



Winter 2015

Mutually Yours

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

Volunteer Profile: Alvin Nickel

In 1979 Alvin Nickel began volunteering for Mennonite Mutual Insurance (MMI). According to MMI records Alvin is currently the longest serving volunteer that we have and we are so thankful for his dedication and willingness to serve his community for 36 years!

In addition to his volunteer pursuits with MMI, Alvin also has a family, a business, and other volunteer activities and interests!

Alvin was born in Rosemary and has lived in the area all of his life. Alvin met his wife Fern when working for John Deere – he remarks that he had to work seven years for his father-in-law and brother-in-law who owned the dealership before he could marry her. It was well worth the wait as they now enjoy their four daughters, two sons-in-law and four grandkids!

Since 1985 leaf cutter bees have been Alvin's world. It's now the end of the season so he's bedded them down and he has a bit more free time. He began this spring with a "herd" of about 12 million which equates to twelve hundred gallons – ten thousand live bees per gallon! These little cutter bees work so hard that they lose their wings and

pass away in about two – six weeks and they still pollinate many fields of alfalfa and reproduce! Hopefully, once the bees are extracted from their nesting materials, Alvin ends the year with double the cutter bees. He then beds them down for the winter and keeps the cocoons at a temperature of four degrees until the spring when they hatch and repeat the cycle again!

They are industrious little creatures!!

Perhaps this winter Alvin and Fern will enjoy visiting Arizona or Hawaii when it's very cold in Alberta – they enjoy those spots for relaxation and perhaps a round of golf! Alvin also enjoys singing. He and his brother and a cousin make up a "quartet" (the other member moved but they still call themselves a quartet) and they sing at church events and other functions. The Rosemary Mennonite Church choir is another venue in which Alvin participates. His baritone voice has been set aside for the moment as more tenors are needed in the choir. Alvin also has a dream of restoring an old truck – when time permits (it might be a while)!

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Payment Options!

- Credit Card
- Electronic Fund Transfer*
- Cash (in person only)
- Cheque
- Monthly Payment Plan**
- Debit (La Crete only)

**EFT - 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.*

***Monthly payment plan must be set up before due date on policy*

Meeting Needs Together

Insurance

Compassion

Relief

Volunteer Profile

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Alvin Nichel (Left) - Fern Nichel (Right)

36 years ago Alvin volunteered to assist MMI in caring for church policyholders and he has since served as the MMI adjuster and the MMI treasurer. He also served as a MMI Board Member beginning in 2002 and was there when they hired Ken Ritchie, our current CEO. Alvin has taken time to assist MMI staff in inspecting claims when needed – and after the 2014 hail storms that swept through the Rosemary area, took a few days off work to climb ladders and assess damages together with our claims staff.

Alvin reflects on MMI: “Our company (MMI) has had to change to adapt to the modern economy in which we all live and work. I was on the Board during some of those changes. They didn’t always go over well when presented to our churches. But, we had to change to remain in business. Where we are different from other insurance companies, is the fact that we are able to pass on money through MCC to people who are in much greater need than we are. May we always keep our company centered around Jesus Christ and all He has done for us.”

We are blessed again by such a competent volunteer! He exemplifies the principles in **Galatians 6:2** – **“Bear one another’s burdens, and so fulfill the law of Christ.”**

WE ARE GROWING!

Calgary Head Office Building is Being Expanded

Many of you will remember when MMI and MCC jointly purchased a retail building in northeast Calgary to which they expanded and added a three storey combined retail and office section in 2004. In that building, the first floor is occupied by the very busy MCC Thrift Store, the second floor houses the MCC Alberta offices, and the third floor is home to Mennonite Mutual’s head office. All three of these operations have grown during the past decade and now we are expanding once again!



By further expanding the 2004 structure, the Thrift Store gains important new retail space and both MCC and MMI gain much needed office space. For MMI this will represent an increase of about 40% to our existing floor space.

We are pleased that God has blessed both organizations with growth over the years – making this expansion necessary. We are also delighted that we are able to stay together under one roof, in this very busy retail and commercial section of Calgary.

The construction project is being headed up by Harold Friesen, owner of Trinity Construction (and a long serving MMI adjuster for his home church – Abbeydale Christian Fellowship). Harold also managed the 2004 expansion project.

Work on the expansion began in late summer 2015 and we hope to be moved in to our new space by spring 2016.

LOSS CONTROL

IF YOU HAVEN’T LEFT THE ALBERTA COLD BY NOW – YOU MAY BE SERIOUSLY THINKING ABOUT IT!

We’ll give you a couple of tips to keep your home safe while you are away:

1. Make sure that someone regularly checks your home – and regularly means every day! This ensures that if your heat has gone off, it can be immediately noticed and the furnace can be repaired or an alternate source of heat can be turned on. You don’t want to come home to burst water pipes due to freezing and an expensive repair and clean up upon your return.
2. An option to keep a house protected is to turn off the water at the main source and drain the pipes prior to your departure.

If you’re staying home and you heat your home with wood, ensure that your stove is working properly.

1. Check the chimney and flue pipe for creosote and check from top to bottom for corrosion, deteriorating bricks and mortar, and loose fasteners.
2. Remove ashes from the firebox regularly and store them in a metal container outside, away from any combustible materials.
3. Chimneys have a lifespan of 20 years – have your chimney inspected by a certified contractor.

GENERAL MANAGER'S REPORT

Dear Friends,

During the days of fall and early winter we have many opportunities for giving thanks. Fall brings the harvest for farmers. Thanksgiving and Christmas are both times of reflection and being grateful for the ways that God has blessed us. In our family, we have a daughter in law who comes from Mennonite heritage in Florida, so we celebrate both Canadian and American Thanksgivings. Having two Thanksgivings each fall is a good practice – I recommend it!

While we have been blessed in so many ways, it is a challenging time for some people in Alberta. Some of you have been affected by the current slow-down in the provincial economy. At the same time, it has been a good year for MMI. Up to the end of September the company has been profitable and that follows 2014, which was an exceptionally good year. With that in mind, the MMI board has directed that the 2016 policy renewals will be issued with no general rate increase. Furthermore, we will not be imposing an inflation factor to the values of houses that are insured on a Guaranteed Replacement Cost basis. For most of you, this will mean no premium increase on your 2016 renewal.

On behalf of the board and staff, I want to express our thanks to you for being a part of the Mennonite Mutual ministry through the years. The character of our policyholders is something that makes working at MMI a pleasure.

In other news - there are some exciting things happening in our company:

- We opened a branch office in Edmonton in July 2015. This represents our commitment to providing better service for our policyholders in Edmonton and surrounding communities and to attracting new policyholders in that part of the province.
- We have embarked on a much needed expansion of the Calgary head office building. There is an article about that project on the opposite page.
- In September, the MMI board dedicated time to reviewing our progress over the past five years and they created a visionary plan for the next five years. That plan includes growth in top line revenue, as well as the company's capital. It also reinforces our commitment to being a Christian faith based organization which is working to become the insurance market of choice for evangelical Christians in Alberta.

On behalf of the board and staff of MMI I would like to wish you and your loved ones a blessed Christmas season and a happy and prosperous year ahead in 2016.

Merry Christmas,



**Ken Ritchie, FCIP
General Manager & CEO**

FINANCIAL UPDATE

We have completed the first three quarters of our 2015 financial year. Based on the financial results to date we are on track to have a profit this year similar to that which we achieved in 2014. Thankfully, for us and our policyholders, claims have been significantly less than in previous years; we had much less impact from summer storms than in the past. Staff continues to be cost conscious and we have achieved some savings in our expenses. This all contributes to a projected profitable year for MMI.

We Sell Auto Insurance!

- Are you getting all of the discounts that you deserve?
- You might be paying too much for your auto insurance!
- We can insure personal, farm and commercial vehicles.
- If you're currently insured with Economical through another broker we can help you transfer that policy to us at no charge.



Optional Underground Service Line Endorsement

- **Did you know?** - YOU are responsible for the sewer/water/ electrical lines from the house to your property line.
- If these lines are damaged they can cost thousands to repair.
- These costs are NOT covered by the utility company, your home policy or a farm policy.
- By adding the Service Line Endorsement to your existing policy you will have up to \$15,000 in coverage to repair underground service lines that are damaged due to an insured peril.



Call **1-866-222-6996** or email **office@mmiab.ca** for more information and a quote!

New Personal Umbrella Liability

- **Did you know?** - A moment's inattention can lead to a lawsuit. If you don't have enough coverage you could lose everything! An Umbrella policy may shelter you.
- This optional coverage increases your personal liability limits for your home, auto and recreational vehicles all at once.
- Provides Coverage for Libel, Slander and Defamation of Character.
- Increases the amount of coverage you have if an uninsured or under insured driver hits you.
- Premiums starting at just \$125 per year.
- If you have a Farm or Business please contact us for a Commercial Umbrella Policy.



Identity Fraud — You're Covered — At No Cost!



- If your identity is stolen it can cost you thousands.
- We are now including coverage in your residential policy to pay the costs associated with restoring your identity.
- Funds stolen are not covered but the following expenses are:
 - Loss of earnings
 - Legal fees
 - Application fees
 - Government document fees
 - Credit report fees

STAFF PROFILE

Glenn Beaulieu



Glenn Beaulieu joined MMI as our Commercial Insurance Representative in June of 2014. He is an accomplished insurance professional, with over a quarter of a century of commercial insurance experience. In this industry, he has done everything from underwriting to broker work, dealing with property and casualty, commercial auto, professional liability as well as directors and officers insurance. Glenn was also a Branch Manager for two years, before his time at MMI.

MMI works for the client and not for the stockholder – and it is this very thing that attracted Glenn to us. A company that grows and thrives as a team, and not as individuals each in their own direction, is important to Glenn. He found that at MMI from the first time he stepped foot in the office, and he knew this is where he wanted to work. He has a deep respect for his leaders and the direction they are bringing the company.

Glenn is a sports fanatic – hockey, soccer, baseball... he loves them all. Soccer is his game of choice to play, and hockey is his favorite to watch. But that doesn't stop him from playing or watching all varieties of sports. Next to sports, he has a love of travel. He loves jumping into a car or hopping on a plane at any given time and enjoying new destinations.

At MMI, we appreciate the professionalism that Glenn brings to his work, along with his spirit of camaraderie and friendliness. He values people for who they are and each one of us can tell a story of the time that Glenn took time from his day to make sure we felt included and respected. Glenn has a vast wealth of industry knowledge, and he freely shares what he knows in an easy-going manner.

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, La Crete Trade Shows, 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.”

STAFF PROFILE: COLTER WIEBE

Colter is one of our Insurance Representatives, working in our La Crete Branch Office. He joined MMI in November of 2014 as our Administrative Assistant and quickly progressed into the Insurance Representative role in February of 2015. Whether you are walking into or calling the La Crete Branch Office about your Home, Farm, or Auto insurance, Colter is willing to go over your policy with you, answering any questions you may have or provide you with a new quote.

While at MMI, Colter enjoys the many facets of personal lines and auto insurance. Each client is unique and he likes to take the time to find out the details specific to that client so that they can find the right insurance solution together.

When not in the office, Colter will probably be found involved in a sport of some kind. He plays in the local hockey league, and has also coached at the Bantam level for the last 4 years. When not playing hockey,

Colter enjoys watching the game – either local or national. On top of that, he heads up the softball league in La Crete and plays golf as much as he can.

Colter is good with our clients and we appreciate the professional dress and demeanor that he brings to the office. Upon initially meeting him, he may seem quiet, but he is far from shy and has a dry humor that keeps us on our toes! He is strong administratively which is needed to ensure that insurance policies are completed accurately. We appreciate him taking on the challenge of learning the insurance industry and stepping into that role.



CARAMEL POPCORN BALLS

8 cups popped (about ½ cup unpopped)	½ cup water
¾ cup granulated sugar	1 teaspoon white vinegar
¾ cup brown sugar (packed)	¼ teaspoon salt
½ cup light corn syrup	¾ cup butter or margarine

- Measure popped corn into large bowl. Combine sugars, corn syrup, water, vinegar and salt in 2-quart saucepan. Heat to boiling over medium-high heat, stirring frequently. Cook, stirring constantly, to 260 degrees on candy thermometer (or until small amount of mixture dropped into very cold water forms a hard ball).
- Reduce heat to low; stir in butter until melted. Pour syrup in thin stream over popped corn in bowl, stirring until corn is well coated. Cool slightly.
- Butter hands; shape mixture into 3-inch balls and place on waxed paper. Makes about 16 balls.



Sourced from Betty Crocker Cookbook

WEATHER CHANGES 2015



If you follow news stories in the paper or internet or TV, you will most likely have heard of or experienced the not-so-normal weather patterns in Alberta.

Early Sunday morning, July 11th – a few of the MMI staff were aroused from sleep by crashing thunder and striking lightning in the skies over east Calgary and Chestermere. And then rain..... East Calgary received about 4 inches in a couple of hours and Ken Ritchie who lives in Chestermere reported that the Chestermere Lake level rose 9 inches that morning, with flooding of many homes on the lake. Thankfully all MMI staff who experienced the storm stayed dry. The rain poured and “filled up” parks and low spots – an occurrence that had never been seen.

On Wednesday, July 22 over the lunch hour the MMI Calgary office was transfixed by the

dark clouds and funnels developing on the west side of the City. The churning clouds were very visible from our 3rd floor office and we watched the formation of a tornado funnel cloud. Fortunately, only severe lightening and a lot of rain resulted from that storm. A funnel did however touch down further south of Calgary although only minimal damage was reported.

Parkland County and McKenzie County declared states of agriculture disaster due to heat and drought in early July. Many of our rural policy holders had hard decisions to make regarding their cattle herds as grass and hay were in short supply. And there were fires.... On June 25th Teresa Froese from La Crete wrote “The West LaCrete fire started by lightning midafternoon. When I was in the area of fire at 5pm, it was 10 hectares in size. At 10pm it had increased to 173. This morning it is at 185 hectares and status has been updated to “being held”. Thankfully that fire too was extinguished with no loss of life.”

Many insurance companies, MMI included, are educating their customers and are encouraging them to take protective measures where possible – installing sump pumps and backflow valves for example. We are increasingly aware of the changes in climate and the impact it has on policyholders. We will work on reducing the impact where we can.

STAFF ANNOUNCEMENT

Isaac Dyck

*Branch Manager
La Crete Office*

Isaac is a valued member of our MMI team, and in the last months both he and his wife, Anne, have made the transition back to La Crete. Isaac has taken on the role of La Crete Branch Manager. Under his leadership we are excited for the continued growth of the La Crete Branch.

NEW STAFF

Akosa Boadu

*Insurance Representative
Calgary Office*

Akosa joined MMI in July as one of our Insurance Representatives. He is passionate about finding the right solution for each client, and draws upon his insurance background to do so.

Taylor Chappell

*Administrative Assistant
Calgary Office*

Taylor started as our Administrative Assistant in our Calgary branch in August. She has previous experience in insurance and administration. Her organization and efficiencies are appreciated along with her warm, welcoming personality.

Peter Jauch

*Risk Assessment Representative
Calgary Office*

Peter became a part of our MMI team in September, and is working in Loss Control. His dedication to ensuring that risks are minimized and safety is upheld will be appreciated by staff and policyholder alike.

Mennonite Insurance Agency Sells **Automobile** Insurance!



Two weeks before your next automobile insurance policy renewal, call or visit MMI. We have agents in Calgary, Edmonton, Grande Prairie, and La Crete. Our friendly, licensed insurance professionals are ready to help you.



Keep it in the family!

Children's Corner

FIND THE TEN DIFFERENCES



Solution: comet, moon, tree, bush, sheep, star, windows, Mary's hair, Joseph's beard, chick.

Insurance

Compassion

Relief