officially on board October 1st.



### New Part-Time Addition to the MAFMIC Staff

Arlette Twedt has been working at MAFMIC since Dec. 4, 2011 in May she became permanent part-time. She retired in June 2011 after working full time as a Nurse at the St. Cloud VA for 35 years. She has been married for 35 years to her husband Chuck, lives in the St. Joseph area and has two grown children, Nikki & Brandon and one grandson, Jack. Her duties at MAFMIC include answering the phone, the Mutual Link and "duties as assigned". When she isn't working she enjoys painting watercolors, gardening and spending time with her grandson.

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**Fire Safety,** Justin Pape, Karl Porisch & Deb Liden

## FIRE SAFETY ALERT (RAM MUTUAL INSURANCE)

### Corrugated Stainless Steel Tubing (CSST)

#### WHAT IS CSST?

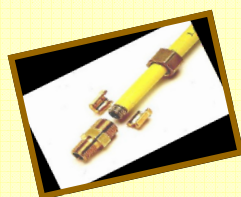
Corrugated stainless steel tubing is continuous flexible gas line used today in many new and retrofit applications. CSST is marketed as an alternative to traditional black iron piping. It offers significant cost advantages for builders and contractors. Because of its ease and speed of installation, many hours of labor are saved.

#### CONCERNS WITH CSST

CSST has the potential to leak if a structure is struck by lightning and is not properly bonded or grounded. A lightning strike can travel through a structure's CSST natural gas piping system. This can create holes and cracks in the thin, flexible walls of the stainless steel tubing. The escaping gas is ignitable by the charge of the lightning strike. In effect, the lightning turns the CSST into a blow torch resulting in a fire or explosion.

#### WHAT TO DO IF YOU FIND CSST

Homeowners, Agents, & Inspectors can easily identify if they have CSST if they look in the utility room to see if the product is coming off of the furnace unit. If CSST is located on a property, it is strongly recommended that the insured have a licensed contractor verify a bonding device is installed on the gas system in order to reduce the chances of a LP or natural gas leak and fire. Insured's and licensed contractors should always follow the manufacturer's installation instructions in regards to bonding.



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### Big Iron Farm Show

The Big Iron Farm Show is just around the corner! Be sure to visit the MAFMIC booth September 11-13 in West Fargo, North Dakota!

We hope to see you there!

Still looking for Volunteers. Please Contact Jim Dauphinais at [jdauphinai@gmrc.com](mailto:jdauphinai@gmrc.com)

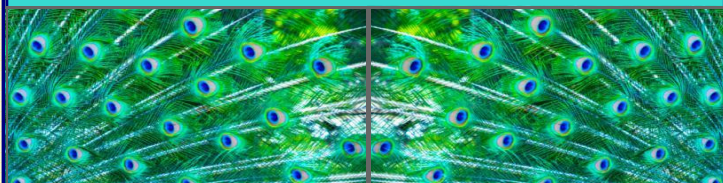
### Fall Regional Meetings Are Coming Up!

The MAFMIC Fall Regional Meetings will take place November 13th at Rochester, November 14th at Morton, November 15th at Mahanomen, and November 16th at St. Cloud.

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

### Do you have extra prizes?

**MAFMIC is looking for your extra annual meeting prizes to give away at the 2013 Convention. As usual, prizes will be given away during the Monday night Exhibit Show.**



### Editorial Advisory Committee

Karl Porisch, *Chairman* - Western Mutual

Jim Barta, *Vice Chairman*- Jim Barta CPA, PA

Dan Baasen, Northland Securities

Jason Buetow - Rural Computer Consultants

Deb Liden - Bray-Gentilly Mutual

John Neal - Willenbring, Dahl, Wocken & Zimmerman

Dan Stewart - Berean Claims Service, Inc.

Rick Tjarks, *Board Liaison* - Grinnell Mutual

Jerry Zenke - Mound Prairie Mutual

Dani Hennen, MAFMIC - *Staff Liaison*

Arlette Twedt, MAFMIC - *Staff Liaison*

Mutual Link (USPS 623-320) is published bi-monthly by Minnesota Association of Farm Mutual Insurance Companies, Inc. 601 Elm Street East, PO Box 880, St. Joseph, MN 56374. Periodical Postage Paid at St. Cloud, MN 56301. Annual subscription rate for members of the Association is \$2.00, which is included in the membership dues.

Send address changes to  
Mutual Link, PO Box 880, St. Joseph, MN 56374



## Moe-Urness-Lund Mutual

*Karen Lund, Manager*

Moe-Urness-Lund Mutual Insurance Company celebrated 129 years in 2012. The first meeting was held in March 1883 in Urness Township to organize a fire insurance company. The Moe Urness name emerged from the townships where business was first handled. The business was operated out of homes of policyholders until 1962 when they had the money to build an office. The office is located at 103 East Front Street in Brandon. In 1985 Moe and Urness merged with the Lund Mutual Insurance Company. The purpose for organizing fire insurance company was to fulfill a need for writing insurance for farms. Moe-Urness-Lund Mutual is owned solely by the policyholders and all profits are held for their benefits. Managers included: Clint Moe 1964 to 1973, David Thompson 1973 to 1999, Ruth Plaster 1999 to 2010 and Karen Lund from 2010 to present.

We write in these seven MN counties: Douglas, Grant, Ottertail, Pope, Stearns, Stevens and Todd. We provide coverage for fire, lightning and additional lines for farms and homes.

We have manager, Karen Lund, an office assistant, Deb Johnson. We have five policyholders as board members. We represent 12 insurance agencies with a combined agent count of 33.

It is our objective to provide quality service to our insured as economically as possible. Our goal for the company in five years is to remain productive with continued growth. Our biggest challenge is keeping up with larger competition on a daily basis.



We support many local activities, some of them are: Dollars for Scholars, Area Youth Summer Recreation, Brandon and surrounding communities Summer Festivals, Eagle Scout projects, Alexandria Shrine Circus, Douglas County Fair along with other events. To describe our company in one word it would be dependable.



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## Seipp Service Award Nominations

Robert C. Seipp Service is awarded at the MAFMIC Annual Convention. Established in 1986 to honor past MAFMIC President Robert C. Seipp, this award recognizes professionalism and service to the Minnesota Mutual Insurance Industry.

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

If you know someone who is deserving of consideration, please submit a Seipp Service Award Application to the MAFMIC Office no later than Friday, October 26th. The nomination should include:

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

**Applications are available on the MAFMIC website**

### **MAFMIC Fall/Winter Hours:**

**Beginning September 4th and continuing through May 24th. MAFMIC's office hours will be:  
Monday thru Thursday 8am - 4:30pm and  
Fridays 8:00am to 3:00pm.**

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## Get Involved... Policy Committee

The purpose of the **MAFMIC Policy Committee** is to develop and review the TP, PH and TF policies and related endorsements in addition to the development of new policies and/or endorsements as requested by the membership and approved by the Board of Directors.

This committee is comprised of up to 19 members chosen by the MAFMIC Chairman. It includes up to 9 positions filled by farm mutual representatives each serving a five year term, 4 positions for statewide companies each served on a continuing term basis, 2 ex officio positions served concurrently with foregoing MAFMIC offices and one "at large," unspecified term, position along with the MAFMIC Chairman.

**Who:** *Chairman*, Mike Flugum, North Star Mutual, *Vice Chairman*, Dave Pederson, Farmers Mutual of Manchester, *Secretary*, Sharon Schmitz, Jim Barta CPA PA, Gwen Batalden, Redwood County Farmers Mutual, Kevin Burkholder, RAM Mutual, John Neal, Willenbring, Dahl, Woken & Zimmerman, Connie Jaskowiak, Young America Mutual, Ben Lohre, Westbrook Mutual, Mikel Nelson, Elmdale Farmers Mutual, Greg Parent, German Farmers Mutual, Ruth Rothstein, Paynesville Mutual, Sonja Schultz, Grinnell Mutual, Gary Swearingen, Has San Lake Mutual, Board Lisaison, Cilla Hughes, Hope Mutual and *Staff Liason*, Lori Olmscheid.

**When:** This Committee meets an average of four times a year.

**Where:** Generally this committee meets at the MAFMIC Annual Convention and MAFMIC Short Course and on a as needed basis.

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## Supreme Court Appraisal Case, *John Neal*

### The Minnesota Supreme Court Addresses Insurance Appraisal

The Minnesota Supreme Court recently addressed the scope of appraisal within an insurance agreement in the case of *Quade v. Secura Insurance*. The issue addressed in that case is when the appraisal clause is invoked and an outcome determined does it prevent further litigation or a lawsuit by the insured. The outcome, based on the Court's reasoning, largely depends on the scope of appraisal and what the appraisers and/or umpire decide. Typically, the main issue in appraisal is the value of the insured loss. However, the Court indicated that the appraisal process can go beyond this and also be used as a tool to determine whether in fact a loss is covered by insurance, in the first instance. Thus, for example, if the appraisers and umpire determine that the claimed loss was not covered by a peril within the policy and that was the duty of the appraiser and umpire from the outset of appraisal, then the appraisal determination may be final and conclusive. If, however, the appraisers and/or umpire's duties were limited strictly to determining the value of the loss, it may not prevent the insured from later challenging in litigation the scope or extent of the loss. In effect, the Court seems to suggest that the appraisal process should be treated much like an arbitration proceeding where the outcome is final and decisive, subject to very limited review by a Court. In other words, the Court's outcome suggests that the appraisal process has much more teeth than what was once thought through practice.

## Statement of Ownership, Management and Circulation of the Mutual Link

Statement of Ownership, Management, and Circulation		15. Publication Title		16. Issue Date for Circulation Data Below	
1. Publication Title		MUTUAL LINK		September-October 2012	
2. Issue Frequency		3. Number of Issues Published Annually		4. Annual Subscription Price	
6		6		\$2.00	
5. Issue Date for Circulation Data Below		6. Issue Date for Circulation Data Below		7. Issue Date for Circulation Data Below	
October 1, 2012		October 1, 2012		October 1, 2012	
8. Total Number of Copies (Net press run)		9. Total Number of Copies (Net press run)		10. Total Number of Copies (Net press run)	
872		872		872	
11. Paid and/or Requested Circulation		12. Paid and/or Requested Circulation		13. Paid and/or Requested Circulation	
66		66		66	
14. Total Paid and/or Requested Circulation		14. Total Paid and/or Requested Circulation		14. Total Paid and/or Requested Circulation	
66		66		66	
15. Free Distribution Outside the Mail		15. Free Distribution Outside the Mail		15. Free Distribution Outside the Mail	
1000		1000		1000	
16. Total Free Distribution Outside the Mail		16. Total Free Distribution Outside the Mail		16. Total Free Distribution Outside the Mail	
1000		1000		1000	
17. Total Distribution Outside the Mail		17. Total Distribution Outside the Mail		17. Total Distribution Outside the Mail	
1066		1066		1066	
18. Total Distribution (Sum of 15 and 17)		18. Total Distribution (Sum of 15 and 17)		18. Total Distribution (Sum of 15 and 17)	
1132		1132		1132	
19. Copies not Distributed		19. Copies not Distributed		19. Copies not Distributed	
740		740		740	
20. Total (Sum of 18 and 19)		20. Total (Sum of 18 and 19)		20. Total (Sum of 18 and 19)	
1872		1872		1872	
21. Paid and/or Requested Circulation		21. Paid and/or Requested Circulation		21. Paid and/or Requested Circulation	
66		66		66	
22. Total Paid and/or Requested Circulation		22. Total Paid and/or Requested Circulation		22. Total Paid and/or Requested Circulation	
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23. Free Distribution Outside the Mail		23. Free Distribution Outside the Mail		23. Free Distribution Outside the Mail	
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24. Total Free Distribution Outside the Mail		24. Total Free Distribution Outside the Mail		24. Total Free Distribution Outside the Mail	
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25. Total Distribution Outside the Mail		25. Total Distribution Outside the Mail		25. Total Distribution Outside the Mail	
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26. Total Distribution (Sum of 25 and 24)		26. Total Distribution (Sum of 25 and 24)		26. Total Distribution (Sum of 25 and 24)	
1132		1132		1132	
27. Copies not Distributed		27. Copies not Distributed		27. Copies not Distributed	
740		740		740	
28. Total (Sum of 26 and 27)		28. Total (Sum of 26 and 27)		28. Total (Sum of 26 and 27)	
1872		1872		1872	

## Nominations for Vice-Chairman & Secretary Treasurer

The MAFMIC Nominating Committee is asking for recommendations from the membership for the offices of Vice-Chairman and Secretary-Treasurer of the Association. The nominees will be presented to the membership for their approval at the next annual meeting. The Nominating Committee is chaired by Immediate Past-Chairman and includes current MAFMIC board members and past-chairmen. If you wish to suggest someone, or be considered yourself, please notify the Nominating Committee Chairman no later than October 15<sup>th</sup>.

Contact: Ron Berning: [ron@lakeparkcuba.com](mailto:ron@lakeparkcuba.com)

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## 2012 MAFMIC Policy Schools

*Monday, October 8, 2012 – River's Edge Convention Center, St. Cloud*

*Tuesday, October 9, 2012 – Hampton Inn & Suites, Bemidji*

*Wednesday, October 10, 2012 – Canadian Honker Events, Ramada Inn, Rochester*

*Thursday, October 11, 2012 – Jackpot Junction, Morton*

Application has been made to the Minnesota Department of Commerce for a total of 6.0 hours of non-company continuing education credits. Each section is broken up into three (3.0) non-company continuing education credits. You can stay for both sessions or choose one session. Keep in mind if you only attend the TP session or the PH Session you may qualify for 3.0 hours of non-company continuing education credits.

### Seminar Schedule

8:30-9:00 am	Registration & Coffee
9:00 -12:00 pm	TP Policy Interpretation
12:00-12:45 pm	Lunch
12:45-4:00 pm	PH Policy Interpretation
4:00 pm	Closing Announcements

### Cost & Registration

#### Early Bird Registration deadline September 7th

Member . . . . .	\$98
Nonmember . . . . .	\$130

#### Late Registration after September 7th

Member . . . . .	\$120
Nonmember . . . . .	\$145

### Cancellation Policy

75% refundable before September 24 - 50% refundable between September 25 - October 5th -- No refunds after October 5th  
You may substitute a participant at no additional charge. All cancellations and substitutions must be made in writing and sent to [info@mafmic.org](mailto:info@mafmic.org) or faxed to (320) 271-0912.

**\*\*PLEASE NOTE\*\*** You will be notified only if the location for which you registered is full or cancelled. No other correspondence will be sent. Each attendee will be provided with a TP-1 & PH study policy guide book.

## 2012 MAFMIC Policy Schools

Township Mutual(s) \_\_\_\_\_

Name	License	Email	(Check) Lunch
_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>
_____	_____	_____	<input type="checkbox"/>

Session Attending: (circle one) TP PH Both

Location Attending: (circle one)

St. Cloud Bemidji Morton Rochester

Registrations \_\_\_\_\_ x \$ \_\_\_\_\_

Lunch \_\_\_\_ x \$ 20.00 = \$ \_\_\_\_\_

*All registrants will be expected at location indicated above unless otherwise noted.*

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



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## MAFMIC SCHOLARSHIP CRITERIA

This educational scholarship was established by the Board of Directors of the Minnesota Association of Farm Mutual Insurance Companies, Inc. (MAFMIC) for presentation to one or more Minnesota high school graduating seniors.

### Eligibility guidelines:

- The MAFMIC Scholarship will be presented to Minnesota high school graduating seniors.
- Applicant must be a resident of Minnesota.
- Applicant must be the son or daughter of a parent or legal guardian who is a policyholder from a qualifying mutual insurance company (MAFMIC Member Company).
- Applications must be submitted to the MAFMIC office through a qualified mutual member company.
- Applicant must be graduating from a Minnesota high school.
- Applicant must have an accumulative grade point average of 2.5 for high school. A certified copy of the high school transcript must be included with the application.
- Applicant must be beginning their post-secondary education (college, vocational school or community college) for the first time in the fall following high school graduation.
- Applicant must have been accepted to a post-secondary education facility (i.e. accredited college, university or technical school).
- Applicant must submit a typed essay on a topic chosen by the Scholarship Selection Committee.
- All applications must be postmarked on or before March 15th in the year of issue to qualify.

### Selection guidelines:

- Members of the Scholarship Selection Committee will review all applications to insure eligibility as an applicant.
- The recipient(s) will be selected by blind assessment from all qualifying applications.
- Only one scholarship per year will be awarded through any single qualified company.
- Scholarship recipients will be notified via mail prior to **May 1st**.

### Distribution guidelines:

- A minimum of one scholarship in the amount of \$500 will be awarded each year that there is a sufficient balance in the scholarship fund.
- The scholarship award will be paid jointly to the educational institution and the recipient following the completion of the first semester and prior to the start of the second semester.

Completed applications should be mailed to: Scholarship Selection Committee  
Minnesota Association of Farm Mutual Insurance Cos.  
601 Elm Street East – PO Box 880  
St. Joseph, MN 56374  
E-mail: [info@mafmic.org](mailto:info@mafmic.org)  
Phone: (320) 271-0909

# 2013 MAFMIC SCHOLARSHIP APPLICATION

**Name** \_\_\_\_\_ **Telephone** \_\_\_\_\_

Please print or type.

**Street Address** \_\_\_\_\_

**City/State/Zip** \_\_\_\_\_

**Minnesota School Currently Attending** \_\_\_\_\_

**A certified copy of my high school transcript has been enclosed.** Yes No

**What post-secondary school do you plan to attend?** \_\_\_\_\_

**Have you been accepted for admission to this school?** Yes No

**If not, please indicate reason:** \_\_\_\_\_

**ESSAY:** On a separate sheet of paper please address one of the following topics in 150 typed words or less.

- 1) Describe your involvement in school and community activities and what impact they have had.
- 2) Describe your life goals and objectives.

**Parent's Name** \_\_\_\_\_

**Parent's Address** \_\_\_\_\_

**Parent's Insurance Company** \_\_\_\_\_ **Policy No.** \_\_\_\_\_

**Agent's Name** \_\_\_\_\_ **Company Phone** \_\_\_\_\_

**Please read carefully before signing:** *"I am applying for the MAFMIC Educational Scholarship. I have read and understand the application criteria. I hereby certify that all the information provided by me on this application is true and accurate to the best of my knowledge. I understand that MAFMIC officials may verify information provided by me."*

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Parent Signature

\_\_\_\_\_  
Date

**Mail to: MAFMIC Scholarship Committee, 601 Elm Street East, PO Box 880, St. Joseph, MN 56374.**  
**Application must be postmarked by March 15th to qualify.**

Office Use Only Date Received \_\_\_\_\_  
Comments:

Date Reviewed \_\_\_\_\_



*Interest Rates – What Now?*

**Dan Baasen – Portfolio Manager Northland Securities, Inc.**

We all recently received our scorecards from MAFMIC. As they related to returns on surplus, most were relatively pleased with our overall returns especially in the current environment that offers less than 1% on money markets and CD's and around 1.5 to 1.75% on 10 year US Government Agency issues like Federal Home Loan Banks & Federal Farm Credit Banks.

Most mutuals are facing more and more reinvestment frustrations as called and maturing issues force us to find reasonable returns when markets offer little incentive to commit to traditional maturities.

The Federal Reserve, and more importantly open market activity, give no real indication that rates will need to rise to continue to attract investments. The international "flood to quality" has put pressure on keeping rates lower than we have experienced in recent years.

Rates will go higher eventually, but when? What should we consider when faced with reinvestment needs?

- Don't compromise your comfort zone in either term or quality.
- Ladder your maturities so when rates do return to higher levels you will have funds maturing to invest.
- Consider tax exempt or taxable municipal issues which, A rated or better, often provide higher returns than treasuries.
- Consider "step up" agency issues, but be careful not to be lulled into promises of higher returns to maturity even though initirate is low. The potential problem is that should rates remain low overall, the issuer will refund the issue before we attain the scheduled higher coupon rates. If initial rate is competitive, your risk is low. IE: FNMA step up at 2.5% doesn't make you wait for competitive returns. FNMA has recently issued a 3% due in 2032 (20 years) that is callable in August of 2013. Even if called in the near future, this is a very competitive rate.
- Review your current holdings market value. Most issues, both taxable and nontaxable have been trading at escalated prices and provide very low market returns as compared to terms you secured when you bought the issue. IE: 5 year non callable 4% security could be quoted at 112% of par or higher. The yield to market value would be around 1.5 – 1.75%. By selling that security and reinvesting at a higher return, you would protect the price premium and capture several years (3) interest on the sale.\

So "What Now" really means that we should stay in our comfort area, realize that lower rates of return are probably going to be around for awhile, be patient, and look for good value relative to current conditions. If it sounds too good to be true, it probably is!

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## CLOUD COMPUTING *Jason Buetow, Rural Computer Consultants, Inc.*

### Technology Corner



#### Cloud computing, what's that mean anyway?

The "cloud". It's mysterious, ethereal and somewhat confusing. When someone says they have their application in the cloud, what does that mean? Let's start at the beginning. I did some research on the genesis of the term "cloud computing", and I got mixed answers. Some found it being used by Google first in 2006, others say an obscure paper out of MIT in 1996 using cloud to describe

the internet was the first usage. Personally, I think the idea comes from people's drawings of the internet. When you are drawing a network map, and the internet is involved, people typically draw a line into a cloud to show that there is an internet connection being used.

The current usage of the term cloud or cloud computing is focused on applications that are available over a network: either a private, in office network, or the public network (the public network is the internet). Simply put: in most cases, the cloud is the internet, and a cloud program/app a program you run over the internet. You can access a cloud application via your web browser, or maybe a specialized icon on your desktop that's programmed to connect to your app online. And it's all the rage. People want cloud based apps. Part of that excitement is that it's popular now to do cloud computing, and there are good reasons for that. . Cloud applications require no maintenance by the end user. They don't require the end users to buy and maintain servers, or do program or database maintenance. It's a click and you're working on your cloud app. It's simple, clean, efficient, awesome, right? Well, mostly yes. But while the end user doesn't need to buy servers, maintain databases, and update and maintain software, someone does. Therefore, in a lot of cases, using an application on the cloud is as expensive, or even more expensive than hosting that same application in your own office. I recently sat in on a meeting at an accounting firm that was reviewing the options of moving their primary accounting software to a cloud based solution. The lease was up on their current hardware, and the CPA stuck with the job of maintaining the account software was somewhere weary of spending her time on installing software updates when she had CPA work to be done. The time was right to make a switch. The cloud solution costs a few thousand dollars more a year over 3 years than installing it on a new server in their office and continuing to host the software themselves costs. In the end, their accountant natures took over, they pinched some pennies (hundreds of thousands of them) and they choose the tradition server in their office solution.

Even after you've done your due diligence on the full cost of cloud vs. traditional application hosting, there's one major concern left: security. If you are putting vital line-of-business data in someone else's hands to maintain and protect, you need to be certain they are going to do that well. The data should be stored securely and transmitted securely back to you when you connect to use it. Most companies providing cloud apps should understand this, but you will want to be sure to do your research and ask questions about security since it is your data on the line.

Cloud computing is going to be a part of the near future of computing. There are applications that work great with this model. Check with your application provider for cloud options you may have available. It may help alleviate some of your technology woes.

## NOTICES

**JOB OPENING—Palmyra Farmers Mutual Insurance Company has an opening for a Manager position. If you are interested, please send Resume to PO Box 128, Franklin, MN 55333 or call 507-557-2221.**



**Starting January 2013 the Mutual Link will only be available Electronically.**





## 2012 Scholarship Golf Outing

The 2012 MAFMIC Scholarship Golf Outing took place once again at the Little Crow County Club in Spicer, MN. The event hosted 67 golfers and 16 teams! The weather was a bit sultry & hot but a fun time was had by all!

The sales for the putting contest, hit-the-circle contest, raffle tickets and mulligans for the day totaled over \$1,192!

The **First place** "Green Jacket" winners are in order left to right Gene Lindaman, Frank Erickson, Jim Dibble, Steve Severson, & Ben Lohre. ↓



The **Second place winners** are Mark Fraki, Kevin Johanson, Aaron Grove & Pete Hellie. The **Third place winners** are Mark Noack, Ben Nemitz, Mark Nelson & Duane Oftendahl. The **Low Gross Team** are Bruce Kinunen, Steve Storm, Dan Meier & Tim Iverson. The **High Score Team** are Dick Swanson, Brian Gens, Eric Gesell & Gina Duck.

Other winners include: **Longest Drive** went to Pete Hellie; **Shortest Drive** went to Norma Monson; **Longest Putt** went to Dan Meier; **Closest to the Pin** went to Tom Hurlbut. The winner of the **Complimentary Golf Certificate** went to Jim Williams.

MAFMIC would like to thank everyone for their generosity and making the day fun in the sun! Please visit [www.mafmic.org](http://www.mafmic.org) to view more photos from the Annual Golf Outing.



**Second Place Winners**



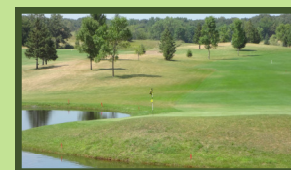
**Third Place Winners**



**Low Gross Team**



**High Score Team**



MAFMIC Chairman Linda Jaskowiak & husband Michael along with Dan Rupp teamed up with our newest MAFMIC Staff member Aaron Cocking.





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PERIODICAL  
POSTAGE  
PAID  
ST. CLOUD  
MINNESOTA



## MUTUAL LINK

### 2012 MAFMIC Calendar of Events

- |                   |   |
|-------------------|---|
| <b>Sept 6</b>     | <b>PIA– Education Day &amp; Trade Show</b>                                |
| <b>Sept 11-13</b> | <b>Big Iron Farm Show</b><br>West Fargo, ND                               |
| <b>Sept 16-19</b> | <b>NAMIC 117th Convention</b><br>Grapevine, TX                            |
| <b>Oct 8-11</b>   | <b>Policy Schools</b><br>St Cloud, Bemidji,<br>Rochester, Morton          |
| <b>Nov 13-16</b>  | <b>Fall Regional Meetings</b><br>Rochester, Morton,<br>Mahnomen, St Cloud |



*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



**Lyle Hoff** 86, of East Grand Forks, MN passed away on Tuesday, July 10, 2012. Lyle was a board member with Vineland-Huntsville Mutual from 1967 to 1977 when the companies merged. He was an agent from 1967 to 2003.



**Clarence Goodburn** 69, of of Madelia, MN passed away on Wednesday, August 1, 2012. Clarence was a member of the Board of Directors of Madelia-Lake Crystal Mutual and for the past several years had served as Secretary of the company.

*MAFMIC wishes to express its sincerest condolences to both family and friends of Lyle and Clarence.*

### HAVE EMAIL?

If you are currently receiving the hard copy Mutual Link and have an email address, MAFMIC would like to send you the electronic version! It's easy, convenient and environmentally friendly!

**\*\* Starting January 2013 the Mutual Link will only be available Electronically. \*\***

So make the change Now! Just get in touch with MAFMIC and we'll take care of the rest!