

March/April 2013



Mutual LINK

SHARED PURPOSE ~ MUTUAL VALUE Jeff Mauland, MAFMIC Chairman 2013-2014

Thank you for the opportunity to serve as your chairman in 2013 -2014. It is a real honor and privilege to serve in this capacity. It was great to see many of you at the Convention and I look forward to visiting with many of you throughout the year.

My theme for this year is “**Shared Purpose – Mutual Values**”. I must admit I had a little professional help with this as it is NAMIC’s new marketing tag line and I thank them for allowing me to use it. I think it fits our companies and association very well.

As companies, we have a “**Shared Purpose**” of protecting our policyholders and responding to those who have suffered loss. This shared purpose is just as important today as it was 100 years ago.

“**Mutual Values**” serve as our guiding principles. Being mutuals, we have no outside shareholders to answer to. Our focus is squarely on our policyholders and agents. Our values include honesty, integrity, consistency, strong relationships, excellent personal service and many more.

The bottom line is that our companies and our industry remain vital to the economic well-being of our policyholders and our state. Our shared purpose and mutual values are worth protecting and perpetuating into the future.

This brings me back to our association. MAFMIC helps us in many areas that are difficult for us to achieve as individual companies.

We constantly face new issues and a changing environment. MAFMIC helps us address these challenges through education opportunities, advocacy, policy forms and other services. We need a strong association to help protect our companies and keep us competitive.

Thank you all for your support of MAFMIC. We are fortunate to have an excellent staff and many outstanding people from member companies who devote a great deal of time to make our association successful.

I look forward to serving in the year ahead because of the great group of people I get to work with. Please continue your support of MAFMIC and our “**Shared Purpose – Mutual Values**”.

INSIDE THIS ISSUE

Minnesota Tornado History	2
Board Synopsis	3
Joe Schmit Poem	4
Awards, Prizes, New Positions	5
Congressional Contact Program	6
CCP Registration	7
Happenings at the Capitol	8
Photo Highlights of the Convention	9-14
Spring Agents Registration	15
Investments for 2013	16
Succession Planning	17
Thank You	18
Calendar of Events	19





Minnesota Tornado History and Statistics as written by: Minnesota Climatology Working Group
Article submitted by Karl Porisch, Manager Western Mutual

Tornadoes are among the most devastating and awesome local storms that occur on Earth. The United States has the dubious distinction of having the greatest frequency and the most severe tornadoes. Tornadoes have the power to lift railroad cars and sail them many yards through the air. The power of their winds can make deadly missiles of loose objects, including broken glass. Even pieces of straw have been found imbedded in trees and boards after a tornado.

During the winter months (December through February) tornado activity is concentrated in the southeast U.S. and along the Gulf Coast. As spring (March/May) progresses, tornado occurrence moves north and west across the central Mississippi and Ohio River Valleys. By summer (June/August) the potential threat of tornadoes has spread across the continental United States and Southern Canada. During autumn (September/November), tornadic activity gradually retreats to the south and southeast sections of the country and is often associated with hurricanes.

This seasonal drift is principally caused by the increase of warm, Gulf moisture into the central part of the country during spring and summer, decreasing during the fall and winter.

The mixing, which occurs when the moist Gulf air clashes with contrasting colder, drier air from the north and northwest contributes to the triggering of tornadoes.

Minnesota lies along the north edge of the region of maximum tornado occurrence in the United States. *Tornado Alley*, as that part of the central U.S. has come to be known, reaches across parts of Texas, Oklahoma, Kansas, Missouri, East Nebraska, and West Iowa.

In Minnesota, tornadoes have occurred in every month from March through November. The earliest verified tornado in Minnesota occurred on March 18, 1968, north of Truman, and the latest in any year on November 16, 1931, east of Maple Plain. Historically and statistically, June is the month of greatest frequency with July not far behind. May has the third greatest frequency, followed closely by August. Nearly 3/4 of all tornadoes in Minnesota have occurred during the three months of May (15%), June (37%), and July (25%).

The most probable danger period in Minnesota, therefore, is late spring and early summer, between 2PM and 9PM. However, tornadoes can and do occur at any time of the day or night.

Despite a higher number of tornadoes reported in recent years, the number of fatalities and injuries due to tornadoes has been decreasing. This is thanks in part to better National Weather Service tools in detecting tornadoes, namely the NEXRAD Doppler radar network installed in the mid-1990s. Also, the ability of alerting the public has improved as well with more National Weather Service radio transmitters and a close relationship with media outlets. An energetic spotter network has also been the key to alerting the public in Minnesota. There have only been 11 deaths due to tornadoes in Minnesota in the last 19 years (1992-2011) and there haven't been multiple deaths due to a single tornado since 1978. In fact, the increasing number of tornadoes reported may be a direct result of improved communications networks, public awareness, warning systems and training.

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*

Send address changes to
 Mutual Link, PO Box 880, St. Joseph, MN 56374
 or info@mafmic.org

State Climatology Office –DNR Division of Ecological and Water Resources and University of Minnesota

February 2013 Board Meeting Synopsis

The MAFMIC Board of Directors held their annual financial review and board orientation meeting at the DoubleTree Hotel in Bloomington on Sunday, February 3 during the convention. Several items of routine business came before the board, but the primary focus of this meeting each year is to review and approve the financial statements from the previous year for distribution to the membership at the Annual Business Meeting. Secretary-Treasurer Greg Parent presented the 2012 financial statements. The board discussed several items and approved the financial report as presented. The financial report was then given to the membership at the business meeting on Tuesday, February 5.



Chairman Linda Jaskowiak recognized the retiring board members, Dennis Overland of Southeast Mutual, Rick Tjarks of Grinnell Mutual, and Immediate Past Chairman Ron Berning of Lake Park & Cuba Insurance Company. Chairman Jaskowiak also welcomed the new incoming board members, Larry Webb of Bloomfield Mutual, Steve Reller of RAM Mutual, and Vice Chairman Deb Liden of Bray-Gentilly Mutual. The new board members officially assumed their positions at the business meeting on February 5.

After consultation with legal counsel John Neal, Immediate Past Chairman Ron Berning provided an update on several items in the recently approved Employee Handbook. Government Affairs Director Aaron Cocking indicated he should be ready to present a proposed MAFMIC Media Policy at the March board meeting. Chairman-Elect Jeff Mauland presented his board liaison assignments to the various MAFMIC committees for his upcoming 2013-2014 term as MAFMIC Chairman.

The next scheduled board meeting is the first quarter meeting held at the Arrowwood Resort in Alexandria on Tuesday, March 12 prior to the beginning of the Short Course.

Greg Parent
MAFMIC Secretary-Treasurer

Helping you focus on your customers



*A Policy of Working
Together®*



A Salute to the Minnesota Association of Farm Mutual Insurance Companies



Proud Past~Fabulous Future is the theme... what a perfect pick.
Helping insure 80 percent of Minnesota farms...that's MAFMIC.

You insure Proud family farms with pigs, chickens &
cows named Besse.

And lobby at the capitol, where thank heavens the governor is no longer
a guy named Jesse.

Sure the Government has some rules & regulations not to your liking.
But Hey, things could be worse, you could be trying to win the Super Bowl
as a Minnesota Viking.

When you serve the rural community you show you really care.
Customer service is automatic, just like gaining 5 lbs at the State Fair.

For 118 years, MAFMIC has been there through every high and every low.
You've been there since old McDonald had a farm, E-I-E-I-OH!

If you don't turn up the volume on influence & have a Positive Silent Impact,
You would be Remiss.

Only 3 words can describe that Magic, it don't get no better than this.

Joe Schmit, KSTP-TV Broadcaster



LET AN INDEPENDENT GUIDE SHOW YOU AN UNBIASED VIEW OF YOUR FINANCIAL OPTIONS.

Free yourself from the traditional "Wall Street" model: discover an independent financial advisor who answers only to you and is free to act solely in your best interests. Contact us today to learn how our team of experts can help you pursue the life you want. And let a truly objective guide broaden your horizons.



Schluchter Investment Advisors
Registered Investment Advisor

622 Roosevelt Road, Suite 160, Saint Cloud, MN 56301
Toll-Free: 800.791.2269 • Phone: 320.203.6543
kim@schluchteradvisors.com • www.schluchteradvisors.com

Securities offered through Commonwealth Financial Network® Member FINRA/SIPC, a Registered Investment Adviser. Investment advisory services offered by Schluchter Investment Advisors are separate and unrelated to Commonwealth.

Financial Statements Deadline March 22, 2013

It is time again to collect company
financial statements.

Email / Fax them to:

Arlette@mafmic.org

or fax to: (320) 271-0912



Awards....Presentations....New PositionsCONGRATULATIONS!!



2013 Robert C. Seipp Service Award was presented to Lynda Nordstrom. 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. Congratulations Lynda!!

2013 Volunteer of the Year Award was presented by Lori Olmscheid, MAFMIC Member Services Director during the Annual Business meeting to Sharon Schmitz, Office Manager, Jim Barta CPA PA. In appreciation of her commitment and service to the association. She was thanked for her outstanding contributions and for inspiring others to perform at their best! We appreciate people like you so much.



2013 MAFMIC Vice-Chairman Deb Liden, Manager of Bray-Gentilly Mutual Insurance Company was voted in at the MAFMIC Annual Business Meeting. Congratulations Deb, we wish you much success as you move through the Chairs.

MAFMIC welcomed two new district directors. **Larry Webb**, Manager, Bloomfield Mutual as **District 7 Director**, replacing Director **Dennis Overland**, Southeast Mutual Insurance Company. **Steve Reller**, Senior Marketing Representative, RAM Mutual, as **Statewide Director**, replacing Director **Rick Tjarks**, Assistant Vice-President-Reinsurance of Grinnell Mutual.



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



*We would like thank you for
all of your dedicaton, time,
commitment and effort. You
truly make a difference to the
MAFMIC organization!*

PROGRESSIVE CASH WINNERS:

- \$50:** Ruth Woessner, Delaware Mutual Insurance Company
\$100: Jane Dreyer, Chisago Lakes Mutual Insurance Company
\$200: Pat Domeier, Bird Island-Hawk Creek Mutual

- | | |
|----------------------------------|--|
| \$50 Survey Winner: | Dick Swanson, North Star Mutual |
| Crocheted Table Cloth: | Jim Young, Mid-Minnesota Mutual |
| \$500 CASH: | John Domeier, Bird Island-Hawk Creek Mutual |
| Cabela's \$500 Gift Card: | Gary Swearingen, Has San Lake Mutual |
| 40 inch Flat Screen TV: | John Glisczinski, New Prague-Ceska-Louisville Mutual |



2013 Washington DC



**2013 CONGRESSIONAL
CONTACT PROGRAM**

February 16, 2013

**TO: MAFMIC BOARD OF DIRECTORS, GOVERNMENT
AFFAIRS COMMITTEE AND MANAGERS**

**FR: MARCUS MARSH, GOVERNMENT AFFAIRS MANAGER
AARON COCKING, GOVERNMENT AFFAIRS DIRECTOR**

RE: 2013 CONGRESSIONAL CONTACT PROGRAM

Once again MAFMIC will be participating with NAMIC in the 2013 Congressional Contact Program (CCP). The date is May 6 and 7 in Washington DC.

This year there will again be several issues before the Congress that affect our member companies that we want to discuss with the Minnesota Congressional Delegation. Issues to discuss include Federal Insurance Office, small company taxes, flood insurance, litigation reform and etc.

On Monday, May 6 we will be having our NAMIC Briefing in the late afternoon at the NAMIC Office in Washington

Tuesday, May 7 will be our Congressional Appointments with members of the Minnesota Congressional Delegation and staff.

**Please consider going to Washington DC. It is extremely important
for the future of our companies.**

Enclosed is a registration form for the 2013 CCP. If you have questions please don't hesitate to call at the MAFMIC Office (320) 271-0909 or Marcus' cell phone (320) 249-4442 or Aarons' cell (612) 859-2724

REGISTRATION FORM
NAMIC CONGRESSIONAL CONTACT PROGRAM
MAY 6 & 7, 2013

To register, complete this form and return it to the MAFMIC Office.

The deadline is April 5th for hotel reservations.

(Make copies of this form as needed)

NAME: _____

TITLE: _____

COMPANY: _____

ADDRESS: _____

PHONE: _____ FAX: _____

E-Mail: _____

ROOM RESERVATIONS:

Please reserve a room for me at the L'Enfant Plaza Hotel, 480 L'Enfant Plaza SW, Washington DC 20024. Phone: 202-484-1000

_____ Single at \$269 per night (rate does not include 14.5% local taxes)

_____ Double at \$269 per night (rate does not include 14.5% local taxes)

Arrival Date: _____ Departure Date: _____

_____ Non-Smoking _____ Smoking

_____ I will make my own hotel reservations

Return to: MAFMIC, PO BOX 880, St. Joseph, MN 56374-0880
or FAX (320)-271-0912

2013 Legislative Update*Aaron Cocking, MAFMIC, Government Affairs Director*

What's Happening at The Capitol



The 2013 legislative session is well underway. The biggest items so far this year have been Governor Dayton's budget proposal and the creation of a Minnesota health insurance exchange. While it appears that premium taxes were not affected in the governor's budget, almost every other tax was adjusted in some way. The governor proposed adding a 4th tier individual income tax bracket, raising the cigarette tax, taxing digital downloads, and taxing clothes among others.

The biggest issue that will affect our member companies in the governor's budget is the expansion of sales tax to services. This is what is referred to as the business to business tax increase. Services such as accounting and legal which are currently not taxed will not be subject to the state sales tax. This would put our member companies at a disadvantage over larger insurance companies who are able to have those services in house. It has been an unusually slow start to the session thus far, but with committee deadlines approaching in mid-March I expect that things will be heating up quickly. We should have a better view of other issues that will arise within the next couple weeks.

If you would like to receive the weekly legislative update, please email Government Affairs Director Aaron Cocking at aaron@mafmic.org and ask to be added.

Document Management

Policy Administration

Underwriting

Accounting

Claims

Rating

Billing

PD Spectrum

 simplified insurance management

"We feel Priority Data truly is a partner in our business!"
- Mark Nelson, Manager, Norwegian Mutual

Agent Portal

for

Inquiry and Quoting



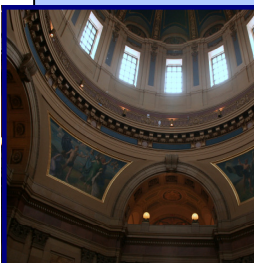
PRIORITY DATA

www.prioritydata.com

877-273-7774 X506



118th Annual MAFMIC Convention State Capitol Visit



118th Annual MAFMIC Convention

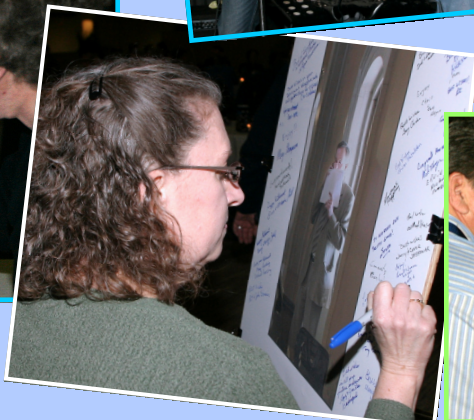
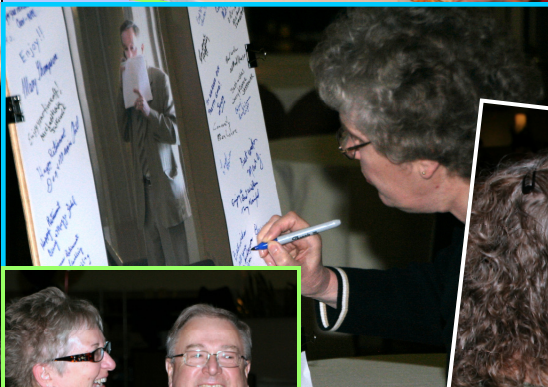
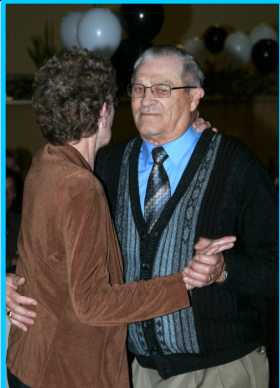
Photos by Jonathan Troe, Owatonna & Dean Kerfeld, RAM Mutual



2013 CONVENTION HIGHLIGHTS



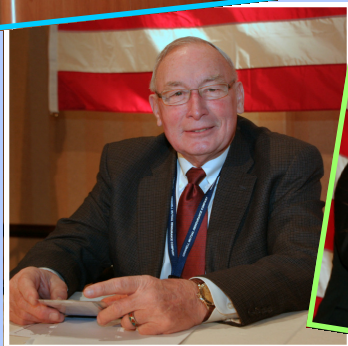
2013 CONVENTION MUTUAL CELEBRATION



2013 CONVENTION EXHIBITOR'S HIGHLIGHTS



2013 CONVENTION HIGHLIGHTS



We would like to give a heart felt thank you to everyone who helped by volunteering and our member companies for their sponsorship in making this years MAFMIC Convention a huge success!



2013 MAFMIC Spring Agents' Policy Interpretation School

Locations:

April 23	Mankato	Verizon Wireless Center 1 Civic Center Plaza, Mankato, MN
April 24	Fergus Falls	Bigwood Event Center 925 Western Ave, Fergus Falls, MN

Application has been made to the Minnesota Department of Commerce for a total of 6.5 hours of non-company continuing education credits. The main focus will be on the **TP1 (1-13) Policy** but will also touch on the **PH1 (1-13) Policy**. We do not give partial credit for any portion of this seminar. **(Approval Pending)**

Seminar Schedule

8:30-9:00 am	Registration & Coffee
9:00-12:00 pm	TP1 (1-13) Interpretation of PolicyPolicy Committee Panel
12:00-12:30 pm	LUNCH
12:30-4:00 pm	TP1 & PH1 (1-13) Interpretation of PolicyPolicy Committee Panel
4:00 pm	Final Announcements

Cost and Registration

- For **Mutual Insurance Company Agents** the Early Bird registration fee is **\$98.00 before April 5th**. However, the registration fee **after April 5th** is **\$125.00**.
- For **Non-Township Mutual Agents** the seminar registration fee is **\$160.00**. The registration fee **after the deadline** is **\$185.00**.
- Each attendee will be provided with a **TP1 & PH1 Policy**.
- Lunch and breaks will be provided.
- Please complete the form below and return with payment to MAFMIC. **Registration deadline** is 10 days prior to the scheduled date of the meeting. **PLEASE NOTE:** You will be notified only if the location for which you registered is full or cancelled. No other correspondence will be sent.

Cancellation Policy

- Cancellation notices received on or before April 9th are 75% refundable; by April 18th 50% refundable.
- No refunds will be made after April 18, 2013; however, you may substitute a participant at no additional charge.
- All registration cancellations and transfers must be made in writing and sent to info@mafmic.org or faxed to (320) 271-0912

2013 MAFMIC Spring Agents' Policy Interpretation School Registration Form

Name _____ License Number _____

Home Address _____

Agency Name & Address _____

E-mail Address _____ Phone _____

Mutual(s) _____

Location Attending (Circle One): Mankato Fergus Falls



Mail
P.O. Box 880, St. Joseph, MN 56374



Fax
(320) 271-0912



Phone
(320) 271-0909

Investments 2013 “A Preview”

Dan Baasen, Northland Securities, Inc.

An investment review of 2012 can leave one with mixed emotions. On one hand our fixed income bond holdings are carrying significantly higher market values as compared to our purchase costs; that feels good. On the other hand, reinvestment opportunities have been challenging as we face interest rates well below anything we can remember and well below the rates available to us in the last ten years. Average returns offered in the early 2000's ranged between 5 and 6.5% whereas today due to slow economy, tight credit and high unemployment, the Federal Reserve has done everything they can to stimulate the economy with low costs of borrowing, therefore low rates of return to the investor. This is especially true as compared to historic rates of return. The rate of return on the index of the 10 year treasury went as low as 1.42% after a high rate in 2012 of 2.52% last spring.

The challenge for both individual investors and township mutuals was the same; maintain higher rates of return, keep the same levels of safety, and solidify reasonable liquidity. Investment alternatives currently offer between .5% and 1.2% on maturities less than 4 years. Medium term rates for 4-10 years offer 1.9% to 2.20% in well rated bonds, and long term returns, 10 years plus, approach 2.65% to 3%. One must be careful of some of the lower rated issuers.

Where can we look for stronger returns on safer investments?

Municipal tax free bonds have rates in the 2.45% to 2.6% in maturities of 10-14 years, well rated AA with long term call protection. These have tax advantages in this period of rising taxes.

Government agencies approach 2.4% with 10-13 year maturities, but have short call protection.

Bond funds seem attractive to individual investors because they offer higher rates of return. However be careful of lower market prices should rates start to climb and costs of the leverage needed to offer the higher current return will influence market values of these bond funds.

Right now municipal issues have seen their underlying financial strength improve and they offer competitive rates with government issues and add the advantage of not being taxable. Waiting for higher rates could prove costly as the cost of waiting could be as much as 2-3% per year.

What should we do about some of the enhanced prices on our existing holdings?

Example:

50,000 Federal Farm Credit Banks
4.25% due 4/16/2018
Cost \$50,000
Value \$58,000 @ price of 116

We know that the \$8,000 premium will disappear as we get closer to maturity in 2018. The \$8,000 divided by 6 years = \$1,600 or 3.2% per year. That means your real return is less than 1% until maturity even though you receive cash flow of 4.25%. You could look at it as \$8,000 advance interest or 4 years interest. By reinvesting the proceeds of a sale you would protect the gain and add to your total return.

The bottom line is: We face challenges and opportunity in interest rate environments like we have today. Let's look closely at both!

Succession Planning

Karen Hicks, Department of Commerce

Succession planning plays a vital part in the transition of leadership within a Company. Whether the transition is a planned transition due to retirement or a sudden transition due to death, illness, or injury, succession planning is important.

The Department of Commerce encourages each township mutual to write a detailed succession plan addressing different scenarios for example: listing who would be the interim manager, assistant manager, or alternate designee if something happened to either one of them. In addition, the Commerce Department encourages organizations to have up-to-date, detailed job descriptions for each employee.

Some of the scenarios to think through while succession planning:

What would happen to your Company if both the Manager and Assistant Manager or the President and Manager were both involved in a major accident - resulting in severe injuries or death?

Does the organization have individuals on the Board able to step in and run the day-to-day operations? For example, are passwords for leadership's computer, voicemail, etc. accessible to access the needed programs or files?

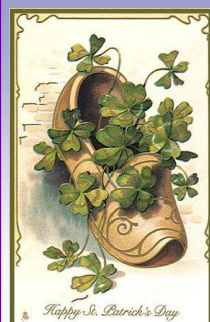
Or, do you have a one-person office? If something happened to both the President and Manager, does the Company know who would run the day-to-day operations until a manager could be hired?

To be ready for these possible circumstances it is important to have a succession plan not only for the Manager but positions that provide an essential function, like the Assistant Manager, Underwriter and Inspector/Adjuster. Succession planning provides clarity to the Board of Directors when changes need to be made and helps mitigate costs during the transition.

The steps in succession planning include:

Each of the positions within the Company should have an up-to-date job description. This provides an explanation of who in the Company has what knowledge, skills and abilities. List the areas of responsibility, the knowledge required, and the qualifications needed for each position.

Identify potential talent. If someone within the office is willing to be trained and is currently a dedicated Company employee, provide them with the needed training. This can be done through coaching, training or educational opportunities. Expose talented employees to the different responsibilities of the Manager. Are there schools/colleges in the area from which to recruit? Are there individuals within the surrounding community that could step in help in the short-term or until a permanent solution is found? Is there a manager from another township mutual that would be willing to step in as interim manager or assistant interim manager? Does MAFMIC, other mutuals or agencies know of someone with township mutual or insurance operations background?



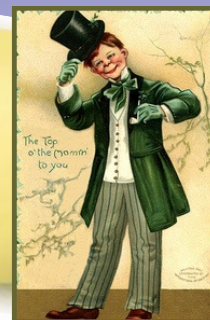
The Mutual Link
is now available
exclusively on the
MAFMIC website
www.mafmic.org

NOTICES



**MAFMIC
REMINDER**

**Financial
Statements
Due now**



Thank You To Our Sponsors

GRINNELL **MUTUAL**
SINCE 1909

North Star
MUTUAL INSURANCE COMPANY

PRIORITY DATA
www.prioritydata.com

RAM
Mutual Insurance Company



THANK YOU

I want to thank everyone who attended my Farewell Reception at the MAFMIC Convention. It was greatly appreciated by my wife Chris and myself.

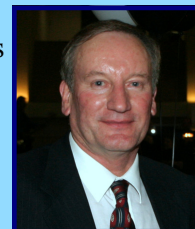
The people of MAFMIC are the best; you have heard me say how many compliments I get after our "Day at the Legislature" from Legislators and staff for how polite and sincere are members are. I have been treated with great kindness and have made many wonderful friends from our MAFMIC family.

It is the preverbal two edged sword, I am going to miss the Legislature and all the people at MAFMIC, on June 30th I will be one month short of 17 years with MAFMIC. But after 33 consecutive Legislative Sessions it's time for a new focus.

Chris and I have five fantastic grandchildren we want to spend time with; we have new adventures waiting for us and new opportunities to make a positive difference.

Thank you again for many great years and I hope to see you in the future.

Marcus Marsh



Two Great Systems, One Great Company.

Providing software to Mutuels since 1978



IMT
COMPUTER
SERVICES CO.



COMPREHENSIVE AGENT QUOTING SYSTEM

- Tailored to your underwriting guidelines - Strict data integrity
- Integrated Property and Liability Quoting
- Electronic Submittal into APPS - No need to re-key
- Ability to re-quote an existing piece of business
- Vendor Integration: Geo-coding/mapping of properties, cost estimator, credit scoring, loss reporting, etc.

APPSTM

AUTOMATED POLICY PROCESSING SYSTEM

*Developed to adapt to the way
your Mutual does business*

MIPS

MUTUAL INSURANCE PROCESSING SYSTEM

4445 Corporate Drive | West Des Moines, Iowa 50266

www.imtapps.com | appsmarketing@theimtgroup.com | (800) 274-3531 Ext. 672

2013 MAFMIC CALENDAR OF EVENTS

- March 13-14** 2013 Short Course
Arrowwood, Alexandria, MN
- April 23-24** 2013 Spring Agents
Mankato & Fergus Falls, MN
- May 6-7** Congressional Contact Visit
Washington D.C.
- May 14-15** Managers Workshop
Grand View Lodge, Nisswa, MN
- 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 4** PIA –Education Day & Trade Show
- Sept 22-25** NAMIC 118th 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



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.



May you have a Happy &
Blessed Easter!



ServiceMASTER
Clean[®]
Professional Services



When you have a mess,
call the master. [®]



(800) 245-4622 24/7/365

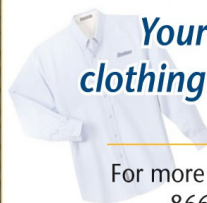
We are accountable to:



Rambow

1.800.4RAMBOW
www.rambow.com

We're in the business of making you look good!



**Your source for personalized
clothing and promotional products!**



For more information contact Jon Rambow at
866.587.3614 or jr@rambow.com

Embroidery • Screen Print • Promotional Items