



Dan Rupp, MAFMIC Chairman 2020-2021



Greetings and Happy Halloween!

Fall is upon us and with all the signs that make Minnesota the beautiful state it is to live, work and raise our families in. I have always enjoyed watching the small grains, soybean, sugar beet and corn harvest taking place throughout the state during my travels. Farming practices continue to improve every year with \$500,000+ combines and tractors making fast work of the harvest and tillage season. Unfortunately, with the dry conditions our mutuals are experiencing once again numerous combine and tractor fires due to debris accumulation in and around the engine compartment and exhaust areas.

2020 will soon be coming to an end and hopefully 2021 will be much better with a potential ending in sight to the Covid-19 pandemic. 2020 will be remembered as the year with the new phrase "you're on mute" thanks to all the zoom meetings we are participating in!

MAFMIC held the 3rd quarter board meeting at the MAFMIC office on September 11th with most members meeting in person and some joining in with virtual. After much discussion we made the very difficult decision to cancel this year's Short Course due to the pandemic and distancing concerns for our membership. Our 4th quarter board meeting will be held Wednesday, December 16th where we will decide if the 2021 MAFMIC Convention will be held or not. If held I would like to invite you all to attend the convention which is planned to be February 14th thru the 16th at the Radisson Blu Hotel and MOA in Bloomington, MN.

The MAFMIC Education Committee will be meeting to plan the 2021 convention. I'm confident if the convention can be held this committee will assemble a worthwhile and enjoyable convention for everyone to attend.

Recently I was invited to attend a surprise retirement celebration hosted by MAFMIC's District 5 for Jeff Mauland at the Grand View Winery near Belview, MN. What an enjoyable event for those in attendance to thank Jeff for his decades of service to North Star Mutual and the Minnesota Township Mutual Industry. Congratulations Jeff for a job well done and we wish you a long, healthy and much deserved retirement.

The Policy Committee completed the rewrite of the TP and PH policies and they are ready for our membership's use on 1-1-21. I would like to thank the members of the policy committee for all the time, research and work they devoted to this project. A special thank you to Mike Flugum for continuing to chair the policy committee and seeing this rewrite project thru to completion. Your dedication and commitment is very much appreciated by our industry. I would like to thank Adam, Dani and Arlette for the tireless work they continue to do on our membership's behalf to make MAFMIC the successful association it is and thank you members for your continued support of MAFMIC. Wishing you all and your families an enjoyable and safe holiday season.

Dan Rupp, MAFMIC Chairman, 2020-2021

Board Members	2
Member Profile	3
MAFMIC Board Mtg Synopsis	4
Agents Seminar (Virtual)	5

INSIDE this Issue

Article Wage Theft Regulations	6-7
Online Meeting Etiquette	8
Blast from the Past 1983	9
Announcements	10
Memorials/Calendar of Events	11



MAFMIC Editorial Advisory Committee

Alex Coulter - *Chairman*, Schluchter Investment Group
 Ben Berg - Headwaters Mutual
 Vicki Hongerholt - Mound Prairie Mutual
 Erica Johnson - Southeast Mutual
 Dan McCue - Grinnell Mutual
 John Neal - Willenbring, Dahl, Wocken & Zimmerman
 Joel Peiffer - IMT Computer Services
 Roger Miller - Lake Park & Cuba Insurance Co.
 Tom Olinger - Abdo, Eick & Meyers, LLC
 Dani Hennen - *Staff Liaison* - MAFMIC
 Arlette Twedt - *Staff Liaison* - MAFMIC



MAFMIC Executive Board & District Directors

Dan Rupp,	<i>Chairman,</i> RAM Mutual
Kevin Strandberg,	<i>Chairman - Elect</i> Kerkhoven & Hayes Mutual
Larry Johnson,	<i>Vice Chairman,</i> North Star Mutual
Greg Parent,	<i>Secretary/Treasurer,</i> German Farmers Mutual
Mark Nelson,	<i>Immediate Past Chairman,</i> Norwegian Mutual
Jackie Sirjod,	<i>District 1,</i> Garfield Mutual
Angela Campbell,	<i>District 2,</i> Chisago Lakes Mutual
Laurie Wellnitz,	<i>District 3,</i> Agassiz & Odessa
Jenny Eiyneck,	<i>District 4,</i> St. Joseph Mutual
Jen Visser,	<i>District 5,</i> Bird Island-Hawk Creek
Nick Hager,	<i>District 6,</i> MinnValley Mutual
Vicki Hongerholt,	<i>District 7,</i> Mound Prairie Mutual
Todd Bossuyt,	<i>Statewide,</i> North Star Mutual



IMT
COMPUTER
SERVICES®

Complete Suite of Online Software



Mutual Tools

Policy Maintenance
 AP / GL
 Claims
 Imaging

Agency Tools

Quoting
 Policy Search
 Agency Download
 ...and more!

Member Profile ~ Roseau County Mutual - Manager Jim Svir



Roseau County Mutual Insurance Company

Roseau County Mutual Insurance Company is located in Badger, MN. A group of interested people got together and appointed a committee to draw up the articles of incorporation for a Farmers Mutual Insurance Company. They met on March 2, 1903 and selected Roseau County Farmers Mutual Insurance as its name and that the location would be in Badger, Minnesota. Even though the town of Badger was not incorporated as a village until 1906.

We are a Chapter 67A company that partners with North Star Mutual and RAM Mutual to provide the package policy. We have three employees: Kelly Lindland, Tabitha Bronson and Mark Berger. We have 11 independent agencies that serve our seven counties in northern Minnesota.

We strive to provide the best protection and service to our policyholders. Our biggest challenges are to keep up with the right technology and marketing to the younger generations. We contribute to local organizations, schools, fire departments and charities.

If we were to describe our company in one word, it would be ***“Service”***.



MAFMIC CLOSED

Thanksgiving Thurs. Nov. 26th
Thanksgiving Friday Nov. 27th
Xmas Eve Thurs. Dec. 24
Xmas Day Friday Dec 25
New Years Day Friday Jan. 1



*May everyone
have Safe and
Happy Holidays
during these
difficult times.*



We support Minnesota mutual insurance companies, and we support Minnesota families.

We have spent the last 40 years providing financial advice to rural communities. We understand your unique situation and will take all those factors into consideration. Call us to learn how.

Schluchter Investment Group

(320) 251-4213 | www.schluchterinvestmentgroup.com
 1015 West Saint Germain, Suite 400 | St. Cloud, MN 56301

The Schluchter Investment Group



**Wealth
Management**

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

© 2020 RBC Wealth Management, a division of RBC Capital Markets, LLC, Member NYSE/FINRA/SIPC.

20-SC-02371 (06/20)

September 2020 Board Meeting Synopsis ~ Greg Parent, Secretary—Treasurer

The MAFMIC Board of Directors held their third quarter meeting on September 11 at the MAFMIC office in St. Joseph. In addition to the financial and management reports, district updates, and committee reports, the board took action on several items requiring approval.

Office Manager Dani Hennen provided an update on the new TP and PH policy rewrite. The Policy Committee held a webinar in August to get final input from mutual managers and the revised draft of the TP and PH policy forms are now ready to head to the printer. Dani will send out an email to member companies soliciting pre-orders for the TP and PH forms.



Nick Hager presented a report on the E-Delivery cost of the TP and PH policies. At the conclusion of his report, Nick recommended not to change anything at this time. The board thanked Nick for the time he spent researching the costs involved.

Based on the coronavirus pandemic still affecting MAFMIC and its members, the Board of Directors voted to cancel the 2020 Short Course slated for Arrowwood in November and not risk the health and well-being of our membership by attempting to meet in a large group setting. The board approved holding the postponed Spring Agents Meetings in the fall. Dani Hennen will conduct research on whether any meetings can be held in-person or if the meetings need to be held virtually. Dani will notify the membership as soon as possible.

Dani Hennen briefly reviewed the Board Policy Manual updates, and before the meeting concluded, handed out revised copies to the board.

The board reviewed and approved the 2021 MAFMIC Convention Budget. The board also approved Associate Member applications for Invoice Cloud and Cain Ellsworth & Company.

The board held an Executive Session to conduct the annual Employee Performance & Salary Reviews of the MAFMIC staff. Chairman Dan Rupp, Chairman-Elect Kevin Strandberg and Vice Chairman Larry Johnson met with CEO Adam Axvig following the meeting to report what the board had approved.

The board will hold their final quarterly meeting at the MAFMIC office in St. Joseph on December 15-16. Members are encouraged to contact their MAFMIC District Directors with any concerns or issues that may need to come before the board.

Greg Parent
MAFMIC Secretary-Treasurer



READY FOR A RELATIONSHIP?

We focus on building trusted relationships with unsurpassed support services and unwavering commitment to shared success.

Trust in Tomorrow.[®] Talk to us today.

STRONG | SECURE | STABLE

grinnellmutual.com



"Trust in Tomorrow." and the "Grinnell Re" are registered trademarks of Grinnell Mutual Reinsurance Company. © Grinnell Mutual Reinsurance Company, 2020.



2020 MAFMIC Agents' Meeting - Virtual

November 12 *Virtual Event**

Link to the meeting will be sent a few days before. Must give us your email address.

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. (Approved)

Virtual Seminar Schedule

9:00-12:00 pm	Building a Strong Ethical Culture..... <i>Fred McGuire, ServiceMaster Professional Services</i>
12:30-1:45 pm	E & O <i>Kristen Strasser & Laura Linstrum, NAMIC Insurance Agency</i>
2:00 – 3:15 pm	Insuring Unique Risks..... <i>Scott Thole & Missy Romano, RAM Mutual</i>

Cost and Registration

For **Mutual Insurance Company Agents** the registration fee is **Complimentary**.

For **Non-Township Mutual Agents** the seminar registration fee is **\$30**.

Please complete the form below and return.

Registration Deadline (November 7th) - 5 days prior to the scheduled date of the meeting.

November 12, 2020 MAFMIC Agent's Meeting (Virtual) **Registration Form**

Name _____ License Number _____

Home Address:

Agency Name & Address:

E-mail Address _____ Phone _____

Mutual(s):

Check here ☐ if you registered for Spring Meetings



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



Fax: (320) 271-0912

Minnesota's New Wage Theft Regulations and Employer Requirements: Real World Planning for Compliance

Submitted by Tom Olinger, Abdo, Eick & Meyers



In case you missed it, on May 30, 2019, Minnesota passed the Jobs and Economic Development Omnibus Bill. Along with many other budget and legislative items, that bill included several new regulations imposing new responsibilities and recordkeeping requirements for Minnesota employers effective **July 1, 2019**.

CHANGES & NEW REQUIREMENTS SUMMARY

Here, we will review several key processes impacted by the new regulations: the employee written notice, commissions payment timing, payroll and earnings statement information, and employee handbook policies and recordkeeping requirements.

Employee Written Notice:

Processes Impacted: Employee Offers – Employee Onboarding – Ongoing Employee Changes

One of the key components of the new regulations require that all new employees be provided, on or before the date of hire, with a *single written notice* that contains all of the following employment information:

- The employee's employment status (i.e. full time, part time, seasonal, etc.);
- Indication of whether an employee is exempt from minimum wage, overtime, and/or other state wage and hour laws, and if so, on what basis;
- The number of days in the employee's pay period and the regularly scheduled pay frequency (i.e. semi-monthly, bi-weekly, weekly, etc.);
- The employee's first scheduled pay date;
- The employee's rate or rates of pay and how that pay is calculated, including whether the employee is paid by the hour, shift, day, week, salary, piece, commission, or other method;
- Allowances, if any, related to permitted meals and lodging;
- Paid vacation, sick time, or other paid time off benefits available, including details of how this paid time off is earned and used;
- A list of deductions that may be made from the employee's pay;
- The employer's legal name and the operating name, if different;
- The physical address of the employer's main office of principal place of business and a mailing address, if different; and

The employer's telephone number.

This written notice, once reviewed and signed by the employee, must be retained by the employer. In addition, although the original notice may be provided in English, it must also contain a statement in multiple languages that informs employees they may request the notice be translated into another language. The Minnesota Department of Labor has provided a sample translation statement on their website for employers to use.

These written notifications don't just stop at employee onboarding. On an ongoing basis, employers are also required to provide existing employees with written notice of any changes in the above employment information *before* the changes become effective—For example, when an employee moves from an hourly position into a salaried position.

Commission Payment Timing

Process Impacted: Commission Payroll Frequency

While Minnesota has long required a regular payroll frequency of at least once per month, the new regulations require that all *commissions* earned by an employee be paid at least once every three months on a regular pay day.

Payroll and Earnings Statement Information

Processes Impacted: Payroll Timekeeping – Payroll Processing – Paystub Formatting

To ensure that employees have enough information to understand what they are paid and how their wages are calculated, employers are now required to include the following information on all employees paystubs each pay day:

- Employee name;

Continued on Page 7

- Pay period dates;
 - Total hours/units worked by the employee;
 - The employee's rate or rates of pay and how that pay is calculated, including whether the employee is paid by the hour, shift, day, week, salary, piece, commission, or other method;
 - Total gross pay;
 - Detailed list of deductions made from gross pay
 - Allowances paid, if any, related to permitted meals and lodging;
 - Net amount of pay after all deductions are made;
 - The employer's legal and operating name;
 - The employer's telephone contact; and
- The physical address of the employer's main office or principal place of business and a mailing address, if different.

Employee Handbook Policies & Recordkeeping Requirements

Processes Impacted: Employee Record Retention – Personnel Policy Manuals – Payroll Recordkeeping

The final new Wage Theft requirement relates to employer policy communication and recordkeeping. For many employers, this will require a review and update of current handbook or policy documents. All Minnesota employers must now maintain records of the following information for each employee:

- All employee hours worked each day and each workweek, including, for all employees paid at piece rate, the number of pieces completed at each piece rate;
- A list of personnel policies with brief descriptions of each policy that were provided to each employee, including the date the policies were provided to the employee;
- A signed copy of the new employee written notice and a copy of any written changes to the notice that occurred during ongoing employment; and

For employers subject to Prevailing Wage laws, updated certified payroll reports and information.

In addition, all records (new and old) that are required to be kept by an employer must also be readily available for inspection. The new regulations state that "records must be kept by an employer at the place where employees are working or kept in a manner that allows the employer to comply with the commissioner's demand within **72 hours**."

KEY CONSIDERATIONS & UPDATES FOR EMPLOYERS

Big picture, all employers should consider the following practical questions:

Who will develop, implement, and manage the employee written notification process? Can systems/software be leveraged to support the workflow?

- How do current offer, onboarding, payroll, and recordkeeping processes overlap with the new Wage Theft requirements? Where can employers consolidate and streamline forms, checklists, and notifications to reduce duplication?
- What is the most appropriate timing to provide this written notice to employees? Does it make the most sense to send it with the initial offer letter (since employers may be sending much of this information in the offer letter anyway), or does it become a key piece of the onboarding process?
- Are all employment policies documented, including a brief summary of policy content, and do records include the date the policy was provided to each employee?
- Do current timekeeping processes accurately collect unit of pay information (hours, jobs, pieces, etc.) on a daily, weekly, and per pay period basis?
- Do all paystubs include the required rate of pay, unit of pay (i.e. hours, jobs, pieces, etc.), and gross pay detail required? If not, does current payroll and timekeeping software allow for necessary updates and customization to meet the requirements?

Currently, could all employment and payroll information for all employees be efficiently collected and provided to inspectors within 72 hours of a request?

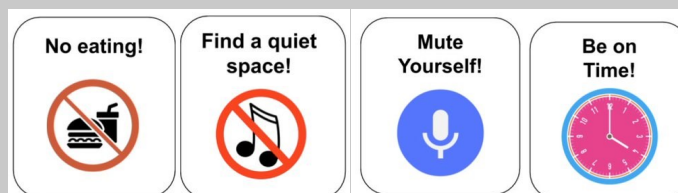
If you're unsure how to get and remain compliant with these new regulations, check out the Minnesota Department of Labor website's resources at <https://www.dli.mn.gov/business/employment-practices> or reach out to our expert payroll and employment team at AEM Workforce Solutions. You can reach us anytime at aemws@aemcpas.com or 507-625-2727.

With many in-person event cancellations and alternative work arrangements this year, online meetings, conferences, and webinars have become commonplace for many people. While this technology is not new, it is a newer experience for many users. Most people have gotten very familiar with these tools, however there are still a number of items that a person should be mindful of when participating in a virtual environment. Here are six keys to remember for considerate, productive online meetings.

1. **Test Your Equipment:** Never assume that because you can hear or see someone that they are able to hear or see you. Most virtual platforms have an audio and video test that you can perform prior to joining your event. Take advantage of this and test your settings before you join. It not only becomes frustrating for you if you’re not set up properly, it becomes distracting to other participants and can be a major time waste.
2. **Keep Your Microphone on Mute:** This can be one of the most important items of video conferencing. Unless you are leading the meeting or an active participant, there is a good chance that you won’t be speaking most of the time. Be sure to always keep your microphone muted when you aren’t actively speaking. Nothing can be more distracting to other members trying to participate than hearing loud noises, paper shuffling, notification beeps, or other background noises.
3. **Dress The Part:** The old saying “dress for success” still applies in a virtual setting. Just because someone can only see your upper body doesn’t mean that you shouldn’t dress as if you were meeting in person. If you accidentally stand up, or go close your window shades, you’ll be happy that you dressed the part and aren’t wearing gym shorts.
4. **Location is Key:** If you are on a video call you’ll want to make sure that you are in a spot without a lot of foot traffic. Whether you’re calling in from home or the office this applies to both. Pick a spot that won’t have a lot of people walking up behind you not knowing your video is on. This can easily cause distraction to both you and the other attendees.
5. **Stop Trying to Multitask:** Whether this is checking email on your second monitor, or looking to see your phone’s notifications, this is never something you should do. Not only will it be apparent to other viewers that you are not paying attention to the presenter, but it also makes it very easy to miss what content is being discussed. You’ll find that silencing all types of notifications during a video call will help you stay focused and engaged in the conversation.

Don’t Eat During Calls: This rule still applies to video calls just like in-person meetings. Unless this meeting is considered a “lunch meeting” it’s always best to keep your food put away. Similar to people walking behind you, eating can cause major distractions for other viewers.

While there are other items that could be added to this list, these are just a few tips to help you successfully participate in online meetings. Even as we continue to get back to in-person events and meetings, video conferencing will still be around for years to come. Practicing good habits will help you be prepared at all times.



“Getting the Farm ready for Winter”

Dan McCue - AINS, Digital Marketing Strategist Grinnell Mutual

Even if you’ve already seen the first snowflake, it’s not too late to start winterizing your farm. Giving your farm equipment some TLC before tucking it in for its long winter nap helps keep it maintained through the cold and gives you a jump on spring planting. Here’s a top-to-bottom list of things to think about.

Prepare farm outbuildings

Any structure that houses livestock should take top priority, and all your outbuildings need a once-over before winter’s icy grip takes hold.

- **Keep ‘em clean.** Clean, repair, or get rid of rusty or broken equipment. Remove old hay or bedding that could get moldy and compromise air quality. Don’t neglect the outside areas of the barn, either. Getting rid of debris like fallen branches or rocks will help keep the season safer. Thoroughly wash the floors, walls, windows, doors, and light fixtures. But don’t power wash if the temperature is freezing (32 degrees Fahrenheit) or below, as this could create icy spots.
- **Discourage unwanted visitors.** Rodents and birds are looking for a warm place to call home in the winter months. A critter-proof feed container system will help keep them from nesting long-term. Predator decoys or ultrasonic repellers can discourage interlopers from taking up residence in the first place.
- **Batten down the hatches.** Clean all windows to allow light in for the animals. Caulking around windows and doors and adding a thick sheet of plastic on the outside of windows will help eliminate icy drafts.
- **Stock up and store properly.** Don’t wait to stock up on essentials — have sand, blankets, rock salt, clean bedding, feed, and plenty of warm water for livestock on hand *before* a storm hits. Store them in a dry, well-ventilated, accessible place.
- **Review the roof.** Replace frayed or crumbling shingles. Check for leaks by taking a walk through your buildings on a rainy day. And don’t forget to clean out the gutters — they fill up fast.
- **Keep things flowing.** Check your barn’s water supply to ensure it’s working and has adequate pressure for both barn use and fire suppression. Offer livestock a heated water supply and consider using heated troughs in outside areas where the water could ice over.
- **Clean up and store pesticides.** Clean and drain any pesticide equipment. Read pesticide labels for expiration dates and storage recommendations, especially temperature. Store dry pesticides above liquid pesticides and properly dispose of any expired or unused chemicals.
- **Create a windbreak.** A windbreak or run-in shed can offer a spot for livestock to take shelter. Check it over for rusty or protruding nails and broken boards, and fill in holes that will let the wind and precipitation in.

Know your barn burners

Rural outbuildings are particularly susceptible to accidental fires. Damaged and overtaxed [electrical equipment is a common source of fire](#) in barns and other farm buildings. When winterizing, keep these fire safety guidelines in mind.

- **Check heaters, fuse boxes, and wiring.** All electrical equipment (especially wiring) should be tested and inspected before the long winter. Remove cobwebs from light bulbs and consider investing in wire bulb cages, which will help prevent errant straw or hay from smoldering and igniting on bulb surfaces. Thoroughly inspect heaters — if a heater hasn’t been used in several months, suddenly turning it on full-blast could result in failure.
- **Get smoke detectors.** Outbuildings aren’t always equipped with working smoke detectors, so if yours doesn’t have one, get one!
- **Install carbon monoxide (CO) detectors.** Carbon monoxide may not cause fires, but it can be fatal for you and your livestock. Install CO detectors in shops and buildings that use nonelectric heaters.
- **Store your fire-starters properly.** Accelerants like gasoline and paint thinner should always be stored in approved and properly labeled containers. Maintain an updated list of all chemicals stored on the farm, and make sure you’ve got an ABC (all class) dry-chemical fire extinguisher in all livestock buildings and workshops.



Prepare farm equipment for winter storage

[AgWeb](#) suggests following the five steps of (think FARMS) when you’re winding down the harvest season and ready to store your equipment.

- **Fill tanks.** Top off fuel and oil the tanks so condensation doesn’t form. Replace fuel with the correct seasonal blend to prevent gelling (especially for diesel-powered equipment, or make sure transmission and hydraulic oils are replaced with lighter oils per the recommendations in your equipment manuals).
- **Adequately lubricate.** A good layer of grease can help protect unpainted areas (like hydraulic cylinder rods) from the elements. Follow the instructions in your equipment manuals.
- **Repair damage.** Remember all those little things you planned to fix “later?” It’s later. Repairs now will keep broken parts from degrading or rusting over the winter.
- **Maintain and clean.** Remove dust and debris both inside and outside farm equipment. Change oils, antifreeze, and hydraulic fluids, and check tire air pressure regularly. Lower linkages fully to avoid pressure buildup in hydraulic rams. If possible, slacken the engine accessories’ belt tensioner. Remove the battery and store in a dry location.
- **Store equipment.** Your farm equipment prefers a roof over its head. But if that isn’t practical, cover equipment and protect computerized parts.



Minnesota Association of Farm Mutual Insurance Companies, Inc.

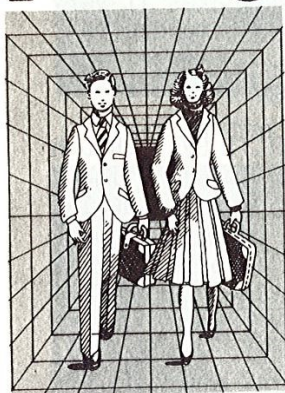
NEWS Bulletin

ASSOCIATION OFFICE: 120 West Bradley Ave. Tyler, Minnesota 56178 PHONE (507) 247-5161

FEBRUARY 1983

VOL. 11 - NO. 2

1 9 8 3



SEMINAR

Tuesday - Wednesday - Thursday

March 15 - 16 - 17, 1983

RADISSON ARROWWOOD
Inn and Resort

Alexandria, Minnesota

one
of
the
best!



SPRING SHORT COURSE EDUCATION SEMINAR

GET READY TO ATTEND! -- IT'S COMING SOON . . . The 1983 MAFMIC SPRING SHORT COURSE AND EDUCATION SEMINAR has been scheduled for TUES.-WED.-THURS., MARCH 15-16-17, at the Radisson Arrowwood Resort near Alexandria, Minn. This year's program will feature many different subjects which are pertinent to the operation of Township Mutuals. There will be 34 people participating on the program, 22 of them currently and actively associated with Township Mutuals. Early indications show there is a lot of interest developing for this year's Short Course and we are expecting pre-registrations to be arriving daily.

1983 PROGRAM ENCLOSED -- A copy of this year's Short Course program is enclosed in this issue of the News Bulletin. Please take time now to study it and you will discover that a wide range of interesting subjects will again be offered. In fact, several of them are of such vital importance to Township Mutuals that every company should be represented at the Short Course. This is a once-a-year opportunity to get information and ideas which are not available from other sources. Last year, 102 MAFMIC-member companies were represented . . . let's top that figure in 1983! **PLAN TO SEND A COMPANY DELEGATION!**

DON'T DELAY . . . REGISTER TODAY! -- You will find a Pre-Registration Form located inside the back cover of the program; use this form to register representatives from your company. If you need more space for names, submit them on a separate sheet of paper. A company check to cover the registration fees must accompany the form and should be sent **NOW** to: MAFMIC, Drawer P, Tyler, MN 56178. **KEEP IN MIND . . . IT HAS BEEN NECESSARY TO LIMIT ENROLLMENT TO THE FIRST 375 PAID PRE-REGISTRATIONS . . . so don't delay!**

1983 REGISTRATION FEE -- It's the same as last year, \$55.00 per person. This will cover fourteen seminar sessions; three noon luncheons; five Coke breaks; plus two "attitude adjustment" hours. A real value when compared to fees charged for other seminars! Plan to attend the full 2½-day course because Certificates of Merit will be awarded to every person who attends all of the sessions. **REGISTER EARLY . . . it's more important than ever before . . . and it will assure you that you are enrolled for the '83 Short Course.**



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.

MAFMIC Meeting Updates

Due to COVID-19 MAFMIC is waiting on the release of more guidelines for holding meetings. We are still hoping to hold the 126th MAFMIC Convention in February. This will be voted on at the December Board Meeting to be held on December 16th. We will send out the information.

2020 NAMIC Farm FMDC & PFMM



Cameron Mauer,
Redwood County Farmers Mutual Insurance Company
Joe Serbus,
Bird Island - Hawk Creek Mutual Insurance Company



Andrew Moch,
Grinnell Mutual Reinsurance Company

Thank you to our Sponsors



Richard B. "Rich" Hiltner, age 88 of Melrose, died Sunday, October 25, 2020 at the CentraCare Hospital in Melrose, Minnesota.

Richard Bernard Hiltner was born April 13, 1932 in Melrose, Minnesota to George and Agnes (Bussmann) Hiltner.

On October 12, 1954 he was united in marriage to Dolores Stadtherr at St. Boniface Catholic Church in Melrose. Rich hauled freight for Al's Drayline and was a truck driver for Munson Feed Company before taking over the family farm east of Melrose.

Rich served on the Board of Directors New Munich Mutual Fire Insurance Company and for the Melrose Co-Op Creamery and Land O' Lakes.

Survivors include his wife, Dolores Hiltner of Melrose; children, Duane (Carol) Hiltner of Melrose, Teresa (Dick) Zwieg of Carlos, Audrey Hiltner of Melrose, Donald (Becky) Hiltner of Melrose, Carol (Pat) Middendorf of Grey Eagle, Paul (Deana) Hiltner of Melrose, Brian (Mary) Hiltner of Avon, and Patrick (Katy) Hiltner of Hutchinson; seven grandchildren; five great-grandchildren; six step grandchildren; 13 step great-grandchildren; and three step great-great-grandchildren.

Rich was preceded in death by his parents; brother, Norbert Hiltner; and sister, Bernadine Muellner.

SAVE THE DATE!

**2021 MAFMIC
PAC GOLF CLASSIC
JUNE 14, 2021**

FOX HOLLOW GOLF CLUB
4780 PALMGREN LN NE
ST MICHAEL, MN 55376



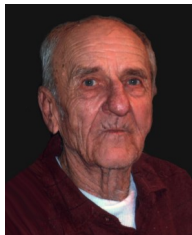
IN SYMPATHY



Ronald "Ron" James Nerstad, 80, passed away peacefully on September 8, 2020, at his home surrounded by family. Ron was born on March 12, 1940, to James and Edith (Haugstad) Nerstad of Spring Grove, MN. He graduated from Spring Grove High School. He then went on to work for DHIA as a milk tester. It was during this time that

he met Marion on her Uncle Fremont's farm, after Ron and Marion were married. They farmed in Spring Grove where they have resided for the past 53 years. In 1986 he started an insurance agency and continued to work selling insurance until March 2020. **Ronald was an agent for Wilmington Mutual Insurance** from 1986 until earlier this year (2020).

He is survived by his wife of 56 years, Marion (Schuttemeier), daughter Janet Wennes (Shawn), son Jeremy (Gwendolyn); siblings Loretta Knutson (Lawrence), Diane Nerstad, Linda Nerstad-Kemp(Steve), and Elizabeth Rowley(Neil); & grandchildren Steven, Nathan, Noah, and Jamilyn.



Verlyn Wayne Bruzek, 88, passed away on September 29, 2020. Verlyn was born May 5, 1932 in Lake Mary Township, MN, the son of Wencil "Jim" and Mildred (Malmberg) Bruzek.

In December of 1952, Verlyn was inducted into the United States Army. He was trained as a gunner. Most of his service duty was spent as a corporal in Washington, D.C., assigned to guard the United States Capital during the Korean War.

On April 4, 1970, Verlyn was united in marriage to MayVis Hoffland at St. Mary's. The couple was blessed with three children, Stacy, Brenda and Chad. Verlyn continued farming, and he raised sheep. **He also worked as an insurance agent selling farm and property insurance. For over fifty years he served on the board of directors for Moe-Urness Lund Mutual Insurance.**

Verlyn always kept in tune with farming in Douglas County. He was a walking encyclopedia of farming information about Lake Mary Township and the surrounding area.

Verlyn is survived by his loving wife of over fifty years, MayVis Bruzek; two daughters, Stacy Bruzek Banerjee and husband, Sandeepan Banerjee, of the San Francisco Bay Area and Brenda Jespersen and husband, Robert, of Alexandria; son, Chad Bruzek of Alexandria; two grandchildren, Sabrina Moske and Maitreya Banerjee.

UPCOMING EVENTS



November 3 United States Presidential Election

November 12 MAFMIC Agents Seminar VIRTUAL

Nov. 18-19 MAFMIC Short Course Arrowwood Resort, Alexandria, MN (CANCELLED due to Covid-19)



MAFMIC wishes to express its sincerest condolences to family and friends of Ronald, Verlyn, Gerald & Rich.



Gerald Bates, 90 of Elbow Lake, died Sept. 27, 2020 at PioneerCare in Fergus Falls, MN. Gerald was born February 7, 1930, to Frank and Nellie Bates in rural Norcross. On May 9, 1953, he married Delores May Wass of Rosholt, South Dakota at St.

Joseph Lutheran Church of rural Rosholt. They made their home in the Elbow Lake, MN area where Gerald worked as a farmhand. In 1960, they bought their farm, and increased their dairy, by 1962 the family had increased to five children.

In 1971, Gerald started the Bates Insurance Agency and Delores worked as secretary. The Agency serviced crop insurance and property & casualty. This was a part time job and lasted for over 40 years. **He was elected to the Delaware Mutual Insurance in 1974 and served as Director / Agent until 2014.** They retired the Insurance business in December of 2014.

He is survived by his 5 children: Joleen (Mike) Johnston of Cando, ND, Connie Lunde of Fargo, ND, Tim (Janis) Bates of Elbow Lake, Pauline (James) Martinson of Ashby, and David (Denise) Bates of Dalton; 11 grandchildren; 13 great-grandchildren; one brother, Donald (Marilyn) Bates of Fargo and numerous nieces & nephews, and a foster son, Charles Ritter of Hancock. He was preceded in death by Delores, his wife of 65 years, his parents, a grandson, Ryan & great grand-daughters, Isla Grace and Nora.