



**INSURANCE AND THE INTERNET OF THINGS**

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

The internet of things: what is it? And, what role can it play in insurance? As a cowboy from the Sandhills of Nebraska, your author is the last person to provide technology advice. In fact, for this article, I had to ensure I was properly using the term “internet of things” correctly.

The internet of things—after careful research—refers to any device connected to the internet that collects and shares data. The so called “smart devices.” It’s our phones, watches, exercise bands and for this article—smart home devices. As technology advances, these devices get “smarter.”

And, they appear capable of preventing or mitigating insurance losses.

For example, last year I came across a “smart water monitor” while Christmas shopping. It connects to your home’s water main and internet. It is capable of sending messages to your phone, informing you of leaks and water usage. In the event of an emergency, it can shut water off at the main, mitigating further loss in the event of a leak or burst pipe. Could a \$40,000 water claim be prevented or at least mitigated with one of these devices?

What about a “smart” methane sensor in hog-confinement facilities? Couldn’t that prevent costly hog-barn fires and even save lives? Or what about a heat sensor in the plenum of a grain dryer, capable of shutting down the system and terminating fuel in the event of an elevated temperature rise? Couldn’t that prevent or at least mitigate the \$200,000 grain-dryer fire?

For this article, I had an opportunity to speak with the owner of RJ Energy Solutions, a company that specializes in monitoring systems that help identify or predict issues with residential energy consumption. The company utilizes monitoring systems in tandem with its software program to assist in identifying issues with residential and commercial HVAC, lighting, plumbing and smoke/CO2 alarms, among other things. The company even offers a device to assist in determining whether gas or fuel is out at a residence. How many freeze or water claims would this have prevented if every cabin owner had one of these installed? To learn more about this company, its products, and what it offers, please see its website: [rjenergysolutions.com](http://rjenergysolutions.com).

The list of devices continues to evolve in the marketplace: security systems; smoke and CO2 alarms; thermostats; appliances; and even some day self-driving cars. With technology comes opportunity. Could these devices help the insurance industry and consumers prevent costly losses and perhaps even save lives? Some carriers believe so, as they offer incentives to home owners that carry such devices.

I am not the “smartest” when it comes to these devices or the “internet of things.” But I understand safety and prevention. And, I like the possibilities these devices can offer to the insurance industry and consumer, making us all safer.

**INSIDE THIS ISSUE**

<b>Committee Members</b>	<b>2</b>	<b>Estate Planning Article</b>	<b>8-9</b>
<b>Member Profile - Grinnell Re</b>	<b>3</b>	<b>Smart Home Technology</b>	<b>10</b>
<b>MAFMIC Golf Outing Registration</b>	<b>4</b>	<b>Human Resource Clique</b>	<b>11</b>
<b>Mgr &amp; Director Seminar Registration</b>	<b>5-6</b>	<b>Blast from the past</b>	<b>12</b>
<b>Rising Interest Rates Article</b>	<b>7</b>	<b>Announcements</b>	<b>13</b>
		<b>Calendar of Events</b>	<b>14</b>

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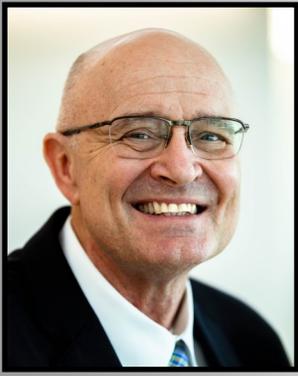
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## Member Profile –Grinnell Mutual

*Jeff Menary, President and CEO*

*Article submitted by: Dan McCue, Grinnell Mutual*

In 1909, the Iowa State Association of Mutual Insurance Companies met to discuss the need of a reinsurance organization for county mutuals. Seven Iowa mutual managers took it upon themselves to create the Iowa Farmers Mutual Reinsurance Association, the first organization dedicated to the reinsurance of farm mutuals in the country.

Our Articles of incorporation and by-laws were filed with the State of Iowa April 17, 1909 — a spring chicken in mutual insurance! We began doing business in Minnesota in 1947 and adopted the name Grinnell Mutual in 1963.

Grinnell is both a property-casualty insurance company and a reinsurer. We write auto, farm, home, and commercial insurance and reinsure more than 240 insurance companies. We currently have 824 employees, approximately 1,800 agents, and 17,000 producers.

At Grinnell Mutual, our core values are more than just words in an employee manual. They're actions demonstrated every day by our senior leaders, managers, and individual contributors: act with integrity, trust and respect others, serve and protect our customers, and value relationships.

Our goals for the company are to create a solid, inspirational, and unifying vision for Grinnell Mutual, one that will become our true north for the next 20 years. To accomplish this we must gain an even better understanding our customers' needs and bring our core values to every customer interaction. We must also create the right blend between the online services that our policyholders expect and the unsurpassed personal attention that are sometimes the best solution to specific problems or events. Grinnell Mutual must also develop a more robust process of data collection and analytics. This will allow us to provide better products and services to our customers.

Like many other organizations, Grinnell Mutual must continue to attract and recruit new talent, plus continue to support the development of our current staff. The insurance industry has done a poor job communicating to prospective employees the wonderful career they can have and the important role we play in our economy and in putting our policyholders' lives back together after they suffer an insured loss.

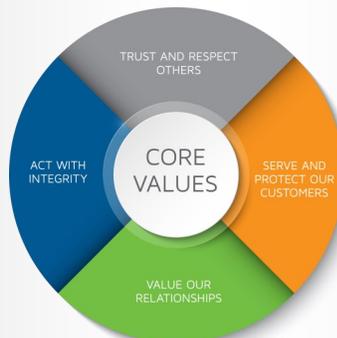
Grinnell Mutual and our employees take pride in serving the communities where we work and live. Our corporate responsibility efforts include financial, in-kind, and volunteer support for area schools, healthcare facilities, organizations, and numerous events and activities within our communities.

We also give scholarships for post-secondary education.

We encourage our employees by giving them eight hours of volunteer time off. We encourage them to serve on boards and committees, coach and lead youth, and volunteer at local events. We match their donations to United Way and higher education.

The one word our employees most often use to describe Grinnell Mutual is **“family.”**

Our employees truly care about our company, our customers, and their co-workers. And our employees are the sole reason for all of our successes.



[I am amazed by how few companies understand this concept.](#)



# MAFMIC Golf Outing

# BEST BALL SCRAMBLE

Same  
location as  
2020

3125  
Clubhouse  
Road  
Sartell, MN



Blackberry Ridge Golf Course- Sartell, MN

Wednesday, July 14, 2021

11:00 a.m. – Shotgun Start

\*A block of rooms has been setup at Hilton Garden Inn,  
Waite Park, MN (320) 640-7900.\*

Register with MAFMIC by Friday, July 2nd, 2021

\* Make checks payable to MAFMIC

All Proceeds will go to the MAFMIC Scholarship Fund.

**Golf Package - \$125 per person**

*Fee Includes: Green Fee, Range balls, Box Lunch, Cart, Dinner & Two Beverage Tickets*

**Dinner Only: \$30 per person**

**Sponsor a Hole - \$200**

*Other sponsorships available contact MAFMIC*

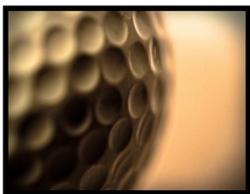
## 2021 MAFMIC Golf Outing Registration

Name: \_\_\_\_\_

Company: \_\_\_\_\_ Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

*Please check all that apply:*



Golf Package - \$125.00 per person \$ \_\_\_\_\_

Hole Sponsorship - \$200 per hole \$ \_\_\_\_\_

Other Sponsorship \$ \_\_\_\_\_

Dinner Only - \$30 per person \$ \_\_\_\_\_

TOTAL ENCLOSED \$ \_\_\_\_\_

Playing Partners (3): \_\_\_\_\_

 Mail  
PO Box 880  
St. Joseph, MN 56374

 Fax  
(320) 271-0912

 Phone  
(320) 271-0909



# Manager & Director's Seminar

Thursday, July 15, 2021

Park Event Center (*New Location*)

Waite Park, Minnesota

**MAFMIC** will once again offer a seminar designed for Mutual Managers and Directors. This seminar features topics of interest and importance to managers and board members alike and should benefit their role in the company.

**We will be applying for 4.5 hours of non-company continuing education credits (pending approval).**

**\*\*\* We do not give partial credit for any portion of this Seminar \*\*\***

## AGENDA

8:00 – 8:45 am	<b>REGISTRATION &amp; CONTINENTAL BREAKFAST</b>
8:45 – 9:00 am	Welcome & Association Announcements
9:00 – 10:30 am	<b>Topic: “How to Manage in a Remote Working Environment”</b> <b>Speaker: Annie Meehan</b>
10:30 – 10:45 am	<b>BREAK</b>
10:45 – 12:15 pm	<b>Topic: Mergers &amp; Consolidations (FMDC)</b> <b>Speaker: John Neal, Willenbring, Dahl, Wocken, Zimmermann, PLLC</b>
12:15 – 1:15 pm	<b>LUNCH</b>
1:15 – 2:45 pm	<b>Topic: “Employee Handbooks &amp; Job Descriptions”</b> <b>Speaker: TBD</b>
2:45 – 3:00 pm	<b>BREAK</b>
3:00 – 4:30 pm	<b>Manager Session * Round Tables</b>
3:00 – 4:30 pm	<b>Director Session *</b> <b>Topic: Enterprise Risk Management &amp; Evaluating Company Growth (FMDC)</b> <b>Speaker: NAMIC Person - TBD</b>

### Early registration fee on or before Friday, July 2, 2021

\$98 member early registration (*\$120 member late registration*)

\$130 non-member early registration (*\$145 non-member late registration*)

**Hotel:** Please mention you are with [MAFMIC](#) in order to receive our special group rate.

All reservations must be made on or before **June 15, 2021** in order to receive the MAFMIC group rate.

**Hilton Garden Inn**  
550 Division Street  
Waite Park, MN 56387  
(320) 640-7990  
**Rate: \$124.00+ tax**

### Cancellation Policy

- Cancellation notices received on or before July 2, 2021 are 75 percent refundable.
- Cancellation notices received July 3 to July 13, 2021 are 50 percent refundable.
- No refunds are available after July 13, 2021. You may substitute a participant at no additional charge. All registration cancellations and transfers must be made in writing and sent to [info@mafmic.org](mailto:info@mafmic.org) or faxed to (320) 271-0912.

Welcome Managers & Directors!



# Manager & Director's Seminar

Thursday, July 15, 2021

Park Event Center (New Location)

Waite Park, Minnesota

## Registration

Early registration fee on or before Friday, July 2, 2021

\$98 member early registration (\$120 member late registration)

\$130 non-member early registration (\$145 non-member late registration)

## Manager & Director's Seminar Registration Form

Please check box to the LEFT if the registrant is participating in the FMDC Certification.

FMDC      Company: \_\_\_\_\_

**Manager**

\_\_\_\_\_ Lic. #: \_\_\_\_\_ Email: \_\_\_\_\_

**Directors**

\_\_\_\_\_ Lic. #: \_\_\_\_\_ Email: \_\_\_\_\_

(Office Use Only)

Date Received: \_\_\_\_\_ Check Number: \_\_\_\_\_ Amount: \_\_\_\_\_



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## Rising Interest Rates Impact on Market Value of Portfolios

*Submitted by Alex Coulter, Senior Financial Associate,  
Schluchter Investment Group*

Since the beginning of the year, there has been a relatively significant rise in interest rates. One of the most commonly referenced interest rates are the U.S. Treasury rates. On January 1<sup>st</sup>, 2021, the 10 year U.S. Treasury yielded 0.91%. As of March 31<sup>st</sup>, 2021, the 10 year US Treasury yielded 1.74%. This is a meaningful move higher in interest rates for a three month period.

It is important to remember that interest rates and bond prices have an inverse relationship. To explain further, as interest rates increases, the market value of bonds decreases. As a result of this inverse relationship between rising interest rates and bonds, the market value of bond portfolios will fluctuate with the changing interest rate environment. Over the last several months, Mutual Insurance Companies may have noticed the investment account decrease in value. This decrease in value is a result of the increasing interest rates.

As the value of investment accounts for Mutual Insurance Companies fluctuates, these gains or losses are not realized until the individual bonds are sold. Mutual Insurance Companies follow statutory accounting requirements which is why these gains and losses are not realized automatically. Market to market requirements do require realizing gains and losses as the value of individual bonds fluctuate. This difference in accounting requirements is extremely important to understand when discussing investing for Mutual Insurance Companies.

Since gains and losses on individual bonds are only realized when a specific bond is sold, a strong bond ladder is important. A strong bond ladder can help provide liquidity for claims paying abilities and in a rising interest rate environment may help prevent having to sell bonds and possibly realizing losses. Schluchter Investment Group is happy to meet with your board to review the investment portfolio and current bond ladder.

**Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.**

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20-SC-02371 (06/20)

# The Essentials of Estate Planning

Laura Martin, Attorney  
Willenbring, Dahl, Wocken & Zimmermann, PLLC



ESSENTIAL THINGS TO KNOW  
ABOUT ESTATE PLANNING

With our firm's recent article on Transfer on Death Deeds, some within the MAFMIC Membership inquired about estate planning and how it works. Accordingly, this article follows.

The term "Estate Planning" is a comprehensive term to describe how someone goes about planning for what happens to assets and who has control to take care of things upon a person's death or incapacity. A well-tailored estate plan will take into account the types of assets a person owns and how they are owned, the person's goals with respect to what happens to the assets upon death, and who the person may want to manage their personal affairs and make medical decisions for them if they would ever become incapacitated.

The most common document that our office uses to help people plan for their death is a Will. A will controls what happens to a person's assets upon their death, unless the asset is owned as a joint tenant (e.g. joint checking account), and unless the asset has a designated beneficiary (e.g., life insurance). If a person dies without a will, Minnesota intestate statutes will control what happens to that person's assets.

In a will, an individual can direct what assets go to which beneficiaries and can nominate one or more personal representatives (sometimes called "executor" by other states) to handle the administration of carrying everything out after the person's death. A will can also nominate custodians of any minor children, assuming the other parent is not available to take custody. An important thing to keep in mind is that a will does not avoid probate processing in court. Rather, a will *directs* how the probate process will be handled.

Probate is a court process where the court supervises the transfer of assets from the person who died to the beneficiaries who are named in the will (or consistent with intestate statutes, if there is no will). Whether probate processing is required depends on the types of assets the person owned at the time of death. Typically, probate is triggered by real estate owned only in the person's name or by monetary accounts (bank accounts, investments) that do not have beneficiaries designated. The average probate we deal with can cost at least \$3,000-\$5,000, and can take a year or more from the date of the person's death to complete and finalize.

A trust is just one way to help avoid probate processing after a person's death. Individuals can set up a trust through an agreement and either transfer assets to the trust while the person is living or set up their assets to transfer to the trust upon death. A trust can also be useful when individuals want to extend distribution to younger beneficiaries until they reach an age greater than 21, and a supplemental needs trust can hold assets for the benefit of a person with special needs without disqualifying them from county and other government assistance. But we also help clients with other less-expensive ways to avoid probate processing and still accomplish the client's goals for what happens with their assets upon death.

Our office also assists clients with planning for what happens if they would become incapacitated or incompetent, so that someone can take care of their personal affairs and make medical decisions for them without requiring a Court-appointed Guardian or Conservator. We frequently use two different "lifetime" documents: a statutory durable power of attorney, and a health care directive.

A statutory durable power of attorney allows you to appoint one or more people to act on your behalf with respect of any or all of your personal affairs, to the extent you are permitted by law to act through someone else.

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The authority granted is very broad and includes transactions involving real estate and personal property, banking, investments, and insurance, as well as claims and other legal matters. We typically draft these documents without an expiration date, so that they will be given full force and effect until the time of the person’s death, unless they are earlier revoked by the individual. The document also continues to remain in effect even if the individual becomes incapacitated or incompetent. By using the statutory form, the document must be honored by banks, insurance companies, or other businesses/organizations as needed.

A health care directive allows you to appoint someone to make medical decisions for you if you are unable to make or communicate medical decisions for yourself. You can also give instructions regarding what sort of care you would want and information about what your values and beliefs are regarding health care, and specifically end-of-life decisions. Once completed, we recommend a copy is maintained with your medical records with your regular network provider.

We can also assist clients with planning for long term care expenses by discussing estimated costs for care, potential eligibility for care for military veterans, and the rules for Medical Assistance eligibility for long term care, including current “lookback” periods for gifting.

Few people enjoy planning for these sorts of events. But having a solid estate plan in place, that can be changed as you and your family change, can help to ease your mind that everything will be handled smoothly and in accordance with your wishes, if and when that contingency occurs. Please feel free to contact Kelly Springer or Laura Martin at our office at your convenience if you would like to discuss these matters in greater detail.

We can be reached at (320) 685-3678  
or [lmartin@willenbring.com](mailto:lmartin@willenbring.com).



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## Smart Devices in your Home

Joel Peiffer, IMT Computer Services



In today's technology driven world, consumers continually look for the latest and greatest products to add to their homes, many of which have become "smart devices." Smart devices are electronic devices that are connected to networks or other devices via a wireless connection, such as Wi-Fi or Bluetooth. What started out mostly as TVs, speakers and cell phones has grown exponentially over the last decade. Now thermostats, doorbells, security cameras, smoke alarms, garage doors, house lights and home appliances (just to name a few) dominate the smart device market. And while many of these devices truly can give users a better experience, it is important to take proper precautions when using them. Most people know that these devices are connected to and accessible using their Wi-Fi, but what many don't consider is how this can leave you susceptible to hackers. Here are a few tips when using smart devices in your home.

- 1. Secure Your Network** - Treat your wi-fi router like it's the gatekeeper to everything in your home - because in many ways it is! Your router will come with factory settings for both a name and password. The first thing that should be done is to *change both of these settings!* When naming your router try to stay away from using personally identifiable information such as a family name or house number. This makes attacks easier for hackers because they know *who* they are trying to access so they can start targeting information of the known person. Additionally, set up a guest network. When you have family and friends over rather than giving them access to your main network, set up a secondary one that they can connect to the network that isn't linked to all your devices and accounts. If possible, connect all your smart devices to their own network, not the same one you connect your computers to.
- 2. Secure Your Devices** - While adding devices to your existing network make sure that each one has a strong, unique password. Don't recycle and reuse passwords across any of your devices. This opens the door for more destructive damage if a hacker has penetrated your network or specifically one device. Nearly all of the vulnerabilities of smart devices you may have heard about in the news has come from weak passwords being used, or re-used, not an actual vulnerability with the smart device itself. Additionally, turn on two factor authentication for any device that offers it (which most do these days). This is the single most impactful step you can take to secure your devices.
- 3. Run Updates On Products** - It may seem redundant or frustrating to continually run product updates, but it is one of the easiest ways to help protect yourself. Running devices on outdated software opens the door for unwanted intruders. It allows them to utilize cracks and holes where they can sneak in more easily. Remember, there is a reason that the company is prompting you to run an update!
- 4. Restore Factory Settings Before Selling** - If you go to sell a device be sure to wipe it clean first. Devices may store usernames, passwords or other personal information on them. Most devices have a button located on them to wipe and restore to factory settings but for those that don't check out your online account or app to see about removing this information. You definitely don't want someone to have access to this old information if they purchase your old device.

Keep these items in mind and your smart devices will help create a fun, safe environment for all to enjoy!



## ***Reimbursing Employee Expenses: Why It Pays to Follow the Rules***

By Leah Davis, CPA ~ Abdo, Eick & Meyers, LLP

Your employee travels out-of-state to attend a conference on behalf of your organization. When they return, they submit an expense report and receipts. You (or your accounts payable department) reimburse them for the total amount—separate from their regular paycheck. You don't pay taxes on it, and they don't report it as income.

Sounds fairly straightforward and simple, right?

It can be...if you've established a compliant accountable employee expense reimbursement plan (i.e., arrangement). Under this type of plan, employee expense reimbursements or advances are deductible as business expenses by the organization and employees aren't required to report the reimbursements as compensation, meaning they aren't subject to income or employment taxes. That said, in order for the IRS to deem your plan "accountable," it must adhere to three rules on an employee-by-employee and expense-by-expense basis. Here's a quick discussion of each:

### **1. Your plan must only reimburse or provide advances for deductible business expenses.**

In other words, you can't reimburse employees for an expense that wouldn't otherwise qualify as a deductible business expense. Examples of business expenses include uniforms, travel, lodging, etc. Keep in mind, however, that, under the new tax laws, certain business expenses, such as meals and entertainment, may no longer be fully deductible.

### **2. Employees must submit documentation of (i.e., substantiate) their expenses.**

For an expense to be reimbursed under an accountable plan, it must be substantiated by a written record or itemized receipt. What's more, the record or receipt must include the time, place, amount, and purpose of the expense. The reimbursement or advance must take place within reasonable time periods, as required by regulation and identified by the plan.

### **3. Employees must return excess advances.**

Your plan must stipulate that any advance that exceeds the actual substantiated business expense must be returned. If an employee doesn't return the excess amount, it would qualify as compensation—and therefore be subject to income and employment taxes. You cannot, however, simply waive the return requirement and reclassify excess advances as compensation, as this will forfeit your plan's accountable status.

## **What happens if your accountable plan doesn't follow the rules?**

If any reimbursement or advance were to break any of these rules, the IRS could potentially disqualify your plan not only for the current year but also retroactively. Any reimbursements or advances you made, to all employees, would be reclassified as compensation and subject to employment taxes. And, yes, related amendments, taxes, and penalties could add up quickly.

## **Be a rule-follower.**

If you're reimbursing and advancing employee expenses under an accountable plan, it pays to know the rules and follow them every time. If you have questions about establishing or managing an accountable plan for your business, we're here to help. *Reach out to us today* (<https://aemcpas.com/accounting-services/aem-workforce-solutions/>)

Find more HR, business, and financial resources: <https://aemcpas.com/cpa-firm/news/>

**BLAST**  
FROM THE  
**Past**

Minnesota Association of Farm Mutual Insurance Companies, Inc.



# NEWS Bulletin

ASSOCIATION OFFICE: 325 - 33rd Ave. North

St. Cloud, MN 56301

PHONE (612) 255-0909

JUNE - 1985

VOL. 13 - NO. 6



MAFMIC OFFICE

# 1985

ONE YEAR LATER

**JUNE 4TH** marked the first anniversary of MAFMIC'S office in St. Cloud. Many things have changed since the opening of the office. We have held over 30 meetings since the office opened. The number of visitors to our office has increased at a drastic rate and many new committees have been added to try to expand the services that MAFMIC provides to its membership.

We are really grateful to all of the people, companies and friends that made this all possible. Over 110 companies, firms and individuals contributed to our building fund. A number of companies and individuals have donated wall hangings and plants to provide for a pleasant setting in which to work.

On behalf of MAFMIC'S staff, officers and board of directors, we would like to invite everyone to stop by in St. Cloud and view this beautiful facility. Three commemorative wall plaques listing all contributing companies adorn the front reception area, along with the board of directors and building committee that worked so hard to make this office a reality. Thanks again to all who helped in any way toward the new office.

**MAFMIC BOARD OF DIRECTORS TO MEET** -- The regular summer board of director's meeting will be held on Thursday, June 20th at the Board Room in MAFMIC'S office. If you have any suggestions, changes or any other information that should be brought up at this meeting, please contact your director or MAFMIC'S OFFICE so it can be included on our agenda for this meeting. We are here to serve you and this is best done when we are aware of any problems that do exist and can discuss at our meetings. The directors for each district are:

DISTRICT 1: **CLARENCE ERAKER**, Winger  
DISTRICT 2: **LEE PETERSON**, North Branch  
DISTRICT 3: **BILL IVERSON**, Alexandria  
DISTRICT 4: **NORM WEHLAGE**, Sauk Centre  
DISTRICT 5: **JERRY MEYER**, Willmar  
DISTRICT 6: **BILL HENDRICKS**, Watertown  
DISTRICT 7: **LARRY HEIDEBRINK**, Rushmore  
DISTRICT 8: **CLARICE GERMO**, St. Clair  
DISTRICT 9: **LOREN GRASKAMP**, Spring Valley  
STATEWIDE: **WILLMAR SCHUETTE**, Norwood

CHAIRMAN: **LEE BONDHUS**, Storden  
CHAIRMAN-ELECT: **GEORGE PAUR**, Bird Island  
VICE-CHAIRMAN: **BOB LATHAM**, Luverne  
SECY-TREASURER: **TOM MROSLA**, Rice  
IMM. PAST CHM: **HENRY MINKS**, Minn. Lake



# Announcements

# MAFMIC

Volume 49, Issue 3

May/June 2021



- Make important networking contacts
- Learn about MAFMIC or develop skills
- Teach your skills to others
- Enhance your résumé
- Gain work experience
- Meet new people
- Express gratitude for help you may have received in the past from an organization
- Communicate to others that you are ambitious, enthusiastic and care about MAFMIC
- Make new friends

**If you are interested in joining a committee, helping with an event, have an idea... Feel free to contact the staff at the MAFMIC Office Call: 320-271-0909**



**Delmar Leroy Holst, 85**, on Nov. 26, 2020, the Lord called from his home, after a lengthy illness with cancer. He was born on July 4, 1935, to Alfred and Evelyn (Klindworth) Holst, of rural Lake City. He married Nancy Hoeft, of rural Lake City, on June 7, 1958, and they lived and farmed on their farm in rural Lake City. Delmar was employed as a salesman for Vigortone Feeds, manager for Ration Maker, McNess Independent Contractor, worked at D.B.I. in Red Wing, and **was director and agent for Gillford Mutual and Ozark Nation Life Insurance.** Delmar is survived by his wife, Nancy; brother, Richard (Sharon) Holst, and four children Dale (Mary) Holst of Rosemount; and Laurie (David) Balow, James (Lisa) Holst, and Anita (Colin) Atkinson, all of Lake City. He is also survived by several grandchildren and great grandchildren.



We would like acknowledge Mike Flugum for serving as the ***Chairman on the Policy Committee*** Mike served as chairman since 2002, until stepping down in 2021. MAFMIC board, staff and members would like to thank you for your contributions, knowledge and dedication to this committee over the Past 18 years!



**Ralph J. Breuer, 88**, passed away on April 8, 2021 at the Lake City Care Center. Ralph was born on May 1, 1932 in Lake Township, Wabasha County to William & Emma (Peters) Breuer. Ralph married Marlene Nelson on September 21, 1956 in Welch, Minnesota. Ralph & Marlene farmed in Wabasha County for many years as part of the Breuer Century Farm.

He was awarded the Outstanding Senior Citizen for Wabasha County in 2013. **Ralph was an Agent/Director for Gillford Mutual Insurance for 52 years, 27 of those as a Manager.**

Ralph is survived by his wife, Marlene; his sons, Randy (Wendy) Breuer, Rick Breuer; son-in-law, Joe Haley. Also many grandchildren and great-grandchildren.



**Deborah (Debby) Gunderson, 72**, She was born in Minot, ND on Oct. 29, 1948, to Dean and Mavis (Graff) Henderson. Century Farm. She graduated from Crookston Central High School in 1966. On May 3, 1969, she married Glen Gunderson in Crookston, MN.

They made their home in rural Dalton, where they farmed. She worked side by side with Glen on their family farm. She different jobs such as; working at a telephone company, bank teller, and grocery store manager. **Her husband Glen serves as a director on the board for Sverdrup Mutual .**

Debby enjoyed all animals, the county fair, playing pinochle, making donuts, apple turnovers & spending time with family & friends.

Debby is survived by her husband of 52 years, Glen, her children & their spouses; Dena (Brandon) Barker, Darin (Katie) Gunderson, & Dani (Paul) DeCock.

# IN SYMPATHY



**James A. Thoen**, 72, of Brooten, died Wednesday, March 3, 2021 at his home in hospice care with family by his side. James was born on July 26th, 1948 in Belgrade, the son of Andrew and Muriel (Johnson) Thoen.

Jim enlisted in the United States Army and served his country in Vietnam as an infantryman from August 1967 to August 1968. He also served in the Minnesota National Guard where he retired as Major in 1996. Jim was united in marriage to Catherine Bauch on May 31, 1980. They made their home in Willmar for several years before moving to their home on Grove Lake near Brooten. **Jim managed North Fork Mutual Insurance Company in Belgrade for many years.**

Jim is survived by his wife of 40 years, Catherine; his children, Matthew (Cindy) Thoen of Whitehall, WI, and Sarah Thoen of Plymouth; four grandchildren; one great-grandchild; and siblings, Douglas (Wendy) Thoen, Lona (Garry) Jansen, Marc (Rebecca) Thoen and Linda (Rick) Karger. He was preceded in death by his parents.



# Calendar 2021 of Events

- May 4-5** **Managers Workshop**  
Grand View Lodge, Nisswa, MN
- June 14** **MAFMIC PAC Golf Fundraiser**  
Fox Hollow Golf Club  
St. Michael
- July 14** **MAFMIC Golf Outing**  
Blackberry Ridge, Sartell
- July 15** **Manager & Director Seminar**  
Park Event Center, Waite Park, MN
- Aug 17** **Agents Meetings**  
Bemidji, Hampton Inn & Suites
- Aug 18** **Agents Meetings**  
Mankato, Mayo Clinic Event Center
- Aug 19** **Agents Meetings**  
Waite Park, The Park Event Center
- Sept 19-22** **NAMIC Annual Convention**  
Nashville TN & Virtual
- Nov 17-18** **MAFMIC Short Course**  
Arrowwood Resort, Alexandria

*MAFMIC wishes to express its sincerest condolences to family and friends of James, Ralph, & Delmar & Debby*

## SUMMER OFFICE HOURS



**MAFMIC Office**  
Monday ~ Thursday  
8:00 ~ 4:30  
Fridays  
8:00 ~ 12:00

Thank you to our Sponsors



## New Dates for 2022

**MAFMIC ANNUAL CONVENTION**  
**FEBRUARY 6-8, 2022**  
**Radisson Blu in Bloomington**

