



## Legislation Passed To Combat Storm Chasers

Adam Axvig, MAFMIC President/CEO



Since the legislature adjourned back in May, there has been an endless stream of news articles and industry publications tackling the ramifications of what was passed during the most active session in a generation. Whether it's the path to licensing for would-be cannabis retailers to what paid family leave will mean for small business, much of the summer has been spent decoding what was passed and what it means for Minnesotans.

Flying under the radar was a pair of provisions aimed at combating the proliferation of storm chasers operating across the state of Minnesota after significant weather events.

The first measure is much-needed reform to assignment of benefits agreements that are entered into between homeowners and contractors. Assignment of benefits agreements are a common instrument for contractors soliciting door-to-door after storms. Such agreements have typically included penalties for homeowners who wish to get out of the agreement after 72 hours. Under new statute, homeowners who have entered into an assignment of benefits agreement with a contractor now have ten days to back out of such agreements with no penalty to the homeowner. That ten-day window is triggered by receipt of the scope of work by the insurance company as stipulated in [Minn Statutes 325D.67](#).

The second provision traveled with the anti-price gouging law that passed this session. Per the new law, any contractor operating after a NOAA-defined severe thunderstorm and repairing damage related to said storm must not charge an unconscionably excessive rate for labor or charge an insurance company a different price than they would charge a member of the general public. NOAA defines a severe thunderstorm as any storm that produces 1" hail, 58 mph winds, or a tornado. That law is located in [Minn Statutes 325E.80](#).

MAFMIC was heavily involved in the passage of both laws and will continue to pursue legislation to further curb the activities of storm chasers when the legislature reconvenes next February. If you have additional ideas on how to curb storm chasers or have questions about these two measures, please reach out to me at [adam@mafmic.org](mailto:adam@mafmic.org).

Board & Committee Members	2
Member Profile	3
Golf Outing Highlights	4-7
Manager/Director Highlights	8
Short Course Registrations	9
Farm Safety Article	10



**INSIDE  
this Issue**

Fire Prevention Article	11
Service Charge Worthless Check	12
Cyber Awareness Month	13-14
2024 Scholarship Application	15-16
Announcements / Nominations	17
Memorials	18

### Editorial Advisory Committee

Karla Bauer, **Chairman** - Gillford Mutual  
 Randy Green - Green Wealth Management Group  
 Tammy Hansen - Palmyra Farmers Mutual  
 Wendy Keenan - Abdo  
 John Neal - Willenbring, Dahl, Wocken  
 & Zimmermann  
 Joel Peiffer - IMT Software Services  
 Missy Romano - RAM Mutual  
 Teri Wermerskirchen - Buffalo Lake-New Auburn  
 Mutual  
 Dani Hennen - *Staff Liaison* - MAFMIC  
 Arlette Twedt - *Staff Liaison* - MAFMIC



### MAFMIC Executive Board & District Directors

Nick Hager, **MAFMIC Chairman**,  
 MinnValley Mutual  
 Vicki Hongerholt, **Chairman - Elect**  
 Mound Prairie Mutual  
 Roger Miller, **Vice Chairman**,  
 Lake Park & Cuba Insurance Co.  
 Jim Williams, **Secretary/Treasurer**,  
 RAM Mutual  
 Larry Johnson, **Immediate Past Chairman**,  
 North Star Mutual  
 Caillie Darco, **District 1**, King Town Mutual  
 Angela Campbell, **District 2**, Chisago Lakes-  
 German Farmers Mutual  
 Laurie Wellnitz, **District 3**, Agassiz & Odessa Mutual  
 Steve Schwieters, **District 4**, Mid-Minnesota Mutual  
 Karen Weber, **District 5**, Redwood County Farmers  
 Mutual  
 Gayle Elston, **District 6**, McPherson Minn Lake  
 Mutual  
 Karla Bauer, **District 7**, Gillford Mutual  
 Josh Lowe, **Statewide**, RAM Mutual



## MAFMIC 129th Annual Convention

\*\*\*\* February 4-6, 2024 \*\*\*\*

Hotel Reservations can now be made using  
 this [link](#) or calling the hotel directly at  
 (800) 333-3333 and ask for the MAFMIC  
 2024 Convention room block.  
*We hope to see you there!*

## WILLENBRING, DAHL, WOCKEN & ZIMMERMANN, PLLC

PROUDLY REPRESENTING THE TOWNSHIP MUTUAL INDUSTRY FOR OVER 40 YEARS

**320.685.3678**



**John Neal**

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

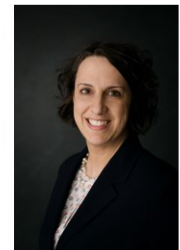


**Boe Piras**



**Kelly Springer**

Real Estate | Estate Planning | Wills | Trusts | Elder Law  
 Probate | Business Formation | Commercial Transactions



**Laura Martin**

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

## Madison Investment Profile *Submitted by Rich Marsden, Investment Specialist*

Madison Investments was founded in 1974, and we've called Madison, Wisconsin, home since the beginning. We recognize that every insurance company is unique, so our company provides customized investment solutions across all asset classes. Madison Investments currently employs around 100 employees.

Our company's business philosophy/mission statement is that we ***Participate and Protect*** (our copyrighted, stated philosophy). We build risk-conscious, high conviction portfolios across all asset classes designed to protect the downside and manage volatility, while offering best-in-class service to our clients. At our firm, we aim to provide our clients with the best financial solutions for their needs and goals.

Our vision for the next 5 years is to:

- Continue to invest our client's capital in portfolios that are transparent and easy to understand.
- Continue to provide competitive risk-adjusted returns over a full market cycle.
- Strengthen our relationships with our partners – our clients. We will remain committed to long-term partnerships.
- Foster a culture of innovation, excellence, and diversity within our organization to attract and retain the best talent in the industry.
- Achieve sustainable growth and profitability while adhering to the highest ethical and professional standards.

As an investment management firm, we face many challenges in today's complex and dynamic market.

Some of these challenges are:

- Finding and retaining talented professionals who can deliver superior performance and client service.
- Managing risk and compliance in a highly regulated and competitive environment.
- Adapting to changing client needs and expectations, such as demand for sustainable and responsible investing.
- Leveraging technology and data to enhance efficiency, innovation, and differentiation.
- Staying ahead of the curve in terms of market trends, opportunities, and threats.

The Madison Foundation offers financial support to a wide range of organizations. Our employees are encouraged to volunteer and are given paid time off to help local groups and agencies. We support the communities where we live and work.

If we had to describe our company in one word it would be **Independent!** We are employee-owned which allows us to make decisions in the long-term best interests of those we serve, and we focus on one particular task within the financial services industry – investing client's assets.





# MAFMIC Annual July Golf Outing

## The 2023 MAFMIC Golf Outing

Took place at the GreyStone Golf Club ~ Sauk Centre

### Contest winners include:

Hit the Green Winner: Steve Storm

Longest Putt: Joe Berling

Longest Drive Men: Mark Noack

Longest Drive Women: Vicky Carlson

Closest to the Pin: Larry Johnson

*MAFMIC would like to thank everyone for their generosity  
and for making it a day full of fun.*

*Thank You to Wayne Schluchter for taking Photos.*

*Huge Thank You to all of our Sponsors!!*

### Second Flight Winners

*Tony Hughes, Brad Kullot  
and Aaron Madison*

### Third Flight Winners

Butch Fluck, Cody Fruin,  
Eric Gesell and Dani Hennen

### Golf Certificate for Free Golf 2024

Brian Richter

### Fourth Flight Winners

Kerry Knakmuhs, Cameron Maurer,  
and Mike Zabel



*Hope to see  
you Next  
Year!*



This year we hosted 19  
teams and 74 golfers at  
the MAFMIC Annual  
Golf Outing in Sauk  
Centre, MN



### 2023 ~ 1st place

Mark Nelson, Wade Boerboom,  
Mark Noack & Scott Mauch





# MAFMIC Golf Outing Highlights



**Aaron Grove, Kevin Johanson,  
Mark Fraki & Pete Hellie**



**Wes Strandberg, Fred McGuire,  
Kevin Strandberg &  
Sarah Hansen**



**Gary Schimbeno, Pat Reynolds,  
Bert Tellers & Colin Emans**



**Kevin Nickelson, Jim Froberg,  
Ange Campbell & Larry Johnson**



**Dan Meier, Tim Iverson, Bruce  
Kinnunen & Steve Storm**



**Dean Kerfeld, Steve Schauer  
and Linda & Michael Jaskowiak**



**Todd Bossuyt, Mike Flugum, Gary  
Swearingen & Nick Hager**



**Vicki Carlson, Andrew Moch,  
Jake Suckow & Joe Heimer**



**Joe Berling, Lisa Lahr,  
Steve Welle & Mike Barten**



**Carter Burmester, Hallie Radloff,  
Andrea Nurmi & Adam Axvig**



**Mike Knudson, Mike Lund,  
Tom Walsh &  
Tim Radermacher**



**Craig Norland, Cory  
Hubbard, Travis Tjaden  
& Tom Sloan**



# MAFMIC Golf Outing Highlights



Tim Spreiter, Kurt Holst,  
Austin Quade & Steve Knutson



John Derickson, Brandt Baldry,  
Debbie Vollmer & Jay Kleven



Sandy Walstrom, Brenda Routh  
Rhonda Heilmann & Justin Pape



Tony Hughes,  
Brad Kullot  
& Aaron Madison



Cody Fruin,  
Dani Hennen,  
Butch Fluck  
& Eric Gesell



Kerry Knakmuhs,  
Cameron Maurer & Mike Zabel



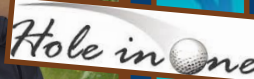
Caleb Voigt on Hole # 1  
*"Time to pick your club!" Yikes*



Angie Fuechtmann & Jenny Einyck  
on Hole # 15 *"Shoot to subtract  
strokes" & Restore 24*



Karla Bauer & Karen Weber  
on Hole # 5  
*"Hit the Green" If you can...*

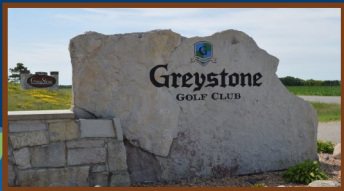


Caillie Darco on Hole # 7  
*"Hole-in-One" Nope didn't see any  
Hole-in-One's this year!*



Deb Liden & Lori Anderson  
on Hole # 7  
*"Hit the Green" If you can...*





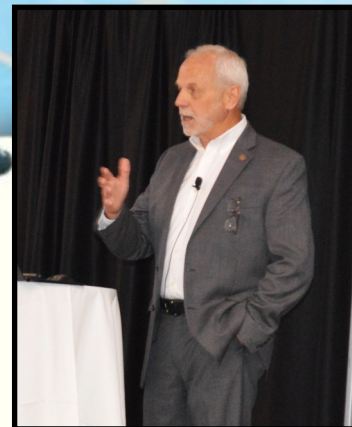
# MAFMIC Golf Outing Highlights



Thanks for taking Photos Wayne!!  
Wayne Schluchter & Jim Froberg



# MAFMIC Manager / Director Highlights ~ July 12th



## 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 and 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](http://www.ReliaFund.com) 866-245-5040





# 2023 MAFMIC Short Course

November 15-16, 2023

Arrowwood Resort & Conference Center, Alexandria, MN

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

## Cost and Registration

**Early Bird Registration fee** ~ *BEFORE Friday, October 27th*: \$240 per member & \$300 per non-member.

**Late Registration fee** ~ *AFTER October 27th*: \$260 per member & \$320 per non-member.

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

Meal tickets are included with your registration. Extra meal tickets are available for spouses wishing to attend only the meals. Spouses wishing to attend the sessions must pay the delegate rate and must be registered.

Make checks payable to MAFMIC.

## Cancellation Policy

**Cancellation notices received** ~ *On or before November 3, 2023* ~ 75% refundable.

~ *Cancellations made November 4-9, 2023* ~ 50% refundable.

**No refunds are available** ~ *After November 9, 2023.*

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

## Hotel Reservations

A block of rooms is being held until **October 20th** at the Arrowwood Resort with the rate of \$97 plus tax. Reservations can be made by calling the hotel directly at (320) 762-1124 or (866) 386-5263.

## 2023 SHORT COURSE REGISTRATION

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

NAME (Delegate, Spouse)

Email Address

License #

Extra Bkfst \$45	Meal Lunch \$50	Tickets Adj Hr \$50
------------------------	-----------------------	---------------------------

_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____



**MAIL:**  
PO Box 880  
St. Joseph, MN 56374



**MAFMIC PHONE:**  
320-271-0909



**MAFMIC FAX:**  
320-271-0912



**RAM MUTUAL  
INSURANCE**

**Farm Safety Week September 17-23, 2023**

*submitted by Dean Kerfeld & Justin Pape, RAM Mutual*

*Your Partner in Protection*

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



## Toxic Gas Concerns in Agribusiness

### Precautions around silos, manure pits and grain bins

In agriculture, personal protective equipment such as air-purifying respirators, powered air purifiers, gas masks and air-supplied respirators are crucial for preventing long-term damage.

However, these tools are just the first lines of defense against toxic gases. It is important to know what kinds of poisonous substances you work around so you can identify symptoms and warning signs.

### Gas Detection Monitors

Hazardous gases can be measured with appropriate test equipment. Although much of the equipment is expensive and requires periodic re-calibration, there are some very reasonably priced gas detection tubes and handheld monitors available from safety and farm supply stores.



### Common Toxic Gases

**Hydrogen Sulfide (H<sub>2</sub>S):** This gas has a distinct, rotten egg smell. It is extremely flammable and is heavier than air. If exposed to the gas, even for a short time, you can become immune to the odor. Symptoms include eye and respiratory tract irritation, headache, nausea and dizziness. Can be fatal when exposed to high concentrations.

**Ammonia (NH<sub>3</sub>):** Colorless gas with a distinct, pungent odor that is heavier than air. Causes eye and respiratory tract irritation as well as ulceration to the eyes in high concentrations.

**Carbon Dioxide (CO<sub>2</sub>):** This gas is the product of respiration of both plant material and animals, and is found naturally in the atmosphere. Acts as an asphyxiant by replacing oxygen in the air, which is especially dangerous to both humans and animals in confined spaces or poorly ventilated buildings. This gas is colorless and odorless which is difficult to detect. Early symptoms may include dizziness and/or shortness of breath.

**Methane (CH<sub>4</sub>):** This gas is commonly found in animal confinement barns and accumulates on top of manure pits. It is odorless and lighter than air. If the gas reaches hazardous levels, it has the ability to easily ignite and explode.

**Nitrogen Dioxide (NO<sub>2</sub>):** This gas can be present at the bottom of enclosed spaces. It has a sharp, biting odor and red-brown in color, but only visible at very high concentrations. It is extremely toxic, but can be easily detected by smell.

*Gas masks are more effective than chemical cartridge respirators in high concentrations of toxic gases, but are extremely dangerous in oxygen-limited environments.*





**RAM MUTUAL  
INSURANCE**

Your Partner in Protection

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



## Preventing Farm Equipment Fires

*Don't get shut down by a fire during the busy harvest season!*

- ◆ Remove any build-up of crop residue from around the engine, exhaust system, belts, and chains. Under extreme conditions, this may need to be done every few hours during operation.
- ◆ Carry a 10-pound or larger dry-chemical fire extinguisher in the operator compartment.
- ◆ Repair damaged exhaust system components.
- ◆ Replace worn or badly frayed drive belts.
- ◆ Repair any loose or frayed electrical wiring and connectors.
- ◆ Replace worn or out of alignment moving parts and lubricate equipment as necessary.
- ◆ Check for signs of leaking fluids, oil, and fuel. Do not operate until repairs are made.
- ◆ Some agriculture equipment manufacturers offer retro-fit trash shields to prevent the accumulation of combustible crop residue around engine exhaust components. Check with your implement dealer for availability.



### Fire Extinguishers

All motorized farm equipment should contain an approved 10-pound ABC fire extinguisher

On equipment, place extinguishers in the operator compartment. Semi trucks and grain trucks should also have a fire extinguisher within easy reach of the driver.



All fire extinguishers should be checked weekly to make certain they are properly charged. Extinguishers should also be removed from mounting brackets and turned upside down several times a year to prevent the powder from compacting.

## Service Charges For Worthless Checks

*Submitted by:* John Neal, Attorney, Willenbring, Dahl, Wocken & Zimmermann, PLLC

A MAFMIC member proposed this article to ensure the membership is aware of the worthless-check statute ([Minn. Stat. § 604.113](#)), which allows a company to issue a service charge for a dishonored check. This is in addition to a company's right to cancel a homeowner's policy for non-payment.

Under the worthless-check statute, a business may issue a \$30 service fee for each dishonored check. However, the business must post notice at its premises that this service fee will be charged for each dishonored check. The notice must also include a statement that civil penalties may be imposed for nonpayment.

The business may also obtain a civil penalty of up to \$100. However, there are additional requirements the business must follow, which include sending notice to the issuer's address and providing a copy of the statute and a description of the penalties. The civil penalty cannot be imposed until 30 days after notice is sent and there has been no payment. The business can also assess interest, and if the amount is over \$1,250, the business may charge reasonable attorneys fees.



## POWER YOUR PROGRESS WITH OUR RESOURCES

Grinnell Re offers its mutual members a menu of added services, like claims adjusting, underwriting assistance, strategic planning, marketing, agent recruitment, training programs, and financial services. We're here to help you build your business and support your success.

**Reinsurance. Resources. Results.**

STRONG | STABLE | SECURE

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



Grinnell Re" is a registered trademark of Grinnell Mutual Reinsurance Company.  
© Grinnell Mutual Reinsurance Company, 2023.



As we move closer to October, it is once again a good opportunity to take a moment to pause and shed light on cybersecurity awareness and best practices. Technology continues to grow and enhance our daily experiences and capabilities both personally and professionally. With new technology comes new concerns for those using it.

While completely eliminating all risk is near impossible, we can take proper steps to severely mitigate it and, in most cases, provide a safe environment. Here are some helpful reminders when it comes to cybersecurity ‘best practices.’

- **Always Enable Multi Factor Authentication** - MFA is the single most effective thing you can do to protect yourself from a phishing attack. It is a two-step method by which an account will only grant access to a user attempting to log in after they have provided two forms of verification. The first piece would be something you know. Most often this would be your unique account password. The second form of identification would then be something you have. Something you have could be a: security key, code generated by an authenticator application, push notification, or unique code sent to you by email or text message. Even if your password itself was compromised, a hacker could not access your account unless they also had your second factor of authentication.
- **Avoid Public Wi-Fi** - One of the biggest threats with Public Wi-Fi is that it typically isn’t secure. Using an unsecure network can make you much more susceptible to website monitoring and hacking attempts. A better alternative would be to turn your phone into a hotspot if you are needing to connect to a Wi-Fi network.
- **Be Mindful of Phishing Attacks** - Emails that look or feel suspicious generally are. You should first check the domain of the sender. If the sender name and the associated email address that the message came from don’t match, this should be a dead giveaway. Try to verify the company domain first in all suspicious scenarios. Next, check the URL.

*Continued on next page*



## Complete Suite of Online Software



### Mutual Tools

Policy Maintenance  
AP / GL  
Claims  
Imaging

### Agency Tools

Quoting  
Policy Search  
Agency Download  
...and more!



- In the body of the email if they say click *here*, you can hover over the hyperlink and view the URL at the bottom of the page to see where it will redirect you to. Lastly, never give out sensitive information if something looks suspicious. Take the time to call a representative from the company to confirm if they are needing information from you before you hand it over.
- **Use Strong Passwords** - Recycling and reusing passwords is an easy way to get yourself in trouble. If a hacker was to obtain a password that you use exclusively for website logins, they now can test this on any site you use. Consider using unique passphrases with a mix of upper and lower case characters, as well as numbers and special characters (if allowed). Alternatively, you can also use a password manager to help you securely store and use unique passwords.
- **Keep Your Systems Up-to-date** - This is one of the easiest yet most important ways to help protect yourself. When updates are made available to users, it is typically because a bug or security hole was identified. By running these updates you allow yourself to get the latest patch and be better protected. It is possible that issues can still arise, but with up-to-date software you are helping keep this to a minimum.
- **Install Antivirus Software** - Antivirus software is designed to help catch anything that enters your computer that looks malicious. This will allow you to block and remove unwanted files and possible threats to your network.



**Columbus  
Day  
October 9  
2023**

**Government  
Offices**



## We support Minnesota mutual insurance companies.

We have been honored to provide financial advice to mutual insurance companies over the last 40 years. We develop investment portfolios for mutual insurance companies that fit their unique statutory requirements.

**Call us to learn how.**



**Wayne Schluchter**  
Managing Director –  
Financial Advisor  
Senior Consulting Group



**Alex Coulter**  
Senior Financial Associate



**Jeff Voit**  
Senior Vice President –  
Financial Advisor  
Consulting Group

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



**Wealth  
Management**

Schluchter Investment Group

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

© 2022 RBC Wealth Management, a division of RBC Capital Markets, LLC, registered investment adviser and Member NYSE/FINRA/SIPC. All rights reserved.

22-SC-00976 (08/22)

# MAFMIC SCHOLARSHIP CRITERIA

This educational scholarship was established by the Board of Directors of the Minnesota Association of Farm Mutual Insurance Companies, Inc. (MAFMIC) for presentation to one or more Minnesota high school graduating seniors. There will be an additional Jim Barta Memorial Scholarship awarded to one graduating senior as well.

## Eligibility guidelines:

- ♦ The MAFMIC Scholarship will be presented to Minnesota high school graduating seniors.
- ♦ Applicant must be a resident of Minnesota.
- ♦ Applicant must be the son or daughter of a parent or legal guardian who is a policyholder from a qualifying mutual insurance company (MAFMIC Member Company).
- ♦ Applications must be submitted to the MAFMIC office through a qualified mutual member company. If you apply through an agency please let us know what MAFMIC mutual your agency writes with.
- ♦ Applicant must be graduating from a Minnesota high school.
- ♦ Applicant must have an accumulative grade point average of 2.5 for high school. **A certified copy of the high school transcript must be included with the application.**
- ♦ Applicant must be beginning their post-secondary education (college, vocational school, or community college) for the first time in the fall following high school graduation.
- ♦ Applicant must have been accepted to a post-secondary education facility (i.e. accredited college, university, or technical school).
- ♦ Applicant must submit a typed essay (250 words or less). Topic listed on Application.
- ♦ All applications must be **postmarked on or before March 15th** in the year of issue to qualify.

## Selection guidelines:

- ♦ Members of the Scholarship Selection Committee will review all applications to ensure eligibility as an applicant.
- ♦ Only one scholarship per year will be awarded through any single qualified mutual company.
- ♦ The Scholarship recipients will be notified prior to **May 1<sup>st</sup>**.

## Distribution guidelines:

- ♦ One \$1,000 Jim Barta Memorial scholarship will be awarded to the highest qualified candidate and/or a candidate with an emphasis in an Business/Accounting Major.
- ♦ Also, a minimum of one scholarship in the amount of \$500 will be awarded each year that there is a sufficient balance in the scholarship fund.
- ♦ The scholarship award will be paid jointly to the educational institution and the recipient *following the completion of the first semester* and prior to the start of the second semester.

Completed applications should be mailed to:      Scholarship Selection Committee  
Minnesota Association of Farm Mutual Insurance Co.  
601 Elm Street East - PO Box 880  
St. Joseph, MN 56374  
Email: [info@mafmic.org](mailto:info@mafmic.org)  
Phone (320) 271-0909





# 2024 MAFMIC SCHOLARSHIP APPLICATION

Name \_\_\_\_\_ Phone \_\_\_\_\_  
Please print or type

Street Address: \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Minnesota School Currently Attending \_\_\_\_\_

A certified copy of my high school transcript has been enclosed. YES NO

What post-secondary school do you plan to attend? \_\_\_\_\_

What do you plan to Major/Minor in? \_\_\_\_\_

Have you been accepted for admission to this school? YES NO

If not, please indicate reason: \_\_\_\_\_

Essay: On a separate sheet of paper please address the following topic in 250 typed words or less.

1) Tell us about a time you failed and what did you learn from that experience?

Parent's Name \_\_\_\_\_

Parent's Address \_\_\_\_\_

Parent's Insurance Co (Mutual) \_\_\_\_\_ Policy No \_\_\_\_\_

Agent's Name \_\_\_\_\_ Company phone \_\_\_\_\_

**Please read carefully before signing:** "I am applying for the MAFMIC Educational Scholarship and/or The Jim Barta Memorial Scholarship. I have read and understand the application criteria. I hereby certify that all the information provided by me on this application is true and accurate to the best of my knowledge. I understand that MAFMIC officials may verify information provided by me."

*Photo/Name Release. I hereby grant Minnesota Association of Farm Mutual Insurance Companies permission to use my name, photograph, video, or other digital media in any and all of its publications, including web-based publications without payment or other consideration.*

\_\_\_\_\_  
*Applicant Signature*

\_\_\_\_\_  
*Date*

\_\_\_\_\_  
*Parent Signature*

\_\_\_\_\_  
*Date*

Mail to: MAFMIC Scholarship Committee  
601 Elm Street East - PO Box 880  
St. Joseph, MN 56374



*Application must be postmarked by March 15<sup>th</sup>, 2024 to qualify*

*Office Use Only:*

Date Received \_\_\_\_\_ Date Reviewed \_\_\_\_\_

Comments:

## Seipp Service Award Nominations

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

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

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

**No later than Friday, October 27th, 2023**

The nomination should include:

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

Contact information and position of person making nomination.



**Applications are  
available on the  
MAFMIC website**

**www.mafmic.org**



## Nominations for Vice-Chairman & Secretary Treasurer

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

**No later than October 15th, 2023**

Contact: Larry Johnson:

[larry.johnson@northstarmutual.com](mailto:larry.johnson@northstarmutual.com)

**2023**

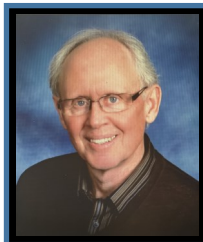


**Sept. 17-20 NAMIC 128th Annual Convention**  
National Harbor, MD

**Sept. 25-26 PIA-Education Day & Trade Show**  
The Park Event Center, Waite Park

**Nov. 15-16 MAFMIC Short Course**  
Arrowwood Resort, Alexandria

## IN SYMPATHY



**Michael Lockhart 74**, of rural Ulen, MN passed away unexpectedly on Monday, August 21, 2023, at St. Mary's Hospital in Rochester.

Michael was born the second child of Leo and Doris (Edwards) Lockhart and was raised on a grain and dairy farm in Frazee, MN.

He graduated from Frazee High School in 1966. He attended Fergus Falls Junior College and enlisted in the United States Army in June of 1968.

Mike married Carol Lunde on August 13, 1972 at Bethlehem Lutheran Church in Ulen. He spent 35 years as an adult farm management instructor in the Ulen-Hitterdal and Mahnomen School Districts.

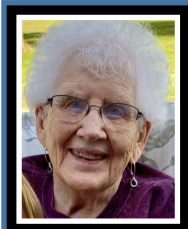
Mike and Carol have two children: Jeffrey and Jean.

**He was a past director for Lake Park & Cuba Insurance.**

He is survived by his wife Carol (of 51 yrs); son, Jeffrey (Sommer) of Moorhead; daughter, Jean (Rob) Schwartz of Lake Park and grandchildren: Isabelle, Addi and Ray.



# IN SYMPATHY



**Irene Nelson, age 95, of Blue Earth,** died on July 8, 2023. Irene Beatrice Holmgren was born December 16, 1927 in Mankato, Minnesota to C. Algot and Annette Holmgren. After her graduation from Mankato High School, Irene earned her teaching degree from

Mankato State Teachers College.

She spent her first years of teaching in Montana with her good friend Esther. Upon their return to Minnesota, Esther introduced Irene to Wesley Nelson, and on June 22, 1952, Irene and Wes were married.

Their union would last until Wes' death 69 years later.

***Irene was mother to Tim Nelson, Board President at MinnValley Mutual.***

Irene is survived by her sons, Steve (Paulette) Nelson of Owatonna and Tim (Vicky) Nelson of Blue Earth; daughters Sue (Steve) Frederick of Gilbert, AZ and Karen (Kellen) Borglum of Bricelyn; 10 grandchildren; 13 great-grandchildren.



**Roger Harjes, age 83, of Mankato,** died on July 13, 2023. Roger was born October 5, 1939, in Washington Lake Township. Baptism was on October 29, 1939, and Confirmation was in April 1953 at St. Paul's Lutheran Church, Green Isle, MN. He was the 2nd son of William Harjes, Sr. and Adelle

Thalman Harjes. ***Roger served on the Young America Mutual Board of Directors from 2001 – 2010 as Director and Vice-President.***

At age 7, Roger moved to his grandparents' dairy farm. He spent his life on the Herman & Marie Thalman's farm which he purchased in 1971. He studied one year at the U of M before full-time farming with his parents. Roger served six years with the Army Reserve.

Roger and Holly were married August 20, 1988, at St. Paul's Lutheran Church. Their reception was held under a yellow and white tent on his farm.

Roger is survived by his wife Holly; step-daughter Audrey (David) and granddaughter Haley Burger; step-son Scott (Kristin) and grandson Noah Nielsen. Preceding Roger in death are his parents Bill, Sr and Della Harjes; brothers William (Bill), Jr. and Robert; beloved Harjes and Thalman grandparents.

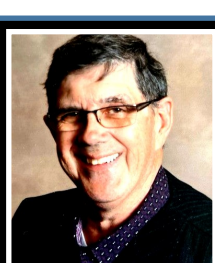


**Edward "Eddie" Bussmann 85, of Melrose,** passed away peacefully on Wednesday, July 26, 2023, at his home in Melrose, Minnesota. Edward Henry Bussmann was born September 23, 1937 to Bernard and Elizabeth (Wenker) Bussmann. He graduated from Melrose High School and then enlisted into the U.S. Army.

After his service in the Army, he worked at Kraft Foods in Melrose while taking over the family farm. On June 6, 1961 he married Darlene Douvier at St. Paul's Catholic Church in Sauk Centre.

Eddie was a member of St. Mary's Catholic Church in Melrose and the American Legion Post 101. He served as president and on the board of the New Munich Fire Insurance Company. ***Edward Bussmann former president of board for New Munich Mutual, started in 1967 board member, inspector, adjuster, etc. Retired in 2007. Was part of New Munich for 40 years from board member, adjuster, inspector.***

Survivors include his wife of 62 years, Darlene Bussmann of Melrose; children, Mark Bussmann of Melrose, Sandy (Randy) Stangler of Rogers, Scott (Andrea) Bussmann of Melrose, Brian (Kathy) Bussmann of Grey Eagle, and Todd (Stephanie) Bussmann of Grey Eagle; eight grandchildren and five great-grandchildren.



**Gary Langerud 66, of rural Hawley, MN** passed away on Monday, August 7, 2023, at his home.

A graveside service for family and friends was held Saturday Aug. 12.

Gary was born on May 28, 1957, to Gordon and June (Sahlberg) Langerud, in Moorhead, MN. He grew up on the family farm in rural

Hawley, MN. He attended Ulen Hitterdal Schools where he graduated from High School. He attended UMC in Crookston, MN, then NDSU in Fargo, ND, before returning to farming on the family farm. He was united in marriage to his college sweetheart, Debra Warner, on October 21, 1978, in Crookston, MN. ***Gary began working with Flom Insurance until he was hired as the Manager of Flom Region Mutual, where he worked until his passing.***

Gary loved to train colts and going to Medora where he enjoyed trail riding with Pete. He also loved his garden, cooking, baking, and was known for his butter buns and cookies. He enjoyed leatherworking, specifically with saddles, reins and harnesses. He was a member of the Keene Cemetery Board and on the Maranatha Lutheran Church Board.

Gary is survived by his loving wife, Debi; children, Jason (Kelli) Langerud and Jodi (Kyle) Johnson; grandchildren, Ali, Kaia, Ty, Bri, and Trey Langerud, Sierra, Grady, and Carissa Johnson.