



Winter 2014
Volume 17
Issue 2

Mutually Yours

Mennonite Mutual Insurance Co. (Alberta) Ltd.
Mennonite Insurance Agency Ltd.

Volunteer Profile: Jack Eccles

Jack Eccles has long been a supporter of Mennonite Mutual Insurance. Jack began volunteering for MMI as Treasurer for the La Crete EMC in 1993 and when MMI opened an office in La Crete in 2005, he was the obvious choice for a local Board Member!

Jack was born in Consul, Saskatchewan and his brother and mom still live on the farm where Jack grew up. Jack's work transferred to La Crete in 1981, and he has very much enjoyed living and volunteering in the community.

So how does a farm boy from Saskatchewan end up in northern Alberta? After leaving home in 1977, Jack attended Medicine Hat College taking Business Administration, and shortly thereafter he began his career with ATB Financial. He moved many times during his tenure with ATB – and one of those moves was to La Crete for a six month stay. Through a fellow colleague he was delighted to meet a young woman who soon became his wife. Shortly before Betty and Jack married, he ended his relationship with ATB and they moved to Saskatchewan for a short while where

Jack worked for Maple Creek Credit Union. The pull to La Crete was still there and Betty's previous work position was open to her at Norpine Auto Supply, so they moved back. Jack soon found work at the Northern Lights Gas Co-op and is currently the General Manager.



Jack & Betty Eccles

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Payment Options!

When you pay for your MMI insurance, you are now able to pay for it on-line through your banking institution. Most banks will have Mennonite Mutual Insurance Alberta listed as a payee in their payee list. Use your policy number as the account number and we will assign your payment to your policy. This is the most convenient payment option to date!

Our payment options include:

- Cheque through the mail or given to your church representative or agent
- Pre-authorized monthly payments
- Debit in person at the La Crete or Calgary offices
- Credit card over the phone or in person at the La Crete or Calgary offices
- Cash in person (Please do not send cash through the mail)
- Credit card payments through the mail when the invoice portion is returned with credit card information
- On-line bill payment through your bank

If you have any questions, contact Crystal at the Calgary office.

Meeting Needs Together

Insurance

Compassion

Relief

Mennonite Mutual Risk Inspector, Ernest Boehlig



MMI Risk Inspector, Ernest Boehlig and Business Development Manager, Frank Gauthier

In April 2014 Mennonite Mutual appointed La Crete resident Ernest Boehlig as a contracted risk inspector, serving our loss control needs in and around La Crete and other northern Alberta communities. Ernest plays an important role in helping not only MMI to reduce insurance losses, but also to assist our policyholders in making their homes and farms safer places to live and work.

Ernest and his wife, Anne, are long-time residents of La Crete, a place he describes as being in “the best country in the world, in the best province in the country and the best part of Alberta”. They are parents to four children and they have fifteen

grandchildren. A chance encounter with a friend in a hardware store earlier this year led to Ernest meeting with MMI’s Business Development Manager, Frank Gauthier, which led to him starting inspection work shortly thereafter.

Some comments that Ernest has used to describe his MMI experience so far are as follows: “I started work in the middle of April and have been running ever since--from Fort Vermilion, La Crete, and all the way to Worsley, Alberta. So much for a part-time

job!!!.....” “I love to meet new people and believe you me this job--well that’s what it’s all about. For some people having a risk inspector come out is almost intimidating, but I must say that people have been very gracious in accepting my presence in their homes”. “I have also had the pleasure of meeting some of the staff from the Calgary office”. “I must also say that it has been a tremendous privilege to work with the staff here at the La Crete office”.... “So yes, thus far I have enjoyed my work, and I look forward to meeting more people, and if you “wood” like to meet me... well just get yourself a “wood”-stove!!!”.
- Ernest Boehlig.

Our Mission:

To provide mutual aid by meeting the property and casualty insurance needs of the Mennonite community and those of like faith, and thereby supporting and strengthening the church.



Church Communication Meetings

Mennonite Mutual is governed by a board of directors, who are elected by the voting delegates who represent the MMI member churches. Some of our member churches are also served by MMI Treasurers and Adjusters, who are our representatives within the various congregations. Those delegates and volunteers, along with pastoral staff of the churches are the leaders who MMI has the most contact with.

During the fall of 2014 and winter of 2015 we will be conducting communication meetings with the church leaders, in a number of locations throughout Alberta. Our goal is to keep those leaders well informed about MMI strategic issues, including:

- Severe weather and damaging storms, in Alberta
- The impact of increasing government regulations
- The changing insurance marketplace
- Investment, reinsurance and capital requirements for small mutual insurers
- Market consolidation among insurers
- Federal government plans allowing for demutualization of mutual insurance companies

These issues all have the potential to impact the future direction of Mennonite Mutual and our board intends to keep your church leaders well informed and to give them opportunities to share their ideas with us.

If you would like more information relating to the governance of Mennonite Mutual, please speak to your church representative, or call our Head Office. We will be pleased to hear from you.

General Manager's Report

December, 2014

To: Mennonite Mutual Policyholders and their families,

Christmas is a time that is full of traditions. I read recently that the placing of Christmas trees inside houses originated in Germany (as did the families of many of our policyholders). For many people, church, music and family play important roles in the celebration of Christmas.

A tradition that I think is really special is the giant Christmas tree that is given every year by the city of Halifax, Nova Scotia to the city of Boston, Massachusetts, as thanks for the help that their citizens gave following the great Halifax explosion in December, 1917. The explosion of a munitions ship in the Halifax harbour levelled much of the city and killed about 2000 people and destroyed 1600 houses. The aid given by the people of Boston is still being recognized today, nearly 100 years later. Last year's tree was 15 metres (47 feet) tall and the lighting of the tree, in the Boston Common, was witnessed by 30,000 people.

The act of compassion that the citizens of Boston provided, dates to a time that is similar to the origins of the mutual aid ministry of Mennonite Mutual. The oldest documents in our archives date back to 1918. As Christians, the traditions that

we practice and the generosity that we extend during the Christmas season, help us to remember the great gift that God gave in sending His own Son into the world, for our salvation, where He arrived in very meagre circumstances.

Within the annual cycle of life in Mennonite Mutual, one of the most important times is the issuing of the January policy renewals. Work begins many months in advance as we plan for changes, we create the calendar and the winter newsletter, we implement changes in the computer system and we communicate with the church representatives. Then, in a flurry of activity, every staff member pitches in with printing, stuffing envelopes, applying postage, driving to the post office, etc. Often Christmas music plays in the background as we work. You, like thousands of other policyholders throughout Alberta, are participants in the mutual aid ministry that is the reason for MMI's existence.

The year 2014 has given us hope for positive financial results. The results to the end of the third quarter show a good profit – a turnaround that is dramatically improved from last year. Reasons for this include the premium increases, cost controls in our operations, a reduction in our reinsurance premiums and an increase in reinsurance claims recoveries. Throughout the year we

have continued to grow and we have hopes of exceeding our revenue and new business targets for 2014. We rejoice in the good news.

While we are encouraged by the 2014 results, insurance claims have not reduced this year – nor do we expect them to reduce in future years. Severe summer storms caused extensive damages to our policyholders once again in 2014. Wind, hail and all other causes of damage represent a business reality that we must live with. Accordingly, the 2015 policy renewals once again include some rate increases (though less severe than 2014) as well as inflationary value increases to the Guaranteed Replacement Cost (GRC) limits on insured homes. We ask for your support and understanding as we continue to strengthen the company, so that our mutual aid ministry can continue in Alberta for many years to come.

On behalf of the board, agents and staff of Mennonite Mutual, I would like to extend our best wishes to you and your families for a Merry Christmas and a happy and blessed New Year.

In His Service,



Ken Ritchie, FCIP

General Manager & CEO

Our Vision:
To be an organization of Mennonite believers that consistently exemplifies the principle in Galatians 6:2, "Bear one another's burdens, and so fulfill the law of Christ".

September 2014 Year To Date Consolidated Financial Results

Gross Revenue	
Actual Gross Revenue, Sept 2014 YTD	\$ 8,878,988
Budget Gross Revenue, Sept 2014 YTD	\$ 8,609,753
Actual Gross Revenue, Sept 2013 YTD	\$ 7,262,587
Gross Claims	
Actual Gross Claims, Sept 2014 YTD	\$ 4,168,076
Budget Gross Claims, Sept 2014 YTD	\$ 3,321,486
Actual Gross Claims, Sept 2013 YTD	\$ 3,890,934
Net Income	
Actual Net Income, Sept 2014 YTD	\$ 603,730
Budget Net Income, Sept 2014 YTD	\$ 794,981
Actual Net Loss, Sept 2013 YTD	\$ (1,077,507)

Underground Service Lines Insurance

You might have seen promotional documents in your mail, or included with a utilities bill, offering you the chance to purchase a limited form of insurance that would cover expenses relating to damage to underground utility service lines that service your house, which lie inside your property line. Those offers have caused some questions among policyholders. While there has always been some risk for homeowners relating to those service lines, the incidence of actual losses have been relatively few.

We would like to advise you that Mennonite Mutual is currently working on developing a similar insurance product, which we expect will provide service line coverage, and also more. We hope to have news relating to the new product in mid-2015.

“You, like thousands of other policyholders throughout Alberta, are participants in the mutual aid ministry that is the reason for MMI’s existence.”

- Ken Ritchie

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Meat Perishky (meat buns)

Recipe Taken From:
www.mennonitegirlscancook.ca
(<http://www.mennonitegirlscancook.ca/2008/06/meat-buns.html>)

There’s nothing quite like the meat perishky. I recall from days gone by...a dainty meat-filled pastry. I have my mother-in-law’s recipe...but somehow couldn’t see myself rolling out all the dough and spending hours making tiny little pockets. So I adapted the recipe somewhat and mine are simply meat buns. They are wonderful to have on-hand in the freezer...and pull out for a quick lunch with pickles and cheese.

Filing:

- 2 pounds ground beef
- 2 onions, chopped
- 1 package onion soup mix
- 1 can cream of mushroom soup, undiluted

1. Brown ground beef over medium heat in large skillet.
2. Drain. Add onions and cook for a few more minutes.
3. Stir in onion soup mix and mushroom soup and heat through.
4. Allow mixture to cool completely (can be made ahead).

Dough:

- 2 Tablespoons yeast
- 1 tsp. sugar
- ½ cup lukewarm water



- 4 cups warm water
- 1/3 cup potato flakes (instant mashed potatoes)... optional
- ¼ cup sugar
- 1 Tablespoon salt
- ½ cup oil
- 1 cup margarine
- 2 eggs, beaten
- 12 cups flour

1. Dissolve sugar and yeast in lukewarm water. Let stand 10 minutes.
2. In a large mixing bowl combine 4 cups water, potato flakes, sugar, salt, oil and margarine.
3. Add beaten eggs.
4. Stir in softened yeast and beat in six cups of flour.
5. Continue to add flour until dough leaves sides of pan.
6. Knead until smooth and elastic.
7. Allow to rise until doubled in size.
8. Then punch down and form meat buns.
9. Pinch off balls of dough about the size of a small egg.
10. Flatten dough in the palm of your hand into about a 3-inch circle.
11. Place a spoonful of filling on the center.
12. Bring the edges of the dough up and around the filling and pinch together tightly to seal edges.
13. Place pinched side down on a greased baking sheet.
14. Cover and allow to rise in a warm place.
15. Bake at 375 degrees F. for about 20 minutes...or until golden.

We're In Your Area!!



Over the last few years we have been privileged to visit different areas of Alberta where MMI has a presence. It has been our pleasure to participate in various denominational conferences, historical meetings, events such as **Food Grains Threshing, the Mennonite Heritage Picnic, Treffen in Taber, the La Crete Trade Show** and the annual **MCC Relief Sale**. These are wonderful events that we are able to attend. We appreciate being able to participate in these occasions and we enjoy meeting our volunteers and policyholders at the events that are important to them.

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- We're In Your Area!!!

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**"Volunteer Profile:
 Jack Eccles"**

Jack and Betty have two adult children who live in Calgary, Alberta. Their daughter Natosha is a pharmacist and their son Shaun is a realtor and is currently attending Mount Royal University.

Jack and Betty enjoy getting away from snowy northern Alberta in the winter and enjoy a week in Mexico to take in the warmth and the sun. Another week or two of camping in the summer is the time off they need to recharge their batteries. Jack enjoys working in the community and is a Board member for several groups in La Crete giving his time and his astute business advice. In his spare time Jack is a realtor – he enjoys meeting people and working in the real estate market. He enjoys working on the yard

and occasionally finds time to read - books with historical content are his preference.

Jack sits on several MMI Committees of the Board in addition to his role as a Board member. He endorses the work of MMI in that the company's decision makers are not far removed from their clients thus serving them fairly and efficiently. Every claim is treated as unique and MMI can consider specific situations which larger companies can't often afford to examine. There isn't a "long road" from the person writing the insurance to the person working on a claim – therefore offering the MMI client very good value and service. This is parallel thinking to our vision reflected in Galatians 6:2 "Bear one another's burdens and so fulfill the law of Christ". MMI is very fortunate to have the expertise and careful thinking of Jack Eccles on its Board.

“During the fall of 2014 and winter of 2015 we will be conducting communication meetings with the church leaders, in a number of locations throughout Alberta. Our goal is to keep those leaders well informed about MMI strategic issues”

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Heather Wheaton: Embarking on New Challenges



On December 31, 2014 Heather Wheaton will end her employment with Mennonite Mutual, following eight years of service as our Finance & Administration Manager. Heather is moving on to exciting new challenges as she joins her husband, Geoff, in their newly founded structural engineering business.

In 2006 Heather joined our company and has been a key member of our management team during a period of significant change. During these last eight years, MMI has expanded from one company to two and written premiums have tripled in size. Those years also saw great changes in terms of government regulations, audit and actuarial requirements and the introduction of International Financial Reporting Standards (IFRS), all of which fell in Heather's area of responsibility. Heather has been a supporter of the Canadian Insurance Accountants Association (CIAA) and was one of the organizers of the 2014 CIAA annual convention. She brought to our company a high level of financial knowledge, experience and professionalism. Heather completed a Bachelor of Commerce degree with an Accounting major in 1986 from the University of Saskatchewan and achieved the CMA designation in 1991. Her background experience was in working with accounting departments at various companies, including being the National Accounting Manager at Maple Leaf Grocery Products. For a time, she even took on the challenge of managing her own successful accounting practice. Interestingly enough, MMI was one of her clients during that time as she assisted in the preparation of our monthly financial statements.

We have appreciated Heather's strong commitment to MMI and the work that we are doing. She upholds our company's values to a high degree and is diligent that her work is done correctly through all the many changes we have experienced. Her efforts and ability to keep growing with the challenges presented in the financial insurance industry will be missed. Heather is passionate about everything that she is involved with and she brought that passion to her work with us. We know that embarking on this new challenge in her life and leaving MMI was not an easy decision for her.

On behalf of the entire Mennonite Mutual family, we thank Heather for her contributions to the company and we extend our best wishes, as she sets out on her new adventures.

Peggy Stevenson: New Finance Manager

Peggy Stevenson joined us as the new Finance Manager in late September of this year. Peggy is currently working with Heather Wheaton, Finance & Administration Manager, to absorb all of Heather's knowledge and experience before Heather leaves us in December. Peggy says that she has big shoes to fill! She is pleased and excited to be part of the team at MMI.

Peggy is a Chartered Accountant ("CA") with 15 years of senior financial management experience and more than another 10 years of audit experience. After graduating from the University of Saskatchewan (and is still an avid RoughRider fan) she began her career with the Provincial Auditor in Regina. Once she obtained her CA, she moved to Alberta and worked with a small CA firm in Edmonton, eventually moving to the office of the Auditor General of Alberta. While there she had the distinction of being the youngest Director of Audit. When a position opened up in the Auditor General's satellite office in Calgary she was chosen to move and manage both the office and her clients in the post-secondary sector; the University of Calgary, SAIT and Mount Royal College. After a few years, Peggy made the move to industry and worked in various roles in senior financial management (including Controller and then Vice-President in Finance at Western Financial Group).

Peggy lives in Okotoks with her 14 year old son. She says his birth and sharing her life with him are the best things that have ever happened to her. Working and raising a son doesn't leave her much spare time. When she does have a few moments you might find her reading or maybe building a LEGO building. Before her son's birth she was an avid curler and hopes to get back to curling soon.

We appreciate Peggy's hardworking ethic, her teamwork approach, and desire to make a difference in those around her. She carries a high level of business ethics, and wanted to work for a company that wasn't driven by greed. Peggy is very insightful and perceptive and we look forward to her contributions in the years to come.



New Staff

Glenn Beaulieu

Commercial Insurance Representative

Glenn joined MMI in June of 2014 as our Commercial Insurance Representative. He is an accomplished insurance professional, with experience in many different areas of insurance. Glenn is an avid NHL hockey fan with the Vancouver Canucks being his favourite team.

Mary Bartsch

*Insurance Representative
La Crete Office*

Mary became a part of our La Crete team at the beginning of June, 2014 as one of our Insurance Representatives. She has years of experience in customer service in various industries. Mary has a love of art (painting and drawing - realism) and animals (of which she wishes she had more).

Amanda Burch

*Insurance Representative
Calgary Office*

Amanda was hired as an Insurance Representative in our Calgary office in late July of this year. She previously worked on the claims side of the insurance industry and brings a high level of customer service with her. Amanda loves animals (she occasionally cares for foster dogs for Pawsitive Match) and has a passion for acting in community theatre.

Chihuahua Mennonite meatball soup: Caldo de albondigas

Recipe Taken From:
<http://www.mexconnect.com/articles/2167-caldo-de-albondigas-chihuahua-mennonite-meatball-soup>

This meat-and-potatoes soup, along with a salad and bread or bolillos, could easily serve as a main meal. A friend who has to watch cholesterol makes the meatballs with ground chicken and uses half and half instead of cream.

Soup Base Ingredients:

- 1 tablespoon vegetable oil
- 1 tablespoon butter
- 1 medium onion, chopped
- 1-2 chiles de arbol or other small, dried red chiles
- 3 quarts good quality beef or chicken stock
- ½ pound chard or spinach, washed and cut into ½" strips
- 4 medium white potatoes, peeled and cut into 1" cubes
- 8 black peppercorns
- 4 bay leaves
- ½ cup heavy cream or half and half, scalded

Meatball Ingredients:

- 1 pound ground beef
- 1 egg
- ¼ cup finely minced or grated onion
- ½ cup breadcrumbs
- 2 tablespoons chopped parsley
- salt and pepper to taste

Heat the oil and butter in a stockpot or Dutch oven, add the chopped onion and stir until onion begins to wilt. Add the chile and cook, stirring, another minute. Add stock, bring to boil and add chard, potatoes, peppercorns and bay leaves.

While the vegetables are cooking, combine all meatball ingredients in a bowl, and form ¾" meatballs. When the vegetables are nearly tender, add the meatballs to the pot, reduce heat and simmer until they are cooked through. (They will float on the surface.)

Just before serving, stir in the cream. Serves 4 as a main course, 6 as a first course.



“Wind, hail and all other causes of damage represent a business reality that we must live with.”

- Ken Ritchie

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#300, 2946 - 32 Street NE, Calgary, AB T1Y 6J7



Mennonite Insurance Agency Sells **Automobile** Insurance!



Two weeks before your next automobile insurance policy renewal, call or visit, either the MMI Calgary office or the La Crete Branch office. Our friendly, licensed insurance professionals are ready to help you.



Keep it in the family!

Children's Corner

CHRISTMAS WORD FIND

N	S	W	J	P	K	K	C	A	N	D	L	E	J	G
H	A	A	X	M	U	U	P	I	T	J	J	G	J	I
O	S	N	O	W	F	L	A	K	E	P	W	L	M	N
L	Y	L	L	O	H	Z	S	T	O	C	K	I	N	G
I	M	I	S	T	L	E	T	O	E	S	R	Y	R	E
D	R	E	V	L	I	S	J	I	N	G	L	E	H	R
A	O	N	N	C	T	N	E	M	A	N	R	O	T	B
Y	D	T	W	X	G	P	E	L	O	N	O	T	A	R
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W	A	E	X	L	A	T	A	R	W	R	E	Y	O	J
C	N	N	S	W	S	O	R	S	C	O	Z	E	W	H
T	L	D	R	L	N	Y	Z	B	H	P	N	Y	N	U
I	T	H	E	C	H	R	I	S	T	M	A	S	C	G

CHRISTMAS	STOCKING
HOLLY	JOY
ORNAMENT	MERRY
MISTLETOE	CARD
GREEN	PRESENT
RED	BOW
SILVER	SNOWFLAKE
BELLS	TREE
JINGLE	GINGERBREAD
HOOHO	WREATH
STAR	SNOWMAN
HOLIDAY	CANDLE



Insurance

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