



Larry Johnson, MAFMIC Chairman 2022-2023



As we aim towards a new calendar year, I think we can all agree that 2022 has been anything but boring! Problem solving daily challenges and professionally approaching our pledge to so many policyholders this year has proven to me again the value and quality of our membership.

Adam Axvig and I have ventured to the southeast and soon the northeast corners of the state this year. We appreciated the hospitality and input from the many peers we visited.

Several of us represented MAFMIC in Washington DC through our Congressional Contact Program this last summer. It was a good reminder that the political engine is an imperfect one but the need for our funding within the process is critical. I encourage (since the “soapbox” is yet mine) members to strongly consider reinforcing your commitment to our association’s PAC efforts.

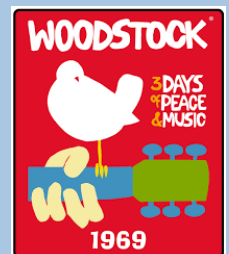
A few MAFMIC event opportunities are approaching. The Short Course will be held on November 16th & 17th at the newly renovated Holiday Inn, in St Cloud. My wife Sharon and I welcome you, just a few months from now, to the 128th MAFMIC Annual Convention at the Radisson Blu on February 5th - 7th in Bloomington. We’re excited to see you, so pencil in both of these events. We’re reliving 1969 and the Woodstock Music Festival so “Peace Out” and go hippie for the chairman’s reception! As my MAFMIC chair honor reaches its twilight, I can only say it has been a rewarding undertaking. Having met so many new professionals joining our membership ranks, I can positively say great things await our association in the years to come. The challenge to be actively involved in our future is vital. I extend my thanks, especially as we approach this Christmas season, to the MAFMIC staff for all of their assistance and dedication in making our industry shine this year.

“Measuring Excellence – One Promise at a Time”

May this Season of Thanks find all of you blessed with the spirit to lift those who desperately seek a positive light.

Thank You for the opportunity to serve on your behalf.

Larry Johnson ~ MAFMIC Chairman 2022-2023



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Associate Member Profile ~ Feltl & Company



Feltl & Company started in 2002.

Our home office address is:
10900 Wayzata Blvd Suite 200
Minnetonka, MN 55305
(952) 404-5070

The services our company provides is:
Full Service Brokerage
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We currently employ 30 at the Home Office
and 15 outlying.

Our company's business philosophy/mission statement would be
Research, Due Diligence, and Service

Our company's five year goal would be to grow our business and have our customers grow
with us

Our biggest challenge would be the constant changing economy and business environment

Feltl & Company is involved with our local church, school and service clubs

If we were to describe our company in one word what would it be? Integrity



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22-SC-00976 (08/22)

September 2022 Board Meeting Synopsis ~ Greg Parent, Secretary—Treasurer

The MAFMIC Board of Directors held their third quarter meeting on September 12 at the MAFMIC office in St. Joseph. In addition to the financial and management reports, district updates, and committee reports, the board discussed several items and took action on a few of them requiring approval.

Chairman-Elect Nick Hager gave an update on the Strategic Plan document. Nick had sent a draft copy to all board members for their review and will be sending that document to all committee chairs for their review. Nick will report back at the December board meeting.

President Adam Axvig gave a brief update on the Disaster Recovery Manual. A couple sections are still a work in progress. Adam will report back to the board at the December meeting.

Both Nick Hager and Adam Axvig provided an update regarding the status of where MAFMIC was at with the proposed change in loss adjusting accounting for Minnesota Department of Commerce State Book reporting for Chapter 67A township mutual companies. Adam had met with Paula at the MN DoC and it sounded favorable for moving forward. A draft copy of the proposal will be presented to the board at the December meeting.

Dani Hennen discussed a possible change in location for our Annual Convention. The board discussed this topic and told Dani to check further into the Omni Hotel at Viking Lakes in Eagan.

The board reviewed and approved the 2023 MAFMIC Convention Budget.

Nick Hager led a discussion on MAFMIC Membership Dues and possible category changes. The board discussed several scenarios and will revisit the topic at future meetings.

The board held an Executive Session to conduct the annual Employee Performance & Salary Reviews of the MAFMIC staff. Chairman Larry Johnson was going to meet with President Adam Axvig following the meeting to report what the board had approved.

The board will hold their final quarterly meeting at the MAFMIC office in St. Joseph on December 19-20. Members are encouraged to contact their MAFMIC District Directors with any concerns or issues that may need to come before the board.

Greg Parent
MAFMIC Secretary-Treasurer



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A red measuring tape with a yellow blade, coiled against a blue background. The tape is partially unrolled, showing the yellow blade and the red casing. The background is a solid blue color.

128th Annual Convention Registration
February 5-7, 2023
Radisson Blu Mall of America
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Preparing Your Home for the Deep Freeze

Preparing a home for the winter can be overwhelming.
These quick tips can help prepare you for the winter season.

Carbon Dioxide and Smoke Detectors

It is essential to the health and safety of your family to have working smoke and carbon monoxide detectors. Whether you have battery operated detectors or detectors wired into your home's circuits, make sure to test them and replace batteries regularly.



Mark Garden Beds, Paths, and Driveways



After a heavy snowfall, it can be difficult to see where driveways, flower beds, or walkways end and your lawn begins. Use fiberglass snow poles or driveway markers every several feet to line the edges of these areas to provide a clear path for blowing or shoveling snow yourself or if you hire a professional plow driver.

RECOMMENDED TIPS

Service your Furnace and Chimney: Fireplaces, chimneys, and heating equipment are some of the leading causes of home fires. Have them serviced and inspected annually. Make sure the inspector examines the condition of the chimney. Brick periodically needs upkeep to prevent water from leaking in, as well as the chimney cap, which keeps heat-seeking animals out.

Check Exhaust Vents: Some furnaces and boilers, as well as gas water heaters, vent through a chimney. Newer high-efficiency models might vent through plastic pipes running through a side wall. Make sure these vents are open and free of obstructions, which can block the vent pipes and interfere with the furnace's ability to burn efficiently and properly vent exhaust gases.

Insulate your Attic and Crawl Space: Exactly how much insulation you need varies by temperatures in your region which will save you money in the long run in two ways. You'll keep your home's heat out of the attic and in living quarters, where it belongs, and by keeping the attic cooler, you may prevent ice dams from forming on your roof.

Insulate Indoor Pipes: If you have any exposed water pipes in uninsulated spaces such as crawlspaces, attics, exterior walls, etc. Make sure to insulate them at a minimum with foam insulating sleeves. Ideally, you should wrap them with electrical heating tape first and then insulate them.

Clean and Inspect Gutters: Clogged gutters can cause water to back up and freeze once temperatures drop which can result in an ice dam near eaves and valleys. Keep gutters clear and properly connected to ensure that melting snow runs off your roof and through downspouts.

Outside Faucets and Water Hoses: Locate all outside faucets. Disconnect any hoses and drain them for winter storage. Remove splitters or any other items from each faucet. Make sure the faucet is fully closed and free of drips or slow leaking.



Midterm Elections November 8 Adam Axvig, MAFMIC President/CEO

The 2022 midterm elections loom large on the political landscape in Minnesota. With the entire legislature running in new districts as well as all four constitutional offices up for election, this midterm has felt more like a presidential year in intensity. All the ads, retail politicking, parades, fundraisers all culminate into the outcome on November 8.

Here are a number of races that I will be watching closely on Election night:

Minnesota House and Senate

The partisan composition of both the Minnesota House and Senate are critical to our industry as the majority controls the legislative agenda in their respective chambers. The legislature has been divided the last four years with Republicans in control of the Senate and the DFL in control of the House. The result of the split legislature has been gridlock; fewer than 100 bills have been signed over the last two regular legislative sessions.

Citing President Biden's approval numbers as well as the historic tendency for the President's party to lose in the first midterm election after a Presidential election; Republican leaders in the House and Senate feel confident in their prospects for controlling both the House and Senate after election night. However, Democrats have a significant fundraising advantage and are campaigning hard on the reversal of Roe v. Wade to drive turnout, particularly in the Twin Cities suburbs.

House District 35A is a key race to watch on election night as two heavyweight incumbents square off in the Northwest Metro. One of the candidates in this race is DFL House Commerce Committee Chair Rep. Zack Stephenson. This race could serve as a bellwether for the evening's outcomes.

Attorney General

Incumbent DFL Attorney General Keith Ellison has found himself in a political dogfight with GOP political newcomer Jim Schultz. Ellison won his last election against Republican Doug Wardlow by less than four percentage points. Ellison has a history of driving up turnout in Minneapolis, the city he used to represent in Congress. However, Republicans have made Ellison's past support for Defund the Police movements a key talking point in this race.

Governor

Republican Scott Jensen has consistently trailed incumbent DFL Governor Tim Walz in his campaign for the state's top office. Jensen, a medical doctor from Chaska, has been dogged by a number of political missteps in his bid for Governor. However, polls have shown this race significantly tightening in the last few weeks with inflation, the economy, and rising crime among the top of voters' concerns.



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Submitted by: Wendy S. Keenan, Abdo

Year End Reminders, Filing 1099



2022 Year End Tax Reminders

We understand that year end is a busy time, so here's a quick guide to various yearend tax deadlines for the remainder of 2022 and beginning of 2023. If you have any questions, feel free to reach out to our tax team to discuss the details of the upcoming deadlines.

Date	Deadline for
<u>2022</u>	
November 10	Employers: Reporting income tax withholding and FICA taxes for third quarter 2022 (Form 941) if you deposited on time and in full all of the associated taxes due.
November 15	Exempt organizations: Filing a 2021 calendar-year information return (Form 990,) and if a six-month extension was previously filed.
December 15	Calendar-year corporations: Paying the fourth installment of 2022 estimated income taxes, if applicable. This includes any corporation that files a Form 1120-PC.
<u>2023</u>	
January 31	Businesses: Providing Form 1098, Form 1099-MISC (except for those that have a February 15 deadline), Form 1099-NEC and Form W-2G to recipients, if applicable. These forms may not be required for every business. Employers: Providing 2022 Form W-2 to employees; reporting income tax withholding and FICA taxes for fourth quarter 2022 (Form 941); and filing an annual return of federal unemployment taxes (Form 940) and paying any tax due. Employers: Filing 2022 Form W-2 (Copy A) and transmittal Form W-3 with the Social Security Administration.
February 10	Employers: Reporting income tax withholding and FICA taxes for fourth quarter 2022 (Form 941) and filing a 2022 return for federal unemployment taxes (Form 940) if you deposited on time and in full all of the associated taxes due.
February 15	Businesses: Providing Form 1099-B, 1099-S and certain Forms 1099-MISC (those in which payments in Box 8 or Box 10 are being reported) to recipients, if applicable. These forms may not be required for every business.
February 28	Businesses: Filing Form 1098, Form 1099 (other than those with a January 31 deadline) and Form W-2G and transmittal Form 1096 for interest, dividends and miscellaneous payments made during 2022., if applicable. (Electronic filers can defer filing to March 31.) These forms may not be required for every business.
March 31	Employers: Electronically filing 2022 Form 1097, Form 1098, Form 1099 (other than those with an earlier deadline) and Form W-2G, if applicable.
April 18	Calendar-year corporations: Filing a 2022 income tax return (Form 1120-PC for a Mutual) or filing for an automatic six-month extension (Form 7004) and paying any tax due. Calendar-year corporations: Paying the first installment of 2022 estimated income taxes.



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Declaratory-Judgement

John Neal, Attorney

Willenbring, Dahl, Wocken & Zimmermann, PLLC



Insurance carriers are often involved in declaratory-judgment actions. This is a lawsuit to determine a party or parties' rights, often to a contract or other legal instrument.

Minnesota has a specific statute for declaratory-judgment actions, which can be found at Minnesota Chapter 555. For insurance-related matters, declaratory-judgment proceedings often involve coverage issues. Either the carrier or the insured can ask a court to determine the party's rights and/or obligations to the insurance contract as applied to any specific claim.

Where facts are not in dispute, the action can be decided through a motion to the court.

In that case, the court applies

the law in interpreting the policy to the undisputed facts and then renders a judgment. Where facts are in dispute, the matter can be tried to a jury or judge—depending on the situation.

A judgment is then rendered and enforceable as any other matter.

While we often see an insured initiate these suits, nothing prevents a carrier from doing so. A question that often arises from the insurance carrier's perspective is under what circumstances does one bring a declaratory-judgment action. A carrier may wish to initiate a declaratory-judgment proceeding where there is a question of coverage and/or where there is a need to prevent a claim of bad-faith. This is true with respect to both property and liability coverages. However, it is more common to see a declaratory-judgment proceeding on the liability-end of the policy where the carrier is obligated to provide both defense and indemnification. In that situation, the carrier provides defense counsel to the insured with respect to a third-party liability claim. The carrier separately retains counsel for itself on the declaratory-judgment action to determine its rights and obligations with respect to both indemnification and defense of the insured.



Good-bye
2022

2023
Happy New Year

To all members of MAFMIC
we want to Thank You
for your continued Support
throughout the year!
We wish you A Happy Thanksgiving,
A Wonderful Christmas & A
Successful New Year!

The MAFMIC Staff
Adam, Dani & Arlette

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Please advise the MAFMIC office of your annual meetings. The date, time & location.

We would like to include the annual meetings on the website calendar. Your help is very much appreciated.

2022 NAMIC FMDC & PFMM



Ben Jacobs,
Fairmont Farmers Mutual

Jeff Nohner,
Sumter Mutual

Brenda Routh,
Mid-State Mutual



Sandy Walstrom,
Farmers Mutual
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Crow River Mutual
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*Sunday
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Thanksgiving Thurs. Nov. 24th
Thanksgiving Friday Nov. 25th
Friday Dec. 23rd (Xmas Eve Observed)
Monday December 26th (Xmas Day Observed)
Friday December 30th-Closed
Monday January 2nd (New Years Day Observed)

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NEWS Bulletin

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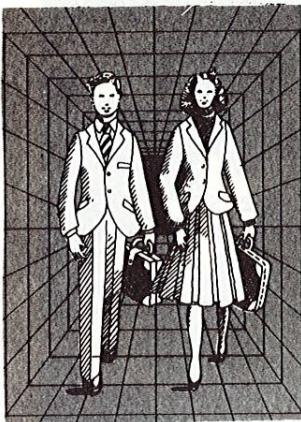
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1984



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March 13 - 14 - 15, 1984

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SPRING SHORT COURSE EDUCATION SEMINAR

PLAN NOW TO ATTEND! -- IT'S COMING SOON! . . . The 1984 MAFMIC SPRING SHORT COURSE & EDUCATION SEMINAR has been scheduled for TUES.-WED.-THURS., MARCH 13-14-15 at Radisson's Arrowwood Resort near Alexandria, Minn. This year's program will again feature many subjects which are pertinent to the operation of Township Mutuals. There will be 28 persons participating on the program, 12 of which are actively associated with Township Mutual companies. Early indications show there is a lot of interest developing for this year's Short Course and we expect pre-registrations to start arriving daily.

1984 PROGRAM ENCLOSED -- A copy of this year's Short Course Program is enclosed in this issue of the News Bulletin. Please take time now to study it and you will discover that a wide range of interesting subjects will be offered. In fact, several of them will be such importance to Township Mutuals that every company should have representation at the Short Course. This is a once-a-year opportunity to obtain information and ideas that are not available from other sources. Last year, 118 MAFMIC-member companies were represented by 438 persons . . . LET'S TOP THOSE FIGURES IN 1984! Register your people now!

DON'T DELAY . . . REGISTER TODAY! -- There's a Pre-Registration form located inside the back cover of the program; use this form to register the representatives from your company. If you need more space than is provided for names, submit them on a separate sheet of paper. A company check to cover the registration fees must accompany the form when it is returned to MAFMIC, Drawer P, Tyler, MN 56178.

1984 REGISTRATION FEE -- It's the same as it has been for several years, \$55.00 per person. The fee covers ten seminar sessions; three noon luncheons; five Coke breaks and two "attitude adjustment" hours. A real value when compared to the much higher fees charged by other Associations which do not include meals, etc. Plan to attend the entire 2½-day course because Certificates of Merit will be presented to each person who attends every session. If you have not notified your company Secretary/Manager that you plan to attend the Short Course, do so today so you can be pre-registered with MAFMIC for the big event.

IN SYMPATHY



Jay Pfeiffer, 64, passed away on September 1, 2022 in Iowa City after a short battle with pancreatic cancer. Jay was born in Ottumwa, Iowa on May 22, 1954, to Richard and Myra (Appleget) Pfeiffer. After briefly attending Iowa State University, Jay returned home and proudly took over his family's farm for over 40 years. Jay married Connie Jo Dennis on February 24, 1979, in North English, and they lived on an acreage, where they raised their two children, Josie and **Joel (IMT Computer Services)**. Jay is survived by his wife of 43 years, Connie; two children – Josie (Ross) Schoofs of Ankeny and Joel (Lindsay) Pfeiffer of Johnston, four granddaughters – Genevieve, Alexandria and Vivienne Schoofs and Bianca Pfeiffer. His mother, Myra; sisters Susan (Allen) Fry-Fredericksen, Meri (Jeff) Peterson, Lisa (Chris) Cowan and Jayne (Larry) Orris; brothers-in-law Bill Strawn and Calvin Genkinger; and many nieces and nephews.

Jay was preceded in death by his father, Richard; his sisters, Karen Strawn and Ann Genkinger; his nephew, Willis Strawn and niece Karie Lynn Grove.



Helen Rose (Wieneke) Lonneman, 88, of Adrian, died Saturday, Sept. 24, 2022, at the Adrian Country Living Cottages. She was born January 17, 1934, in Lismore, to Cletus and Rose (Recker) Wieneke. She graduated from St. Anthony Catholic High School in 1951. She was employed at Brentwood in Adrian. Helen married Sylvester "Sy" Lonneman on February 1, 1956, at St. Anthony. The couple began farming south of Adrian after their marriage. Helen is survived by her seven children, Mark (Lori) Lonneman, Adrian; Jerry (Connie) Lonneman, Adrian; Cindy Lonneman, Morris; Linda Lonneman (Terry Worth) Sunrise Beach, MO; Kevin (Nancy) Lonneman, Montevideo; **Ron (Leah) Lonneman (Manager, Heartland Mutual Insurance Company)**, Adrian; and Allan (Valerie) Lonneman, Sioux Falls; 14 grandchildren & eight great grandchildren.

She was preceded in death by her parents; husband, Sy in 2017, son, Dean in 1965, son, Tim in 1987; a sister, LaVone Wagner; and several brothers-in-law and sisters-in-law.

UPCOMING EVENTS



Nov. 16-17 MAFMIC Short Course
Holiday Inn, St. Cloud

2023 Events

Feb. 5 - 7 MAFMIC Annual Convention
Radisson Blu, Bloomington, MN

May 2 - 3 Manager's Workshop
Grand View Lodge, Nisswa, MN

MAFMIC wishes to express its sincerest condolences to family and friends of Jay, Helen, & Larry



Larry Jansen, 75, passed away on Oct. 3, 2022. Larry Joseph Jansen was born the son of Charles and Doris (Snyders) Jansen on June 6, 1947, in Marshalltown, Iowa. He was raised on the family farm near State Center, Iowa and graduated from West Marshall High School in 1965. Larry received his bachelor's degree in business from the University of Iowa and obtained the Chartered Property and Casualty Underwriter (CPCU) designation. He honorably served in the Army National Guard of Iowa and was discharged on June 8, 1975.

In 1969, Larry met the love of his life, Echo Peer, when he started his first job out of college at Hawkeye Security Insurance Company. Larry and Echo were united in marriage on July 24, 1971, at the United Methodist Church in Des Moines, Iowa. Their marriage was blessed with a son, Justin who was born in 1980.

Larry accepted a position at Maryland Casualty Insurance Company before moving to Grinnell Mutual as a Personal Lines Underwriting Manager in 1979. He was later promoted to Regional Underwriting Manager, Regional Vice President, Senior Vice President of Underwriting and Production, President of Grinnell Select Insurance Company, and President of Grinnell Specialty Agency. In 2012, **Larry was named President of Grinnell Mutual**. Under Larry's leadership, Grinnell Mutual was recognized for seven straight years as one of Iowa's Top Workplaces. In 2014 and 2017, Larry was recognized by Iowa's Top Workplace as the top leader in the large company category. In 2018, Larry was inducted into the Iowa Insurance Hall of Fame.

Larry is survived by his wife of 51 years, Echo Jansen of Grinnell; son, Justin (Danielle) Jansen of Honolulu, Hawaii and their son, Leo and daughter, Mayu.