



## Preventing Ice Dams

*Submitted by Courtney Rachel, ServPro of St. Cloud*

An **ice dam** is a ridge of **ice** that forms at the edge of a roof and prevents melting snow (water) from draining off the roof. This can cause water backups behind the **dam** which can lead to leaking into a home or business. If the water backup occurs, it can cause damage to the walls, ceilings, insulation, and other areas.

### Stop Ice Dams With A Cold Roof

The key to preventing the ice dams from occurring is to keep one's attic and roof cold. When it is warmer in spots on the roof, it will cause the snow to melt. The melting snow then runs off the edge of the house, which is still at freezing temperatures, causing icicles to form. Measures to help keep one's roof colder are to close the attic bypasses, measure the attic insulation level, and add roof and soffit vents.

#### 1. Close the attic bypasses

The average home loses all its heat through the ceiling in the attic. One can prevent this by plugging the leaks using foam.

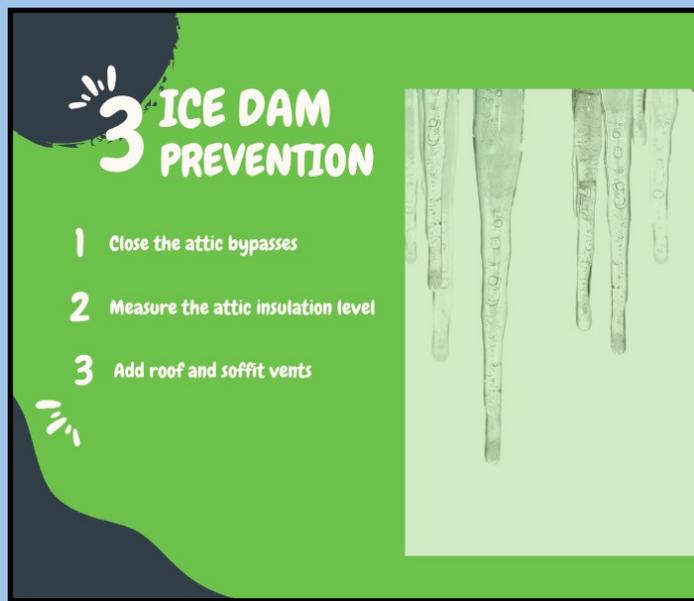
#### 2. Measure the attic insulation level

Building codes require about 12 to 14 inches of fiberglass and cellulose. One should be adding more if there is less than 8 inches and have had ice dam issues in the past.

#### 3. Add roof and soffit vents

The minimum ventilation area should be about 1 square foot of vent per 300 square feet of ceiling area. One can never have too much ventilation.

*Taking these precautions unfortunately cannot guarantee that the ice dams will not form, but taking these steps will help prevent it.*



January 20,  
2025  
Martin Luther  
King

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## Message from the MAFMIC Chairman, Vicki Hongerholt

### MAFMIC = FAMILY

When coming up with my theme for this year, I kept thinking what is MAFMIC to me? What I always came back to was one word: *Family*.

Thinking back to when I attended my first convention, there were so many people. They all seemed to know each other, too. They were all so friendly and greeted us first-timers as if they had known us for a long time. All I am thinking, I will never know all these people. However, after attending several MAFMIC events, I found I met someone new and reconnected with others that I had met before. I encourage you to consider volunteering to be on a committee in the MAFMIC family; you will learn so much.

Thank you once again for the opportunity to serve as your MAFMIC Chairman this past year, and I hope to see you at the upcoming MAFMIC 130th Convention, February 2-4, 2025, at its new location, the Omni Viking Lakes Hotel in Eagan. I Look forward to seeing all of you at the Chairman’s Reception Sunday night. The theme this year is “Country Hoedown”. Wishing everyone a Happy New Year!

Vicki Hongerholt,  
MAFMIC Chairman 2024-2025



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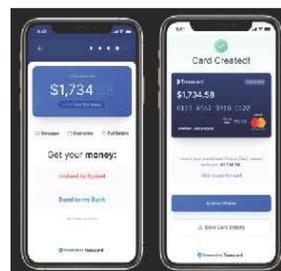
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## December 2025 Board Meeting Synopsis *Jim Williams, Secretary-Treasurer*



The MAFMIC Board met at the MAFMIC home office in St. Joseph, for a regular board meeting at 9:00 a.m. The meeting was called to order and the routine agenda, minutes, and financial reports were presented.

Dani presented an office update, and she is working with different venues on upcoming events for the next year. She gave a detailed review of the Short Course and some of the survey results from members. The new TV in the board room is a nice addition.

Adam gave a thorough legislative update which included comments about the outcome of the national and state level elections and how they are impactful in Minnesota. There are a couple of elections which are still not finalized in Minnesota. The shakeout of these could impact party majority in the state legislature. The PAC report was given, and any questions were answered by Adam.

Each district representative was given an opportunity to share any district activity or any questions or concerns that have come up from district members.

Committee updates were presented. The Education committee met at the Short Course and sorted out dates and locations for upcoming meetings. The Mutual Assistance committee met at the Short Course, and duties were assigned to the members. The strategic plan and mutual assistance manuals were reviewed and updated as necessary.

Nick Hager presented the nomination committee results for the upcoming elections at the annual meeting. Steve Schwieters was nominated for MAFMIC vice chair and Jim was nominated for secretary/treasurer. The board discussed Robert C. Seipp Award nominations at this time.

John Neal has reached out with interest in a rental agreement to share MAFMIC's office and board room space. Dani was asked to work with him to arrange an acceptable agreement. The future utilization of the building was discussed with no additional action taken beyond the shared space agreement mentioned.

Additional items discussed included the company vehicle; Adam was asked to come back with a price quote. Dani presented the new website design. It is not live yet but she will try to go live with a smaller event if possible in case there are any "bugs" to work out.

Nick Hager presented the dues schedule recommended by the dues task force. This would help create "equity" between members based on premium revenue and help with MAFMIC's longevity in the future with the current dynamic environment in our industry. The board approved the new dues calculation.

Dani presented the budget for 2025. She has incorporated the convention budget that was previously approved. The budget was approved as presented.

The board completed the employee review process at the end of the meeting and presented the staff members with the results of their reviews before adjournment.

*Jim Williams,  
MAFMIC Secretary-Treasurer*

# Understanding Personnel Files: A Guide for Minnesota Employers

*Author: Julie Noble, Director of Human Resources – Cain Ellsworth & Company, LLP*

For those of you who attended the MAFMIC Short Course HR Session in November, you know we touched briefly on the topic of Personnel Files. In Minnesota, maintaining accurate and comprehensive personnel files is not just a best practice - it's a legal requirement. Employers must be aware of what to include in these files, the significance of keeping them up to date, and employees' rights regarding access to their records. This article will outline the essentials of personnel file management.

**What to Include in Personnel Files:** Personnel files should contain documents relevant to an employee's employment history and performance. These documents include:

- Employment applications and resumes.
- Offer letters and employment contracts.
- Performance evaluations and disciplinary records.
- Training and certification records.
- Attendance records and leave requests.
- Compensation and benefits information.

**What Not to Include in Personnel Files:** To ensure privacy and compliance with legal standards, certain documents should not be kept in personnel files:

- Written references or letters of recommendation from previous employers.
- Information related to investigations of criminal or civil violations until the investigation is complete and any legal proceedings are resolved.

Employers should keep medical information and health-related applications separate from general personnel files. This ensures compliance with privacy laws such as the Health Insurance Portability and Accountability Act (HIPAA) and protects sensitive employee information.

**Medical Records:** These should be stored in a separate, confidential file. They include medical examinations, health insurance applications, and medical leave records.

**Health Information:** Any documentation related to an employee's health, including disability accommodation or workers' compensation claims, should also be kept in a separate file.

By maintaining these records separately, employers can better protect employee privacy and ensure that sensitive information is only accessible to authorized personnel.

**Why Personnel Files Are Important:** Maintaining detailed personnel files is crucial for several reasons:

- **Legal Compliance:** Ensures adherence to state and federal regulations.
- **Performance Management:** Provides a record of employee performance and development.
- **Dispute Resolution:** Serves as evidence in case of employment disputes or legal claims.

**Operational Efficiency:** Helps in managing employee information in an organized and systematic manner.

**Employee Access to Personnel Files:** Under Minnesota law, employees have the right to access their personnel files. Current employees can review their files once every six months, while former employees can do so once annually. Employers must comply with written requests for access within specific timeframes, ensuring transparency and trust in the workplace.

## FLSA Basics for Minnesota Small Employers: Understanding Exempt vs. Non-Exempt Employees

*Author: Julie Noble, Director of Human Resources – Cain Ellsworth & Company, LLP*

### FLSA Basics for Minnesota Small Employers: Understanding Exempt vs. Non-Exempt Employees

Navigating the Fair Labor Standards Act (FLSA) can be challenging for small employers. Understanding the basics of this law is essential to ensure compliance and avoid potentially costly penalties. This article will provide an overview of FLSA, focusing on the key distinctions between exempt and non-exempt employees and when the use of each classification is appropriate.

**What is the FLSA?** The Fair Labor Standards Act (FLSA) is a federal law that establishes minimum wage, overtime pay, recordkeeping, and youth employment standards. It applies to most private and public employers in the United States. In Minnesota, employers must comply with federal **and** state labor laws, which sometimes have different requirements.

#### Exempt vs. Non-Exempt Employees

Under the FLSA, employees are classified as exempt or non-exempt based on their job duties and salary. This classification determines their eligibility for overtime pay.

**Exempt Employees:** These employees are not entitled to overtime pay. To qualify as exempt, employees must meet specific criteria related to their job duties and salary level. Common categories of exempt employees include executive, administrative, and professional roles. For example, an executive employee must manage the enterprise or a recognized department, direct the work of at least two other employees, and have the authority to hire or fire.

**Non-Exempt Employees:** These employees are entitled to overtime pay at one and a half times their regular rate for hours worked over 40 in a workweek. Non-exempt employees typically perform manual labor or routine tasks that do not meet the criteria for exemption.

#### Key Considerations for Employers

**Salary Basis Test:** Exempt employees must be paid on a salary basis and earn at least \$684 per week (as of 2024). **Simply paying a salary does not automatically make an employee exempt; their job duties must also meet the exemption criteria.**

**Duties Test:** Employers must evaluate the employee's actual job duties to determine if they qualify for an exemption. Job titles alone do not determine exempt status.

**Recordkeeping:** Employers must maintain accurate records of hours worked and wages paid to non-exempt employees. Accurate records include tracking overtime hours to ensure compliance with FLSA requirements.

#### Impact of Recent Salary Threshold Changes

Recently, a federal court ruling halted a proposed increase to the salary threshold for exempt employees. Many employers breathed a sigh of relief as this decision means that the salary threshold remains at \$684 per week rather than increasing on January 1, 2025, as planned. Employers should stay informed about potential future changes to the salary threshold, as any adjustments could impact employees classifications and salaries.

By understanding these basics, Minnesota employers can better navigate the complexities of the FLSA, ensure they classify their employees correctly, and avoid very costly fines and penalties.

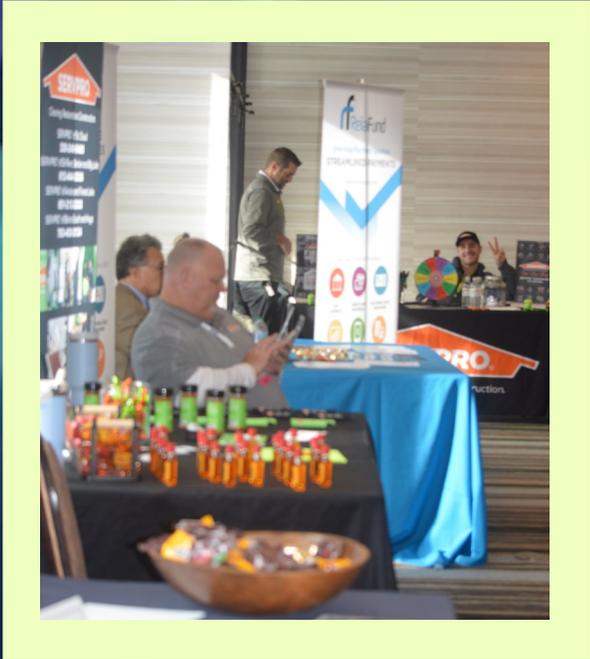
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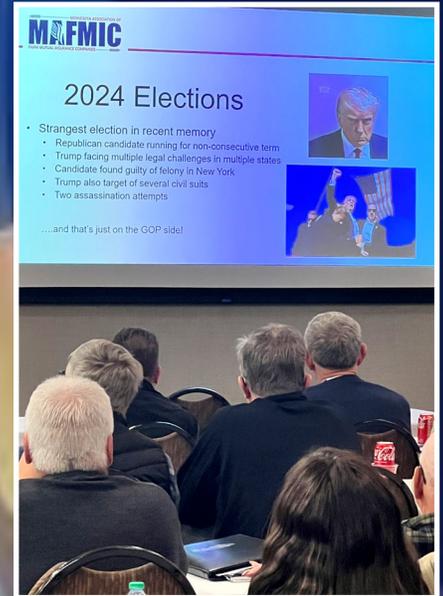
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# convention

# ★ NEWS

87th ANNUAL CONVENTION

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## Welcome, Delegates !

AS YOUR ASSOCIATION CHAIRMAN, it is my pleasure to welcome you to MAFMIC's 87th annual convention at Radisson South Hotel. We hope you will find it both enjoyable and profitable and your stay pleasant at our new convention hotel. As an officer of this fine Association for three years, it has been my privilege to enjoy excellent support and cooperation from the Board of Directors, Staff personnel and many dedicated volunteers from within the membership. During my travels, I've learned that MAFMIC is held in very high esteem throughout the nation which is a reflection of your outstanding support and involvement in YOUR Association. Again, WE NEED YOU IN '82!

*Erwin Rucinski*

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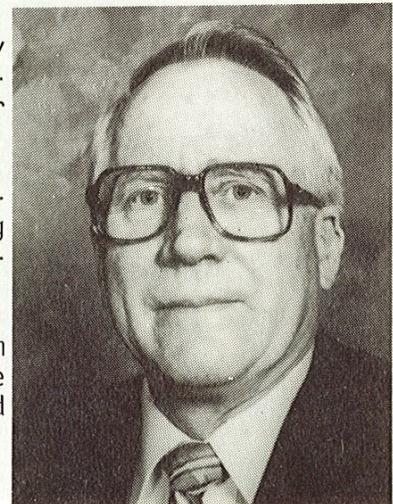


FRED A. RINAS

FRED A. RINAS, Frazee, is currently MAFMIC's Chairman-Elect. He will become the Association's Chairman for 1982 at Tuesday's business session.

MAYNARD S. RAUN, Carlton, has served as MAFMIC's Vice-Chairman during the past year. He'll assume the office of Chairman-Elect on Tuesday.

BOTH FRED AND MAYNARD extend a warm welcome and best wishes to everyone with the sincere hope you will find this convention most enjoyable!



MAYNARD S. RAUN



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*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.*



**Norman H. "Norm" Wehlage, 88**, born March 21, 1936, passed away peacefully surrounded by his family on December 8, 2024.

Norm graduated from Melrose High School in 1954. Following graduation, he went on to serve in the United States Army and was called to active duty with the 32nd Division during the Berlin crisis. After serving in the military, he took over the family farm and was a dedicated farmer for 40 years. Alongside farming, he served on the board of **Grove Mutual Fire Insurance Company**. *He was a board member and manager of Grove Mutual as well as running his own independent agency.*

Norm married Mathilda Olmscheid on September 15, 1962 and shared 62 wonderful years with her, their four children, and their families.

Norm is survived by his wife Tillie; children, Sandra (Thomas) Dreshar, Mike (Julie) Wehlage, Jim (Jody) Wehlage, and Janice (Chad) Funk; 12 grandchildren, Katelyn, Matthew, Brandon, Emily (Ryan), Jadyn, Max, Sam, Charlie, Luke, Cole, Paige, and Morgan, sister, Pat (Stan) Rausch; brother, Vern (Jane) Wehlage; and sister-in-law, Joyce Wehlage.

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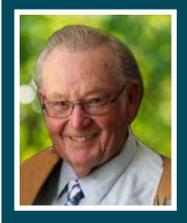
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## IN SYMPATHY



**Gerald "Jerry" Lund 89**, of Montevideo died on Tuesday, November 12, 2024 at his home. He met Janice Olson at the Fiesta Ballroom in Montevideo, they were united in marriage at Big Bend Lutheran Church on May 16, 1959. Jerry and Janice had four children: Susan, Kathy, Terri and Michael. They lived on the farm raising crops, cattle and their growing family until "retirement" in October of 1996 when they moved into Montevideo. Jerry continued to stay active in the family farming business for many more years.

In the community, Jerry served on the **Leentrop Farmers Mutual** Board of Trustees for over 20 years. Family holidays were always a very special time for Jerry, a time when family and friends would gather together and share food and laughter.

Jerry is survived by his wife, Janice; children: Kathy (Brad) Lindemann, Terri (Chuck) Vien, Michael (Dee) Lund all of Montevideo; grandchildren: Cameron (Meghan) Vien, Colton Vien, Tyson (Kalli) Lund, Kaylee Lund; great-grandchildren: Cora, Caden, and Conner Vien; sister: Lois Dyshaw and numerous nieces and nephews and extended family and friends.



**Rodney K Olson, age 59**, Ada, MN formerly Halstad MN, passed away peacefully on December 5th, 2024. Rod was born on August 24, 1965 to Albert (Bobby) & Judith Olson in Fargo, ND. Rod married Anita (Brend) Olson on May 31, 1986 and they brought three beautiful

children into the world. Brittany Marie in 1986, Blake Andrew in 1990 and Ryan Knute in 1996.

He began farming at 17, as soon as he was able to buy his first shares of American Crystal Sugar stock. He dedicated his life to making a successful farming operation. He planted the beet crop this year, spent time in his combine, and in October watched his 42nd sugar beet crop be harvested.

He volunteered 32 years to the Halstad Fire Department, Halstad Township Board, Halstad Elevator Board Chairman, Valley United Board of Directors, and **served as a director for 20 years on the Halstad Mutual Fire Insurance Board.**

Rod will be sorely missed by his "lovey" of 38 ½ years, Anita; his daughter, Brittany (Mike) Peschel, West Fargo ND; sons, Blake (Katie) Olson, Detroit Lakes, MN and Ryan (Cassidy Lizakowski) Olson, Ada, MN

## UPCOMING EVENTS

### 2025 Events

- Feb. 2-4**      **MAFMIC 130th Annual Convention**  
Omni Viking Lakes Hotel,  
2611 Nordic Way, Eagan, MN 55121
- May 6-7**      Manager's Workshop - Nisswa
- May 20-22**    NAMIC Farm Mutual Forum,  
Bloomington, MN
- June TBD**     MAFMIC CCP Visitation  
Washington D.C.
- July 10**       MAFMIC Golf Outing  
Little Crow, Spicer
- August**       MAFMIC Agents Meeting  
Date & Location TBD
- August 20-21** Risk Assessment & Adjustors  
Conference  
Location TBD



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