



“Mutuals Insuring God’s Country”
MAFMIC Chairman, Dan Rupp

The 125th MAFMIC Convention was just completed at the Radisson Blu MOA located in Bloomington, MN. Once again the MAFMIC staff and education committee assembled an excellent convention with some of the very best speakers that I have ever heard. The life experience stories shared by SMSU Coach Brad Bigler, MN Gopher Football Player Casey O’Brien and keynote speaker Dr. Rick Rigsby were incredible. Dr. Rigsby gave us the 5 Basics we should all strive for: Don’t Judge, Be Kind, Be Early, Be a Servant and Be Excellent. Thank you to everyone who attended and assisted with making the 125th Convention so successful. You may be wondering where my theme this year “Mutuals Insuring God’s Country” originated!

Well, I have often stated that I have the best job RAM Mutual has to offer traveling throughout the entire state of Minnesota calling on the Minnesota township mutual insurance industry. My coworkers can attest that I have often referred to Minnesota as God’s Country! Having traveled the majority of the United States and numerous other countries, I can attest Minnesota definitely has a lot to offer with its vast geography, diverse nationalities, various businesses, amazing beauty and four seasons, one of which can be a little too long some years. In my travels I have found it interesting how many people from various areas of the state all claim that the area they live in is God’s Country!

My travels include the rich farmland of the Red River Valley in the northwest, to the BWCA and woods of the northeast, to the rolling hills and farmland of the Southwest and to the Mississippi River Valley and bluffs of the Southeast. Traveling these areas I get to view and experience all four seasons every year. This is why I chose the theme “Mutuals insuring God’s Country”!

MAFMIC has assembled a full year of educational events for our membership to attend. Starting with the Spring Agent’s meetings April 1st held at the Marriott in Mankato and April 2nd held at the Bigwood Event Center in Fergus Falls, the always popular Manager’s Workshop May 5th-6th held at Grand View Lodge in Nisswa, the Support Staff Seminar on June 9th in St. Cloud, the MAFMIC Golf Outing which will be at a new location this year on July 15th at the Blackberry Ridge Golf Course in Sartell, the Manager and Director’s Seminar at a new location on July 16th at the Park Event Center in Waite Park, the New Manager’s Seminar on August 12th at the MAFMIC office in St. Joseph and the MAFMIC Short Course November 18th-19th at the Arrowwood Resort in Alexandria. I would encourage all of you to attend as many of these events as your schedule allows. Staff education, establishing lifelong relationships with other managers/industry personnel and volunteering your time on MAFMIC committees are some of the keys to managing a successful mutual. I am looking forward to this next year as your association’s chairman and working with Adam Axvig, Dani Hennen, Arlette Twedt and the MAFMIC Board of Directors. Please don’t hesitate to contact any of us with your concerns or suggestions for the improvement of our association.

In closing, I will quote the Pittsburgh Steelers head Coach Chuck Knoll via Dr. Rick Rigsby “champions are champions not because they do extraordinary things but because they do ordinary things better than anybody else”.

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Vicki Hongerholt,	District 7 , Mound Prairie Mutual
Todd Bossuyt,	Statewide , North Star Mutual

Jim Barta Scholarship



At the September MAFMIC board meeting a letter was shared about the request for a scholarship in honor of Jim Barta. After review and discussion the board agreed to develop this scholarship that will be awarded every year to a qualifying individual. The scholarship will be awarded in the amount of \$1,000. This is in addition to the already developed MAFMIC scholarship program. A request went out to companies to see if they would like to donate to this particular scholarship and have gotten a great response.

This is an open donation so you are welcome to donate at any time.

Checks can be mailed to: MAFMIC, PO Box 880, St. Joseph, MN 56374.

Please note in the memo Jim Barta Scholarship Fund.

MAFMIC has developed a scholarship committee that will review the scholarship applications and notify the winners.

As a MAFMIC member company we urge you to promote that MAFMIC scholarship program. The MAFMIC scholarship application is available on the MAFMIC [website](#).

Deadline for the 2020 Scholarship is March 13, 2020.

If you have any questions about any of the scholarships we offer please don't hesitate to reach out to the MAFMIC office at (320) 271-0909.

Thank you for your continued support.



*Don't forget
to Turn your
Clocks AHEAD
on Sunday
March 8, 2020*



**Happy
Easter
Sunday
April 12,
2020**



**First Day of
Spring is
March 20,
2020
Get ready for
planting!**



The MAFMIC Board of Directors held their annual financial review and board orientation meeting at the Radisson Blu Hotel in Bloomington on Sunday, February 9 during the convention. The primary focus of this meeting each year is to review and approve the financial statements from the previous year for distribution to the membership at the Annual Business Meeting. Secretary - Treasurer, Greg Parent presented the 2019 financial statements. The board discussed several items and approved the financial report as presented. The financial report was then given to the membership at the Annual Meeting on Tuesday, February 11.

Chairman Mark Nelson recognized the retiring board members, Roger Miller of Lake Park & Cuba Insurance, Eric Johnson of Woodland Mutual and Immediate Past-Chairman Mikel Nelson of Elmdale Mutual. Chairman Nelson also welcomed the new incoming board members, Angela Campbell of Chisago Lakes Mutual and Laurie Wellnitz of Agassiz & Odessa Mutual. Chairman Nelson then recognized the new Vice Chairman Larry Johnson of North Star Mutual and set to begin his twelfth term as Secretary-Treasurer, Greg Parent of German Farmers Mutual. The new board members officially assumed their positions at the Annual Meeting on February 11 while the Vice Chairman and Secretary-Treasurer were elected to their positions.

Chairman-Elect Dan Rupp announced the Committee Chairman assignments for 2020. Since all current committees had at least one board member on them and they could report on committee activity, there was no need to assign any board committee liaisons. Chairman Nelson reported that, assuming the Bylaws change passes at the Annual Business Meeting, he had appointed Roger Miller as Chairman of the MAFMIC Scholarship Committee.

Event Coordinator/Office Manager Dani Hennen updated the board on the corrected HSA amount on the 2020 budget and indicated that MAFMIC chose Verizon Wireless as their cell phone provider. President/CEO Adam Axvig updated the board on the MAFMIC vehicle and Sentry Bank credit cards. Adam also handed out a document from the State of Minnesota showing the gift ban guidelines for politicians. Chairman Nelson provided an update on the staff meal allowance that he and Dan Rupp had visited with Adam Axvig about.

The board approved 2 trees Valuation, Somerset Reinsurance Brokers and Associated Bank as new Associate Members. The board also approved to direct the net proceeds from the MAFMIC Golf Outing to the Scholarship Fund for 2020.

The next scheduled board meeting will take place in Spicer on June 17-18. The auditor for MAFMIC, Matt Taubert, will review his annual audit report at the June board meeting. Members are encouraged to contact their MAFMIC District Director with any concerns or issues that may need to come before the board.

Greg Parent
MAFMIC Secretary-Treasurer



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Member Profile ~ Dakota-Stanton Mutual

Dakota-Stanton Mutual was founded in 1903 and located in Farmington, MN. A merger between Dakota Mutual (Dakota County) and Stanton Mutual (Goodhue County) occurred in 1998. Between the two companies we have over 200 years of experience providing a quality product and exceptional service.

Our mutual writes for Fire, Lightning and Allied perils. Dakota-Stanton Mutual partners with RAM Mutual and North Star Mutual to provide property and liability insurance coverage for everyone's farm and home needs.

We currently have three employees and have 16 agencies across 11 counties with a total of 38 Agents.

Our mission is to strive to provide quality insurance coverage at an affordable price with prompt and fair claim settlements for our valued customers.

The goals for the next five years is to continue to maintain our policy count while increasing in premium volume and surplus. Stay a viable company for our agents to continue to rely on.

Obviously, our biggest challenge is the downward trend in farming. Loss of farms and soft markets are a cause for concern. Trying to maintain competitive rates for our current insured's and still offer a quality product while other carriers come and go.

We are actively involved in our local 4-H programs, blue ribbon auctions and contribute to local organizations to help promote the Township Mutual Industry.

If we were to describe our company in one word it would definitely be: **DEDICATED.**



Brad Kullot, Manager



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2020 MAFMIC Spring Agents' Meeting

April 1

Mankato - Courtyard by Marriott

April 2

Fergus Falls - Bigwood Event Center

Application has been made to the Minnesota Department of Commerce for a **total of 6 hours** of non-company continuing education credits with **3 hours of Ethics and 3 hours Non-company**. (Approval Pending) No partial Credit.

Seminar Schedule

8:30-9:00 am	Registration & Coffee
9:00-12:00 pm	Building a Strong Ethical Culture..... <i>Fred McGuire, ServiceMaster Professional Services</i>
12:00-12:45 pm	Lunch
12:45-2:00 pm	E & O <i>Kristen Strasser & Laura Linstrum, NAMIC Insurance Agency</i>
2:00-2:15 pm	Break
2:15 – 3:30 pm	Insuring Unique Risks..... <i>Scott Thole & Missy Romano, RAM Mutual</i>
3:30 pm	Closing Announcements

Cost and Registration

For **Mutual Insurance Company Agents** the Early Bird registration fee is **\$98.00 before March 13th**.

However, the registration fee **after March 13th** is **\$125.00**. Make Checks payable to **MAFMIC**.

For **Non-Township Mutual Agents** the seminar registration fee is **\$160.00 before March 13th**.

The registration fee **after March 13th** is **\$185.00**. Lunch and breaks will be provided.

Please complete the form below and return with payment to MAFMIC. **Registration deadline** is 10 days prior to the scheduled date of the meeting. **PLEASE NOTE:** You will be notified only if the location for which you registered is full or cancelled.

Cancellation Policy

- Cancellation notices received **on or before March 18th** are 75% refundable; **by March 26th** 50% refundable.
- No refunds will be made **after March 26th** ; however, you may substitute a participant at no additional charge.
- All registration cancellations and transfers must be made in writing and sent to info@mafmic.org or faxed to us.

2020 MAFMIC Spring Agents' Meeting **Registration Form**

Name _____ License Number _____

Home Address:

Agency Name & Address:

E-mail Address _____ Phone _____

Mutual(s):

Location Attending (Circle One):

Mankato

Fergus Falls



Mail: MAFMIC, P.O. Box 880, St. Joseph, MN 56374



Fax: (320) 271-0912

Highlights from Convention ~ February 2020



2020 Robert C. Seipp Service Award

Presented to **Linda Jaskowiak**, Manager, of Sumter Mutual. Congratulations!



2020 MAFMIC Vice-Chairman
Larry Johnson, North Star Mutual was elected MAFMIC Vice Chairman at the Annual Business Meeting. Congratulations Larry!

Congratulations winners !

50/50 Grand Prize:

Dave Scapanski, Mid-Minnesota Mutual

Raffle \$250 Cash Winner:

Steve Storm, Prairie Pine Mutual

Raffle Home Decor:

Ben Loehr, Westbrook Mutual

Raffle Tool Basket:

Greg Gangelhoff, Stark Farmers Mutual

Raffle Hand Crocheted Table Cloth:

Kevin Johanson, Sverdrup Mutual

\$50 Survey Winner:

Doug Oachs, Delaware Mutual

Exhibitor Card Winner - Yeti Tote Bag:

Dick Swanson, Southeast Mutual



Retiring Director for District 2

Eric Johnson, Manager
Woodland Mutual

MAFMIC welcomes

New District 2

Director,
Angela Campbell, Manager
Chisago Lakes Mutual



RETIRING DIRECTOR RECOGNITION

Stan Adelman, Agassiz & Odessa Mutual

Ken Bargfrede, South Central Mutual

Paul Egeland, North Star Mutual

Willard Emery, Dakota-Stanton Mutual

James Flantz, Kelso & Shelby Mutual

Randy Holland, Claremont Mutual

Wallace Johlfs, Southwest Mutual

Mike Lockhart, Lake Park & Cuba Ins

Ralph Marquardt, Claremont Mutual

Al Muehlhausen, RAM Mutual

Carrol Olsen, South Central Mutual

Lee Pell, Kelso & Shelby Mutual

John Pioske, Kelso & Shelby Mutual

Robbie Radaich, Itasca Mutual

Shirley Reiffenberger, Agassiz & Odessa

Jack Ritter, Kelso & Shelby Mutual

Stuart Selchow, Young America Mutual

Dennis Sjogren, South Central Mutual

Mary Thompson, Mid-State Mutual

Orville Wegner, Rice County Mutual

John Wellendorf, Agassiz & Odessa



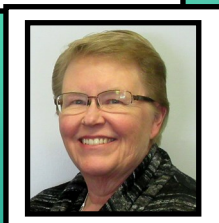
Retiring Director for District 3

Roger Miller, Manager
Lake Park & Cuba Insurance

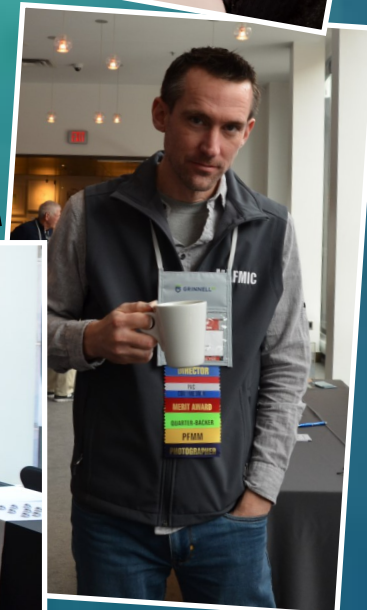
MAFMIC welcomes

New District 3

Director,
Laurie Wellnitz, Manager
Agassiz & Odessa Mutual



Convention~ February 2020



Highlights from Convention ~ February 2020



Highlights from Convention ~ February 2020

Newly Elevated
MAFMIC Chairman,
Dan Rupp →

MAFMIC
ANNUAL
MEETING
2.11.2020



Dan Rupp, Newly Elevated MAFMIC Chairman; **Mark Nelson**, Immediate Past Chairman; **Larry Johnson**, Vice Chairman; and **Kevin Strandberg**, Chairman Elect.



*MAFMIC Convention Chaplain
Pete Hellie, North Star Mutual
with Mafmic Chairman Mark Nelson*



*MAFMIC Chairman Mark Nelson &
Norwegian Mutual Board & Staff*



Mark Nelson, MAFMIC Chairman, **Adam Axvig**, MAFMIC President/CEO, **Chuck Chamness**, NAMIC President/CEO & **Randall Druvenga**, NAFMIC Chairman



Convention~ February 2020

MAFMIC
ANNUAL
MEETING

Congratulations!



North Star Mutual
100 Years - 1920 - 2020



Albany Mutual
125 years * 1895 - 2020



Rice County Mutual
125 years * 1895 - 2020



MAFMIC Chairman Elect,
Kevin Strandberg, Kerkhoven
& Hayes Mutual





Casey O'Brien



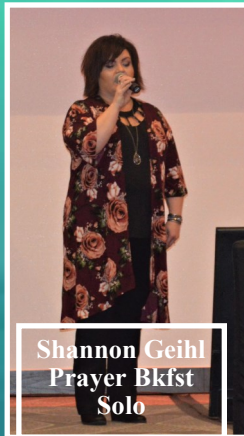
Coach Brad Bigler



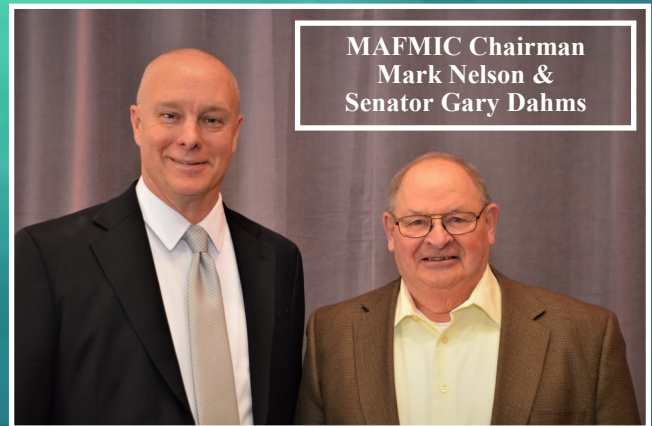
Kit Welchlin &
MAFMIC Chairman,
Mark Nelson



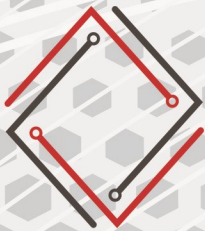
Dr. Rick Rigsby



Shannon Geihl
Prayer Bkfst
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MAFMIC Chairman
Mark Nelson &
Senator Gary Dahms



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“Prepare for spring storms before they strike”

Dan McCue, Grinnell Re, AINS, Digital Marketing Strategist



April showers can certainly bring May flowers, but they also bring wind, hail, lightning, and floods — weather events that can do a lot of damage to property.

Minnesota Severe Weather Awareness Week is April 13–17, so we’ve put together a list of some simple things you can do to prepare your home for spring storms.

Inspect your home

Check your roof. Roofs are particularly susceptible to high winds and tornadoes. Do an inspection, looking for loose siding and roofing materials — especially shingles and metal panels. These may blow off easily and take other materials along with them.

Make sure you have surge protection. A lightning strike or power outage could fry your expensive devices.

Keep up with tree-trimming. Dead branches can cause a lot of damage when they land on your house or your car.

Clean out your gutters. If they’re plugged up, the water will find somewhere else to go — like your basement, between the siding and exterior walls, or through leaky windows.

Test your sump pump. If it’s not working, it won’t do you much good if water does end in your basement.

Batten down the hatches. If you know bad weather is coming, put away or secure any outdoor furniture, toys, bikes, and other loose objects.

Pack your emergency kit

Packing emergency kits for your home and your car will prepare you for severe weather. [Ready.gov](https://www.ready.gov) recommends including the following items in your kit.

Flashlights and extra batteries.

First aid kit that includes necessary medications. Include formula and diapers if you have small children.

Non-perishable food. Include protein-rich foods such as nuts, energy bars, and canned foods. Pack a manual can opener, too.

Water is even more important than food. Pack at least 1 gallon of water per person per day.

Basic tools including pliers, a wrench, and screwdrivers.

Radio, either battery-powered or hand-cranked.

Clothes including gloves, hat, and rain poncho. You may also want a change of clothes for each member of your family.

Blankets or sleeping bags.

Cell phone chargers that can be used in the wall or in your car.

Pet supplies for your pet, including food and water.


Cat litter for better tire traction.


Jumper cables for your vehicle.

For more information

Visit [Ready.gov](https://www.ready.gov) for more information about how you can [prepare for severe weather](#).

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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 times 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. So even if your password itself was compromised, a hacker could not access your account unless they also had your second factor of authentication.

Security keys can be used by inserting them into your device's USB port or connected by Bluetooth. You register your key the first time it is used so your account will only be unlocked when triggered by that specific key. Studies show using a security key is the most effective and secure second form of identification for MFA. Several brands of security keys to consider are: Yubico, Google Titan or Thetis. Similar to a security key, with an authenticator application you must first link it to your account. Once you enter your password you are then prompted to enter your pin generated by the app on your phone. Every 60 seconds the sequence is changed, which makes it more difficult to steal a pin by an outside source. Some well-known authenticating apps are: LastPass Authenticator, Microsoft Authenticator, Google Authenticator or Duo.

MFA doesn't completely eliminate the chance of an issue arising, but it is the most effective way to minimize your risk. Not all accounts offer MFA at this time, but it is becoming increasingly available. I encourage all of you to look in to your online accounts and see which ones offer MFA and enable this feature for all your online services, especially: email, Facebook, banks, and other sensitive web services. While there are people who read this and cringe at the thought of having to use a second form of identification, consider this. Would you rather take an additional small step (probably around 5-10 seconds) when signing in to an account, or spend hours on the phone trying to lock down your credit cards, cancel subscriptions, or run the risk of losing your identity once your account has been compromised?



Convention Highlights

1984

SUNDAY COFFEE RECEPTION -- This delightful event sponsored by North Star Mutual Insurance Co., Cottonwood, opened the 1984 MAFMIC convention on Sunday afternoon. Due to the weather, guests were late in arriving, but the serving time was extended and before it was over, hundreds of conventioners had enjoyed the affair.

On hand to greet the guests were North Star's President and Chairman (right) and company staff people pictured below:



Bill and Irene Iverson, Alexandria; Steve and Cheryl Knight, Princeton; Steve and Jean Schwarz, Stewartville; and Eldridge and Arlene Rosell, Miltna.

1984 CHAIRMAN'S RECEPTION -- The entire convention was again invited to attend the Sunday evening reception honoring Chairman Maynard Raun of Carlton. Shown below are some of the early arrivals at the event.



President Cliff Hanson, Cottonwood and Chairman Albert Nelson, Swanville.



Journal Printing Co. of Lake Benton, a reception sponsor, had its JPCO logo sculptured in bluish-colored ice.



CHAIRMAN'S RECEPTION SPONSORS -- The following contributed financial support to the Reception: Journal Printing Co.; Western National Mutual; Re-insurance Assn. of Minn.; Minn. Mutual Fire & Casualty; Citizens Security Mutual; Midwest Family Mutual; Farmers Home Group and MAFMIC. Thank you all for helping to make this popular wine and cheese party possible!

SAVE THE DATE:

THANK YOU for attending the 125th
MAFMIC Annual Convention.

**Please save the dates for the 126th
MAFMIC Annual Convention.**

February 13-16, 2021.

MAFMIC CCP Trip

MAFMIC is heading to Washington D.C.

MAFMIC will be participating in NAMIC's CCP program again this year. The dates for the trip are April 29 - May 1. Please shoot an email to adam@mafmic.org if you are interested in attending or would like more information about the trip.

Thank you to our Sponsors



Calendar of Events

- April 1 & 2** Spring Agents:
Mankato - April 1st
Fergus Falls - April 2nd
- May 5-6** Managers Workshop
Grand View Lodge, Nisswa, MN
- May 19-20** NAMIC Farm Mutual Forum
St. Louis, MO
- June 9** Support Staff Seminar
Location: St. Cloud, MN
- July 15** MAFMIC Golf Outing
Blackberry Ridge, Sartell, MN
- July 16** Manager & Director Seminar
Park Event Center, Waite Park, MN
- Sept 20-23** NAMIC 125th Convention
John B. Hynes Convention Center
Boston, MA

Mutual Mergers



Merger July 2019

*Leon Mutual (Vickie Dungan, Manager) with
Vasa-Spring Mutual (Scott Safe, Manager)
Became Vasa-Spring Garden Mutual*

Merger's January 1, 2020

*Kelso & Shelby Mutual (Nick Hager, Manager)
South Central Mutual (Nick Hager, Manager)
Became MinnValley Mutual*

*Beaver Creek Mutual (Denise Lee, Manager) with
Heartland Mutual (Ron Lonneman, Manager)
Became Heartland Mutual*

*We would like thank you
for all of your dedication, time, commitment
and effort.
You truly make a difference to the
MAFMIC organization!*