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FOR EVANGELICAL CHRISTIANS IN ALBERTA



Insurance

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Left to right: Gordon Baergen, Lorne Siebert, Corney Driedger, John Hubert, Becky Andres, Ken Ritchie, Susan Siemens, Willy Goertzen, Abe Thiessen, Kevin Neufeldt

MEET YOUR BOARD 2018-2019

The Board of Mennonite Mutual recently welcomed three new members. Becky Andres and Susan Siemens joined the board in time to participate in a weekend-long series of meetings in early September and their input was immediately noticed and welcomed. Abe Thiessen, an experienced MMI board member, returned to the board in June 2018.

BECKY ANDRES

Becky spent her early years in Guelph, Ontario, followed by time in Vancouver and Victoria. She attended Canadian Mennonite University in Winnipeg, graduating with a BA in Conflict Transformational Studies and later earned a Juris Doctorate from the University of Calgary Law School, where she specialized in immigration and Aboriginal law. Becky has worked at Calgary Community Conferencing, and at Sherritt Greene Immigration Barristers and Solicitors, working in immigration and refugee law. Becky and her husband Blaine attend Foothills Mennonite Church in Calgary, where she has served on the board of directors. Becky has also served on the board of Momentum. Blaine and Becky have two children, ages five and seven. The family enjoys hiking, camping, skiing and they participate in triathlons.



SUSAN SIEMENS

Susan was raised near Buffalo Head Prairie, AB, just south of La Crete. During her working career, Susan and her husband Dave operated a cabinet building business, taught ESL, spent seven years at ATB Financial, and for the

last ten years has been Program Coordinator / Secretary for the La Crete Agricultural Society. In that role, Susan manages the office, the La Crete Heritage Centre and the La Crete Mennonite Heritage Village, as well as organizing community events. Susan and Dave worship at Countryside Community Church. They have three children and eight grandchildren. Susan has served as an MMI Treasurer. She is an avid gardener and enjoys travelling and reading. Susan was recently involved in the design and development of a commemorative park.



ABE THIESSEN

Abe Thiessen previously served on the MMI board from 2005 – 2017. During his time on the board, Abe served as our Chairman, as well as served periods as Vice-Chairman and Secretary and on the Nominating, Investment and Audit Committees. Abe and his wife Barb attend Lendrum Mennonite Brethren Church in Edmonton, where Barb serves as the MMI Treasurer. Abe and Barb both grew up in Manitoba and met at a church youth event in Winnipeg. They are parents of three adult sons and are now enjoying four grandchildren. Their entire family enjoys recreational time at their summer home at Elinor Lake, AB. We are grateful to have the benefit of Abe's experience, as he re-engages in the ministry of MMI.





GENERAL MANAGER'S REPORT

December, 2018

Dear Friends,

I first wrote a message for the MMI Winter Newsletter in December 2006. Now, this 2018 message will be my last one as General Manager and CEO of Mennonite Mutual. With my retirement planned for the spring of 2019, the MMI board is already actively involved in recruiting my replacement. Please join me in praying for wisdom as they seek God's leading in the decisions that they will make.

My employment at Mennonite Mutual represents the last of four insurance companies that I have worked for, during a career that has spanned 43 years. And, I am pleased to say that the last has been the best! My wife Suzanne and I have developed friendships with MMI staff, board members and church volunteers as well as the leaders of many other Canadian mutual insurance companies. I am confident that those friendships will endure in the years ahead.

While I take personal satisfaction in the many ways that MMI has changed since 2006, I also understand that there will be more change to come in the days ahead. It feels like I am jumping off a moving train – but in a good way. The staff and board at MMI are strong. The relationships that we have with

churches, MCC, policyholders and business partners are all solid. So, as I leap from that train I feel confident that it will keep running in good hands – and under the direction of Christian men and women who look to God to direct their actions.

I will look forward to seeing church delegates at the MMI Spring Conference and AGM at the Banff Centre in April, 2019. In the meantime, on behalf of the board and staff of MMI, I want to wish each of you a Merry Christmas and a happy and prosperous year ahead!

In His Service,

Ken Ritchie, FCIP
General Manager & CEO





IF YOUR HOUSE IS ON FIRE

... HOW MANY MINUTES DO YOU THINK YOU HAVE TO GET OUT ALIVE?

If you're like 80 percent of Canadians surveyed, you'll say five or ten minutes. Wrong! According to Underwriters Laboratories, which conducts state-of-the-art fire safety testing, you have three minutes or less. "Most people underestimate the speed and power of fire and smoke," according to the National Fire Protection Association. Don't fumble with the fire extinguisher, grab your photo albums or even rescue your cat. GET OUT!

That's what Michelle did when a faulty electrical wire started a devastating fire in her home. "When my husband yelled 'fire,' my body went into 'go' mode," said Michelle. "I scooped up my three children and flew outside, hurdling 18 steps and two landings." Michelle says she would not have known to act so fast had it not been for a kindergarten project of her daughter's that required the family to do a home fire drill.



(<https://www.youtube.com/watch?v=D7T43OmErmU>)

Underwriters Laboratories (UL) says that 30 years ago, you had up to 17 minutes to escape a house fire, but today's homes burn faster. Open floor plans provide oxygen and don't provide barriers. And synthetic building materials and furnishings burn at a much faster rate than the natural products used decades

ago. UL videotaped a dramatic side-by-side experiment that showed how rapidly a modern living room went up in flames, compared with a vintage one.

"You want to have an escape plan and practice it regularly because there is a limited time window to act," said Blake Nadeau, Loss Control Specialist at MMI. "We can't emphasize it enough: If you can get out, get out."

The stakes are high. Residential fires kill more people than any other kind. In fact, 150 Canadians died in 2014 due to house fires.

Some of those people die because they try to fight the fire themselves. Fire extinguishers are wonderful tools, but most of us don't know when or how to use them. Few years ago at a trade show in Northern Alberta, MMI gave the community and policyholders an opportunity to test their skills by trying a fire extinguisher simulator with a large screen with infrared emitter in the nozzle of the extinguisher. Every single one made critical mistakes.

Blake says people who spend time struggling with a fire extinguisher often delay calling 911, which compounds the problem.

Your priority should be surviving the fire, not putting it out. Here are several steps you can take — before and during a fire — to increase your chances.

BEFORE A FIRE:

- Interconnected smoke detectors. You should have smoke alarms in every sleeping room, outside each sleeping area and on every level of your home. And those alarms should be wirelessly connected to one another, so that if there's a fire in your basement, for example, the alarm in your bedroom will go off.
- Two exits per room. Map out two ways to get out of every room in your house, even if one of them is a window, and keep those exits clear.
- Family fire drills. Practice your evacuation plan so that everyone in the family not only knows how to get out, but also reverts to the plan instead of panicking during a fire.
- Clear address numbers. Drive past your house at night and see if the address is clearly visible from the street for emergency crews to find you. If not, install better numbers or lighting.
- Close doors while you sleep. Fires that break out while you are sleeping can be particularly devastating. Closing your door keeps smoke out and temperatures down, giving you precious extra minutes to evacuate.
- Designate a meeting place. Everyone in the family should know of a spot nearby — but out of fire range — where you will meet if you evacuate separately in a fire.

DURING A FIRE:

- Block smoke: If you are stuck in a room, close the doors and windows, and put wet fabric over openings where smoke can get in.
- Get low: Bend low or crawl as you evacuate because smoke rises and kills more people than fire itself.
- Check doors: Look for smoke and feel for heat at closed doors, a sign that there's fire on the other side. If so, exit through another door or window.
- Close doors / windows behind you as you escape to minimize the amount of oxygen that can fuel the fire.
- Exit windows wisely. Crawl out backward facing the house. Then lower yourself until you are hanging from the window sill. This puts your feet as close to the ground as possible before you drop.
- Don't go back in. No matter what — or who — don't go back in. Instead, alert firefighters so they can rescue people trapped inside.



NEW LETHBRIDGE OFFICE

We are happy to announce that we have made great progress in arranging a Lethbridge Office. We are opening an office immediately to fill a void – as Peter Janzen, our Coaldale / Lethbridge Agent is retiring from MMI. Peter has worked as the MMI Insurance Advisor in the Coaldale area for 5 years and we will miss his dedication to this role. We will miss his quick wit and the experience he brought to this role and we thank him for his contribution to his community and to MMI. We are therefore pleased that Peter will continue as our MMI church volunteer contact in the Coaldale Mennonite Church.

Daniel Donkersgoed, an experienced and licensed insurance advisor has been hired to head up our Lethbridge office. The office is located in the Haul-Air Building at 4115 – 18th Avenue North, Lethbridge. This is a temporary location and we look forward to announcing a permanent location once established. We are excited to have a dedicated office in southern Alberta and look forward to meeting many of you as you contact us for your insurance requirements.

DANIEL DONKERSGOED

Many of you may know Daniel, as he was the youth pastor at the Coaldale Mennonite Church and has also been actively involved in the Coaldale and Lethbridge community. Daniel

comes to MMI with a degree in Bachelor of Management and with a General Insurance Level 1 designation. Daniel has worked in the insurance industry previously and also has a solid background in farming. He enjoys many hobbies -- among them, soccer, camping, hiking and board games. He and his wife Gabriele live in Coaldale and attend the Evangelical Free Church of Lethbridge.



*Daniel Donkersgoed
and his wife Gabriele.*

Find us on 





KEN RITCHIE

It is with sad reluctance that the MMI Board has accepted Ken Ritchie's retirement. It has been a topic of conversation for years, but as the plans become more defined and the date draws nearer, Ken's impact on the company becomes more clear. Ken's departure will leave a hole that will be difficult to fill.

When Ken started as CEO in May of 2006, MMI was at a crossroads. We had grown to a point where we could no longer manage the needs of the policy holders with the systems that were in place. Ken brought a wealth of insurance industry experience to the company and implemented a number of initiatives that had a significant impact on processing claims and renewals, and improved the overall efficiency of our organization.

Some of the initiatives that Ken spearheaded in the last 12 years include:

- Implementation of the Titan software system at the beginning of his tenure and upgrading to the MCCG system as he leaves;
- Launching of Mennonite Insurance Agency, a brokerage primarily for writing automobile policies;
- Reviewing of policy wordings against industry standards;
- Reviewing premium rates against competing insurance companies;
- Increasing the number of licensed insurance agents in the company;
- Appointing an Actuary to analyze our risks and meet increasing government regulations;
- Focusing on specific loss control initiatives including wood heat stoves and heating fuel tanks;
- Upgrading policies to the Guaranteed Replacement Cost;
- Creating relationships with other Mutual Insurance companies across Canada;



IE RETIRES

- Expansion of the offices in Calgary and La Crete; and establishment of offices in Edmonton and Grande Prairie;
- Increasing marketing through greater conference attendance, radio ads and website videos;
- Adding Water Protection Coverage.

As CEO, Ken has experienced the highest losses in the history of the company but also its highest gains. With keen strategic insight, Ken has led MMI through these highs and lows to a position of stability with a solid financial base and competent, talented staff. Our equity was at \$6.5 million when Ken started in 2006, it dropped to just under \$5 million in 2013 and rebounded to \$10.4 million at the end of August 2018. Our policies in force have gone from 4626 to 7589 and our Gross Written Premiums have gone from \$3 million in 2005 to over \$15 million today.

Despite early concern for how this “Baptist” would be able to lead a Mennonite organization, Ken has shown a keen interest and sensitivity to Mennonite faith and traditions. He has maintained our good working relationship with MCC and kept the “mutual” feel of community in the organization. Ken has even learned enough Low German words to rival my own vocabulary! In exchange MMI has benefited from Ken’s sound judgement, anchored in his own faith. We now have a greater exposure to other denominations as we become “the insurance company of choice for the evangelical Christians of Alberta.”

As the board of MMI, we want to sincerely express our appreciation for the great work Ken has done for MMI over the past 12 years. Our prayer is that God will grant him a long healthy retirement with a satisfaction for the good work he has performed over his career.





INSURANCE THOUGHTS FOR STUDENTS

by Marty Doerksen

While away at school, insurance is likely not on your mind. You may have coverage under your parent(s) or guardian's home insurance (up to \$10,000 per student with an MMI Comprehensive Home Insurance Package), or you may wish to get your own.

The benefits of getting your own insurance policy includes:

- Personalized coverage for your most valuable items such as laptops or furniture, if they are lost, in a fire, or stolen.
- Low premiums - Tenants (Renter's) Insurance usually has a minimal cost.
- Third Party Liability Coverage - protects you anywhere in the world for events you may become liable for, including legal fees and certain other expenses associated with your defense, in the event of a liability suit. This includes voluntary medical payments and voluntary property damage, even if you're not legally liable.

Examples of a liability claim:

- o A candle in your apartment could cause a fire. If that candle affects your unit and others, you may be deemed responsible to pay all the damages to these units.
- o If someone slips and falls in your rental unit, you may be held financially responsible for the cost of the injured person's damages.
- o Your bathtub overflows and causes water damage to your downstairs neighbor's unit.

- If damage to your unit is caused by an insured peril making it unfit for occupancy or you have to move out while repairs are being made, we insure any necessary increase in living expenses, including moving expenses.
- The policy includes coverage from events cause by overland water, sewer back up, and flood.
- It's easy to amend your policy from place to place - a simple endorsement assures that coverage goes with you when you relocate.
- It's easy to change your policy when you go from renting to buying. It can save you a lot of time and hassle when you're able to amend your policy instead of having to buy a new policy at a moments' notice.
- Get your insurance history starting off on the right foot - build up your clean history to get the best rates.
- Peace of Mind - if something happens, coverage gets you back on your feet.
- When you travel, your Tenant Insurance Policy provides property and liability coverage **no matter where you are.**

This is the ideal time for parents to review their liability limits. If the liability limits of your policies (including automobile) do not meet these changing needs, you may want to consider additional coverage such as personal umbrella liability insurance.





WHO NEEDS A GARAGE POLICY?

by Melonie Johnson

A customer who leaves his automobile with a garage operation of any kind should have an owner's policy on the vehicle as required by law. That policy covers third party liability and accident benefits for the person driving the vehicle with the consent of the owner, but it does not provide coverage for those engaged in the selling, repairing, maintaining, storing, servicing or parking of automobiles.

The standard Garage Automobile SPF #4 is intended to provide coverage that addresses the property damage exposures that you have when you are in the care, custody or control of vehicles that are not owned by you. Coverage is intended for those operations engaged in the selling, repairing, maintaining, storing, servicing or parking of automobiles owned by others. Are you involved in such activities?

Some examples of operations where a garage automobile policy is required for:

1. Auctions
2. Bailiff
3. Courtesy cars
4. Wholesale & retail auto dealer
5. Driveway service
6. Parking lots
7. Customers' automobiles
8. Repair garage
9. Service station
10. Storage garage
11. Tow truck operations
12. Valet parking

A garage operator needs a policy that will cover liability arising from death, bodily injury or property damage to others, accident benefits for garage personnel who may not be protected by another policy and legal liability that will cover liability for physical damage to a customer's automobile that may occur while in the garage care custody and control.

The Alberta Motor Vehicle Industry Council (AMVIC) provides consumer protection in Alberta's motor vehicle industry through mandated licensing as required by the consumer protection act. This means that all business engaged in the sales/repairs of automobiles must be licensed through AMVIC to operate legally. This also gives the garage owner access to tips and information, provides business with a better reputation, recommendations for best practices, screens salespeople for criminal history at no additional cost, and gives consumers a formal and professional complaint handling and investigations. Most companies that offer insurance do require that businesses are AMVIC registered.

Contact your MMI Commercial Department today to inquire about more information or a quote.



VR SADDLERY

"There are different kinds of service, but the same Lord. There are different kinds of working, but in all of them and in everyone it is the same God at work."
- 1 Corinthians 12:5 & 6

Vern and Lorrie Rempel, owners of VR Saddlery, have been long time clients and supporters of MMI. Their business is located just east of Grande Prairie, near DeBolt. They have been an inspiration to those of us who work on their policies – humble, helpful, and attentive.

Their business, VR Saddlery is a unique company, and as is noted on their website "is dedicated to the honor and glory of God, the Creator of all things, who is the giver of life, talents and abilities, and gives us opportunities to use and develop these things." This coincides with the verse noted at the beginning of this article.

Vern and Lorrie set up their Saddlery business in the fall of 1994 – Lorrie managed the accounting side and Vern made the saddles. Vern learned his trade at Olds College, where he took a leather working course. He had already had an interest in leather work which started by repairing camp saddles at Camp Evergreen, a Mennonite Brethren Camp close to Sundre, where he worked. He constructed chaps for friends and learned to make his own tack – leading to this unique work (*pictured at right*), a juxtaposition of art and a useable product. While most of his saddles stay in the Peace Country, some have found their way to eastern Manitoba, and even to Germany. Vern continues to make leather repairs to various items, and to use his creative abilities to make quality chaps, saddlebags and saddle trees. Vern is thankful for his abilities and "for opportunities to do quality leather work that others use and appreciate".

Vern and Lorrie have eight children - all who live at home and have been homeschooled. This has given them a unique chance to help in the saddle shop, to tend animals, and grow and harvest a garden, while learning their own curriculum of studies.

They attend Cowboy Church in their local community and participate in occasionally helping the neighbors with branding, moving cattle and shoveling snow from their roofs in the winter.

MMI is honored to insure this unique business in Alberta. Even though Vern's never been big on insurance, he did sign up with the local MMI Church Treasurer a couple of decades ago. He appreciates the services MMI provides and the continuing gifts to MCC. Visit Vern at www.vrsaddlery.com !!



NEW!

Amount: (CAD \$) 0.00

Policy Information

Policyholder Name:

Policy Number:

Policyholder Phone:

Email:

Credit Card Information

Cardholder Name:



Credit Card Number:

Card Expiry: /

CVC Security Code:

☐ I Agree to the Personalized Terms

Accepted Card Types

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ONLINE CREDIT CARD PROCESSING

We constantly strive to make insurance as convenient for you as possible. While we want to keep the personal touch in insurance, we understand that your life is busy, and calling in a credit card payment during business hours is not always feasible. We have added a few different payment options for your convenience. The one we are most excited about is secure, online credit card payments option on our website. To make a payment simply go to mmiab.ca/makeapayment and follow the instructions. You can make a payment with your Visa or Mastercard at any time of day or night. If you're in the area, feel free to swing by any of our offices to pay by debit. We have many other payment options: check out the back of your invoice for a summary of all your options.



GREEN BEAN SOUP

(Schaubel Zup)

Ingredients:

- 1 lb smoked ham hock
- ½ dried red hot pepper
- 10 black pepper kernels
- 1 bay leaf
- 1 1/2 tsp salt
- 1 large onion, chopped
- 2 - 3 carrots, chopped
- 2 medium potatoes
- 6 cups chopped (frozen or fresh) green beans
- summer savory
- 1 bouillon cube (chicken or beef) if needed, for extra flavor

1. Cover ham bone with about 8 cups water in large pot. Tie spices into cheesecloth and add to pot.
2. Bring to boil, take off scum, and simmer about 1 hour.
3. Take out ham bone. Add vegetables and cook another hour.
4. While vegetables are cooking and after ham has cooled somewhat, remove ham from bone, chop into bite size pieces and return to pot.
5. About ½ hour before it's done, add a handful of summer savory, tied together for easy removal. If you can't get summer savory, use a tiny sprinkle of thyme. Adjust flavors with bouillon if needed.
6. Add ½ cup sweet cream or sour cream, before serving. Enjoy a trip down memory lane.

To make this soup with farmer's sausage, simply cook peeled and chopped sausage, along with vegetables for an hour. You can also pre-cook the onion, then add water, sausage and vegetables. Use bouillon cube and summer savory for flavor.

Recipe taken from:

www.mennonitegirlscancook.ca



GOING GREEN

Request your copy of the newsletter by emailing media@mmiab.ca



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.

Renewal Dates	Family / Company Name Begins With:
December renewals	Me, O, W
January renewals	A, I, J, Ke, U, X 1,2,3,4,5,6,7,8,9,0
February renewals	M, Q
March renewals	B, Y
April renewals	D, G
May renewals	C, N
June renewals	Ci, H, Sc



DID YOU KNOW?

AFTER HOURS EMERGENCY CLAIM SERVICE: 1-866-556-7079

INSURING DRIVERS FOR GENERATIONS

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, La Crete and Lethbridge. 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.



**CALL AND
SAVE!**



MEETING NEEDS TOGETHER

Find us on 

CALGARY

1-866-222-6996
(Head Office)

LA CRETE

780-928-3711

BRANCH OFFICES:

EDMONTON

780-232-2924

GRANDE PRAIRIE

780-296-4339

NEW! LETHBRIDGE

403-942-5577

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