



“Steps for Properly Disposing of Unwanted Hardware”

Submitted by Joel Peiffer, IMT Software Services

With a new year upon us your company may be looking to purchase new hardware, or maybe wanting to get an early jump on spring cleaning and have old devices no longer in use. Either way, you may be left wondering what to do with those old, unused devices. As most are aware we should not simply throw them in the trash. Additionally, we need to take into consideration how we wipe our old information from these devices.

For those of you who work with an IT vendor, this should be your first call. Many of these companies will likely have processes and procedures already in place to both wipe your devices clean, as well as dispose of them. This is the simplest route. However, for those of you who need some guidance, here are some tips for you!

Data Wiping

First thing is make a backup of your data! Be sure that *any* information stored on your device that you’d like to retain is copied and moved to a new location. Whether that is to cloud storage, a new device or an external hard drive, this step cannot be overstated. Once you’ve backed up all of your personal items you can move into the wiping process. Thankfully there are many software programs available to us that we can use to do this. Some of the more popular would be KillDisk and DBAN. Using a data wiping software gives you certainty that your data is completely erased and cannot be recovered maliciously. Some devices also come with factory reset options that allow users to restore devices to their original settings. While this option works, it is oftentimes more effective to use a wiping software.

Disposal

When it comes to disposing of your old hardware, there are several different options available:

Resale:

If the old hardware is still usable and in good condition you may be able to recover some of your expenses for new purchases by selling it to a third party. If you do this it is critical that you properly wipe your data as discussed in the article earlier. This prevents any bad actors out there trying to buy cheap machines in order to steal personally identifiable information from people.



Continued on Page 2

Board & Editorial Members	2	INSIDE this Issue	MAFMIC Chairman	6
Member Profile	3		New MN Sick & Safe Law	7
Board Synopsis	4		Blast from the Past	8
Matching Mismatched Roofing	5		Announcements / Memorials	9

Editorial Advisory Committee

Karla Bauer, *Chairman* - Gillford Mutual
 Abby DeZeeuw - Cain Ellsworth & Company, LLP
 Randy Green - Green Wealth Management Group
 Tammy Hansen - Palmyra Farmers Mutual
 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

Nick Hager
 Vicki Hongerholt,
 Roger Miller,
 Jim Williams,
 Larry Johnson,
 Caillie Darco,
 Angela Campbell,
 Laurie Wellnitz,
 Steve Schwieters,
 Karen Weber,
 Gayle Elston,
 Karla Bauer,
 Josh Lowe,

MAFMIC Chairman,
 MinnValley Mutual
Chairman - Elect,
 Mound Prairie Mutual
Vice Chairman,
 Lake Park & Cuba Insurance Co.
Secretary/Treasurer,
 RAM Mutual
Immediate Past Chairman,
 North Star Mutual
District 1, King Town Mutual
District 2, Chisago Lakes-German
 Farmers Mutual
District 3, Agassiz & Odessa Mutual
District 4, Mid-Minnesota Mutual
District 5, Redwood County Farmers
 Mutual
District 6, McPherson Minn Lake
 Mutual
District 7, Gillford Mutual
Statewide, RAM Mutual



Continued... **“Steps for Properly Disposing of Unwanted Hardware”** Joel Peiffer, IMT Software Services

Recycling: Not surprisingly many electronics manufacturers are willing to take your old devices and properly dispose of them for you. Some may charge a small fee for this service, but not all do. However, it is definitely worth calling around. I’ve personally taken many of my old computers to Best Buy. It is quick and easy!

Donation: Be on the lookout for charities, churches, schools or other organizations who will accept donations. Many times they are helping provide to those in need and your unused hardware may be the perfect fit for a new home.

Taking precautions such as those outlined above are both easy and responsible. They offer peace of mind that your data and information remain safe, while also looking out for our environment.

Crucial: <https://rockymtnruby.com/recycling-ram/>

PCMag: <https://www.pcmag.com/how-to/how-to-properly-prep-your-pc-for-disposal>

Brightline IT:

https://itad-company.com/remove_decommissioned_IT_hardware/dispose_recycle_sell_used_IT_hardware.html

Discount Dumpster: <https://www.dumpsters.com/disposal-guides/electronic-waste-removal>

Small Business - Chron.com:

<https://americanrecyclingne.com/computer-disposal-for-small-businesses-and-the-correct-way-to-do-it/>

Member Profile “Preferred Printing” Submitted by Deb McCabe

On Dec. 13, 1991, Preferred Printing Company opened the doors for business with three people, two presses, a folder, a paper cutter and an old typesetting system. In our first month of existence, our fledgling business did 10 jobs for 10 customers. Now we have about 500 customers from 15 states in addition to Minnesota. Continuing business growth requires more room and expansion is in the planning stages. From the two presses, folder, paper cutter and old typesetting system, Preferred Printing has progressed to a computer-to-plate system for the nine presses and three folders with a complete computer design and typesetting system, along with a computerized mailing operation. Our company is primarily known for its capability to produce high quality, multi-colored, printed products.



Preferred Printing has the capability to screen print or embroider clothing for all your personal or professional needs. Caps, bags, t-shirt, outerwear - one to one thousand, we can do it all!

As a member of ASI (Advertising Specialties Institute) and PPAI (Promotional Products Association International), Preferred Printing acts as a representative for more than 2,000 manufacturers who provide supplies used in the preparation of personalized items. Promotional products are available in an impressively wide variety, in addition to the typical personalized promotional products of pens, mugs, can coolers, sticky notes and flash-drives.

The key to Preferred Printing's success is the care our employees take in attention to detail, the quality of work and the concern we have for our customers. Early on, the customer base was expanded by personal contacts and direct mail. Now, it is largely word-of-mouth and customer loyalty. These are the result of providing a quality product on a timely basis at a reasonable price. We appreciate your loyal business.



Complete Suite of Online Software



Mutual Tools

- Policy Maintenance
- AP / GL
- Claims
- Imaging

Agency Tools

- Quoting
- Policy Search
- Agency Download
- ...and more!

December 2023, Board Meeting Synopsis *Jim Williams, Secretary-Treasurer*



The MAFMIC executive team met on December 12th with the full Board meeting on December 13th. The anti-trust policy was in effect and understood and followed by everyone present.

In addition to the normal approval of board minutes, agenda and financial & district reports, Nick presented a chairman report. Nick highlighted some ongoing projects including the strategic plan document which was approved. The Chairman Elect will be tasked with keeping this document updated in the future. Loss adjusting accounting and dues task force expense were also discussed with no action taken.

The Short Course went well and so did the membership visits with Adam this fall. A meeting was held at the Radisson Blu Hotel to plan for the next MAFMIC Convention.

Dani reported on the Short Course and reviews of the event and venue. The speakers and attitude adjustment hour were well received. The Mutual Assistance & Education Committees met at the Short Course.

Adam presented that no significant legislation is in the works that is directly insurance related that is on MAFMIC's radar. Expectations of legislation for next year are modest. The capital will be messy with construction projects related to the new building. Commerce department communications were discussed. The Quarter-backer program was very successful this year and Adam thanks everyone for their contributions.



FIRE WATER MOLD STORM DAMAGE

RESTORE 

EMERGENCY SERVICE

www.restore-24.com 320.257.4994

“Matching Mismatched Roofing”

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



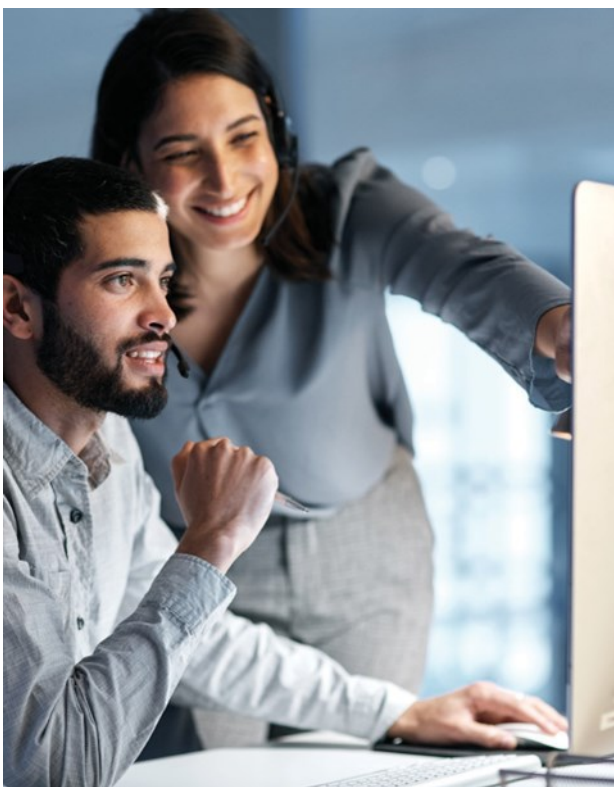
Picture this: in 2014, Paul - a homeowner - replaces a handful of shingles on his roof. The replaced shingles did not match due to color fade. As of 2014, Paul had mismatched shingles. In 2022, Paul suffers hail damage to his roof. He files a claim. His carrier covers it. The carrier learns that there is no match for the existing shingles.

In this circumstance, is an insurer required to pay for a reasonable match when, prior to the loss, Paul’s shingles did not match anyway?

In the recent case, *Meadows of Bloomfield Association v. State Farm*, A22-1775, (Minn. Ct. App. 2023), the Court of Appeals answered this question, “yes.” The result cost State Farm \$1,862,000.

The Court found that State Farm must replace mismatched shingles due to the “like, kind, and quality” language in the replacement cost provision of the policy. Without an exclusion for mismatched shingles, the court found that State Farm was obligated to replace all shingles, even ones that did not previously match before.

This same result would likely occur with mismatched siding. However, with a properly worded matching exclusion, this issue should resolve itself. Without such an exclusion, insurers may consider roofing restrictions for existing mismatched shingles.



POWER YOUR PROGRESS WITH OUR RESOURCES

Grinnell Re offers its mutual members a menu of added services. We’re here to help you build your business and support your success.

Reinsurance. Resources. Results.

STRONG | STABLE | SECURE

grinnellmutual.com



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

REVOLUTIONIZE YOUR CLAIMS PAYOUTS WITH Transcard SMART DISBURSE

A Cost-Effective Way to Pay Claims Faster

With **SMART DISBURSE**, you can pay money fast and conveniently, and your clients can select their preferred method of payment and easily receive funds on a computer or mobile device instantly! Plus, no more mailing checks!

Transcard helps you:

- Increase productivity.
- Provide a better customer experience.
- Empower your clients.
- Eliminate manual claims headaches.

With Transcard, you won't hear, "I didn't get my check." Your clients' experience will be positive, and they will appreciate your level of service.

You will be able to use **SMART DISBURSE** to pay claims, vendors, commissions, and more. This method of paying out claims will put your mutual insurance company at an advantage.

Contact Greg at ReliaFund:

763-226-2005 or glowery@reliafund.com for a demonstration of how SMART DISBURSE can transform the way you pay claims.



ReliaFund
ReliaFund Inc. • reliafund.com
8421 Wayzata Blvd. Suite 260
Golden Valley, MN 55426



Empower your customers to manage their claims payouts

Make payments using any payment method, and for any bank account

Instantly make claims payment or schedule them

Disburse funds for one or more claims easily

Manage payments from within your insurance software

Free staff time with automated real-time reconciliation of payments

Message from the MAFMIC Chairman, Nick Hager 2023-2024



My wife Alissa and I along with our family are looking forward to the upcoming convention at the Radisson Blu Mall of America on February 4-6, 2024. We invite you to join us at the convention, and more specifically, the Chairman's Reception on Sunday night. Get ready to break out your Aquanet, Swatch Watches, and Jellies, because it's an **80's theme party** with live music by the Dueling Duo! Also, if you happen to stay up a bit too late on Sunday, you're in luck because the prayer breakfast has been moved to Tuesday morning with a slightly later start time. We can't wait to see everyone showing off their **80's style**. Awards will be presented to the best costume male and female later at the banquet on Monday evening.

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



Wealth Management

Schluchter Investment Group



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.

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)

“ Navigating the New Minnesota Sick and Safe Time Law

Submitted by Abby DeZeeuw, Cain Ellsworth & Company LLP

The New Year is here and that means Minnesota’s statewide paid Earned Sick and Safe Time (ESST) law is in effect. Effective January 1, 2024, all employers in the state of Minnesota are required to provide covered employees with paid sick and safe leave to care for themselves or certain family members. The leave may be used for certain reasons such as an employee’s sickness, to care for a sick family member, to seek assistance if an employee or their family member has experienced domestic abuse, and closure of the employee’s workplace or family members school due to weather or public emergency

If you have not yet done so, one of the first things you should do this year is to provide all of your employees with a “Notice of an Employee’s Rights and Remedies”. If you provide an employee handbook to your employees you must include the notice of employee right and remedies in the handbook. A uniform employee notice can be found at <https://www.dli.mn.gov/sick-leave>. Employers can use this form and make it available to your employees.

If you are unsure if you are a covered employer under this new law, chances are favorable that you are. Covered employers are those who have at least one employee. And, most all employees in the state of Minnesota will be covered. Employees who work at least 80 hours in a year are covered under the ESST law. This includes temporary, seasonal and part-time employees as long as they work at least 80 hours within a year.

Employers are required to provide at least 48 hours of ESST time in a year. A year is a regular and consecutive 12-month period, as determined by the employer and clearly communicated to each employee. Employers are able to use **either** the accrual/carryover method or the frontloading method when providing this benefit, as long as the proper rules are followed for either method. There is no waiting period, employees are able to use the sick leave as soon as it is accrued.

Employers must also understand their responsibility to track and include the number of earned sick and safe time hours available for use and the number of hours used on earnings statements each pay period. This earning statement must be provided at the end of each pay period either in writing or by electronic methods.

One important thing to note is that already established paid time off plans or other paid leave policies (sick or vacation time) can satisfy the ESST law, if they meet or exceed the requirement under the law and do not conflict with the law. A policy or plan does not have to be called Earned Safe and Sick Time (ESST) to meet the requirements of the law, although employers may want to consider using ESST in their policies for the sake of transparency. An employer’s PTO policy can meet the requirements of the ESST law even though an employee chooses to use some or all of their PTO for vacation leave instead of ESST leave.

For those employers who have employees that live in other states, employees do not have to live in Minnesota, but they must work at least 80 hours in Minnesota in a year to be eligible. If an employer is based in Minnesota but has employees who work in another state, those out-of-state employees are not covered by Minnesota’s ESST law.

When new laws are implemented, it is not unusual for employers to have questions. There are some good resources available to help you navigate your questions. The Minnesota Department of Labor and Industry web-site is a great resource with helpful information and FAQs. Cain Ellsworth & Company, LLP also has resources available to help you comply with the Minnesota ESST requirements. Feel free to reach out Cain Ellsworth at (712) 324-4614 or email Julie Noble at jnoble@cainellsworth.com.

**YOU HAVE
REASON TO
BE PROUD**

Minnesota Association of
Farm Mutual Insurance Companies, Inc.
120 West Bradley Ave.
TYLER, MINNESOTA - 56178

Journal Printing Company, Inc., Lake Benton, Minn.

Minnesota Association of
Farm Mutual Insurance Companies, Inc.

**81st
Annual
Convention**

SUNDAY — MONDAY — TUESDAY
FEBRUARY 1-2-3, 1976

**'76
Spirit
of
tomorrow**

GREATER
Radisson
MINNEAPOLIS hotel

1975-1976 BOARD OF DIRECTORS
AND EXECUTIVE COMMITTEE



-- BOARD OF DIRECTORS --

Willie B. Schomer, Pierz Chairman
Harold O. Slyter, Grand Rapids Chairman-Elect
Kenneth H. Bargfrede, Jackson Vice-Chairman
Robert J. Laidlaw, Minneapolis Imm. Past Chairman
Roger D. Munson, Howard Lake Secretary-Treasurer

Area Represented

Henry Dahlberg, Clearbrook (No. 1) Northwest Area
William Cory, Crosby (No. 2) Northeast Area
Raymond Ament, Wadena (No. 3) West Central Area
Alfred Backes, Cold Spring (No. 4) East Central Area
Bert Jacobson, Willmar (No. 5) S.W. Central Area
Roger D. Munson, Howard Lake (No. 6) Central Area
Lou Appeldorn, Pipestone (No. 7) Southwest Area
Nicholas Mertz, Sleepy Eye (No. 8) So. Central Area
Erwin Ruesink, Spring Valley (No. 9) Southeast Area
I. N. Evans, Waseca Statewide Mutuals

Robert C. Seipp, Tyler President-General Manager

-- EXECUTIVE COMMITTEE --

Willie B. Schomer, Chairman Pierz
Harold O. Slyter Grand Rapids
Kenneth H. Bargfrede Jackson
Robert J. Laidlaw Minneapolis
Roger D. Munson Howard Lake

Minnesota Association of
Farm Mutual Insurance Companies, Inc.
120 West Bradley Ave.
TYLER, MINNESOTA - 56178

1976 CONVENTION COMMITTEE
APPOINTMENTS



CREDENTIALS COMMITTEE --

Kenneth H. Bargfrede, Jackson, Chairman
Ralph Fligge, Rochester
Larry Broich, Worthington
John Adema, Amery, Wis.

RESOLUTIONS COMMITTEE --

Gerald D. Oachs, Herman, Chairman
Clifford Hanson, Cottonwood
Albert Christensen, Luverne
Loren Graskamp, Spring Valley
Russell Johnson, Janesville

NOMINATING COMMITTEE --

Robert J. Laidlaw, Minneapolis, Chairman
Past Chairmen and MAFMIC Board of Directors

SERGEANTS-AT-ARMS --

Henry Dahlberg, Clearbrook, Chairman
Alfred Backes, Cold Spring
Gerald Meyer, Willmar
Lou Appeldorn, Pipestone

PARLIAMENTARIAN --

Clifford E. Johnson, Esko

CONVENTION PHOTOGRAPHERS --

Fred A. Rinas, Frazee
James Faber, Hutchinson

CONVENTION CHAPLAIN --

Rev. John J. McRaith, Des Moines, Iowa

REGISTRATION DESK OFFICIALS --

Ralph Fligge, Rochester, Chairman
Larry Broich, Worthington
John Adema, Amery, Wis.

IN SYMPATHY



Susan Elizabeth Wischnewski, 62, of Esko, passed away after a brief but heroic battle with lung cancer on Friday, November 10, 2023. Sue was born on May 3, 1961, in Grand Rapids, the youngest child of Robert Edward and Patricia (Wedl) Bailey. On August 24, 1985, she married Joe Wischnewski. Together they proudly raised their son, Andrew Wischnewski, and recently celebrated 38 years of marriage. Raised in Remer where she spent her childhood, Sue graduated high school in 1979 and attended Itasca Community College where she and Joe became college sweethearts. Sue was Senior Member Services Coordinator at **RAM Mutual Insurance** where she worked until her death.

She was preceded in death by her parents; brother, John Bailey; sister-in-law, Judy Bailey; and brother-in-law Dick Bittle.

Sue is survived by her husband, Joseph Edward Wischnewski of Esko; son and daughter-in-law, Andrew and Taylor Wischnewski and one granddaughter, Presley Jo Wischnewski of Eden Prairie, MN; brothers, Bill, Dan, & Jim Bailey and sister, Peg Bittle.



Roger Harlan Huseby, 87, died peacefully on Saturday, November 25, 2023, under hospice care and surrounded by family at his residence in Belview. Roger was born on June 19, 1936, in Swedes Forest Township, Redwood County, Minnesota, to Roy and Helen (Sampson) Huseby. He grew up on the family farm and graduated from

Belview High School.

Roger later managed the **Hawk Creek Mutual** in Sacred Heart and later was on the Board of Directors at **Bird Island – Hawk Creek Mutual**. In 1980, he began the **Huseby Insurance Agency** in Sacred Heart with his son.

He is survived by his wife of 65 years; Christine Huseby of Belview; children Jeff (Cindi) Huseby of Belview, Glenn (Tracie) Huseby of Belview, Paul Huseby of New Ulm, Tom (Rose) Huseby of Lamberton and Elaine (Jim) Cross of Glencoe. 16 grandchildren, five step-grandchildren, 15 great-grandchildren and two step great-grandchildren.

2024 Events

- Feb 4-6** [MAFMIC Annual Convention](#)
Radisson Blu – MOA, Bloomington
- May 7-8** [Managers Workshop](#)
Grand View Lodge, Nisswa
- May 22-24** [NAMIC FARM Mutual Forum](#)
Nashville, TN
- July 15** [MAFMIC Golf Outing](#)
Little Crow Country Club, Spicer
- July 16** [Manager & Director's Seminar](#)
St. Cloud
- Nov 20-21** [MAFMIC Short Course](#)
Holiday Inn, St. Cloud

Dennis Richards, 84, who left us on December 10, 2023. Dennis was born on February 20, 1939, in Iowa Falls, Iowa, to Abe and Florence Richards. He graduated high school from Ellendale-Geneva in 1958. Dennis married the love of his life, Dorene Marie Richards, on July 18th, 1959, at the Ellendale United Methodist Church. Together, they shared 64 years of marriage and were blessed with three children, nine grandchildren, and eight great-grandchildren. Whether he was loving his special kitties (BooBoos), working hard, fishing, gardening, bird watching, snowmobiling, 4-wheeling, or hunting, he made every moment count.



Dennis was preceded in death by his parents, Abe and Florence Richards, siblings, Doris (Harold) Redman, Naomi (Eldon) Farner, Paul Richards, Laurel (Alice) Richards, daughter Debra Zak, Nephews, Alan Richards, and Gary Richards. He is survived by his loving wife, Dorene Richards, children **Denise (Gary) Swearingen (Has San Lake Mutual)** and Dean (Cindy) Richards.

