



“What’s MAFMIC to You”

Nick Hager, MAFMIC Chairman 2023-24

Thankfully we are not repeating the early storm activity like last year or dealing with COVID isolation restrictions, so there goes those topics. Reinsurance is a bit of a nightmare right now, but I’ll spare you another dark and preachy article. I want to focus on our organization. I was interested to hear what MAFMIC is to the members, so I called up random members to hear what they had to say MAFMIC is to them. I only had a couple basic questions but received pretty complex responses. I really enjoyed the opportunity to hear these different perspectives and to speak with members that I don’t always get the chance to. Not terribly surprising, most of the responses were very similar when we got down to the core. MAFMIC provides **POLICY, EDUCATION, AND LEGISLATIVE** support to them and their mutual.

Given the wide range of job duties, Mutual Managers tend to feel like a jack of all trades and masters of none, but we generally know exactly who to call for help from the vast networking connections we have made. MAFMIC has and will continue to be an excellent resource for new managers, especially those new to the insurance industry. In particular, some members I spoke with shared how much they valued the Manager’s Workshop that was just held in May, where 50 different mutuals were represented. This continues to be a highly rated event where managers are able to network, ask questions of their peers, and share ideas such as best practices, streamlining or improving processes, and reducing expenses. One manager I spoke with shared that when they were a new manager, they would have been lost had it not been for MAFMIC and its membership’s help. Another member shared that because of the available resources and services provided, MAFMIC allows their mutual to be a small fish in a big pond. Another appreciated that MAFMIC members are all competitors but still able to come together as a large and unified front when the need arises. Keeping members up to date with statutory and industry changes was a key benefit shared by a manager. Another newer manager commented on how understanding and supportive the membership has been and that they have never felt out of place asking a question. They had opined that the membership seems to empathize with new managers, having gone through the same process at some point in their career.

In the end, MAFMIC is still just us. It exists to serve our needs, which allows us to serve our policyholders to the best of our ability today and into the future. It requires us to keep it going and headed in the right direction. I encourage you to get involved in some way or attend an upcoming event, especially if you have not been to one in some time. I understand that it can be difficult to commit time away from the office, but there is real value to being active and engaged with the organization. (ok...still a little preachy) Utilize the benefits MAFMIC has to offer. What is MAFMIC to you? Is the organization meeting your needs? If not, please let us know how we can better serve you, your mutual, and your policyholders.

Thank you for the opportunity to serve as your MAFMIC Chairman and hope to see you soon!



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What's the
 similarity between
 a raincoat and
 insurance?

It's that you're
 never really
 covered as much
 as you think.



Don't forget to sign up for the
 "MAFMIC Agents Meetings"
 and the "Risk Assessment
 & Adjusters Conference".
 Just Sayin'

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22-SC-00976 (08/22)



June 13, 2023, Board Meeting Synopsis *Jim Williams, Secretary-Treasurer*



Members Present: Adam Axvig, Karla Bauer, Gayle Elston, Nick Hager, Dani Hennen, Vickie Hongerholt, Larry Johnson, Josh Lowe, Roger Miller, Steve Schwieters, Karen Weber, Laurie Wellnitz, James Williams, Caillie Darco, & Angela Campbell via Zoom

Call to Order:

A regular meeting of the MAFMIC Board of Directors was called to order at 8:36 AM by Chairman Nick Hager. The MAFMIC Anti-Trust statement was provided to the members in advance of the meeting. It was stated that the Anti-Trust Policy is in effect.

A motion was made and seconded to approve the agenda as presented to the board in advance. Motion carried.

A motion was made and seconded to approve the meeting minutes from February 5, 2023, as well as the special meeting held on April 4, 2023. Motion carried.

Financial Reports

Matt Taubert presented the audit report via Zoom. MAFMIC's 2022 financial statements were determined to be fairly stated and received a "clean"/unmodified audit opinion. Matt walked through the extent of the audit report and answered any questions. Matt is also available if there are any questions later on at any time. Some of the highlights are as follows:

Total Current Assets: \$810,652

Cash in Bank: \$782,926

Investments: \$262,511

Total Assets: \$1,425,880

Total Revenue: \$716,500

Total Expense: \$744,357

Net assets decreased by \$27,857 which is largely explained by decreases in investment fair values during the year.

Motion was made and seconded to approve the audit report. Motion carried.

Secretary/Treasurer James Williams presented the May financial statements with a few comments. The balance sheet, budget report, and investment listing were presented. The question was raised as to what the process would be to optimize or make any changes to investments. It was noted that the investment committee is made up of the Treasurer and Chairman as well as Adam and Dani.

The board was supportive of re-optimizing investments when the right opportunity arises. Motion was made and seconded to approve the financial statements for May 2023. Motion carried.

Staff Reports:

Chairman Nick and Dani gave reports on things going on since our last meeting. No action was taken.

Legislative Update:

Adam gave some highlights of the recent MN legislative session. No action was taken.

District Reports:

Each district representative was invited to share any activities since the last board meeting. No action was taken.

Committee Updates:

- Education - Dani reported that the committee has made much progress planning Short Course as well as convention and both look to be great events.
- Government affairs - has not met since the latest board meeting.

Old Business

- **A. Strategic Planning-** Nick requested feedback on the strategic planning initiative. The board showed positive support for the project as well as the planned annual review process. Nick will work to create a drafted document for consideration later in 2023.
- **B. Loss Adjusting Expense Accounting-** Adam reached out to MN Commerce Department and he will be submitting an explanatory memo with proposed wording with a goal of adoption for 2024 reporting.

New Business:

Board Policy Annual Review

Many minor revisions were reviewed in the board policy manual. Many were based on changes in membership. The board walked through these changes one at a time and added any additional changes to the previously drafted versions by motion, second, and majority vote. At the end of the process, motion was made to adopt all proposed changes as amended during the meeting. The motion was seconded and carried. The full edited document is available in the board document portal.

Dues Task Force

It was explained that there has not been a thorough review of MAFMIC dues in the last ten years. The board discussed having representatives from the board and executive committee as well as individuals representing the different types of companies that comprise the membership to staff the committee. Motion was made to start the committee and reimburse travel expenses for members attending any in-person meetings as required. Motion was seconded and approved.

Future Board Meetings:

September 12-13, 2023 (MAFMIC Office)

December 12-13, 2023 (MAFMIC Office)

The meeting was adjourned by the Chairman at 2pm

Respectfully Submitted,

Jim Williams, MAFMIC Secretary-Treasurer



InvoiceCloud has been simplifying premium payment collection and saving insurance organizations resources since 2009. We're headquartered in Braintree, Massachusetts, but have branches and people nationwide to serve over 2,900 customers and 200 insurers. We've developed 100+ integrations to meet the diverse needs of Farm Bureaus, P&C Carriers, MGAs, and more.

We deliver frictionless, flexible, and digital self-service payment solutions for next-gen inbound and outbound needs. Our system is uniquely designed to drive e-payment adoption, enhance the member experience, and reduce manual processes for insurers, resulting in happy customers that don't churn out and significant operational efficiencies to our carrier customers.

Today, we have about 300 employees and are growing.

Our mission is to simplify payments and collections through innovative SaaS technology that improves policyholder engagement. We believe in the "gift of time" and helping our clients free up resources to focus on high-value projects through fewer customer calls, less paper pushing, faster reconciliation, and ever-increasing AutoPay enrollments and self-service.

Our company's goals for the next five years will be to continue to strengthen partnerships with leading CIS/core billing software companies to create tighter integrations and even more accurate account reconciliations. We're also dedicated to ensuring our PCI Level 1 Compliant platform stays ahead of industry data standards to give both our customers and payers peace of mind.

Our True SaaS solution will continue to outpace the competition without time-consuming upgrades or costly customizations so that we remain the industry leader for EBPP. Lastly, as a product-focused and results-oriented technology partner, we will continue to stay ahead of upcoming industry needs, keeping our customers best in class for years to come.

The insurance industry has been around for a long time. The biggest challenge we face alongside our customers and partners is adapting to changing policyholder and member expectations while maintaining our core philosophies. We can work together to influence change, affect the status quo, and modernize the industry as a whole.

Staying involved in the community is a critical part of our organizational DNA. The InvoiceCloud team participates in regular community events with organizations like BUILD Boston, Children's Miracle Network Hospitals, and the Massachusetts Coalition for the Homeless, among others. We also give our employees annual, paid time off for personal volunteerism.

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



Manager's Workshop May 2-3, 2023 ~ Grand View Lodge, Nisswa



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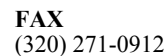
←
Kerry & Becky Knakmuhs
(Redwood County Mutual);
John Buckley (Western National);
Congresswoman, *Michelle Fischbach*;
Pattie Harris (Western National);
and *Mikel Nelson* (Elmdale Mutual)



Jerry Zenke
Alex Gleason,
NAMIC;
Denise & Gary
Swearingen;
Adam Axvig;
Nick Hager &
son Mitchell;
and
Congressman,
Brad Finstad



2023 CCP Attendees (from left to right)
Becky & Kerry Knakmuhs (Redwood County Mutual); *John Buckley* (Western National);
Nick Hager & son Mitchell (MinnValley Mutual); *Senator Tina Smith*;
MAFMIC President/CEO, *Adam Axvig*; *Pattie Harris* (Western National);
Denise & Gary Swearingen (Has San Lake Mutual); *Mikel Nelson* (Elmdale Mutual);
and *Jerry Zenke* (Mound Prairie Mutual)





2023 Risk Assessment & Adjusters Conference

August 29-30, 2023

The Park Event Center - 500 Division Street
Waite Park, MN

This seminar is designed to offer education/training for mutual insurance adjusters and inspectors along with other company personnel who deal with claims.

Day 1 Seminar Schedule

8:30 am - Registration & Coffee
9:00 am - Solid Fuel & Electrical
12:00 pm - LUNCH
1:00 pm - Solid Fuel & Electrical
2:15 pm - Fire Loss Case History
4:00 pm - What a Fire Investigation looks like
from an Attorney
5:00 pm - Social Hour

Day 2 Seminar Schedule

8:00 am - Continental Breakfast
8:30 am - Large Loss Contents
10:15 am - Fair Claims
11:30 am - Water Claims
12:30 pm - LUNCH
1:15 pm - Nuts & Bolts
2:45 pm - Closing Remarks / Adjourn

Early registration fee on or Before August 8, 2023

- **Early Registration:** \$150.00 *Member*
Early Registration: \$180.00 *NON-Member*

Cancellation Policy

- Cancellation notices received on or before August 8, 2023, are 75 percent refundable.
 - Cancellation notices received August 10-23, 2023, are 50 percent refundable.
No refunds are available after August 23, 2023. You may substitute a participant at no additional charge.
All cancellations and transfers must be made in writing and sent to info@mafmic.org or faxed to (320) 271-0912.
- HOTEL: Hilton Garden Inn:** Mention you are with **MAFMIC** in order to receive the MAFMIC group rate!
- All hotel registrations must be made on or **before July 28, 2023**, in order to receive **MAFMIC** group rate
Hotel Rate: \$155 + Tax **CALL:** (320) 640-7990 **ADDRESS:** 550 Division Street, Waite Park, MN 56387

AFTER August 8, 2023

Late Registration: \$175 *Member*
Late Registration: \$205 *NON-Member*

Name	2023 Risk Assessment & Adjustors Conference The Park Event Center, Waite Park – August 29-30, 2023	Address
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
Company Name: _____		Phone: _____



Mail
PO Box 880
St. Joseph, MN 56374



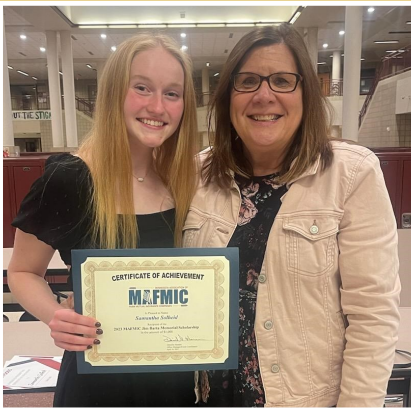
Fax
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Phone
(320) 271-0909

Check# _____ Date: _____

MAFMIC 2023 SCHOLARSHIP RECIPIENTS



*Manager Carol Weiers of
New Prague-Ceska-
Louisville Mutual
presented Samantha Solheid
with the
MAFMIC Jim Barta
Memorial Scholarship*



*Stacy Keifer & Don Hughes,
Hope Mutual presented
Jayelyn Talcott with
her MAFMIC Scholarship*



*Manager Roger Miller of
Lake Park & Cuba Insurance
presented Marc Pederson with
his MAFMIC Scholarship*



*Manager Butch Fluck of
Flora Mutual
presented
Myles Muetzel with
his MAFMIC Scholarship*

MAFMIC 2023 SCHOLARSHIP RECIPIENTS



Manager Mark Nelson of Norwegian Mutual presented Gavin Maynard with his MAFMIC Scholarship



Manager Steve Schweiters of Mid-Minnesota Mutual Presented Tate Thole with his MAFMIC Scholarship



Manager Jeff Mandersheid of Sweet Township Mutual presented Brynn Manzey with her MAFMIC Scholarship



Manager Vicki Hongerholt of Mound Prairie Mutual presented Kayleen Kulas with her MAFMIC Scholarship

MAFMIC SCHOLARSHIP RECIPIENTS



*Manager Hallie Radloff of
Sumter Mutual
presented William Wanous with
his MAFMIC Scholarship*



*Ben Jacobs COO of
Fairmont Farmers Mutual Presented
Lunden Swanson with
her MAFMIC Scholarship*



No photo available

*Congratulations Carson Edwards
recipient of a MAFMIC Scholarship!
Palmyra Mutual*



*To the 11 recipients of
MAFMIC
Scholarships!*



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2023 MAFMIC Legislative Updates

Authored by: Megan Schwanz, Manager, HR Advisory

The 2023 Minnesota legislative session wrapped up with the passage of some of the broadest and most sweeping employment-related regulations in decades, with mandates involving everything from employee paid leaves to drug testing to employee non-compete agreements. With these new laws, consider consulting with one of the Abdo HR Advisors to be sure you are on the best track to comply.

Minnesota's Paid Sick and Safe Time is effective January 1, 2024. The law requires employers to provide paid leave to employees who work in the state. Sick and safe time is paid leave employers must provide to employees in Minnesota that can be used for certain reasons, including when an employee is sick, to care for a sick family member, or to seek assistance if an employee or their family member has experienced domestic abuse.

An employee is eligible for sick and safe time if they:

- work at least 80 hours in a year for an employer in Minnesota; and
- are not an independent contractor.

An employee earns one hour of sick and safe time for every 30 hours worked and can earn a maximum of 48 hours each year unless the employer agrees to a higher amount. Sick and safe time must be paid at the same hourly rate an employee earns when they are working. In addition to providing their employees with one hour of paid leave for every 30 hours worked, up to at least 48 hours each year, employers must comply with carryover and notice requirements.

Employees can use their earned sick and safe time for reasons such as:

- the employee's mental or physical illness, treatment, or preventive care;
- a family member's mental or physical illness, treatment, or preventive care;
- absence due to domestic abuse, sexual assault, or stalking of the employee or a family member;
- closure of the employee's workplace due to weather or public emergency or closure of a family member's school or care facility due to weather or public emergency; and
- when determined by a health authority or health care professional that the employee or a family member is at risk of infecting others with a communicable disease.

Employees may use earned sick and safe time for the following family members:

1. their child, including foster child, adult child, legal ward, child for whom the employee is legal guardian, or child to whom the employee stands or stood in loco parentis (in place of a parent);
2. their spouse or registered domestic partner;
3. their sibling, stepsibling, or foster sibling;
4. their biological, adoptive, or foster parent, stepparent, or a person who stood in loco parentis (in place of a parent) when the employee was a minor child;
5. their grandchild, foster grandchild, or step-grandchild;
6. their grandparent or step-grandparent;
7. a child of a sibling of the employee;
8. a sibling of the parents of the employee;
9. a child-in-law or sibling-in-law;
10. any of the family members listed in 1 through 9 above of an employee's spouse or registered domestic partner;
11. any other individual related by blood or whose close association with the employee is the equivalent of a family relationship; and
12. up to one individual annually designated by the employee.

Continued on Page 13

Note, employers who provide earned sick and safe time to their employees under a paid time off policy or other paid leave policy that may be used for the same purposes and under the same conditions as earned sick and safe time and that meets or exceeds and does not otherwise conflict with the minimum standards and requirements of the new law are not required to provide additional earned sick and safe time.

With an effective date of January 1, 2024, employers will want to consider the following:

- Handbooks. 2023 3rd quarter employee handbook updates with a December rollout with additional considerations on other provisions of your handbook that will be affected such as adverse weather, leave, and current PTO policies.
- Accruals. Consult with your HR or payroll provider to understand the best accrual and tracking methods for your organization.

Source: Minnesota Department of Labor and Industry. "Earned Sick and Safe Time." 2023 <https://www.dli.mn.gov/sick-leave>

Minnesota's Paid Family and Medical Leave is a new program launching for Minnesotans in 2026. It provides paid time off when a serious health condition prevents you from working, when you need time to care for a family member or a new child, for certain military-related events or for certain personal safety issues. There are two main types of leave:

- **Family Leave** to care for a family member with a serious health condition, or if you're bonding with a new baby or child in your family.
- **Medical Leave** when your own serious health condition prevents you from working.

Additionally, you will be able to take leave to support a family member in the military deploying overseas or if you or a family member are facing a significant personal safety issue.

Paid Family and Medical Leave premiums will be collected starting January 1, 2026. Premiums will be 0.7% of an employee's taxable wages. Employers may charge a maximum of half this premium (or 0.35%) to their employees through a wage deduction. The Paid Family and Medical Leave program will have an employer account system where you will manage your premium payments.

There is some time on this one, but employers will have several important responsibilities in the Paid Family and Medical Leave program:

- Starting in mid-2024, most Minnesota employers will be required to submit a wage detail report, which will detail the quarterly wages received and hours worked for each employee.
 - Starting in late 2025, employers must notify their employees about the program. The Paid Family and Medical Leave program will provide language for this notification.
- Starting in January 2026, employers will also be required to submit any premium payments due.

Source: Minnesota Department of Employment and Economic Development. "Paid Family and Medical Leave." 2023 <https://mn.gov/deed/programs-services/paid-family/>

For more information related to changes to employee paid leaves, to drug testing, to employee non-compete agreements, and how organizations and leaders should best prepare, [Abdo's HR Advisors](#) and the [Blethen Berens law firm](#) have partnered to provide you with the most critical information and changes affecting your workforce by offering a four-part webinar series in summer of 2023.

The 2023 Minnesota Legislative Webinar Series will break down each major area of legislation, raise critical employer decision points, and provide clear next steps to help you prepare for and comply with the upcoming changes.

The 2023 Minnesota Legislative Webinar Series is free to attend and you're welcome to register for all sessions or only attend the individual sessions that apply to your organization. Recordings are available using the registration link: <https://abdosolutions.com/2023-minnesota-legislative-webinar-series-implications-for-every-employer/>



“Update on Current Market Rates”

Randy Green, President and Senior Wealth Advisor
Green Wealth Management Green



GREEN
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Greetings everyone, and happy summer!

For many farmers, this spring was much too wet, then much too dry. Everyone was praying for “porridge just right.” Such was not the case for them.

The Federal Reserve has been attempting to create this “just right” scenario as they try to balance interest rates, inflation, and slowing the economy without causing a recession. In my last article, my prediction was that the Federal Reserve will most likely continue to raise interest rates, but at a much slower rate. The headline on Bloomberg Economics yesterday said “US Inflation Report Suggests Fed Rate Pause Will Become A Full Stop”.

The annual Consumer Price Index decelerated to 4% in May, the slowest since March 2021. The fed is likely done hiking, but “it will be close,” economists say.

What does this mean for investors in general and the Mutuals in particular? While it is tempting to continue to take advantage of short term CD rates that are still above 5%, it may be time to lock in longer term rates of over 6% with Investment Grade Corporate Bonds.

If the Federal Reserve is indeed finished with raising interest rates, we may be at the most optimum time right now to secure high yields utilizing longer term bonds for a portion of the reserve portfolios.

If anyone would like to discuss how to make this “porridge just right”, we would welcome any calls to discuss. Thank you, and hopefully we all enjoy this Minnesota summer!

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Restrictive Endorsements for Solid Fuel-Heating Devices

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

Many member companies place a restrictive endorsement on solid fuel-heating devices that have not been inspected and approved by the company. This language appears on the policy declarations. The purpose of the restrictive endorsement is to preclude coverage for fire losses that result from or are caused by solid fuel-heating devices for which the company has not had an opportunity to inspect and approve their use.

A question arose as to whether this restrictive endorsement is valid on homeowner's insurance policies governed by Minn. Stat. § 65A.01—the Minnesota Standard Fire Insurance Policy.

As to a homeowner's insurance policy, the Minnesota Standard Fire Insurance Policy requires insurers to afford insureds all the rights and benefits set forth in the statute. If a certain policy fails to afford the minimum levels of coverage required by the Standard Fire Insurance Policy, the statutory language controls.

One such statutory provision states: "The insurance effected above is granted against all loss or damage by fire originating from any cause." In effect, this language indicates that a homeowner's policy must, at a minimum, provide coverage for fire damage originating from any cause. Does this language, in effect, require coverage for fire damage originating from an unapproved solid fuel-heating device even if a restrictive endorsement is in place? *Locoshonas v. St. Paul Mercury Ins. Co.*, 177 N.W.2d 805 (Minn. 1970) provides some guidance. In this case, the insurer excluded the use of brooders, heating stoves, and other portable heating devices in any insured building. *Id.* at 806-07. The restrictive endorsement further stated: "Any violation of the conditions of this clause which causes or contributes to any loss by fire shall suspend the insurance on any building or contents therein involved in such loss." *Id.* A fire later resulted from the use of a brooder in the insured's turkey barn. *Id.* at 806. The insurer denied the claim. *Id.* at 806. Suit followed. The trial court upheld the restrictive endorsement, finding coverage did not exist. *Id.* The Minnesota Supreme Court confirmed. *Id.* at 807-08.

Important here, the *Locoshonas* Court noted that the policy was issued under "the standard fire insurance form required by state statute." *Id.* at 806. The Standard Fire Insurance Policy contained the same language in 1970 (the statute in effect at the time of the *Locoshonas* case), as noted above: "The insurance effected above is granted against all loss or damage by fire originating from any cause."

The Locoshonas case suggests that a restrictive endorsement prohibiting coverage for fire damage caused by a solid-fuel-heating device may be valid. The Locoshonas Court upheld the endorsement in that case, which voided coverage for a fire loss caused by a brooder. The solid fuel-heating device restriction aims to do the same thing: it voids coverage for a fire loss caused by an unapproved solid fuel-heating device.

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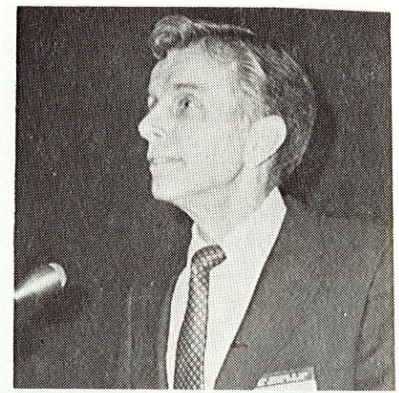
1983



"POLICY COVERAGES COMPARISONS" was a timely, interesting session on Tuesday morning. It was presented by Terry Timm, Cottonwood and Garth Gideon, Minneapolis(r). Keith Anderson, standing, served as the moderator for the session comparing the Minnesota Standard to the New York Standard policies.



Gary Benson, Redwood Falls, (left) and Marshall Ause, Stewartville explained the various clauses contained in the Implement Dealer's Insurance Policy in the popular session entitled, "LEASED AND FINANCED FARM EQUIPMENT COVERAGES."



RALPH NORTH, Regional Manager of E. H. Boeckh Company, Milwaukee, Wis. shared his expertise and knowledge on the subject of "EVALUATING FARM AND RESIDENTIAL PROPERTY." Many of MAFMIC'S member companies use this helpful service in evaluating Minnesota properties.



"INSPECTORS SHARE THEIR EXPERIENCES" -- The first of the concurrent sessions on Wednesday afternoon featured a panel of 4 inspectors from various regions of Minnesota. Each inspector related experiences during his time as Company Inspector.

Panel members were (l to r): Dave Pederson, Farmers of Manchester, Neil Fredrickson, Woodland Mut., Loren Buchholz, Lake Region and Randy Holland, Claremont Mutual. Moderator, standing, is Donald Hughes, Bird Island Mutual.

"SUBROGATION RECOVERY...THE OFTEN FORGOTTEN BENEFIT" was explained by the panel at the right. They revealed many of the problems faced with subrogation in a very interesting presentation.

Panel members (l to r) Jim Faber, Hutchinson, moderator; John Domeier, Bird Island; Larry Heidebrink, Rushmore; and A. E. Thoen, Belgrade.



IN SYMPATHY



UPCOMING EVENTS

2023



Marjorie Stewart, 76. Marjorie Dawn (Bang) Stewart was born March 13th, 1947 in Minneapolis, MN and passed away peacefully at home in Litchfield, MN on April 7th, 2023 at the age of 76. She was married to Marvin Stewart, her husband of 56 years on September 10, 1966. After they were married, they lived

in various states across the U.S. while Marv was in the service. They settled back in Litchfield, MN, in 1970 **Her husband Marv worked for many years at RAM Mutual as a Fire Inspector.** Marge worked for 30 years in various roles at Litchfield Medical Clinic in Litchfield, retiring in 2012.

Marge was the second of seven children in her family and is survived by her four sisters, Mavis, Nancy, Norma, and Marlene, her two brothers, Richard and Alfred, her husband Marvin Stewart and her three children, Ryan, Katie and Evan. She was preceded in death by her parents Arnold and Bernice Bang.

History

July 1, 1862 - President [Abraham Lincoln](#) signed the first income tax bill, levying a 3% income tax on annual incomes of \$600-\$10,000 and a 5% tax on incomes over \$10,000. Also on this day, the Bureau of Internal Revenue was established by an Act of Congress.

The **mutual/casualty insurance industry** began in the United States in 1752 when Benjamin Franklin established the Philadelphia Contributionship for the Insurance of Houses From Loss by Fire. The concept of mutual insurance originated in England in the late 17th century to cover losses due to fire.

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| July | 11 | MAFMIC Golf Outing
GreyStone Golf Club, Sauk Centre |
| July | 12 | Manager & Director's Seminar
The Park Event Center, Waite Park |
| July | 26-27 | NAMIC Ag Risk Inspection School
Indianapolis, IN |
| Aug | 9-10 | MAFMIC Agents Meetings
9th - Mankato - Courtyard by Marriott
10th - Fergus Falls - Bigwood Event Center |
| Aug | 29-30 | Risk Assessment & Adjusters Conference
The Park Event Center, Waite Park |
| Sept. | 17-20 | NAMIC 128th Annual Convention
National Harbor, MD |
| Sept. | 25-26 | PIA-Education Day & Trade Show
The Park Event Center, Waite Park |
| Nov. | 15-16 | MAFMIC Short Course
Arrowwood Resort, Alexandria |



MAFMIC wishes to express it's sincerest condolences to family and friends of Marjorie



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