



## “YOU CAN TEACH AN OLD DOG”



I am a perfect example of this title. Our office recently went through a software conversion. This change wasn't easy and we are still learning, but the final product will be beneficial for our staff, agents and customers. We are never too old to learn new ways to make us more efficient. I am encouraging managers, staff and directors to attend MAFMIC educational events. One week after I started at Norwegian Mutual, Pete Hellie had me attend the MAFMIC Short Course with him. I met people at that seminar that are colleagues and friends to this day.

One event that has received excellent reviews is the Manager Workshop. This year, the Manager Workshop is being held May 7 & 8 at Grandview Lodge in Nisswa. Directors, if your managers aren't attending the workshop, I would encourage your board to have them go.

The setting for the Manager Workshop is relaxed, but this event is a great way to learn efficiency tips from other managers. Change doesn't come easy, but sometimes there are better ways to achieve the final product. Some ideas I recall from previous workshops are: cancellation process, payroll, postage meter versus Stamps.com, certified mailing, and basic internal processes for office staff. These are just a few examples and if I asked other managers, they would have more ideas.

The comradery is just as important as the ideas that come out of this workshop. As much as we would like to think our insurance policy is black and white, there is a lot of gray area, as well.

I can't tell you how many times I have called other managers to ask their opinion on a claim and whether it is covered or not. When I do call...I'm calling some of the people I met at my first Short Course along with other managers I have met at other events.

I'm a little biased because I have been a member of the Education Committee for the last 7 years, but in my opinion, MAFMIC seminars are some of the best events in the industry. I have attended national events and I believe our conferences provide better speakers and content.

Please consider attending a MAFMIC event if you haven't attended a seminar recently!

**“Reliability ~ Accountability ~ Trust”**

*MAFMIC Chairman, Mark Nelson*

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### Editorial Advisory Committee

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 Ben Berg - Headwaters Mutual  
 Alex Coulter - Schluchter Investment Group  
 Erica Johnson- Southeast Mutual  
 John Neal - Willenbring, Dahl, Wocken & Zimmerman  
 Joel Peiffer - IMT Computer Services  
 Sandy Walstrom - Farmers Mutual  
 Jim Williams - Abdo, Eick & Meyers, LLC  
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 Arlette Twedt - *Staff Liaison* - MAFMIC

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 Dan Rupp, *MAFMIC Chairman - Elect*, RAM Mutual  
 Kevin Strandberg, *MAFMIC Vice Chairman*, Kerkhoven & Hayes Mutual  
 Greg Parent, *Secretary/Treasurer*, German Farmers Mutual  
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 Jenny Einyck, *District 4*, St. Joseph Mutual  
 Jen Visser, *District 5*, Bird Island-Hawk Creek  
 Nick Hager, *District 6*, Kelso & Shelby Mutual  
 Vicki Hongerholt, *District 7*, Mound Prairie Mutual  
 Todd Bossuyt, *Statewide*, North Star Mutual



Two guys who help keep things running smoothly at the convention.

Bill Minks and Dean Kerfeld  
 MAFMIC Convention Committee



$$\text{payments} = \left\{ \begin{array}{l} \text{time} \\ + \\ \text{money} \\ + \\ \text{risk} \end{array} \right.$$

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**Feb 2019 Board Meeting Synopsis***Greg Parent, Secretary ~ Treasurer*

The MAFMIC Board of Directors held their annual financial review and board orientation meeting at the Radisson Blu Hotel in Bloomington on Sunday, February 10 during the convention. The primary focus of this meeting each year is to review and approve the financial statements from the previous year for distribution to the membership at the Annual Business Meeting. Secretary-Treasurer, Greg Parent presented the 2018 financial statements. The board discussed several items and approved the financial report as presented. The financial report was then given to the membership at the Annual Meeting on Tuesday, February 12.

Chairman Mikel Nelson recognized the retiring board members, Jan Helling of Madelia-Lake Crystal Mutual and Immediate Past-Chairman Gary Swearingen of Has San Lake Mutual. Chairman Nelson also welcomed a new incoming board member, Nick Hager of Kelso & Shelby Farmers Mutual and re-elected for another term Jen Visser of Bird Island-Hawk Creek Mutual. Chairman Nelson recognized the new Vice Chairman Kevin Strandberg of Kerkhoven & Hayes Mutual and set to begin his eleventh term as Secretary-Treasurer, Greg Parent of German Farmers Mutual. The new board members officially assumed their positions at the Annual Meeting on February 12 while the Vice Chairman and Secretary-Treasurer were elected to their positions at the Annual Meeting.

Chairman-Elect Mark Nelson announced the Committee Chairman assignments for 2019. Since all current committees had at least one board member on them and they could report on committee activity, there was no need to assign any board committee liaisons. In accordance with the Articles & Bylaws, Mark Nelson was elevated to the position of Chairman at the Annual Meeting on February 12.

The board approved the revised MAFMIC cell phone use policy and deferred the MAFMIC proposed PTO plan to the June board meeting for further discussion. The board also discussed the E2Value Ag Valuation Guide and asked Aaron Cocking to obtain further information.

Dani Hennen provided a convention update while Aaron Cocking gave a legislative briefing. The board also approved Steamatic Restoration as a new Associate Member.

The next scheduled board meeting will take place in Duluth on June 4-5. Members are encouraged to contact their MAFMIC District Director with any concerns or issues that may need to come before the board.

Greg Parent, MAFMIC Secretary-Treasurer

# The Future is NOW!

*PD Spectrum®*, our cloud-based policy processing system is now available in Minnesota!

Minnesota Mutuals using *PD Spectrum®* are enjoying the ease of use and accuracy of this modern platform. User feedback has been extremely positive and we are exceeding customer expectations.

Thank you to over 20 Township Mutual clients who have been growing their Mutual with the use of Agent Rating and *PD Spectrum®*.

It is our pleasure to serve MAFMIC members and we look forward to supporting the Minnesota farm mutual industry for years to come.

Contact Priority Data to see how our software solutions can fit your mutual's needs at [sales@prioritydata.com](mailto:sales@prioritydata.com) or visit us at [prioritydata.com](http://prioritydata.com).



## PRIORITY DATA

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## Member Profile ~ Tara Mutual



Tara Mutual was founded in 1898. The lines we write for are property and casualty insurance. We employ one full time employee Manager, Theresa Grimes and one part time employee Robin Schwagel.

Our company's business philosophy is that "We are here to serve our policyholders". Our five year goal is to maintain our policies and increase our numbers.

Our biggest challenge is: "Losing an older generation of insured and the younger generation leaving because they do everything online".

We are involved in our community by donating to our local causes and we help out whenever needed.

To describe our company in one word: *LOYAL*  
"We are a loyal company to our insured and agents that write with us."



Theresa Grimes,  
Manager



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# 2019 MAFMIC Policy Schools



*Tuesday, March 26, 2019 –  
Wednesday, March 27, 2019 –  
Thursday, March 28, 2019 –  
Wednesday, April 3, 2019 –  
Thursday, April 4, 2019 –*

*Torey's Event Center, Owatonna  
Best Western Plus, St. Cloud  
Holiday Inn, Detroit Lakes  
RAM Mutual Office, Esko  
North Star Mutual Office, Cottonwood*

Application has been made to the Minnesota Department of Commerce for a total of **8.0** hours of non-company continuing education credits. Each section is broken up. The TP section will be **(6.0)** non-company continuing education credits and the PH section will be **(2.0)** non-company continuing education credits. **(Approval Pending)**

## Seminar Schedule

7:30 - 8:00 am	Registration
8:00 - 12:00 pm	TP Policy Discussion
12:00 - 12:30 pm	Lunch
12:30 - 2:30 pm	TP Policy Discussion
2:30 - 4:30 pm	PH Policy Discussion

## Cost & Registration

### Registration

Member .....	\$100
Nonmember .....	\$120
Late Registration .....	\$120
<i>*Registration deadline: March 19th, 2019</i>	

### Cancellation Policy

75% refundable before March 8th - 50% refundable between March 9th - March 19th - No refunds available after March 19th. You may substitute a participant at no additional charge. All cancellations and substitutions must be made in writing and sent to [dani@mafmic.org](mailto:dani@mafmic.org) or faxed to (320) 271-0912.

**\*\*PLEASE NOTE\*\*** You will be notified only if the location for which you registered is full or cancelled. No other correspondence will be sent. Each attendee will be provided with a TP-1 & PH-1 Policy Discussion Manual.

# 2019 MAFMIC Policy Schools

Township Mutual(s) \_\_\_\_\_

Name	License #	Email
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Session Attending: (circle one)    TP                  PH                  Both

Location Attending: (circle one)

Owatonna      St. Cloud      Detroit Lakes      Esko      Cottonwood

Total: \$ \_\_\_\_\_

Check #: \_\_\_\_\_

*All registrants will be expected at location indicated above unless otherwise noted.*



**Mail:** PO Box 880  
St. Joseph, MN 56374



**Fax:** (320) 271-0912



**Phone:** (320) 271-0909

## AWARDS, PRESENTATIONS, NEW POSITIONS



### 2019 Robert C. Seipp Service Award

Presented to Bert Tellers, retired in 2018 from RAM Mutual. Congratulations Bert!



### 2019 MAFMIC Vice-Chairman

Kevin Strandberg, Manager of Kerkhoven & Hayes Mutual was elected vice chairman at the MAFMIC Annual Business Meeting. Congratulations Kevin!



**2019 Volunteer of the Year Award** was presented to Deb Liden, Manager, Bray-Gentilly Mutual. Congratulations Deb!



Retiring Director for District 6  
Jan Helling, Manager  
Madelia-Lake  
Crystal Mutual

**50/50 Grand Prize:** Justin Landsom, Wilmington Mutual

**Handmade Quilt:** Rollin Stoeckman, Young America Mutual

**Hand Crocheted Table Cloth:** Linda Jaskowiak, Sumter Mutual

**\$250 Cash Winner:** Jackie McCleron, Delaware Mutual

**\$150 Cash Winner:** Beth Stoeckman, Young America Mutual

**LED light:** Yvonne Skarphol, Madelia-Lake Crystal Mutual

**\$50 Survey Winner:** Peter Altman, New Sweden Mutual

***Congratulations to all our winners !***



MAFMIC welcomes  
New District 6  
Director, Nick Hager,  
Kelso & Shelby  
Farmers Mutual

MAFMIC  
Chairman,  
Mikel Nelson  
and  
NAMIC President,  
Chuck Chamness



**2019 - 2020  
Auxiliary  
Officers**

**Linda Cunningham**, Past President; Redwood County Farmers Mutual  
**Brenda Derickson**, Newly elevated, Auxiliary President; Redwood County Farmers Mutual  
**Konnie Rogotzke**, Vice President; Westbrook Mutual and  
**Kassandra Quade**, Newly elected Secretary; Westbrook Mutual

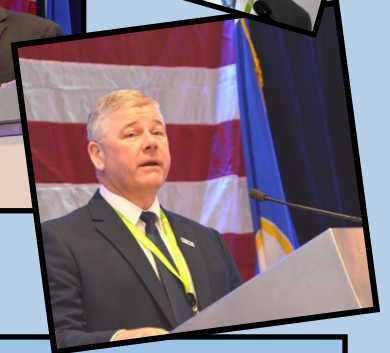


*We would like thank you  
for all of your  
dedication, time,  
commitment and effort.  
You truly make a  
difference to the  
MAFMIC organization!*



# 2019 MAFMIC CONVENTION

**Newly Elevated  
MAFMIC Chairman  
Mark Nelson**



*Chairman Mikel Nelson and  
Elmdale Mutual's Board*

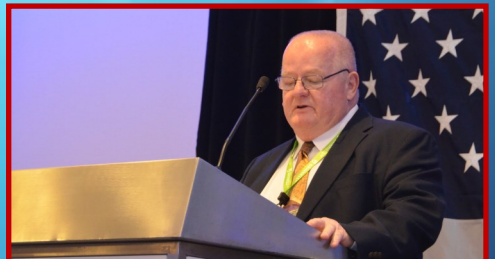


*MAFMIC Convention Chaplain  
Tim Iverson, Prairie Pine Mutual*



**MAFMIC Chairman Elect,  
Dan Rupp, RAM Mutual**

**Henry Gibbel,  
NAMIC Chairman**



**Al Muehlhausen,  
Convention Credentials  
Committee Chairman**



**Keynote:  
Michael  
Franzese and  
MAFMIC  
Chairman,  
Mikel Nelson**





Brenda & John Derickson  
Presentation at Auxiliary Program



Former 1970's Minnesota Viking,  
Chuck Foreman #44 speaks  
at RAM Luncheon



Part of the Registration Crew,  
Tony Hughes, Brad Kullot and  
Erica Johnson



Diane Boucher plays piano  
for Prayer Breakfast



MAFMIC  
Chairman, Mikel  
Nelson with Prayer  
Breakfast speaker:  
Ella Dörner



Thanks to all who participated in  
the MAFMIC Choir !!



MAFMIC Choir lead by,  
Brenda Derickson, Redwood County Mutual





Aaron Cocking presents  
Senator Gary Dahms,  
Public Policy Award

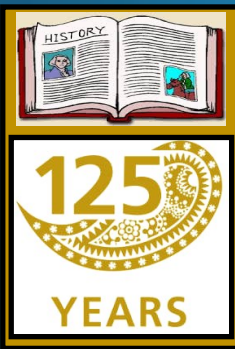


*Minnesota State  
Capitol Visitation*





## Our Century Companies acknowledged at the MAFMIC Convention



Claremont Farmers Mutual  
1894—2019  
Manager, Tony Hughes



Mid-Minnesota Mutual  
1894—2019  
Manager, Carol Maciej



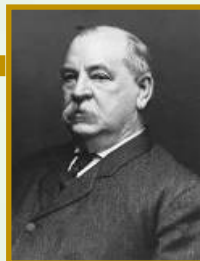
Paynesville Mutual  
1894—2019  
Manager, Ashley Mareck



Western Mutual  
1894—2019  
Manager, Cindy Thompson



Ulysses Grant  
U.S. President  
in the year 1869



Grover Cleveland  
U.S. President  
in the year 1894



Southwest Mutual  
1894—2019  
Manager, Scott Heidebrink



Young America  
Mutual  
1869-2019



Manager, Connie Jaskowiak





**Minnesota  
Severe  
Weather  
Awareness  
Week  
April 8-12,  
2019**

## WATCH VS. WARNING

**WATCH**

- The Potential Exists For Severe Weather
- Go About Normal Activities, But Be Alert For Updates/Warnings

**WARNING**

- Storm Is Occuring And Imminent!
- Move Indoors To A Place Of Safety!

**Know Where to Go**

*When Sheltering from a Tornado*

Top floor rooms DO NOT protect you.

Exterior rooms with windows DO NOT protect you.

NO PLACE OUTSIDE is safe from a tornado.

If you have no basement, move to an interior room with no windows.

Quickly move to your basement and bring your emergency supply kit.

weather.gov/tornado

TORNADO DAMAGE SCALE		
EF-0		65 - 85 MPH
EF-1		86 - 110 MPH
EF-2		111 - 135 MPH
EF-3		136 - 165 MPH
EF-4		166 - 200 MPH
EF-5		> 200 MPH





## Consequential Damages for Breach of an Insurance Policy?

*Submitted By: John Neal, Attorney,  
Willenbring, Dahl, Wocken & Zimmermann, PLLC*

Insurance policies typically exclude consequential damages. This is true with respect to MAFMIC's TP1 and PH1 policies. Page 7 of the PH1 (1-13) policy states, in summary, that "We' pay only for direct physical loss (excluding consequential loss) to covered property." The TP1 (1-13) contains a similar provision, "We' insure for direct physical loss (excluding consequential loss) to covered property caused by the following perils as indicated on the declarations."

As a general matter of contract principle, a party that breaches a contract may be liable for any loss that "naturally and proximately" follows from the breach (*i.e.*, consequential damages). *Olson v. Rugloski*, 277 N.W.2d 385, 387-88 (Minn. 1979). The Minnesota Court of Appeals articulated this principle in *Swanny of Hugo, Inc. v. Integrity Mut. Ins. Co.*, 215 WL 9437571 (Minn. Ct. App. 2015). In *Swanny*, an insured steakhouse was destroyed by fire. *Id.* \*1. The insurer denied coverage for loss of business income. *Id.* The insured sued for breach of contract, and alleged that it suffered "consequential damages in the form of lost business income as a result of the insurer's denial of business income coverage and failing to timely pay for other coverages under the policy." *Id.* A jury agreed with the insured's position and awarded \$859,500 in consequential damages.

*Id.* The Court of Appeals upheld the award, finding that consequential damages are allowed where an insurer fails to timely pay for benefits owed under the policy. *Id.* at \*3.

While *Swanny* is an unpublished decision, calling its precedential value into question, it stands for the proposition that consequential damages are allowed for a breach of an insurance agreement. As noted, both the PH1 and TP1 policies provide only for direct physical loss and not consequential loss. Nonetheless, the membership should be aware of the *Swanny* decision and Minnesota's common law, allowing for consequential damages when a breach of an insurance agreement exists.



Turn your clocks ahead 1 hour on  
**SUNDAY, MARCH 10TH**



## “Understanding Investment Policy Statement” *submitted by Alex Coulter, Schluchter Investment Group*

The investment Policy Statement, or IPS, is a document established by the mutual insurance company stating how the policy holder surplus is to be invested. The IPS will need to follow the guidelines or state statute 67A.231 or 60A.11 for statewide companies. However, board members may elect to have more restrictive guidelines stated in the IPS. The IPS could indicate specific length of maturity guidelines, minimum bond rating at time of purchase, or limit the types of bonds to be purchased in the investment portfolio.

It is important to understand that the Investment Policy Statement is not a static document. The IPS should be reviewed, and updated if necessary, at least annually. Your investment advisor should be included with the drafting and reviewing of the IPS.

The review of the IPS should be included in the meeting board minutes, indicating that the IPS was reviewed. To comply with statute 67A.231, bonds must be investment grade at time of purchase. If a bond was investment grade at time of purchase but was later downgraded and is currently below investment grade, it can still be held in the investment account however it may violate the IPS. This is one example of a situation where the investment portfolio is not in compliance with the IPS. When conducting the annual review of the IPS, indicate in the board minutes if the investment portfolio is in compliance with the IPS. If the investment portfolio is not in compliance with the IPS, disclose the security that violated the IPS. Also include in the board minutes the actions, if any, which are being taken to resolve the violation of the IPS.

If your company needs assistance with reviewing or drafting an Investment Policy statement, Schluchter Investment Group is happy to have a conversation with your board. A template of an Investment Policy Statement for mutual companies operating under statute 67A.231 is available on the MAFMIC website.

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# IN SYMPATHY

*MAFMIC wishes to express its sincerest condolences to family and friends of Chris, Sylvia, & Lorraine*



**Chris Marsh 70**, passed away on January 18, 2019 at St. Luke's hospital in Duluth. She was born November 14, 1948 in Cresco, Iowa to Dr. Charles A. and Luverna Field.

She was married to **Marcus Marsh**, *retired MAFMIC Government Affairs Manager*. Christine was united in marriage to Marcus Marsh on May 27, 1972 in Sauk Rapids. They lived most of their married life there. They retired in 2013 and 2014 and thereafter made their home on Cedar Lake near Aitkin. They built a home on Cedar Lake where their family cabin was since 1975.

She is survived by husband Marcus of Aitkin, father, Dr. Charles A. Field, two sons and daughter-in-laws, Jason & Stephanie Marsh of Carlton; Aaron & Amber Marsh of Elk River; and six grandchildren: Broderick, Audrey, Annika, Liam, Landon, and Lachlan.



**Sylvia J. Olson, 89**, passed away on Jan. 27, 2019 at Edgewood in Alexandria. Sylvia Joy Iverson was born on January 24, 1930, to Sheldon and Hazel (Horner) Iverson in Inman Township, rural Deer Creek.

She was united in marriage to Clayton L. Olson on July 4, 1948, at Elmo Lutheran Church.

Sylvia worked as an office assistant for **Prairie Pine Mutual Insurance Company** in Parkers Prairie from 1969 until her retirement on December 31, 1999.

She was preceded in death by her parents; husband, Clayton; son-in-law, Bob Montbriand; brother-in-law, Michael Brygger; and brother, Roger Iverson.

Survived by 2 daughters, *brother, Willard "Bill" Iverson* (retired **Manager at Prairie Pine Mutual Insurance** and a sister. (Her nephew, **Tim Iverson**, *Manager at Prairie Pine Mutual Insurance*.)



**Lorraine Keller, 95**, Passed away peacefully in her home on February 3, 2019. Lorraine was born June 26, 1923. She farmed alongside loving husband.

*Board member for German Farmers Mutual for 24 years.*

Preceded in death by husband John D. and son-in-law Rob Guzman, parents Rose and Charles Carufel, and several siblings.

Survived by sisters Reta Cook and Annette (Bernie) Mondor. Survived by her children: Stephen (Kathy), David (Stacy), Daniel (Chris), Ann Gonzales (Phil), Richard (Sue), Mary Guzman, Jane Keller-Malenfant (Eric), John (Maria); 21 grandchildren and 18 great grandchildren. Memorials preferred to the John D. and Lorraine B. Keller Educational Memorial Scholarship.

SUN	MON	TUE	WED	THUR	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

## Calendar 2019 of Events

- Mar 26-28** **Policy School:**  
Owatonna - 26th  
St. Cloud - 27th  
Detroit Lakes - 28th
- April 3-4** **Policy School:**  
RAM Office, Esko - 3rd  
North Star Office, Cottonwood - 4th
- May 7-8** **Managers Workshop**  
Grand View Lodge, Nisswa
- May 21-22** **NAMIC Farm Mutual Forum**  
Bloomington, MN
- July 10** **Manager & Director Seminar**  
Location TBD
- July 11** **MAFMIC Golf Outing**  
Little Crow Golf Resort, Spicer, MN

# IN SYMPATHY

*MAFMIC wishes to express its sincerest condolences to family and friends of Eugene and Marion*



**Eugene Pederson 70**, passed away on February 8, 2019 at Battle Lake Good Samaritan Society, with his wife Pam by his side.

Eugene was born on October 19, 1948 in Preston, Minnesota, the son of Elmer and Ethelyn (Wick) Pederson.

During a blizzard on November 26, 1977, Eugene married Pamela Johansen at Sverdrup Lutheran Church in Underwood, and they were blessed with two children.

Eugene took great pride in caring for the land, milking cows, and keeping his red machinery in meticulous shape. He was involved with the boards of Sverdrup Township, Underwood Co-Op Creamery, **board member of Sverdrup Insurance**, and was an active member of Messiah Lutheran Church.

Erica (Chris) Wolden of Underwood; son, Daniel (Lisa) Pederson of Underwood.

Four grandchildren and one (baby Pederson) on the way.



**Marion Mauland, 91**, passed away on February 9, 2019 at Morningside Heights.

Marion Rose (Luedtke) Mauland was born November, 18, 1927 in Horicon, WI to parents Adolf and Rose (Glander) Luedtke. She attended school and graduated from

Horicon High School in 1944.

She was united in marriage to Burton Mauland on June 5, 1954 at St. Stephen's Lutheran Church in Horicon.

This marriage was blessed with two sons: Jeffrey and Philip and one daughter, Susan.

Marion is survived by her sons: Jeffrey (Lynn) Mauland and Philip (Amy) Mauland all of Cottonwood; her daughter, Susan (Jim) Kelton of Broomfield, CO; four grandchildren, two great-grandchildren, as well as many nieces and nephews.

**Marion is mother to Jeff Mauland, President of North Star Mutual in Cottonwood, MN.**



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