



**MAFMIC 2022 Chairman’s Article**  
*Larry Johnson, MAFMIC Chairman 2022-2023*



***Measuring Excellence ~ One Promise at a Time***

Defining our success (or failure) invariably comes down to the efforts we show each and every day to our stakeholders.

Did we push ourselves to learn a process or the features of a new technology option? Did we challenge ourselves to not accept the status quo but rather exhaust all potential solutions to a task? What, exactly, made your mutual a number one choice today for your independent agents and how do you plan to keep that status tomorrow? What priorities do you have written down for the day and do they match the trajectory of your policyholders, staff members, and strategic partners?

It’s easy to assume positive future accomplishments if basing decisions off of the terrific past financial results experienced by our industry. Please don’t! Rather, aim for an elusive target that your organization strives to hit. Decide how you will make tomorrow a step closer by being a positive force of change today. The marketplace is full of competitors. Each is closely coveting your success and, even more importantly, studying your commitment to your stakeholders.

Stepping out of your comfort zone will be both a challenge and a necessity. It’s even worth noting that you will trip and fall along the way. Just know most of us can easily tolerate another hit to the head or another bounce on a pre-cushioned butt.

The real discomfort would yield from the results of complacency. Lack of interest/effort is a like a progressive slot machine. You keep feeding the lackluster mentality until you realize you have squandered a fantastic financial position to the point of no return. Did I mention your competition would then step in and hit the jackpot after quietly watching your missteps?

Your daily choice is simple. Concentrate on the one promise immediately in front of you or your rival will.

I look forward to working with the staff and membership this upcoming year. Thank you, in advance, to the many already committed to a leadership role with the association. Every opinion counts and the best solutions become a reality only if we pool our ideas and talents.

*Larry Johnson, MAFMIC Chairman 2022-2023*

**INSIDE THIS ISSUE**

<b>Committee Members</b>	<b>2</b>	<b>Human Resource Clique</b>	<b>10</b>
<b>Board Meeting Synopsis</b>	<b>3</b>	<b>Legislative Update</b>	<b>11</b>
<b>Member Profile</b>	<b>4</b>	<b>Job Opening</b>	<b>13</b>
<b>Convention Highlights</b>	<b>5-9</b>	<b>Calendar of Events &amp; Obituaries</b>	<b>14</b>
<b>Supreme Court –Family Exclusions</b>	<b>10</b>		

**MAFMIC  
Editorial Advisory Committee**

**MAFMIC Executive Board  
& District Directors**

Joel Peiffer, *Chairman*, - IMT Computer Services  
 Karla Bauer - Great Rivers Mutual  
 Alex Coulter - Schluchter Investment Group  
 Tammy Hansen - Palmyra Farmers Mutual  
 Wendy Keenan - Abdo  
 John Neal - Willenbring, Dahl, Wocken  
& Zimmermann  
 Missy Romano - RAM Mutual  
 Teri Wermerskirchen -Buffalo Lake-New Auburn  
Mutual  
 Dani Hennen - *Staff Liaison* - MAFMIC  
 Arlette Twedt - *Staff Liaison* - MAFMIC

Larry Johnson, **MAFMIC *Chairman***,  
North Star Mutual  
 Nick Hager, ***Chairman - Elect***  
MinnValley Mutual  
 Vicki Hongerholt, ***Vice Chairman***,  
Mound Prairie Mutual  
 Greg Parent, ***Secretary/Treasurer***,  
German Farmers Mutual  
 Kevin Strandberg, ***Immediate Past Chairman***,  
Kerkhoven & Hayes Mutual  
 Caillie Boucher, ***District 1***, King Town Mutual  
 Angela Campbell, ***District 2***, Chisago Lakes Mutual  
 Laurie Wellnitz, ***District 3***, Agassiz & Odessa  
 Steve Schwieters, ***District 4***, Mid-Minnesota Mutual  
 Jen Visser, ***District 5***, Bird Island-Hawk Creek  
 Paul Stueven, ***District 6***, Fairmont Farmers  
 Karla Bauer, ***District 7***, Great Rivers Mutual



Don't forget to Turn your  
Clocks **AHEAD**



So just a heads up we have  
lots of Highlights in this  
issue of the 127th MAFMIC  
Convention so keep reading!



Claims Estimating and Property Valuation  
for residential, commercial and  
agricultural buildings in the Cloud

Hawkins Research, Inc. | 800.736.1246 | [www.powerclaim.com](http://www.powerclaim.com)  
[sales@powerclaim.com](mailto:sales@powerclaim.com)

The MAFMIC Board of Directors held their annual financial review and board orientation meeting at the Radisson Blu Hotel in Bloomington on Sunday, February 6 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 2021 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 8.

Chairman Kevin Strandberg recognized the retiring board members Jackie Sirjord of Garfield Mutual, Jenny Eiyneck of St. Joseph Mutual and Immediate Past-Chairman Dan Rupp of RAM Mutual. Chairman Strandberg also welcomed the new incoming board members, Caillie Boucher of King Town Farmers Mutual and Steve Schwieters of Mid-Minnesota Mutual. Chairman Strandberg then recognized the new Vice Chairman Vicki Hongerholt of Mound Prairie Mutual and set to begin his fourteenth term as Secretary-Treasurer, Greg Parent of German Farmers Mutual. The new board members officially assumed their positions at the Annual Meeting on February 8 while the Vice Chairman and Secretary-Treasurer were elected to their positions.

Events Coordinator/Office Manager Dani Hennen provided a MAFMIC Convention and dues update. President/CEO Adam Axvig gave a Legislative update. Adam also provided an update on the revised MAFMIC Disaster Recovery Manual and indicated that MAFMIC will be going with Vivid Image for website hosting services.

The board approved that the net proceeds from the MAFMIC Golf Outing be directed to the Scholarship Fund for 2022.

Chairman-Elect Larry Johnson gave MAFMIC a heads-up that he would like to attend a different NAMIC event paid by MAFMIC in place of the NAMIC Annual Convention during his year as Chairman.

The board also held a meeting on Monday afternoon at the Radisson Blu Hotel. The committee chairs from the six MAFMIC Committees were also part of this meeting. The topic of discussion was the MAFMIC Strategic Plan. The outcome from this meeting was the decision to bring back the Strategic Plan Committee. The MAFMIC board will determine the exact makeup of the committee. The Strategic Plan Committee will review and make changes to the MAFMIC Strategic Plan on an annual basis.

The next scheduled board meeting will take place in June with the exact date and location still to be determined. The auditor for MAFMIC, Matt Taubert, will review his annual audit report at the June board meeting. 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



## Your Preferred Payment Partner

**ReliaFund** is a leading payment processing provider

Specializing in ACH, credit card and check scanning solutions for software developers and publishers, we provide cutting-edge, solutions for small businesses and large enterprises to streamline all forms of payments. It's your one stop for all payment processing and payment information solutions with NO long-term contracts.

### Simplified Payments

Offer customers efficiency, saving a suite of payment options so they can set up automated billing, and securely send and receive funds.

### API Easy Integration

Save time, money and frustrations with an end-to-end platform that's secure, PCI compliant and cloud ready for integration with your application.

### Outstanding Personalized Support

Receive the tools, support and strategic advice needed to attract new customers and meet their needs by delivering services without risk.

Manage time, money and risk to make payments work for you.

**Optimize Your Payments Today!**

www.ReliaFund.com 866-245-5040



### Associate Member Profile ~ All State AG Parts, Inc.



All States Ag Parts was founded in 1998 by David Dyke and his two sons, Paul and John. It was founded with the opening of our Salem, SD salvage yard, and today consists of 16 locations in 10 States & Canada.

All States Ag Parts supplies Used, New & Rebuilt parts to the agricultural community. We also provide subrogation storage of farm equipment to insurance companies while they litigate claims. We currently employ 628 people, between all of our locations .

All States Ag Part's philosophy would be that we strive to be the leading supplier of Used, New & Remanufactured parts in North America, while supplying our customers worldwide the highest quality parts at the most reasonable price possible.

We are continuing to expand our salvage footprint into not only the agricultural landscape, but also into construction salvage. It is our goal to continue to be the largest provider of used & new aftermarket parts for the agricultural market in the world.

Currently our companies biggest challenge is the same challenge faced by most companies, and that is how to attract and retain knowledgeable employees going into the future.

All States has for years been a partner with the Pinky Swear Foundation, allowing farmers to donate unwanted tractors and equipment to benefit the Pinky Swear Foundation. We have also been longtime supporters of 4-H & FFA groups in each of locations local communities.

If you had to describe your company in one word what would it be? **DEDICATED**

**IN CASE OF  
FIRE**



LEAVE THE  
BUILDING BEFORE  
PUTTING IT ON  
FACEBOOK



ServiceMaster #4045  
Professional Services  
[www.servicemasterps.com](http://www.servicemasterps.com)

**Restoration Services since 1960's**

We are an Associate  
MAFMIC Member

247/365

Call your claim to: **Fred McGuire**  
(320) 333-5383





Annual MAFMIC Business Meeting announces new positions: *Newly-Elevated MAFMIC Chairman for 2022-23, Larry Johnson; Immediate Past Chairman, Kevin Strandberg; Newly Elevated Chairman Elect, Nick Hager & Newly Elected Vice-Chair Vicki Hongerholt*



Retiring Director for District 1  
Jackie Sirjord  
Manager  
Garfield Mutual



Retiring Director For District 4  
Jenny Eynck  
Manager  
St. Joseph Mutual

**\$500 Grand Prize 50/50 (\$250 to a Charity of your choice):**  
Mark Routh, Mid-State Mutual  
Mark chose "Believet" to receive \$250  
**Vendor Cards Winner:**  
Brenda Routh, Mid-State Mutual  
**\$150 Cash Winner:**  
Joan Zenke, Mound Prairie Mutual  
**\$100 Cash Winner:**  
Laurie Wellnitz, Agassiz & Odessa Mutual  
**Hand Crocheted Table Cloth:**  
Jenni Luthens, Sumter Mutual

*Congratulations to our winners !*



MAFMIC welcomes  
New District 1 Director,  
Caillie Boucher  
King Town Farmers Mutual &  
New District 4 Director,  
Steve Schwieters  
Mid-Minnesota Mutual

Convention Management  
Bill Minks and  
Dean Kerfeld



2022 Robert C. Seipp Service Award  
Presented to Doug Oachs, Manager of  
Delaware Mutual  
Congratulations Doug!!



MINNESOTA ASSOCIATION OF  
**MAFMIC**  
FARM MUTUAL INSURANCE COMPANIES

**Annual Business Meeting**



The Optional Session was a great success. Thanks to our 30 Members who packed 2,160 meals for our local food shelves!



The logo for Meals of Hope, featuring a spoon icon and the text "Meals of Hope" with the tagline "Communities coming together to end hunger".



# Our Century Companies acknowledged at the MAFMIC Convention



*Congratulations!*



King Town Farmers Mutual  
1897—2022  
Manager, Caillie Boucher

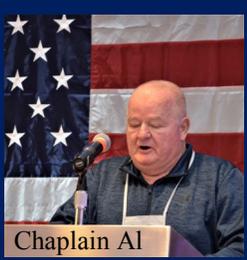


The Past Chairman



# The MAFMIC Convention

Legislative Debate  
Senator Michelle Benson  
Senator Paul Gazelka  
Senator Scott Jensen



Chaplain Al



Dept of Commerce  
Commissioner,  
Grace Arnold



# Our Exhibitors



### Supreme Court delivers opinion on family exclusion”

*John Neal, Attorney, Willenbring, Dahl, Wocken & Zimmermann, PLLC*

Many in the membership recall legislative efforts to abolish resident-relative exclusions in boating and umbrella policies. While these efforts failed in the legislature, the issue of interfamilial liability continued to progress through the court system. On November 24, 2021, the Minnesota Supreme Court upheld a resident-relative exclusion within a North Star Mutual homeowner’s insurance policy. The case is *Poitra v. Short*, 966 N.W.2d 819 (Minn. 2021).

The case concerned dog-bite injuries a minor sustained while staying with his grandparents. The minor, through his father, sought a claim against the grandparents’ homeowner’s policy. That policy, however, precluded coverage for bodily injury to “relatives and persons under the age of 21 in your care.”

Years ago, Minnesota abolished restrictions on family members suing each. However, in this case the Court weighed the freedom of contract, which allows parties to contract how they see fit, as long as it does not contravene the law. The Court ultimately upheld the freedom of contract and enforced the resident-relative exclusion in North Star’s policy. The Court stated that striking down such exclusions “may increase insurance rates, price out people who need coverage, and encourage collusive claims.” Ultimately, the Court decided that it is best for the legislature to address this issue.



**Abdo**  
*Abdo Eick & Meyers is now Abdo*  
 100 Warren Street, Ste 600  
 Mankato, Minnesota 56001

**Human Resource Clique**  
*By Wendy Keenan, CPA, Partner*



**Human Resources**  
 Opportunities  
 Office of  
 HUMAN RESOURCES

As many of you have probably seen in the news, the Internal Revenue Service has been experiencing processing delays, which may be causing uncertainty, and possibly anxiety, for you and your Mutual. The tax advisors at Abdo understand the importance of seeing the big picture when it comes to your tax planning. Whether you’re filing your 1040 individual return, a business return, or navigating through payroll taxes and employer regulations, make sure you don’t miss any important 2022 tax deadlines. To review a summary of due dates for various tax-related forms, payments and other actions [click here](#). Have questions as you review the calendar? [Reach out to our tax team](#) to discuss the details of the upcoming deadlines.

## WILLENBRING, DAHL, WOCKEN & ZIMMERMANN, PLLC

PROUDLY REPRESENTING THE TOWNSHIP MUTUAL INDUSTRY FOR OVER 40 YEARS

**320.685.3678**



**John Neal**



**Boe Piras**

Fire Subrogation | Claims Handling | Policy Interpretation  
DOC Complaints | Mergers & Conversions | Employment

[www.willenbring.com](http://www.willenbring.com)

**Thank you to our Sponsors**





## Legislative Update

Adam Axvig, MAFMIC President/CEO

The 2022 legislative session gaveled in on January 31 and the legislature has been a hive of activity as the House and Senate work to pass their respective legislative priorities. With a forecasted state budget surplus of \$7.7 billion, the wish list for legislators is long as they look to head into the election season with concrete legislative victories to run on.

However, with the Senate and House controlled by different parties, there is little chance that a majority of the legislation passed in either chamber will become law. A deal on backfilling the state's unemployment insurance trust fund continues to prove elusive with House DFLers opting to link the measure to bonus pay for front-line workers. Both parties have agreed - in principle - to provide bonus pay for front-line employees working throughout the pandemic, however disagreements remain regarding the size and eligibility requirements of those payments.

The much-anticipated release of the new legislative district lines on February 15 shuffled the deck at the legislature with many members finding themselves paired up with their colleagues. The court-drawn maps weren't a solid political victory for either side, but consensus is that Republicans, particularly the Senate Republicans, came away with a slight advantage in the new map. The unfortunate death of sitting southern Minnesota Congressman Jim Hagedorn only further disrupted the political landscape with at least one legislator considering a run for that seat.

Most pertinent to the P&C insurance community is the activity of the Commerce committees. House Commerce Committee continues to hear bills at a feverish pace, while their Senate counterparts have only held one hearing with only one bill on the agenda. Liquor is likely to take up much of those committees' time as the small brewers continue to push for changes to the state's liquor laws.

As always, MAFMIC will continue to stay engaged at the legislature and defend our industry should threats emerge.



We support Minnesota mutual insurance companies, and we support Minnesota families.

We have spent the last 40 years providing financial advice to rural communities. We understand your unique situation and will take all those factors into consideration. Call us to learn how.

### Schluchter Investment Group

(320) 251-4213 | [www.schluchterinvestmentgroup.com](http://www.schluchterinvestmentgroup.com)  
1015 West Saint Germain, Suite 400 | St. Cloud, MN 56301

The Schluchter Investment Group



Wealth Management

Investment and insurance products: • Not insured by the FDIC or any other federal government agency  
• Not a deposit of, or guaranteed by, the bank or an affiliate of the bank • May lose value

© 2020 RBC Wealth Management, a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

20-SC-02371 (06/20)

## Tornado Awareness Week April 4-8, 2022



# Watch vs Warning



## Watch

- Conditions are favorable for severe weather
- Typically lasts hours
- Cover a large area
- Be aware and monitor for warnings**

## Warning

- Severe weather is occurring or imminent
- Typically 30 to 60 minutes
- Cover a small area
- TAKE ACTION!**



## PUTTING THE RE IN REACH

At Grinnell Re, we're prepared to go wherever your business takes you. It's our promise that our service will always feel local — and our commitment that we'll help your business reach its full potential.

Valued Relationships, Unmatched Services.

STRONG | STABLE | SECURE

[grinnellmutual.com](http://grinnellmutual.com)



Grinnell Re™ is a registered trademark of Grinnell Mutual Reinsurance Company.  
© Grinnell Mutual Reinsurance Company, 2022.

## Job Posting

### Full-time Assistant Manager Position

West Central Mutual Ins. Co. of Grove City is seeking an Assistant Manager to work in a professional, positive and busy work environment. We have been providing quality insurance in West Central Minnesota since 1880. Working alongside our General Manager, reporting to the Board of Directors, this person will play a vital role in our company.

The right candidate for this position should possess the following:

- Have professional communication, leadership & management skills
- Strong understanding of business, insurance & finance
- Have knowledge of farm operations
- Computer and Microsoft Excel knowledge
- Property & Casualty license preferred (or willing/able to acquire license)

This is a full-time position and offers a competitive salary, vacation, health/401k/LTD/Life Ins.

Resumes can be submitted to:

West Central Mutual Insurance Company

Attn: Donnel Williamson

P.O. Box 38

Grove City MN 56243

Or e-mailed to [donnelwilliamson@gmail.com](mailto:donnelwilliamson@gmail.com)



## Complete Suite of Online Software



### Mutual Tools

Policy Maintenance

AP / GL

Claims

Imaging

### Agency Tools

Quoting

Policy Search

Agency Download

...and more!

# IN SYMPATHY



**Wesley Nelson, 91** Died on January 15, 2022. Wes was born January 25, 1930 in Emerald Township, Faribault County, Minnesota to John J. and Anna (Amundson) Nelson. His mother died when he was young, Wes was raised by his father, older sisters, and an aunt. He graduated from Blue Earth High School and attended Ag School at the University of Minnesota. On June 22, 1952, Wes married Irene B. Holmgren. They were blessed with four children. He owned and actively managed his own insurance agency for nearly 50 years after having it passed to him from his dad, who had established the agency in the 1930's. Insurance became a great interest to him, including crop adjusting, teaching and training new adjusters. **He was on the board South Central Mutual Insurance** and with the Gideons were also important to him.

Wesley is survived by his wife of 69 years, Irene Nelson; sons, Steven (Paulette) Nelson of Owatonna & Timothy (Vicky) Nelson of Blue Earth; daughters Sue (Steve) Frederick of Scottsdale, AZ and Karen (Kellen) Borglum of Bricelyn; 10 grandchildren & 13 great-grandchildren.



**David Kenneth Nelson, 71** Died on January 29, 2022. David was born on July 22, 1950, in Sleepy Eye to Kenneth and Esther (Anderson) Nelson. He grew up in Fairfax, working on the century farm with his family. Past Agent and Manager of Palmyra Farmers Mutual. In June 1975 he married Doris (Norberg) Nelson, from Dundas. He worked first at Fidelity State Bank, and then worked for several years as an **Agent and the Office Manager for Palmyra Farmers Mutual Insurance in Franklin.**

Being outdoors was his favorite place. If he wasn't in the field on his tractor, he was in the garden, working with his sheep, or possibly spending time out in the woods or by a lake. Most of all, David's heart shone with faith, and love for his family. David is survived by his; Wife, Doris Nelson of Fairfax, MN.; Children, Anna Marie Nelson of Shakopee, MN, KristenRae (Nelson) De Young (Kirk) of Mosinee, WI, Eric David Nelson (Whitney) of Fairfax, MN, and Sonja Lynn Nelson of Chicago, IL; Grandchildren, Cole, Ari, Aiden, Aaron, and Eva.



## Calendar of Events

2022

- May 3 - 4**      **Manager's Workshop**  
Grand View Lodge, Nisswa
- June 20**      **MAFMIC PAC Golf Outing**  
Fox Hollow Golf Club, St Michael
- July 13**      **Manager & Director Seminar**  
Park Event Center, Waite Park
- July 14**      **MAFMIC Golf Outing**  
Little Crow Country Club, Spicer
- August 9-10**      **MAFMIC Agents Meetings**  
9th - Mankato \* 10th - Moorhead
- Nov. 16-17**      **MAFMIC Short Course**  
Holiday Inn, St Cloud

*MAFMIC wishes to express its sincerest condolences to family and friends of Wes, Nancy & David*



**Nancy Kay Forsyth, 79**, of Sheldon, MN January 10, 2022, died at her home. Nancy Kay Thompson was born on December 21, 1942, in La Crosse, WI to Maurice and Pauline (Flatten)

Thompson. On June 29, 1963, Nancy was united in marriage with Dennis Forsyth. Nancy taught business classes at Caledonia High School. She soon started working part time during tax season at Schultz Law Office. She started Bluff Country Financial Services with partner, Jean Carlson, in 1990. Nancy was well known as an expert in many areas of income tax, teaching seminars for twenty years in 49 states, D.C., and London. **She was Director on the board for Mound Prairie Mutual.**

Nancy is survived by her husband, Dennis; four children: Patrick (Nancy) Forsyth of Houston, MN, Taylor (Tami) Forsyth of Eden Prairie, MN, Mitch (Heather) Forsyth of Lakeville, MN and Danielle (Steve) Walters of Houston; twelve grandchildren: Emma, Julia, Erica, Tyler, Sam, Riley, Katie, Victoria, Aiden, Josh, Erin and Alex.