



# Mutually Yours



Insurance

Compassion

Relief

“THE INSURANCE MARKET OF CHOICE FOR EVANGELICAL CHRISTIANS IN ALBERTA”



# VOLUNTEER PROFILE

HAROLD FRIESEN

To quote Harold Friesen – “Mutual aid is a big deal!” That’s why he’s been a volunteer adjuster with MMI (Mennonite Mutual Insurance) since 1994, almost a quarter century. Harold believes strongly that we will lose this model of helping each other if we’re not diligent about involving ourselves as policyholders and volunteers with MMI and other organizations that work with a similar philosophy. He believes that as we work together we are a powerful faith witness to those around us as they ask questions about the work we do.

Harold and Sandra have also been involved with MDS (Mennonite Disaster Service) a historic Mennonite organization set up to help in major disasters in Canada and in the US. Harold and Sandra have worked with MDS since 2003 and have helped to co-ordinate disaster relief for Katrina, and subsequently worked closer to home and co-ordinated relief efforts for both the High River flood and the Fort McMurray fire. They enjoy the connectedness they feel with people across North America both to those that they serve with at MDS and to those that they serve in difficult and stressful situations.

Harold and Sandra are joint partners in Trinity Construction, a commercial construction business primarily doing renovations for long term care facilities in Alberta. Harold has worked for 42 years in this type of work and is grateful for the provision of work our Heavenly Father consistently provides releasing

Sandra and Harold from the anxiety of finding work, and for supplying many volunteer opportunities.

Harold enjoys his work and particularly enjoyed building the Calgary structure that now houses the MCC Thrift Store, MCC, MHSA, and MMI. He said it was a most satisfying project due to the enthusiasm of the constituents and owners. From those that came to work on the project and those that visited, cheered and encouraged the workers!

Harold and Sandra are members at Abbeydale Christian Fellowship in Calgary where Sandra is involved in Community Cupboard, Ladies Night Out and Harold works on the Property Management “men’s club”. Harold has also been the MMI Adjuster for this congregation for 23 years. Together they also host a “Griefshare” program.

They have a daughter living in Winnipeg and a son and his wife living in Abbotsford. They are blessed with five granddaughters and enjoy the times when mom and dad drop them off for a couple of weeks and they get them exclusively to themselves! It means holidays for mom and dad and lots of cuddles and busyness for Sandra and Harold.

We are again blessed to have people like Harold volunteer with MMI - People of God working together to help each other.

# GENERAL MANAGER'S REPORT

DECEMBER 2017

Dear Friends,

Each fall, as we approach Christmas I like to reflect on things that we have achieved as members of the Mennonite Mutual family. This year, I am pleased to note:

- **We have experienced three years of strong profit and growth in our accumulated capital – something that is necessary to support the security of our policyholders and our continued growth as a company**
- **In the past three years we have donated a total of \$492,000 to MCC Alberta, which helps them to provide relief, development and peace ministries in over 60 countries**
- **MMI now has offices in Calgary, Edmonton, Grande Prairie and La Crete, supporting our goal to be the insurance market of choice for evangelical Christians in Alberta**

During this year we have reviewed our use of Information Technology (IT), which has led to changes and a commitment to invest strongly in new resources next year. Making the best use of IT is intended to maximize service to our customers, reduce labour inputs and provide data analytics that allow us to work smarter. Hand in hand with IT developments is an ongoing review of our corporate

branding and public profile. You can expect to see some changes to our public image in 2018!

The insurance business in Canada is changing faster than ever. New ways of connecting with customers, the use of sophisticated data analysis and a continued consolidation of insurance company ownership means that companies, like ours, have to anticipate, proactively adapt and creatively change. I believe that we have a board, managers and staff who are creative and motivated in ways that will keep us relevant in the changing market.

If you happen to be attending Break Forth Canada in Edmonton on the January 26 – 28, 2018 weekend, please drop by the MMI display booth. We would enjoy greeting you there!

On behalf of the board and staff of MMI, I want to wish each of you a Merry Christmas and a happy and prosperous 2018!

In His Service,

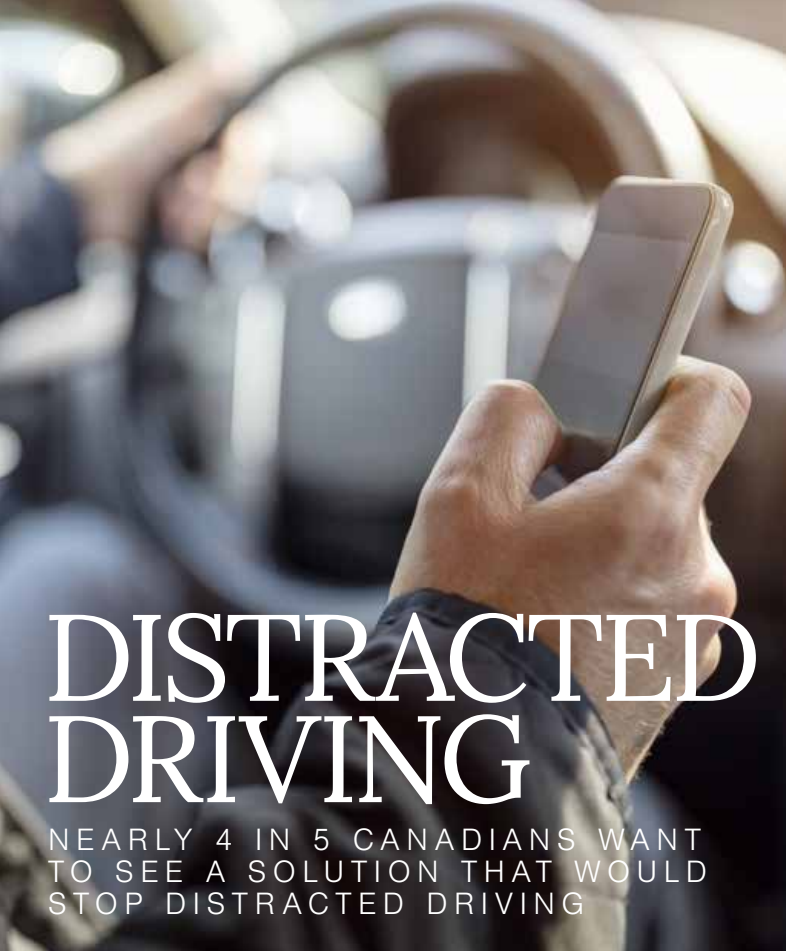


Ken Ritchie, FCIP

General Manager & CEO

## YOUR MUTUAL BOARD 2017-2018

Front Row L to R: Gordon Baergen (Vice-Chairman) Edmonton, Kevin Neufeldt (Chairman) Coaldale, Corney Driedger La Crete, Ed Dick (Secretary) Calgary.  
Back Row L to R: Gary Sawatzky Medicine Hat, Lorne Siebert Calgary, Ken Ritchie (General Manager & CEO) Chestermere, John Hubert Bow Island, Willy Goertzen (Treasurer) Grande Prairie.



# DISTRACTED DRIVING

NEARLY 4 IN 5 CANADIANS WANT TO SEE A SOLUTION THAT WOULD STOP DISTRACTED DRIVING

Results of the online poll of 1,504 Canadians – conducted by Toronto-based Pollara Strategic Insights between Aug. 8 and 13, 2017 showed that nearly four in five polled Canadians (78%) said they want to see a technology solution that would stop distracted driving by disabling texting and other functions while the driver is behind the wheel.

According to the survey, 95% of respondents – 598 in Ontario, 603 in Alberta and 303 in Newfoundland and Labrador – said that texting and driving by others makes them feel unsafe on the roads. A total of 88% of those polled reported witnessing other drivers texting while driving, while only 22% (16% in Newfoundland and Labrador, 27% in Ontario and 21% in Alberta) admitted texting while driving themselves.

“For the first time, what we are seeing is that Canadians don’t think social persuasion or law enforcement strategies against distracted driving are working, and they feel technology is the only realistic answer.”

Canadians are aware of efforts to socially stigmatize distracted driving, the poll found, and they are also aware of increased penalties and demerit points. However, 47% of Canadians think fines and demerits are a deterrent, while only 32% said they think peer pressure will work.

Instead, 78% (90% in Newfoundland and Labrador, 73% in Ontario and 76% in Alberta) “feel that insurance

companies, auto manufacturers and government should begin immediately to find a technology solution to limit distracted driving,” the poll said. “This past September Apple’s new iOS operating system debuted a ‘do not disturb while driving’ feature.”

In mid-July, eBrake Technologies Inc., a mobile app development company founded in Vancouver in June 2016, announced a pilot program that will offer a smartphone app designed to prevent distracted driving. Designed for Android and iOS smartphones, eBrake locks any device it is installed on and blocks incoming notifications when it detects vehicle-related motion, the company reported. To unlock the device, a user must complete a “patent pending Passenger Unlock Test, something a driver cannot complete while driving.”

**“For the first time, what we are seeing is that Canadians don’t think social persuasion or law enforcement strategies against distracted driving are working, and they feel technology is the only realistic answer.”**

The release of the poll came one day after Ontario’s Ministry of Transportation (MTO) released further details on its planned road safety legislation this fall, including the creation of a new offence for careless driving causing death or bodily harm. If passed, the new legislation would help protect pedestrians and cyclists and reduce the number of people killed or injured by impaired, distracted and dangerous drivers, MTO suggested in a statement. The proposed measures include:

- **A new offence for careless driving causing death or bodily harm with penalties that include fines, licence suspension and imprisonment;**
- **Tougher penalties for distracted driving, such as using a cellphone while operating a vehicle, including higher fines, more demerit points and license suspensions;**
- **Increased penalties for drivers who fail to yield for pedestrians and escalating fines for drivers who are convicted of multiple pedestrian-related offences within a five-year window; and**
- **Expanding the use of rear flashing blue lights for enforcement and emergency vehicles.**

Respondents had to be at least 18 years of age and have at least one of either an auto or home insurance policy.



# SEPTIC SYSTEM MAINTENANCE

EXTEND THE LIFE OF YOUR SEPTIC SYSTEM

If you are like most homeowners, you probably never give much thought to what happens when waste goes down your drain. But if you rely on a septic system to treat and dispose of your household wastewater, what you don't know can hurt you.

Septic system maintenance is often compared to automobile maintenance because only a little time and effort on a regular basis can save a lot of money and significantly prolong the life of the system. The minimum amount of preventative maintenance that septic systems require costs \$100-\$300 on average, for a pumping and inspection every 3-5 years. This is a small amount in comparison to the cost of a new system, which can run as high as \$50,000!

Use of a garburator will increase the solids in your tank by up to 50 per cent so more frequent pumping will be necessary. Follow these tips to keep your septic system healthy.

- **Don't wash coffee grinds, food scraps, including grease and cooking oils down the drain.**
- **Don't use the toilet to dispose of plastics, paper towels, pharmaceuticals, facial tissues, feminine hygiene products, cigarette butts, dental floss, disposable diapers, condoms, kitty litter, etc.**
- **Do use toilet paper that dissolves easily. To check, place a small amount in a jar full of water and shake. If it starts to break up it is safe for use, if not, choose a different type of toilet paper.**

- **Don't put any toxic or hazardous chemicals in your septic.**
- **Household cleaners such as bleach, disinfectants, and toilet bowl cleaners should be used in moderation and only in accordance with product labels. Overuse of these products can harm your system.**
- **Even a small amount of a drain cleaner can disrupt the operation of your tank so avoid if possible.**
- **Don't do excessive amounts of laundry in one day. Too much water entering the system at once can allow solids into your drain field.**
- **Avoid using the dishwasher and washing machine at the same time.**
- **Do use only non-phosphate or low phosphate laundry detergents.**
- **Don't drain hot tubs/swimming pools into your septic system.**
- **Don't allow backwash from home water softeners to enter the septic system.**
- **Do fix leaky faucets. Even a small drip can produce up to 20 gallons of wastewater a day.**
- **Don't plant anything other than grass over your septic field. Roots can damage the pipes.**
- **Direct water from land and roof drains away from septic field.**
- **Don't drive or park on your septic field.**

# NEW BRANCH OFFICE

GRANDE PRAIRIE

**M**MI has a lot of new and exciting developments happening in the Grande Prairie area. We have determined there is an ever increasing need for a physical office location in Grande Prairie, to continue to serve our valued clients and service new ones. We are pleased to announce the STEWART SQUARE building as MMI's new office location in Grande Prairie. STEWART SQUARE is located at 9901 - 97 Avenue (2 blocks south of the Co-op Store in City Centre). We are excited to be moving into a brand new building and look forward to the doors opening in January 2018. We will keep you updated for specific dates of our Grand Opening!

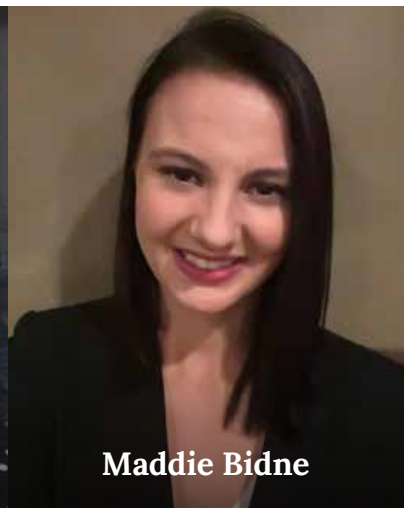
Bernice Siebert has been representing our Grande Prairie area as an Insurance Advisor for the past seven years, working from her farm location. Bernice started with MMI in 1998, as our local representative for her La Glace Bible Fellowship church, which she faithfully attends to this day.

In addition to this news, we are thrilled to introduce you to Maddie Bidne who will be working alongside Bernice. Maddie is a home town girl, with family roots going a long ways back in our local area. She is excited to be on our

mutual MMI team in Grande Prairie, and looks forward to meeting our existing clients and developing relationships with new clients. Bernice and Maddie together will serve our Grande Prairie and Peace Country District for any of your home and automobile insurance needs.



**Bernice Siebert**



**Maddie Bidne**

## FEATURED RECIPE

NUTS AND BOLTS WITH BUGLES



- 6 cups Shreddies
- 6 cups Cheerios
- 10 cups Rice or Corn Chex, or a combination
- 6 cups pretzels
- 6 cups bugles
- 6 cups peanuts (optional for peanut free snack option)
- 1 cup butter
- 2 tbsp Worcestershire sauce
- 1 tsp onion powder
- 2 tsp garlic salt
- 2 tsp seasoning salt

Measure all dry cereal, bugles and pretzels into a large roasting pan. Make sure it's big enough so you can stir it easily during baking. Melt butter and stir in spices. Drizzle butter/spice mixture over dry ingredients, stirring to coat.

Bake in 250° oven for 1 1/2 hours. Set timer and stir mixture every 20 minutes. As the mixture cools it will crisp up. Once cooled bag and store in dry cool place or in freezer. Make sure you use freezer bags to ensure they are airtight.

# ADDITION TO THE MENNONITE MUTUAL STAFF

BLAKE NADEAU



**W**e are happy to introduce Blake Nadeau, our Loss Control Specialist. Blake studied at the Southern Alberta Institute of Technology and started his insurance career in 2007 with a National Company. He joined MMI in March of 2017, and we enjoy the humorous banter he brings to our office daily.

His friendly disposition is appreciated by many and he looks forward to meeting MMI clients during his travels.

Blake was raised in Three Hills, and attended Prairie Bible Institute before moving to Calgary. He is married to Karen and is the proud father of a young son, Marcus, and a baby daughter, Faye. In his free time, the family spends time at their cottage in Moyie Lake, BC. Blake also enjoys spotting airplanes, playing golf and working on home improvements.

# VEHICLE REGISTRATION RENEWAL REMINDER

Since April 1, 2016, Albertans will no longer receive mailed renewal notices for vehicle registrations and driver licenses. Best to renew in person if you are 10 days or less away from your expiry date.

Wondering when to renew your vehicle registration each year or your driver license?

Sign up for a free email or text reminder at [www.e-registry.ca](http://www.e-registry.ca).



## RENEWAL DATES

DECEMBER  
JANUARY  
FEBRUARY  
MARCH  
APRIL  
MAY  
JUNE

## FAMILY/COMPANY NAME BEGINS WITH

ME, O, W  
A, I, J, KE, U, X 1,2,3,4,5,6,7,8,9,0  
M, Q,  
B, Y  
D, G  
C, N  
CI, H, SC

# WE SELL 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.

**WE ARE PROUD TO BE YOUR AUTO INSURANCE PROVIDER.  
GIVE US THE OPPORTUNITY TO QUOTE YOUR NEW AND RENEWING AUTO POLICIES.**



**MEETING NEEDS TOGETHER**

**CALGARY OFFICE:**  
TEL: 1-866-222-6996

[WWW.MMIAB.CA](http://WWW.MMIAB.CA)

**LA CRETE**  
TEL : 780-928-3711

**BRANCH OFFICES:**

**EDMONTON**  
TEL: 780-232-2924

**GRANDE PRAIRIE**  
TEL: 1-866-222-6996