



## Fires and Explosions from Deep-Pit Manure Pumping

*Caleb Voigt, Certified Fire Investigator, IAAI-CFI, RAM Mutual Ins. Co.*

*Loss Prevention/Loss Investigation*

*John Neal, Attorney, NAFI-CFEI, Willenbring, Dahl, Wocken & Zimmermann, PLLC*

October is National Fire Prevention Month. This article addresses one of the larger risks the membership faces, namely fire and explosion losses in livestock-confinement facilities. Many of these facilities engage in deep-pit manure pumping in the fall. Accordingly, this article coincides with Fire Prevention Month.

Deep-pit manure pumping presents a number of dangers, which if not properly addressed can result in not only property damage claims, but third-party liability claims. Given the value of the property at stake and the catastrophic losses that can result, it is important to be mindful of the risks associated with deep-pit manure pumping.

Deep-pit facilities are those that use a six to twelve-foot deep pit for manure storage. Liquid manure, located in these pits, contain at least four main gases as a result of decomposition: Hydrogen Sulfide, Methane, Ammonia, and Carbon Dioxide. Agitating or disturbing the pit during pumping can release any number of these gases.

While Hydrogen Sulfide can create asphyxiation issues, methane creates explosion and fire hazards. According to the Occupation Health and Safety Administration (OSHA), Methane is the primary ingredient of natural gas, which signifies its dangers. Methane has an LEL (lower explosion limit) of 5% and an UEL (upper explosion limit) of 15% at room temperature. A concentration of 5% methane in air is equivalent to 50,000 ppm. A methane concentration of 10% of its LEL, which would be 5,000 ppm in air, creates an IDLH (immediately dangerous to life and health) situation to humans as well as livestock. Thus, even a low concentration of methane to air can create a hazard. Furthermore, Methane is an odorless, colorless gas. So, its presence can go undetected without the use of specialized gas monitors.

*Continued on page 2*

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Since methane ( $0.668 \text{ kg/m}^3$ ) is lighter than air ( $1.205 \text{ kg/m}^3$ ) it rises and can spread long distances. According to the National Hog Farmer (Sept. 20, 2012), “[t]he rate of gas release from the manure can be drastically increased when the manure is agitated (stirred) during pumping.” Thus, distant ignition and flashback are possible.

Erin Cortus, Extension Engineer with the The University of Minnesota Extension, recommends that farmers take a number of precautionary measures prior to and during manure agitation and pumping. E. Cortus, *Protocols and preparation for manure agitation and pumping*, Univ. of Minn. Extension, <https://extension.umn.edu/manure-safety/protocols-and-preparation-manure-agitation-and-pumping>. These precautionary measures include, but are not limited to: (1) evacuating all people from the facility (and animals if possible) during pumping; (2) extinguishing ignition sources prior to and during pumping; (3) placing warning signs at entrances of the building; and (4) ensuring a proper ventilation strategy. *Id.*

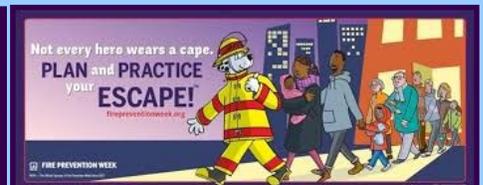
Ted Funk, professor emeritus at the University of Illinois, recommends that “[a]ll livestock farms should develop an emergency response plan” to better prepare for an event. M. Blum, *Safety first when pumping manure*, AgriNews (Apr. 8, 2017). Preparation includes, but is not limited to, notifying fire and rescue departments that the farm has a confined space and ensuring emergency contacts, such as fire and rescue, are readily accessible by phone in the event of an emergency. *Id.*

In sum, pit pumping is around the corner for many farmers insured through the MAFMIC membership. Understanding and appreciating the dangers associated with pit pumping and taking precautionary steps is paramount to the safety of persons, property, and animals.



**Mr. Voigt** is a Certified Fire Investigator (CFI) through the International Association of Arson Investigators (IAAI). He investigates fire and explosion losses, among other things, for RAM Mutual Insurance Company and its member companies. He is also a Lieutenant/EMT with the City of Rice Fire Department.

**Mr. Neal** is an Attorney with the law firm of Willenbring, Dahl, Wocken & Zimmermann, PLLC. He handles fire and explosion claims for the MAFMIC membership. He is also a Certified Fire and Explosion Investigator (CFEI) and Certified Fire Investigator Instructor (CFII) through the National Association of Fire Investigators (NAFI). He has been appointed to serve as a Principal on the National Fire Protection Association (NFPA) Technical Committee for Fire Investigation Units. He is a Firefighter with the Albertville Fire Department and a member of the Wright County Fire Investigation Unit.



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## Melrose Mutual Company Profile



### *The Melrose Mutual Farmers Fire Insurance*

*Company* was founded on February 16, 1901. The company was established to protect its members for loss against fire and lightning in the township of Melrose. The company's first financial statement shows 84 members and a net profit of \$48.18 after sustaining a \$20.00 loss due to a haystack fire.

We are a 67A mutual that packages with Grinnell Mutual for wind, liability and special form coverages. We have two full time employees and 11 independent agencies that serve our 12 county territory.

Our companies' motto is, "Neighbor helping Neighbor since 1901". Our mission is to provide fire and additional lines coverage at the lowest possible rate and best possible service.

Our goal has been and continues to be a growing, financially stable company while putting people first. Like most mutual companies our biggest challenge is keeping up with ever changing technology in the industry.

We are involved in the community as members of the Chamber of Commerce, and by supporting local schools, churches, fundraisers, organizations, and the fire departments through donations. Our directors and employees also are involved in local organizations where we volunteer our time.

One word that describes our company is ***Committed***.



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# 2019 MAFMIC Short Course

November 20 & 21, 2019

Marriott Northwest, Brooklyn Park, MN

This educational seminar is for mutual officers, directors, managers, office staff, agents, adjusters and inspectors. Registration fee includes attendance at eight sessions, a continental breakfast and hot breakfast buffet, two lunches, breaks, all classroom material and a social hour. Application has been made for **7.5 hours** of non-company continuing education credits. We do not give partial credit for any portion of this seminar. **(APPROVAL IS PENDING)**

### Cost and Registration

**Early Bird Registration fee** ~ *BEFORE Friday, November 1st*: \$240 per member & \$325 per non-member.

**Late Registration fee** ~ *AFTER November 1st*: \$270 per member & \$365 per non-member.

**One Day Registration Fee** ~ Please call MAFMIC office for rate.

**Please mark the box if you plan to obtain FMDC credit.**

Spouses wishing to attend sessions must be registered and paid as a delegate. Spouses wishing to attend only the breakfasts, lunches or adjustment hours must purchase tickets by prices listed below.

### Cancellation Policy

**Cancellation notices received** ~ *On or before November 10, 2019* are 75% Refundable.

**Cancellation notices received** ~ *November 11-15, 2019* are 50% Refundable.

**No refunds are available** ~ *After November 15, 2019.*

A company may substitute a participant at no additional charge. All registration cancellations and substitutions must be made in writing and sent to [dani@mafmic.org](mailto:dani@mafmic.org) or FAX to (320) 271-0912.

### Hotel Reservations

A block of rooms is being held until **October 29th** at Marriott Northwest, Brooklyn Park with the rate of \$161 plus tax. Reservations can be made by calling the hotel (763) 536-8300, ask for the MAFMIC block.

## 2019 SHORT COURSE REGISTRATION

Company Name: \_\_\_\_\_ Phone: \_\_\_\_\_

<u>FMDC</u> NAME (Delegate, Spouse)	Email Address	License #	Opt'l Meal Tickets		
			Bkfst \$45	Lunch \$50	Adj Hr \$50
<input type="checkbox"/>	_____	_____	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____	_____	_____
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<input type="checkbox"/>	_____	_____	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____	_____	_____

**Total: \$**



MAIL:  
PO Box 880  
St. Joseph, MN 56374



FAX:  
320-271-0912

# Manager & Director Seminar Highlights July 10th



# MAFMIC Golf Outing Highlights

The 2019 MAFMIC Golf Outing took place once again at the Little Crow Golf Resort in Spicer, MN. The event hosted 84 golfers and 21 teams!

Contest winners include:

Longest Drive: Tom Olinger

Shortest Drive: Sheldon Wallmow

Longest Putt: Jay Kleven

Closest to the Pin: Kevin Nickelson

Hit the Green Winner (\$50 CASH): Tim Sprieter

Winners of Royal Renovations Game:

Wes Magnuson, Cody Fruin, Zach Pringle & Kevin Strandberg

Putting Contest Titlist Pro-V Golf Balls: Jeff Mauland

Winner of donated golf shirt from Little Crow Resort: Tony Hughes

MAFMIC would like to thank everyone for their generosity and for making it a day full of fun. Also Thank You to Wayne Schluchter for taking photos and picking up some of the beverage cost. Thank You to all of our Sponsors as well !!

First Place Team

Aaron Grove, Kevin Johnson,  
Mark Fraki & Pete Hellie

Third Flight Winners (11th place):

Larry Johnson, Jim Froberg,  
Kevin Nickelson, & Dave Selness,

Second Flight Winners (5th place):

Dan Rupp, Butch Fluck,  
Colin Emans & Eric Gesell

Fourth Flight Winners (19th place):

Joel Peiffer, Joe Serbus III,  
Jen Visser, & Andrea Nurmi



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October 16th !



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Fridays  
8:00am - 2:00pm

# MAFMIC Golf Outing Highlights



# MAFMIC Golf Outing Highlights



# Mental Health and the Farmer

*Submitted by Dan McCue, Grinnell Mutual*

## Blessings and burdens: The struggles of being a farmer

From hay baling to calving to planting, farming is hard physical labor from sunup to sundown. But what many don't take into consideration is how emotionally difficult it can be. Managing a working farm can lead to depression, anxiety, marital strife, financial ruin, and addiction. In fact, the [Centers for Disease Control and Prevention puts suicide rates](#) at about 32 people per 100,000.

## A tough row to hoe

Farmers are used to facing tough times. The Great Depression began for farmers shortly after World War I and continued through the 1920s, hitting farming families hard with soaring machinery costs and rapidly descending farm prices. Despite this, farmer suicides didn't get much attention until the 1980s farm crisis, which resulted from two droughts, a national economy in trouble, and a government ban on grain exports to the Soviet Union. Since then, the suicide rate for male farmers has remained very high: nearly two times that of the general population.

## Signs of depression in farmers

- Irritability
- Fatigue
- Lack of interest in activities or work
- Expressions or feelings of worthlessness
- Nausea
- Muscle cramps
- Clammy skin

## Leading causes of depression for farmers

- **Addiction.** The [strong link](#) between excessive alcohol consumption and depression is well-documented, and self-medication — whether with alcohol or drugs — can be a coping mechanism for struggling farmers. Loneliness, isolation, and the stress of juggling a farm, family, and finances also contribute to depression and anxiety.
- **Debt.** When a farm struggles because of weather, family crises, or overall poor financial management, hopelessness or panic can set in, resulting in increased physical and emotional illness.
- **Divorce.** Farmers and their families have to sustain land, livestock, expensive equipment, and finances, all while balancing the work with home life. During parts of the year, farming is a 24/7, seven-day-a-week job. These demanding conditions can make agricultural occupations particularly difficult and can take a toll on marriages. [The psychological impact of divorce](#) can also lead to depression and suicidal thoughts.

*Continued on page 11*

# Mental Health and the Farmer

*Submitted by Dan McCue, Grinnell Mutual*

- **Injury or illness.** Agriculture is hard physical labor, so it's not uncommon for farmers to injure themselves or skip a doctor's appointment because it's harvest time. Unfortunately, those injuries and illnesses can stack up until they become incapacitating or impossible to ignore, leading to lost time on the farm, financial burden, and then to depression and anxiety.

## Mental health resources for farmers

Fortunately, treatments for addiction, mental illness, and resources to improve your financial well-being are constantly evolving and improving. If you need help or know of someone who needs help, reach out.

[National Institute of Mental Health \(NIMH\)](#)

[Substance Abuse and Mental Health Services Administration \(SAMHSA\) United States Department of Agriculture \(Grants and Loans for Farmers\)](#)

The [National Suicide Prevention Lifeline](#) also provides free and confidential emotional support to farmers (and all people) in suicidal crisis or emotional distress 24 hours a day, 7 days a week. Call [1-800-273-8255](tel:1-800-273-8255).



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## A Perspective on Interest Rates

Alex Coulter, Senior Financial Associate, Schluchter Investment Group

Over the past 12 months, there has been a significant change in interest rates. In the fourth quarter of 2018, the 10-year U.S. Treasury was yielding around 3.20%. As of August 13<sup>th</sup> 2019, the 10-year Treasury bond yielded 1.68%. In July 2019, the Federal Reserve took action to cut interest rates by 0.25%, the first time it has lowered rates since 2008. The Federal Reserve's action to cut rates, as well as concerns over global recessions have continues to drive interest rates lower.

It is important to remember that there is an inverse relationship between bond yields and the market price of bonds. For example, when bond yields in the market go down, the market price of bonds increases. Managers and Directors of Mutual Insurance Companies may have noticed the impact of low interest rates on the overall value of bonds in the Mutual Insurance Company's investment portfolio.

In addition to the lowering of interest rates, we have seen the yield curve continue to flatten and even become slightly inverted. With a traditional yield curve, interest rates increase as the maturity term increases. For example, a rational investor would expect to earn a higher interest rate purchasing a bond maturing in 10 years than they would earn on a bond maturing in 2 years. Currently, the treasury yield curve is extremely flat. On 8/13/2019, the 2-year US Treasury bond was yielding 1.67%. On the same date, the 10-Year Treasury bond was yielding 1.68%.

The current interest rate environment, as well as the recent tax law changes for Mutual Insurance Companies should be discussed. It is important to review the Mutual Insurance Company's investment portfolio and bond ladder. Schluchter Investment Group is happy to meet with your board to discuss the current interest rate environment and to review the investment portfolio.

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### **IMT Computer Services Acquires PDSpectrum Insurance Processing Platform**

**IMT Computer Services** is excited to announce that we have acquired the PDSpectrum insurance processing platform from *Priority Data*.



By combining our teams and resources, we'll be able to continue investing significantly in the development and expanded feature set that it currently offers. We plan to begin integrating our existing products and services with the PDSpectrum platform. Our goal over time is to convert all existing customers using the APPS or MIPS platforms over to PDSpectrum.

PDSpectrum is a web-based, fully integrated core policy processing platform that provides underwriting, rating, billing, claims management, accounts payable, general ledger, and more to insurance carriers. Modern, web-based systems are one of the greatest needs and feature requests for Farm Mutual insurance companies as they consolidate and grow. The PDSpectrum employees will continue to operate out of their existing Omaha, Nebraska location.

We are very excited about the new opportunities this acquisition brings to our customers. If you'd like to discuss more in person, we will be at the upcoming NAMIC Convention in September and MAFMIC Short Course in November.



Minnesota Association of Farm Mutual Insurance Companies, Inc.

# NEWS Bulletin

ASSOCIATION OFFICE: 120 West Bradley Ave. Tyler, Minnesota 56178 PHONE (507) 247-5161



APRIL 1976

## Short Course 1976

### WOW!

### 1976 SPRING SHORT COURSE BROKE ALL ATTENDANCE RECORDS!

The 1976 MAFMIC Spring Short Course Education Seminar held at Alexandria, March 17-19 is now past history and reflections on the event are most pleasant. Last year, a new attendance record was set when 194 persons attended. This year's attendance was both amazing and incredible . . . exactly 306 people, including program participants, were in attendance, representing 80-plus MAFMIC member companies! And before we forget, it was most pleasing to see so many of the fairer sex registered and in attendance at the various sessions of the Seminar!

THE 2½-DAY PROGRAM was topflight and enjoyed by those in attendance, judging from many verbal and written compliments of the delegates. Arrowwood Lodge proved to be an ideal meeting place with its elegant sleeping rooms, spacious meeting facilities and excellent meals. This leaves just one question now. If the word gets around, and another top program is offered . . . what can we expect in the way of attendance in 1977???

CLIFF JOHNSON AND ROBERT SPOLYAR were unable to participate on this year's program due to deaths in their immediate families. Cliff's father-in-law passed away at Esko after a lengthy illness. Cliff is President of Reinsurance Association of Minnesota. Spolyar's father passed away after returning to Indianapolis from Mayo Clinic, Rochester. Robert Spolyar is Vice-president of NAMIC's Legislative Services. Larry Forrester, Vice-President of the National Association, flew to Minneapolis and drove to Alexandria where he did a creditable job of filling in for Mr. Spolyar.

JIM FABER, fire safety fieldman for RAM, was in charge of taking pictures at the Short Course in addition to many other duties. The following pictures were supplied by him.

"PROFESSIONALISM HINGES ON COMMUNICATIONS"

"THE FUTURE OF FARM MUTUALS"



KEYNOTER HAROLD MILLER  
Dean of Continuing Education and Extension  
University of Minnesota - Minneapolis



MR. KEN KUNCE, Manager  
Nebr. Assn. of Farm Mutual Insurance Co's.  
Omaha, Nebraska

## THREE NEW MAFMIC DIRECTORS ELECTED AT 1979 FALL DISTRICT MEETINGS



Chairman Oachs Congratulates Tom Mrosia



Chairman Oachs Welcomes Warren Wendorff



Director Bev Perreault Accepts Her Manual

## The Professionals Short Course 1988

PICTURED HERE and on the succeeding pages are the many people who served as moderators, instructors or panel members at MAFMIC'S 1988 Spring Short Course held at the Radisson Arrowwood Resort near Alexandria.



CILLA DRESSEN (left), MAFMIC'S Education Committee Chairperson from Tyler is shown as she addresses the capacity plus crowd at the opening session on Tuesday morning. Cilla helped to set the stage for another successful short course and asked for help and cooperation from all in attendance to help make the 1988 Spring Short Course the best one we have ever had. THANKS, CILLA, for a job well done.



Pictured at the right is MAFMIC'S Chairman, STUB NELSON, Upsala, as he welcomes all delegates to the 1988 Spring Short Course. Stub has been active on many of the previous Short Courses and has served in many capacities within the Association throughout his many years of MAFMIC service.

Pictured at the right are members of the Nuts and Bolts Panel: DON REDING, Redwood County Mutual, Morgan; DARREL BENSON, Leenthrop Farmers Mutual, Montevideo; DAVE JOHNSON, Fairmont Farmers Mutual, Fairmont; JEFF JENSEN, Beaver Creek Mutual, Luverne and RANDY HOLLAND, Claremont Farmers Mutual, Kasson. The session again proved to be a highlight of the short course.



## Seipp Service Award Nominations

The Robert C. Seipp Service Award is awarded at the MAFMIC Annual Convention. Established in 1986 to honor past MAFMIC President Robert C. Seipp, this award recognizes professionalism and service to the Minnesota mutual insurance industry.

A successful nominee will have provided service and generously given his or her time and expertise to promote a professional image for MAFMIC and the mutual insurance industry; be a current or past employee, director, officer or agent of MAFMIC or a MAFMIC member company; and provided ten (10) or more years of service to MAFMIC and/or a MAFMIC member company.

If you know someone who is deserving of consideration, please submit a Seipp Service Award Application to the MAFMIC office

**No later than Friday, October 25th**

The nomination should include:

- Nominee's name, organization and contact information
- History of nominee's employment and/or offices held within MAFMIC
- Education (industry and other) and professional designations
- Awards and other recognitions
- Participation in MAFMIC and/or NAMIC
- How has the nominee served and enhanced that mutual insurance industry? Why is the nominee deserving of this award?

Contact information and position of person making nomination.

**Applications are available on the [MAFMIC website](#) .**

## Nominations for Vice-Chairman & Secretary Treasurer

The MAFMIC Nominating Committee is asking for nominations from the membership for the offices of vice-chairman and secretary-treasurer of the association. The nominees will be presented to the membership for their approval at the next annual meeting. The nominating committee is chaired by the immediate past-chairman and includes current MAFMIC board members and past-chairmen. If you wish to suggest someone, or be considered yourself, please notify the nominating committee chairman.

**No later than October 18th**

Contact: Mikel Nelson:

**[mikel@elmdalemutual.com](mailto:mikel@elmdalemutual.com)**

SUN	MON	TUE	WED	THUR	FRI
			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

**Sept. 22-25** NAMIC 124th Convention  
National Harbor, MD

**Nov. 20-21** MAFMIC Short Course  
Minneapolis Marriott NW

**Feb. 9-11** NAMIC 125th Convention  
2020 Radisson Blu, Bloomington

# IN SYMPATHY



**Jean Marie Holm, age 86**, of Dassel, died Thursday, July 11, 2019, at her home. She was born Nov. 10, 1932, in Litchfield. Jean grew up in Litchfield, where she was baptized and confirmed at St. Philip's Catholic Church.

Jean was united in marriage to John Holm July 26, 1958. The couple made their home on a farm south of Dassel, and raised five children. Jean loved helping on the farm.

Together, they also managed Collinwood Mutual Insurance Company, and **Jean was later an agent and board member of Crow River Mutual Insurance Company.**

Jean is survived by her children, Randy (Peggy) Holm of Dassel, Judy (Randy) Barka of Forest City, Janel (Dean) Zimmerman of Brownton, Joleen (Brent) Soderberg of Delano, and Ron (Jen) Holm of Maple Lake; 15 grandchildren and 10 great-grandchildren. Jean was preceded in death by her husband, John; her father, Leo Miller; her very special brother-in-law, Lawrence Holm; and other family members



**James Barta, age 66**, of Mankato, passed away surrounded by family on Thursday, August 29, 2019 at Cottagewood in Mankato. Jim was born November 10, 1952 to Stanley & Angeline (Fasciana) Barta in Columbia Heights, MN.

He graduated from Mankato High School in 1970. After high school he joined the United States Marine Corp and served from 1970 to 1973.

He was united in marriage to Joan Heikes on December 14, 1974 in Ellsworth, MN. Together they welcomed 4 children.

He graduated from Mankato State University (MSU), graduating in 1980 with his accounting degree and shortly thereafter became a CPA. He worked for many farmer's mutual and wore MAFMIC on his sleeve.

He is survived by his family; wife, Joan Barta; son, Paul (Jodie) Barta, daughter, Jennie Cate, daughter, Stephanie (Luke) Tholen, daughter, Amanda (Andrew) Fredin and many grandchildren.

Jim is preceded in death by his parents; brother and sister-in-law, John and Leah Barta; brother, Robert Barta; brother-in-law, Guy Carlson; and sister-in-law, Sue Barta.



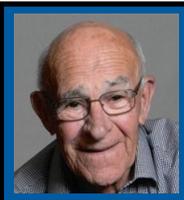
**Steve Knight, age 66**, Princeton, MN, passed away on July 16, 2019, peacefully at his home and surrounded by love. Born in Alabama to Victor and Betty Knight, this southern gent quickly embraced his love for the midwest

when his family moved to Minnesota where his father was from. He attended Texas Lutheran College on a baseball scholarship.

After college, he returned to Minnesota. He met Cheryl Rogers in the disco days of the 70s, they married on December 10, 1977. He started working for North Star Mutual in June of 1979 as a field rep. He had a long and happy 42 year career with **North Star Mutual**. He happily retired on his 65th birthday (fall 2017).

He is survived by his wife Cheryl; his daughters Brandy (Daniel) Doyle, Candace (Alex) Knight, Melissa (Ryan) Henriksen; his five grandsons and one granddaughter; and his siblings - Jacie, Scott & Heidi. He is preceded in death by his parents Victor & Betty.

In the words of Steve during one of his long Minnesota goodbyes, always remember to *"Watch for deer."*



**Donald Reding, age 79**, of Morgan, died on Friday, August 30, 2019 at his farm, surrounded by his family. Don was born to Raymond and Beatrice Reding on February 29, 1940 in Three Lakes Township, Minnesota.

Don was the third generation Reding to be on the board at **Redwood County Mutual Insurance**. He served for 44 years, including 12 years as president, until his retirement in 2016. He also earned state and national recognition within the insurance industry. Don married Donna Duscher on July 13, 1963 at St. Michael's. Don lived on and farmed the Reding family Century Farm his entire life. He and Donna were blessed with six children and 17 grandchildren. Don is survived by his wife of 56 years, Donna, and children Troy (Jeannice) Reding of Orono, Michele (Charlie) Quast of Redwood Falls, Chad Reding of Redwood Falls, Corey (Stacey) Reding of Morgan, Ryan (Carrie Kolsrud) of Bloomington, and Shane (Kathy) Reding of Buffalo