



2020 Election Preview ~ Adam Axvig, MAFMIC CEO/President

You could be forgiven for completely forgetting about the elections taking place this year. Between Covid-19 and the riots in the Twin Cities, far less attention has been paid to the election than in typical years. According to an April 2020 Pew survey, 52% of Americans reported following news about the presidential race "fairly closely" or "very closely" - that's down from 69% that reported the same in April 2016.



How will Covid impact the races? Will reduced door-to-door campaigning favor incumbents? Will colleges and their voting student bodies be on campus leading up to the election? How will the massive rise in mail-in voting affect the outcomes? We won't know the net effect of covid-related factors until after the election.

So, how do the races look at this point?

Minnesota Senate ~ Republicans currently hold the Minnesota Senate with a tenuous 35-32 majority. With the House and Governor's office both in DFL hands, the Republican Senate is the only thing between the DFL and total control of state government.

Senate Majority Leader Paul Gazelka (R-East Gull Lake) has positioned his caucus well for success in November. The Senate Victory Fund, the political fund devoted to the election of Republicans to the Minnesota Senate, reported having more than \$2.3 million in the bank, well over twice the amount reported by the Senate DFL fund.

However, the Senate Republicans have tough seats to hold in Plymouth and Burnsville to preserve their majority. Both are battleground districts in which the DFL won both House seats in 2018. Republicans must also retain a seat in St. Cloud where they won with fewer than 200 votes in 2016.

However, it's not all defense for Senate Republicans, Gazelka will likely be playing offense in Lakeville and Woodbury, where the caucus recruited top-tier challengers to sitting DFL incumbents.

Control of the Minnesota Senate will be the one to watch on election night with one-party control hanging in the balance.

Minnesota House ~ The DFL currently holds a 75-55-4 majority in the Minnesota House of Representatives. DFL House Speaker Melissa Hortman's (DFL-Brooklyn Park) strategy will be a stark contrast from just two years ago; 2018 was all about offense, 2020 will be all about defense. With a handful of retirements in key seats and Trump-motivated voters heading to the polls again, defense could prove to be difficult for the House DFL.

The House Republicans will need to flip nine seats to gain back the majority. Republicans have solid pick-up prospects in the 13 House districts that Trump won that are represented by DFLers. Daudt has indicated he plans to focus on those districts in his bid to win back the Speaker's gavel.

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Congress ~ Currently, Minnesota's 8-member delegation to the U.S. House includes 5 DFLers and 3 GOPers. Reps. Ilhan Omar (DFL-Minneapolis) and Betty McCollum (DFL-St. Paul) are unlikely to lose as is Republican Tom Emmer (R-Delano). The battlegrounds for Congress in Minnesota are in the 1st, 2nd, 3rd, 7th, and 8th districts.

Congressional District 1 - Jim Hagedorn (R-Blue Earth)

First-term Rep. Jim Hagedorn represents the 1st congressional district, which runs along the southern border of Minnesota and includes the cities of Mankato, Rochester, and Worthington. Hagedorn won in 2018 with a margin of less than 0.5%. This race is a rematch of the 2018 contest with DFL candidate Dan Feehan running hard to replace Hagedorn.

Hagedorn could benefit from Trump being on the ballot, Trump won the first congressional district by 14 points in 2016. How Trump fares in the 1st will likely have a pronounced impact on the outcome of this race.

Congressional District 2 - Angie Craig (DFL-Eagan)

Minnesota's 2nd congressional district includes the South Metro in the north and extends south to Wabasha in the southeast and Belle Plaine in the West and includes the communities of Northfield, Cannon Falls, and Prior Lake in-between. Though the district is suburban and rural geographically, demographically the district is dominated by the suburbs. DFLer Angie Craig beat incumbent Rep. Jason Lewis by more than 5% in 2018.

Republicans believe they have a winning candidate in political newcomer, and former Marine, Tyler Kistner. Kistner is one of the National Republican Campaign Committee's (NRCC) "young guns" – which brings NRCC resources into the race.

Congressional District 3 - Dean Phillips (DFL-Deephaven)

Dean Phillips is a first term member of Congress representing Minnesota's 3rd congressional district which is comprised almost entirely of west metro suburbs. Phillips beat incumbent GOP Rep. Erik Paulson by more than 11 points in 2018, a reflection of the rapidly-changing political attitudes in suburban areas.

Similar to Tyler Kistner in CD 2, Republican challenger Kendall Qualls also has military service on his resume, serving in the field artillery in the U.S. Army.

Congressional District 7 - Collin Peterson (DFL-Detroit Lakes)

Long-term DFL Congressman Collin Peterson is a perennial target for Republicans. The 7th congressional district runs along the western edge of Minnesota with a jut out to the east to include Meeker, McLeod, and Sibley counties. The district is deeply Republican; Trump won the 7th by more than 30 points in 2016.

Though Peterson has fended off challengers in the past, Republican fortunes may be different this year with former Lieutenant Governor and Minnesota Senate President Michelle Fischbach challenging Peterson. Fischbach brings more name ID and campaign chops to the race than previous challengers. Similar to Kistner in the 2nd, Fischbach is also one of the NRCC's "young guns." This race may be the congressional contest to watch in Minnesota.

Congressional District 8 - Pete Stauber (R-Hermantown)

Minnesota's 8th Congressional District encompasses the entire northeast portion of the state. The 8th includes the North Shore, Iron Range, and Duluth, but also picks up some northern exurbs of the Twin Cities. Similar to the suburbs, the area this district represents has seen rapidly changing political views in recent years.

Former Duluth Police Officer and hockey star Pete Stauber won the district in 2018 by more than 5 points against former legislator Joe Radinovich. Save for one term served by former Congressman Chip Craavack from 2011-2013, the district had been represented by Democrats since the 1940s. Stauber is facing off against insulin-activist and former Baxter City Council member Quinn Nystrom.

Trump won the 8th by more than 15 points in 2016, which will likely give Stauber a down-ballot bump this fall.

U.S. Senate - Tina Smith (DFL-Minneapolis)

United States Senator Tina Smith was appointed to serve in the U.S. Senate after former Senator Al Franken's resignation in 2017. Smith won election to the Senate in 2018 by more than ten points.

Former Congressman and radio commentator Jason Lewis is challenging Smith for the U.S. Senate seat this fall. If Lewis prevails, he'll be the first Republican to win statewide since former Gov. Tim Pawlenty won in 2006.



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Boss's Day
Friday
October 16th



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Mutual Tools

Policy Maintenance
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 ...and more!

Member Profile ~ Marshall Mutual - Manager Jim Svir



Marshall County Mutual Insurance Company is located in Newfolden, MN

In June of 1900 a group of Scandinavians appeared before the Town Clerk of Foldahl township in Marshall County. They signed the Articles of Incorporation which brought into existence the Marshall County Skandinaviske Mutual Fire Insurance Company.

We are Chapter 67A company that partners with North Star Mutual and RAM Mutual to provide the package policy.

We have three employees: Brenda Larson, Stacy Bierman and Shane Chapman. We have 15 independent agencies that serve our 7 counties in northwest Minnesota.

Marshall County Mutual strives to provide the best protection and service to our policyholders.

Our biggest challenges are the challenges that COVID-19 has brought and to keep up with the right technology for the younger generations.

Our mutual contributes to the local organizations and charities.

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



FIRST DAY OF FALL

*All the best parts are here:
JUST-PICKED PUMPKIN, a
breath of AUTUMN WOODS,
GROUND NUTMEG and a
spicy DASH OF CINNAMON*

**ELECTION
DAY**
November 3, 2020

Don't forget to Vote

First Day of Fall
Tuesday
September 22

MAFMIC Golf Outing Highlights

The 2020 MAFMIC Golf Outing
took place at the **Blackberry Ridge Golf Club**, in Sartell, MN.

Contest winners include:

Longest Drive: Colin Emans
Longest Putt: Tim Radermacher
Closest to the Pin: Todd Bossuyt

Hit the Green Winner (\$50 CASH): Bill Rogotzke

Winners of Royal Renovations Game:

Larry Johnson, Ange Campbell, Jim Froberg, Teri Wermerskirchen



*MAFMIC would like to thank everyone for their generosity and for making it a day full of fun. Also Thank You to Wayne Schluchter for taking photos and picking up some of the beverage cost.
Thank You to all of our Sponsors as well !!*

First Place Team

Don Hughes, Sheldon Wallmow,
Rod Kraft and Jeff Swanson

Third Flight Winners

Steve Knutson, Josh Lowe,
Scott Engel & Kylie Lamberty

Second Flight Winners

Austin Quade, Bill Rogotzke,
Ben Lohre, and Andrew Quade

Fourth Flight Winners

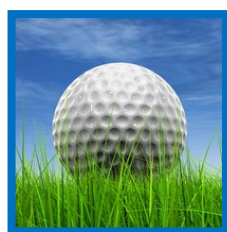
Larry Johnson, Ange Campbell,
Jim Froberg, and Teri Wermerskirchen

Golf Certificate for Free Golf 2021

Jim Bryant



This year we hosted 15 teams and 63 golfers at the MAFMIC Annual Golf Outing at our New location.



**MAFMIC
Hours**
October- April
Office Open:

Mon-Thurs
8:00am - 4:30pm
Fridays
8:00am - 2:00pm



Don Hughes,
Sheldon Wallmow,
Rod Kraft,
and Jeff Swanson

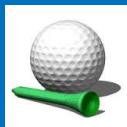


Winner of
the \$50.00
Gift Card

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Andrew Quade,
Austin Quade,
Bill Rogotzke
& Ben Lohre



Kevin Strandberg,
Nicole Trostem,
Jay Klemmensen
& Jim Bryant



Jim Froberg,
Larry Johnson,
Teri Wermerskirchen,
& Ange Campbell



Travis Tjaden,
Tim Spreiter,
Dani Hennen,
& Scott Thole



Farm Safety Week September 21-25, 2020

Article submitted by Dan McCue, Grinnell Mutual, Digital Marketing Strategist



Sowing seeds of farm safety with children

Farms have changed — and the ways children experience a farm are changing, too. Fewer than 1 million youth live on farms but nearly 24 million will visit a farm, according to data from the [National Children's Center for Rural and Agricultural Health and Safety \(NCCRAHS\)](#).

But whether children live on the farm, visit the farm, or work the farm, farm owners should talk to them — and their parents — about farm safety. A little bit of communication could help prevent an accident on the farm.

Children who don't live on a farm may not know about the dangers they could encounter. Before any children arrive for a visit, try to see the farm as a child would. Farm buildings, equipment, and fields may look more like playgrounds than worksites. When guests arrive on the farm, talk to them about boundaries — where children can roam and what areas are off-limits.

Play spaces are safe spaces

If you have children living on your farm, designate a play area — and consider building a fence to separate the farm's safe play area from its working areas.

Build the play area at least 50 feet from the hub of farm activity and any roadways. Keep it free from pests, wood or metal scraps, and open water. And choose a shady spot to help shelter children from sun, wind, and dust.

Be sure to childproof gates, barns, equipment, and sheds, too.

Source: [National Farm Medicine Center \(NFMC\)](#)

Farm animals are still animals

Children may find farm animals fascinating, but domesticated animals are still wild at heart. Popular YouTube videos and memes are a testament to this.

When farm animals feel they are cornered, they can get unpredictable. So, give your animals their own space and make the rules of interaction clear.

Source: [NFMC](#)

One driver, no riders

Many farm vehicles do not have safe spots for passengers to ride, or safety restraints for them. Bumps, ditches, and uneven terrain can knock someone from a tractor. Plus, having a rider — especially a young one — can distract drivers and interfere with the safe operation of a farm vehicle. Instead of letting children hop on something not meant for riders, offer them rides on farm vehicles designed for passengers, such as farm trucks or four-wheel drive vehicles. Another way to satisfy their curiosity is letting them sit in the operator's seat while the engine is turned off and the key is removed.

Source: [NFMC](#)

How to say no to riders

Saying no to family, friends, and children who want to ride along can be a challenge. Here are some tips to help you with the task:

- **Drop a hint.** Place “NO RIDERS” decals on farm equipment, reminding operators and potential passengers of the dangers.
- **Teach your children well.** Instruct youth old enough to operate tractors that farm equipment is for work, not transportation.

Just say no. Refuse to allow your friends and family to ride with you, no matter how nicely they ask.

Source: [NFMC](#)

For more information

For more information about farm safety, [Grinnell Mutual's farm safety tips and resources page](#).



National Fire Prevention Week October 4-10, 2020

Article submitted by Dan McCue, Grinnell Mutual, Digital Marketing Strategist

Cook safely at home

According to the National Fire Protection Association (NFPA), cooking fires are the number one cause of home fires and injuries.

How to prevent kitchen fires

The NFPA says that 53 percent of injuries in home fires happened while trying to put out a cooking-related fire. The best way to handle a kitchen fire is to prevent it in the first place.

- **Clear broilers and the stovetop area.** Remove oven mitts, utensils, packaging, towels, and paper products, and clean off food, grease, and oil residue before cooking.

- **Clean pots and pans.** Make sure they are free of grease and oil on the outside.

Make sure your smoke alarm works. Replace batteries regularly.

- **Don't cook when you're impaired.** If you have been drinking, are exhausted, or are under the influence of mind-altering drugs or medication, don't cook.

- **Enforce a "kid-free" zone.** Do not let children or pets come within 3 feet of the stove, as they could knock something over or get too close to the burners and hurt themselves.

- **Cook carefully.** Place food in hot oils carefully to prevent splatter.

- **Check food regularly.** They say a watched pot never boils, but food that is being simmered, baked, roasted, or broiled should be checked often. Use a timer to remind yourself and others that food is in the oven.

Turn off all heating appliances when done.

If it's a small appliance, unplug it and let it cool down before storing.

What to do if a fire occurs

Grease fires occur when cooking oil get too hot and reaches its flash point — the point at which the oil vapors can ignite in air. Keep in mind that different oils and fats have different flash points, meaning that the oil you cook with can affect the likelihood of a grease fire.

- **Know the signs.** Oils will first boil, then start smoking (their smoke point), and then catch on fire. Many smoke detectors are calibrated to alert you of grease fires during the smoke stage. Turn off heat and remove the pan immediately if you smell or see smoke.

- **Turn off the heat.** Do not try to move the pot to avoid spilling the oil on yourself or other people.

- **Extinguish the fire.** Fire safety experts recommend that after cutting the heat source, you should cover the pan with a metal lid or baking pan. If that doesn't work, use a Class B dry chemical extinguisher, made especially for grease fires. Using a water-based extinguisher will only make the fire worse. And if you're really in a pinch, baking soda (NOT baking powder) can potentially smother the flames, but only if the fire is small and you use a large amount of baking soda.

- **DON'T: Use water, flour, baking powder, sugar, or salt, or a wet towel to put out the fire. All of these could cause the fire to explode and escalate the situation.**

- **Get out.** If you cannot extinguish a fire within 8–10 seconds, immediately leave the house. Close the door behind you to help contain the fire.

- **Call 911.** Explain the situation and do not go back inside.

For more information

Watch a video of a kitchen fire:

<https://youtu.be/ocnNWIU7laM>



**IN CASE OF
FIRE**



LEAVE THE
BUILDING BEFORE
PUTTING IT ON
FACEBOOK



Grain Dryer Fires

Submitted by: Joe Berg, IAAI-CFI, PCLA/FCLA, Senior Investigator, Grinnell Mutual Reinsurance Company & John Neal, NAFF-CFEI, Attorney, Willenbring, Dahl, Wocken & Zimmermann, PLLC

With harvest season around the corner, it is that time again to think about farm safety. On this occasion, we discuss grain dryers and the hazards they present, namely fires. Absent a defect in the system itself, most grain-dryer fires can be prevented. Here, we discuss how grain dryers operate, provide an example of an actual grain-dryer fire, and address how to avoid future fire losses.

Operation

The function of a grain dryer is to remove moisture from grain for long-term storage. Removing moisture prevents mold and other unwanted damage to the grain product during storage.

Two common types of grain dryers in operation today are “batch type” and “column type”. Both use propane or natural gas that generate hot air through the system, drying the grain until a threshold moisture level is reached. Once dry, the grain is stored.

Hazards

Grain dryers create fire hazards given their natural function: drying a combustible resource with an open flame. Common fire causes include, but are not limited to, improper cleaning, maintenance, or running the dryer beyond designed temperatures (usually greater than 200 degrees).

Most fires can be prevented through proper maintenance and oversight. A good inspection program should catch those dryers that present an undesirable risk. Maintenance and cleaning of grain dryers should be done both immediately after and prior to harvest season and all times recommended by the grain-dryer manufacturer. Inspecting dryers during these times should provide those member companies with some insight on the insured’s cleaning and maintenance habits with the hope of avoiding future losses.

Not every grain-dryer fire, however, is the result of operator error or maintenance habits. Some fires are due to a defect in the system itself or work on the unit by a third-party. Proper fire investigation can help identify the origin and cause of grain-dryer fires with the hope of some subrogation recovery where third-parties are at fault for the loss.

An Actual Fire

The following fire event is based on actual events. The names and dates were changed to protect the identities of the insureds.

On November 1, 2019 at 6:00 a.m., the East Overshoe Fire Department was called to respond to a grain dryer fire at 1313 Mockingbird Lane; the home farm of Herman Munster. Upon arrival, the fire chief reported heavy smoke and a fire inside a large horizontal grain dryer. The fire department extinguished the fire and left the fire scene undisturbed.

Two days later, the investigator for Mr. Munster’s insurance company arrived to conduct an origin and cause investigation. The grain dryer was identified as a continuous flow dryer with two large burners in the Plenum Chamber. Propane was the fuel source for the burners. During the scene examination, large clumps of charred corn were stuck in the columns and chutes of the dryer. There was significant heat and fire damage in the Plenum Chamber, Preheat Chamber, and Cooling Chamber. The exterior of the plenums had significant amounts of “corn bees’ wings”.

During an interview with Mr. Munster, Mr. Munster indicated the corn had a high moisture content and the drying process was taking longer than expected. Therefore, the he operated the grain dryer unsupervised throughout the night.

The cause for this fire was the ignition of the corn stuck inside the plenum chutes. The excessive accumulation of corn within the plenum chutes prevented proper airflow within the dryer; which caused the internal plenum temperature to rise and ignite the corn. The excessive accumulation of corn in the plenum chutes was a direct result of the corn having a high moisture content; allowing for the corn to be clumped together. The clumping of the corn prevented it from draining properly into the cooling chamber at the base of the dryer.

Every grain dryer manufacturer has instructions on how to properly operate and maintain their grain dryer. This includes daily, weekly, monthly and yearly maintenance and preventative maintenance schedules. Lastly, follow the manufacturer’s operating parameters which may include supervised operations, acceptable outside temperature ranges, grain flow rates and grain moisture content prior to drying.

We hope you have a great harvest and be safe.



Understanding Bond Credit Quality and Debt Source

Alex Coulter, Senior Financial Associate ~ Schluchter Investment Group



In today's uncertain times throughout the world, there have been many questions and speculations about the credit qualities of many municipalities, corporations, and government agency debt obligations. With the current pandemic impacting the financial strength of many financial entities, the main concern of debt owners is often surrounding their principal investment as well as interest security.

For township mutual insurance companies, investments are restricted to the outlines stated in Minnesota Statute 67A.231. Statute 67A.231 requires that bonds be investment grade at time of purchase. Investment grade as classified by S&P ratings agency includes, from lowest credit quality to highest; BBB, A, AA, and AAA.

Although it is important to understand the overall rating of the bond at time of purchase in order to stay in compliance with the Statute 67A.231, it is just as important to understand the debt obligation that backs the bond. To analyze further, one can look at a common bond investment for mutual insurance companies, municipal bonds.

Municipal bonds are bonds issued by any type of municipality. This often includes; states, counties, cities, and school districts. School district municipal bonds are often issued as general obligation bonds. This means that the bond is backed by the taxing authority of the overall school district, sometimes to an unlimited extent. To explain further, all of the properties within the school district are taxed an amount that sufficiently fulfills the principal and interest obligations of the municipal bonds.

The Covid-19 pandemic has raised some concerns about municipal bonds issued by school districts as it relates to the uncertainty of the financial strength of the bonds. If a school district bond is a general obligation bond backed by the taxing authority of the school district, the main concern surrounding the backing of the bond is focused on property valuations. If property valuations in the school district remain stable and the property owners are in a financial situation where the property owners are expected to be able to pay their taxes, one would expect the credit quality of the general obligation bonds to remain stable. This also means that bond owners of the hypothetical school district would expect to continue to receive interest and their principal investment when the bond matures.

The hypothetical example of a general obligation school district municipal bond is used for informational purposes. There are countless different debt funding sources for bonds that can be invested in by mutual insurance companies. It is important that mutual insurance boards have a conversation with the investment advisor and understand the credit quality of the investment portfolio and the overall debt security of the bonds. Schluchter Investment Group is happy to meet with your board and answer any questions regarding the credit quality of the investment portfolio.

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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 to the topic listed on the application.
- All applications must be **postmarked on or before March 13th** in the year of issue qualify.

Selection guidelines:

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

Distribution guidelines:

- One \$1,000 Jim Barta Memorial scholarship will be awarded to the highest qualified candidate.
- 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
Phone (320) 271-0909

2021 MAFMIC SCHOLARSHIP APPLICATION

Name _____ Telephone _____
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 150 typed words or less.

1) What are your best accomplishments and what did it mean to you to achieve them?

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 13th to qualify.

Office Use Only Date Received _____ Date Reviewed _____

Comments:

SOCIAL DISTANCING

What does it mean?



AVOID

Group Gatherings
Sleep Over
Playdates
Concerts

USE CAUTION

Visit Local Restaurants
Visit Grocery Store
Church Services
Pick Up Medication

SAFE TO DO

Take a Walk
Yard Work
Cook & Meal
Check on Elderly Neighbor

Announcements

MAFMIC

Volume 48, Issue 5

Sept / Oct 2020



Manager Position at Young America Mutual

Located in Glencoe, MN, is seeking a responsible individual to manage the day-to-day operation of the company.

Must have excellent human relations, communication and leadership/management skills. The position requires general knowledge of the insurance industry. An Insurance license for Property & Casualty is preferred but not necessary. Must be able to acquire a license. Send resume & salary requirements by Sept. 23rd

*Young America Mutual Insurance Co.
615 13th St. W.
Glencoe, MN 55336*

*Or for more information contact:
Connie Jaskowiak, Manager
320-864-3069*

Thank you to our Sponsors



*Time to turn
back your
clocks !!
Sunday
November 1st*



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The Schluchter Investment Group



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• Not a deposit of, or guaranteed by, the bank or an affiliate of the bank • May lose value

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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 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 30th, 2020

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 .

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 16th, 2020

Contact: Mark Nelson:

mark@norwegianmutual.com

SUN	MON	TUE	WED	THUR	FRI	SAT
1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

Calendar of Events

Sept 20-23 NAMIC 125th Convention (VIRTUAL)

November 3 United States Presidential election

Nov 18-19 MAFMIC Short Course Arrowwood Resort, Alexandria, MN (Pending)



Terry Casey, 63, passed away on June 7, 2020 Terry was born on September 29, 1956 and raised in Abington, Pennsylvania by Marilyn Maxwell Janetka.

Terry met his wife of 40 years, Penny, in high school, they married & had three children: Jeff, Greg and Alex.

Terry's career in **insurance management software sales (Priority Data)** advanced over time and afforded him with opportunities and time to enjoy all of his family's activities and sports.

He retired and moved to Palm Coast, Florida in 2019 with Penny.

Terry is survived by his beloved family-his wife Penny, his son Jeffrey, his daughter Alexandra Casey, his sister Caren Boyes and her family, sisters-in-law Patricia Stein and Pamela Lawless and their families, his Aunt Nancy Zimmerman and many cousins and cherished friends.



IN SYMPATHY



Lester Lindeman, 94, of Brownton, MN, passed away Sunday, July 26, 2020. Lester was born June 27, 1926 to Herman & Elsie (Becker) Lindeman. Lester entered active military service in the United States Navy on February 5, 1945, in Glencoe, Minnesota. He

received an Honorable Discharge on August 26, 1946. He was united in marriage to Cevella Wendlandt on June 27, 1947.

Lester resided on his farm until the last few years when he needed more care, he then moved to Grand Meadows in Glencoe and most recently became a resident of Harmony River Living Center.

Lester was a lifelong farmer and was an agent and Director for Buffalo Lake - New Auburn Mutual for 41 years.

He is survived by his: children, Randall, Cynthia, Ila, Lynea and their spouses. Also survived by several grandchildren and great grandchildren. Sisters: Verona, Mary Ann, and many other relatives and friends.



Delmore Mattson, 100 passed away on July 24 2020 Delmore was born on March 24, 1920 and raised in Rural East Grand Forks, ND to Elmer & Miranda (Sandin) Mattson. After the death of his parents at young ages. Delmore & his brother Wendell were raised by relatives and family friends. He married Dorine Colligan on June 25, 1950.

He farmed several years of his life & **was a board member & agent with Vineland Huntsville Mutual.** Delmore is survived by several grandchildren and great grandchildren. He was preceded in death by his parents, wife Dorine, son Duane, daughter Denise and brother Wendell.



Barbara Moe, 75 passed away on July 30 2020. She married Allan Moe on March 10, 1967. **Her husband Alan was a long time manager and board member with Vineland Huntsville Mutual, retiring this year from the board.**

She worked as a bookkeeper for the East Grand Forks School District for over 30 years.

She was preceded in death by her parents, Majorie & Herman Jacobson.

Barbara is survived by her husband, sister Vicki Robertson, children Jami, Scott, Kelly, five grandchildren and great grandchildren.



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