



Summer 2014  
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Issue 1

# Mutually Yours



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

## Volunteer Profile: Dave Stankevich Hoadley Evangelical Missionary Church



*Dave Stankevich and Sue Steeves on their wedding day*

**If** you don't know where Hoadley is, you're not the only one!

It's close to Bluffton and just west of the #2 Highway, and north of Red Deer. And it's the community in which Dave Stankevich, our long time Treasurer and Board Member makes his home. Dave has recently "retired" from the Treasurer position for MMI in his church (...and transferred this task to Sue Steeves when she became his wife in the summer of 2013...) but he continues as a Board member.

Dave began as a volunteer Treasurer with MMI in 1991 when a fellow church member at the Hoadley Evangelical Missionary Church stepped down as the MMI volunteer. MMI insured the church and had one other policyholder at the time. This church now has about 50 policyholders with MMI and we thank Dave for his example and dedicated support of this ministry in his church.

*...continued on page 4*

## Payment Options!

**W**hen 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

# Your Mennonite Mutual Board at Work

## What are some of the critical issues that the MMI board must consider these days?

The board of any organization has the responsibility of recognizing challenges and opportunities and adapting the organization to the environment in which it exists. The Mennonite Mutual board takes that responsibility very seriously. Some realities that our board must consider these days are:

- Severe weather in Alberta has been causing numerous insurance claims that have caused all property insurance companies to suffer financially in the past 5 years.
- The cost of government regulations, which are designed to protect the financial security of insurance consumers, has risen dramatically in recent years.
- Small insurance companies do not enjoy the same cost savings that result from the economies of scale that their much larger competitors experience.
- Within the Canadian mutual insurance industry, mergers are becoming more common, as small

companies attempt to gain market strength and improved expense ratios.

- The federal government is planning to launch regulations which will permit mutual companies to “demutualize”, or in other words, to become privately owned companies. Those regulations might change the business landscape within which we exist.

Some unique, positive features of the Mennonite Mutual organization include:

- We exclusively serve our member churches and our policyholders in a mutual environment. There are no shareholders. Profits, when they occur, can be donated or added to the company’s capital.
- Many of our member churches still have volunteer MMI representatives who serve as Treasurers, Adjusters and Board members.
- Our wholly owned subsidiary company – Mennonite Insurance

Agency – is growing quickly and contributing financially to MMI. By owning a brokerage we have access to insurance markets and products beyond what MMI alone could insure.

- We employ a strong staff of dedicated insurance professionals.
- We have a good reinsurance partner (Farm Mutual Reinsurance Plan), who assists us when large claims do occur, which secures the financial well-being of our policyholders.
- Our policyholders have remained faithful to MMI. Our renewal retention ratios are consistently high.

The Mennonite Mutual board is unique in that its members are elected by delegates from our member churches.

As they think about business challenges and opportunities, they are also deeply rooted in our history and the Christian values upon which this company has been built.

*If you would like to know more about strategic planning at MMI, we would like to meet with you and your church leaders, so that we can share together in the future of this ministry.*



*The Mennonite Mutual Board is shown addressing the church delegates during the 2014 Annual General Meeting, Beulah Alliance Church, Edmonton, Saturday, April 4, 2014*

### **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.

# Customer Service

At Mennonite Mutual Insurance, our service doesn't end with the purchase of your policy, we believe that excellent service and personalized attention is the foundation of a strong client relationship. We're committed to providing you with ongoing advice and insurance products to meet your needs. The most effective way we can meet your changing needs is through a policy review. Our licensed insurance representatives can visit your home, farm or set up a meeting over the phone. You don't have to wait until your policy renews, or for our call; please contact us whenever you have a moment and we can complete this thorough review.

Over the years, you have received some form of a 'Home Evaluation and Policy Checklist' which assists us in understanding your insurance needs. We greatly appreciate your assistance and thank you for submitting these forms back to us. We want to ensure all discounts are applied to your policy and that you are taking

*Talk to us about insuring your automobile, your recreational vehicle (RV) or your business. We are your Full Service Centre and THANK YOU for allowing MMI to service all your insurance needs.*

advantage of appropriate deductibles for further premium reduction.

As a result of the recent 2013 Alberta floods, ongoing hail storms and a severe windstorm of January 2014 in the La Crete region, many homeowners and farm operators are taking a closer look at their coverages and limits to their building(s) and farm equipment.

Property insurance policies at MMI are most commonly written on a replacement cost basis. Replacement cost is defined as the cost to replace damaged property with 'like kind and quality', without any deduction for depreciation. While visiting your home or farm, we can evaluate all your building(s) and ensure your limits are reflective of today's replacement values. In addition, our loss prevention team can assist by offering valuable advice on keeping YOU, your home, farm or business free from personal injury or property damage.

**“We believe that excellent service and personalized attention is the foundation of a strong client relationship”**

**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”.

## Employee Profile

John became the Team Lead in our La Crete office in March of this year. He has brought with him many years of leadership in a variety of roles, including working with the public. John learned an early appreciation for organizations like Mennonite Central Committee (MCC) and Mennonite Disaster Services (MDS). He was attracted to MMI because of our faith component and the partnership that we have with MCC, along with the other charitable work that we carry out.

John has been brought onto the MMI team to provide leadership and oversee the staff in our La Crete branch, along with working with our policyholders on their home, farm, auto and commercial policies. He is involved with claims that occur in the area and walks through the whole process with our clients. Interacting with our policyholders and staff, and being out and about with future policyholders are highlights of his job.

Born and raised in Ontario (his parents had moved to Canada from Mexico) and the youngest of eight children, John was the first in his family to graduate with his High School Diploma. John and his family have always been very involved in the work of the church. It was a pastoral position that brought him, his wife Lina and their three children (two boys and one girl ages 10-14) to La Crete in 2009. Family is important to John, and he values his time spent with them. In his spare time, you will find him with his hobbies of weight lifting, carpentry, tinkering with cars, or reading.

At MMI, we appreciate John for his passionate personality and his excitement to be involved in the community. He is a gifted person, and it would be hard not to catch his excitement when chatting with him. A people's person with a heart for ministry and God are defining qualities of John's.



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**“Volunteer Profile:  
Dave Stankevich”**

Dave has been a member of the MMI Board since 2003. He notes that there's been a lot of change within the company since he started as a Director. MMI is a small company in the insurance field and the Board is continually learning about the many and continued changes within the insurance industry. This in turn influences the decisions of the Board regarding the continued work of Mennonite Mutual Insurance. He appreciates the tremendous people he's met through this ministry and appreciates that it's fairly unique to start with a devotional and prayer at an insurance company Board meeting!

Dave and his first wife Lynne moved to Bluffton from Calgary where they dairy farmed for many years. They were attracted to the area by the trees, the rolling land and the serenity of the community. Unfortunately Lynne was diagnosed with cancer and succumbed to the illness eight years ago. A couple of years ago Dave began secretly dating Sue Steeves, a member of the community who had lost her husband several years ago. They married last year with many church and community members offering congratulations and well wishes. Dave went from having 5 grandchildren to 16 grandchildren in just one day.....and they are all under seven years of age!!

Dave is very involved in church activities – serving as Board Chair, ushering and occasionally teaching Sunday School. Sue and Dave enjoy auctions and antiques and they plan some trips to the eastern states to visit family and to check out the local stores for interesting finds. We are thankful that they continue to volunteer on behalf of their church in the MMI ministry.

## Weed Killers

### Solution 1:

- 1 gallon of plain or apple cider vinegar
- ½ cup of table salt
- 1 tablespoon of Dawn detergent

Mix together.

For best results spray mixture on weeds in the morning of a hot day!

### Solution 2:

Russian Thistle is a pesky weed in your lawn and garden. Spray with WD-40 and it will wither and die!



## April 2014 Year To Date Consolidated Financial Results

### Gross Revenue

Actual Gross Revenue, April 2014 YTD	\$ 7,560,878
Budget Gross Revenue, April 2014 YTD	\$ 7,668,420
Actual Gross Revenue, April 2013 YTD	\$ 6,255,018

### Gross Claims

Actual Gross Claims, April 2014 YTD	\$ 1,207,108
Budget Gross Claims, April 2014 YTD	\$ 1,476,216
Actual Gross Claims, April 2013 YTD	\$ 1,211,063

### Net Income

Actual Net Income, April 2014 YTD	\$ 569,859
Budget Net Income, April 2014 YTD	\$ 427,179
Actual Net Income, April 2013 YTD	\$ 274,063

## Quick Potato Salad

Recipe Taken From:  
www.mennonitegirlscancook.ca  
(<http://www.mennonitegirlscancook.ca/2011/07/quick-potato-salad.html>)

*If you need a Potato Salad in a hurry but are hesitating to get started because of all the steps involved and the time it takes to chill. . . this quick salad is for you. There is no getting around the need to boil potatoes and eggs separately but once you have finished that. ..it is a quick slice through with a sharp knife and it's on the table in no time. The one thing I find about this potato salad is that it keeps really well in the refrigerator for a few days.*

### Ingredients:

- 6 medium sized fresh summer potatoes
- 8 eggs
- 1/2 cup miracle whip
- 1 teaspoon mustard
- 1 finely diced dill pickle
- 6 fresh garden green onions, chopped
- a small handful of dill. ..chopped fine (about 2 - 3 tablespoons)
- salt and pepper to taste

### Method:

- 1 - Scrub the potatoes clean and cut into 6 pieces each. Cover with water and add one teaspoon of salt and bring to a boil. Simmer 20 minutes or until tender. Start the eggs.
- 2 - Drain the potatoes and use a sharp knife to mash/ slice the potatoes into small pieces. The result will be somewhat mashed.
- 3 - Cover eggs with 1 inch of water and bring to a boil. Once the boiling begins, cover with a lid, remove from heat and let sit 20 minutes. Drain and let cold water run over the eggs for a minute. Use a sharp large knife to cut through the middle of the egg and scoop out the egg adding to the pot of potatoes. Chop in with your sharp knife.
- 4 - Add the remaining ingredients. ..stir well.
- 5 - Taste and adjust salt and pepper.
- 6 - Chill until serving or serve immediately at room temperature.

# Alfred Janz Retires from MMI Board

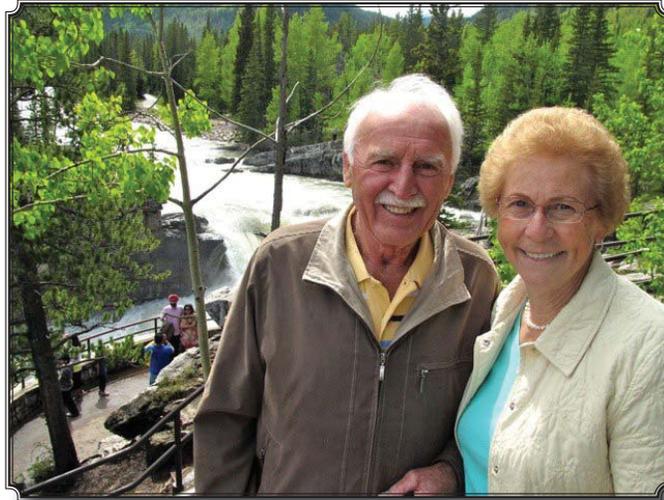
## The Mennonite Mutual Board says Goodbye to a Friend

This past April at the MMI Spring Conference, we paid tribute to Alfred Janz who has completed the maximum allowable service of 12 years on the MMI board. Alfred began serving as the MMI Treasurer at First Mennonite Church, Calgary, in 1984, a job that he continues to perform today. Alfred became a Mennonite Mutual board member in 2001. He has served on various committees and for three years was the company's chairman.

During Alfred's time on the board, the company has experienced rapid growth and many significant changes, including the opening of the branch office in La Crete and the creation of our subsidiary company, Mennonite Insurance Agency.

Alfred is enjoying retirement, with his wife, Ingrid, in Calgary. Their children and grandchildren reside in Calgary, Denver and Vancouver.

Alfred's contributions to MMI and its board are too numerous to mention. His engaging personality, business acumen and faithful heart will be missed. We want to extend our thanks to Alfred and we wish him and Ingrid many happy years together.



*Alfred and Ingrid Janz, First Mennonite Church, Calgary*



*Alfred Janz relaxes near La Crete, AB, following the June 2013 MMI Board Meeting*



*Alfred arrives at Head office for Audit and Investment Committee meetings, February 2014*

“Alfred's contributions to MMI and its board are too numerous to mention”

## The MMI Management Team Has a New Member



*MMI Management Team (Thursday, April 3, 2014), L. to R.:  
Ken Ritchie, General Manager; Frank Gauthier, Business Development Manager;  
Heather Wheaton, Finance & Administration Manager; Larry Jantzi, Claims & Branch Operations  
Manager; Pradeep Silas, Underwriting and Information Technology Manager*

**A new department, Business Development, has been created to reflect our commitment to growing the company, in a planned way, under the leadership of Frank Gauthier who has been appointed Business Development Manager.**

As Mennonite Mutual grows, it has become important that we have a dedicated team who not only provide excellent service to our policyholders, but assertively work to attract new policyholders into our organization. In December 2013 we formed the Business Development Department and appointed Frank Gauthier as manager of the new department. Frank is well known to many of you, as he has served with our company in various capacities since 2006,

most recently as our Claims and Loss Control Representative.

At the same time, we introduced a department dedicated to researching and implementing new ideas for products, processes and electronic technology, which will help us to become more efficient and competitive in the rapidly changing insurance marketplace. Underwriting & Information Technology is the new department and it will be directed by department manager Pradeep Silas. Pradeep is also well known in our organization, having also served with MMI since 2006, most recently as manager of the Personal Lines and Farm Underwriting Department.

The entire management team is committed to carrying out our strong 2014 business plan while looking forward to new, creative ways for MMI to be a better company in 2015 and beyond.

### Employee Profile

Valerie joined the team at our Calgary office in April as our Claims Adjuster and Loss Control Representative. She started in the Insurance Industry over 30 years ago and has focused her insurance career on being a Claims Adjuster. Being a Christian, she believes in being of service to her fellow neighbors, and in relation to claims, helping others navigate what can be a complex and confusing period in their lives. She appreciates that MMI shares many of her personal values and that she has the opportunity to work for a company that also aligns with her belief system.

Valerie has many colorful and unique stories to tell, which include being the Religious Education Assistant for a parish of 1200 families, homeschooling her three children for a time, being a ballerina with the Alberta Ballet, going white water canoeing with her husband and finding Dinosaur bones, and earning her Black Belt in Shotokan Karate. Her artistic side finds her doing children's illustrations, water colours, acrylic, or drawings. And in those spare moments, she enjoys being out in nature and camping, skiing, kayaking, playing baseball or swimming.

We appreciate Valerie's compassion and drive to do what is right. She speaks freely of her faith, life journey and shares warmly with those around her. She looks for the positive in situations, has a humble approach to her many accomplishments and is not afraid to roll up her sleeves to help out her neighbor.



Valerie Zidichouski

**“The senior management of MMI remains in constant communication with the Superintendent’s office (of Alberta Finance) to ensure we remain regulation compliant and strives to fulfill the tasks set before us.”**

Alberta Finance Regulatory Review - Page 7

# Alberta Finance Regulatory Review

Mennonite Mutual, is a regulated financial institution reporting to the ministry of Alberta Treasury Board and Finance, through the office of the Superintendent of Insurance.

The Alberta government, like governments throughout Canada and beyond, have stepped up the regulatory demands on all financial institutions in recent years. Those actions, designed to protect the financial security of consumers of financial products (including insurance), have greatly increased the financial cost and labour input for companies. Those regulatory demands have a particularly negative impact on small companies like ours. We face many of the same costs as larger companies, but with proportionately smaller revenue to support those expenses. In the case of Mennonite Mutual, our annual expenses relating to audit, actuarial and other regulatory reports have increased monumentally in the last five years.

At the Spring Conference in April, we took the opportunity to have representatives of Alberta Finance speak about the regulatory landscape of MMI to apprise our volunteers of the reality of government supervision. All insurance companies that are licensed in Alberta must comply with the Alberta Insurance Act.

The content of that presentation is summarized below:

The Superintendent of Insurance's mandate in its supervisory capacity of insurance companies includes these points:

- To provide oversight that is effective, fair and in the interest of Albertans, while allowing the insurance industry to take reasonable risks and compete effectively
- To balance competitiveness with financial stability and federal and international standards with local market realities
- To safeguard the interests of policyholders

The superintendent's office will carry out these tasks while considering the uniqueness of each entity when determining the applicability of relevant legislation, regulations, and guidelines.

The goal of the provincial government for MMI is that we are compliant with all applicable regulation. We are urged to tackle these tasks 'one bite at a time'

with their support, experience and review.

Our board and managerial governance is also monitored, with reference to these points:

- Diverse skills and competencies
- Regular self-assessment of Board and committee effectiveness
- Succession planning and orientation
- Government approval of policies and business plans
- Appointment and monitoring of Senior Management and other functions

These policies are to be developed by MMI:

- Enterprise Risk Management
- Capital Management
- Reinsurance Risk Management
- Outsourcing
- Investment

As we create the policies, we must be mindful of regulatory constraints; they must be forward-looking and measurable and must consider normal and distressed scenarios.

Constant communication was encouraged and timelines of examinations was discussed.

The future of supervision looks like this:

- Integration of the International Association of Insurance Supervisors' Core Principles
- Climate change will continue to be monitored
- Technology as a means of rating, marketing, communicating, etc.
- Introduction of a new supervisory framework
- Review of their website and introduction of new processes to automate licensing for our office and add functionality for our entities
- Produce more frequent general communication pieces

*We have long experienced a positive and co-operative relationship with our government regulators. The senior management of MMI remains in constant communication with the Superintendent's office to ensure we remain regulation compliant and strives to fulfill the tasks set before us.*

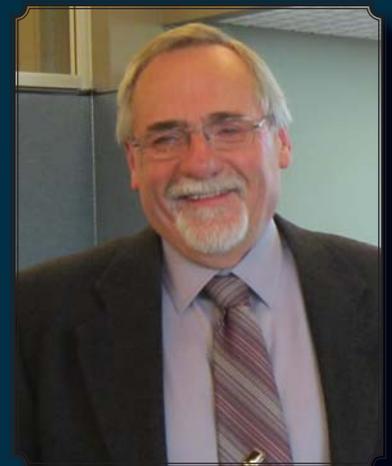
## Isaac Dyck Plans a Change of Scenery

Isaac Dyck has served as the Senior Insurance Representative in the Mennonite Mutual La Crete branch office, where he has worked for the past 6 years. Before becoming an MMI employee, Isaac served on the Mennonite Mutual bylaws review committee during 2008 and 2009. Isaac has been involved with all aspects of our northern operation, including sales, claims, marketing and administration.

Isaac came to MMI following a long career as a successful businessman in the La Crete community. Isaac and his wife, Anne, are members of La Crete Christian Fellowship (Evangelical Mennonite Conference), where he has served in a number of leadership roles.

This summer Isaac is stepping back from his full time employment with MMI, as he and Anne are planning a move to Calgary, where they are currently building a new house. We are hoping that, following their move, Isaac will periodically help out with various duties for MMI in both Calgary and La Crete. In their new home, they will be closer to their children and grandchildren, while still retaining a presence in the La Crete area.

We thank Isaac for his valuable past contributions and his ongoing dedication to the work of MMI. We wish Isaac and Anne our best wishes for many happy years in their new home.



# Mennonite Mutual Sells Insurance for Your Summer Toys!



Two weeks before your next 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!

www.mmiab.ca  
office@mmiab.ca

La Crete Office:  
Tel : 780-928-3711 or 1-877-988-3711  
Fax : 780-928-3712 or 1-877-558-3712  
Box 2260, La Crete, AB T0H 2H0

Head Office:  
Tel: 403-275-6996 or 1-866-222-6996  
Fax: 403-291-6733 or 1-866-671-6733  
#300, 2946 - 32 Street NE, Calgary, AB T1Y 6J7



## Children's Corner

Find these hidden objects in the picture on the left

Insurance

Compassion

Relief