



*Mutual*

**LINK**

## Cybersecurity Policies

*John Neal Attorney, Neal PLLC*

In 2021, the Minnesota Legislature passed Cybersecurity legislation that affects how insurance entities plan for, investigate, and notify third parties of a cybersecurity event. There are three essential parts to the legislation: having a cybersecurity program (Minn. Stat. 60A.9851); investigating a cybersecurity event (Minn. Stat. § 60A.9852); and third-party notification of a cybersecurity event (Minn. Stat. § 60A.9853).

The legislation applies to “licensees” as the statute defines. A “licensee” means “any person licensed, authorized to operate, or registered, or required to be licensed, authorized, or registered by the Department of Commerce . . . .” This includes not only insurance carriers, but agencies.

The legislation requires licensees to implement a robust cybersecurity program that protects against unauthorized access of nonpublic information and to address cybersecurity events if and when they occur. The legislation also requires licensees to promptly investigate a cybersecurity event and determine the nature and scope of the event, whether nonpublic information was accessed, and steps to restore the system. Finally, the legislation requires the licensee to notify the Department of Commerce in the event of a cybersecurity event and potentially notify consumers depending on the data accessed.

Licensees with fewer than 25 employees are exempt from the requirements of Minn. Stat. § 60A.9851 (cybersecurity program) and Minn. Stat. § 60A.9852 (investigating a cybersecurity event). The reporting requirements still apply to exempt licensees.

Regardless of whether you are an exempt licensee or not, it is a sound business practice to implement a cybersecurity program, which addresses proper investigation into the event. At a bare minimum, an exempt licensee must be versed in the reporting requirements.

This article is not intended to dispense legal advice. Your situation and the facts surrounding your situation require a legal analysis into the effects Minnesota’s Cybersecurity Act may have on your entity. We strongly encourage you to speak with an attorney of your own choosing regarding matters. Thank you.



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## REVOLUTIONIZE YOUR CLAIMS PAYOUTS WITH Transcard SMART DISBURSE

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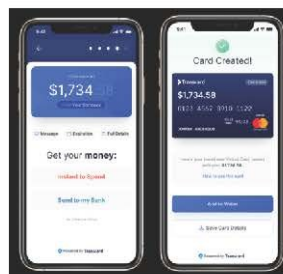
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#### Contact Greg at ReliaFund:

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



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**District 7,** Southeast Mutual

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# FARM FIRE SAFETY

Farm fires can be sudden, fast, and devastating. The good news? Most are preventable. Take a few minutes to review these simple but effective safety tips to protect your farm and everyone on it.

## WHY FIRE PREVENTION MATTERS

- Heating equipment is the number one cause of farm building fires.
- Most fires occur in late winter and early spring.
- Barn fires are rarely minor—half of all barn structure fires consume the entire building.

## MAKE A FIRE SAFETY PLAN

- Identify exits and evacuation routes in all buildings.
- Arrange for safe places to relocate livestock if needed.
- Make sure everyone on the farm—family, staff, visitors—knows the plan.
- Review and update the plan regularly.

## KEEP YOUR BUILDINGS SAFE

- Use flame-resistant materials when possible.
- Clean regularly—dust, cobwebs, and clutter are fire hazards.
- Store chemicals and fuels safely, away from ignition sources.
- Make sure each building has at least two exits.

**DID YOU KNOW?**

**BARN FIRES  
ARE FAST & DANGEROUS!**

Smoke can fill a barn within 3-4 minutes, and the entire structure can be engulfed in flames in under 5 minutes.

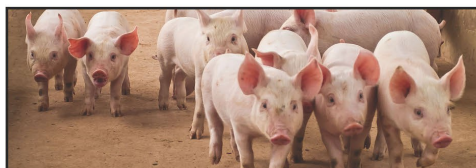


## HELP FIRST RESPONDERS HELP YOU

- Keep driveways and access roads open and visible.
- Mark buildings clearly with address numbers.
- Provide easy year-round access to water sources.
- Don't block barns or pathways with equipment.

## IF A FIRE BREAKS OUT

- **Call 911 immediately.** Be clear and calm; give the type of fire, exact address, and directions.
- **Do NOT re-enter the building.** Personal safety comes first.
- Move animals to a safe area—field, corral, or trailer.
- Shut off power if safe to do so.



continued



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### CONTROL FIRE RISKS

- Enforce a strict no-smoking policy in and around all farm buildings.
- Maintain engines and machinery—clean, cool, and leak-free.
- Store combustibles (fuel, paint, paper) in labeled containers.
- Get proper burn permits and keep burn areas far from buildings.

### EQUIPMENT & ELECTRICAL SAFETY

- Check for fuel leaks before and after servicing machinery.
- Only use space heaters, fans, and lights when someone is present.
- Hire a licensed electrician for all electrical work.
- Label and clear space around electrical panels.



### INSTALL FIRE PROTECTION TOOLS

- Place ABC-type fire extinguishers in every farm building and vehicle.
- Train all workers and family members to use them.
- Consider installing smoke detectors, alarms, and sprinkler systems.

Fire safety starts with preparation. Create a plan, maintain your property, and train everyone on how to respond. A few steps now can prevent a major disaster later.



UMASH is funded by the National Institute for Occupational Safety and Health cooperative agreement U54OH010170.



SOFTWARE SERVICES

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# MAFMIC Annual July 10th Golf Outing

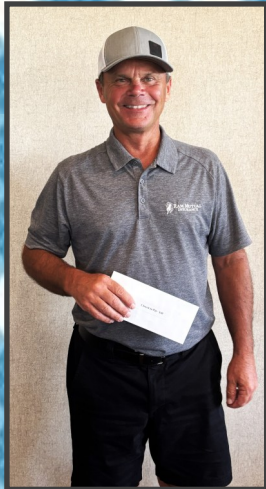
The 2025 MAFMIC Golf Outing  
Took place at the Little Crow Golf Resort, Spicer, MN

## Contest winners include:

Hit the Green Winner: Zach Pringle  
Longest Putt: Joel Peiffer  
Longest Drive Men: Mike Sagedahl  
Longest Drive Women: Linda Jaskowiak  
Closest to the Pin: Tim Spreiter



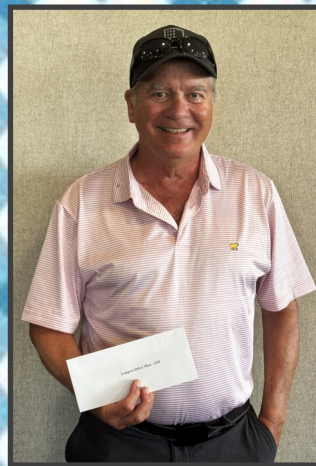
MAFMIC would like to thank everyone for their generosity  
and for making it a day full of fun.  
Thank You to Wayne Schluchter for taking Photos.



Closest to the Pin ~ Pines  
Tim Spreiter



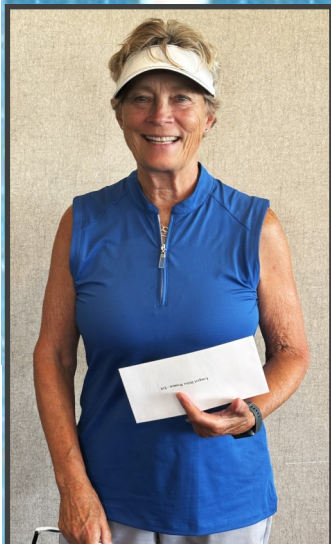
Longest Putt  
Joel Peiffer



Longest Drive for Men  
Mike Sagedahl



Hit the Green  
Zach Pringle



Longest Drive for Women  
Linda Jaskowiak



This year we  
hosted 15  
teams and 62  
golfers at the  
MAFMIC Annual  
Golf Outing at  
Little Crow Golf  
Resort



Closest to the Pin  
Willows  
Dean Kerfeld



Golf Ball Game  
Daniel Baker



Hit the Green for a  
2026 Golf Certificate  
Tony Hughes



# MAFMIC Annual July 10th Golf Outing

1st  
Place

Mark Fraki,  
Kevin Johansen,  
Aaron Grove, &  
Pete Hellie



2nd  
Flight

Aaron Wirtz  
Mary Christian,  
& Ben Jacobs  
*Not pictured,  
Andrew Moch*



3rd  
Flight

Todd Bossuyt,  
Nick Hager,  
Paul Lust  
& Gary  
Swearingen



4th  
Flight

Aaron Madison,  
Rhonda Heilmann,  
Brenda Routh,  
& Teri  
Wermerskirchen



2025 ~ 1st place

Pete Hellie &  
Mark Fraki,  
*Not Pictured ~  
Kevin Johansen,  
& Aaron Grove*



Hope to see  
you Next  
Year!





# MAFMIC Annual July 10th Golf Outing



**Steve Knutson, Ben Lohre,  
Dan Rupp, Mike Sagedahl  
& Bert Tellers**



**Travis Tjaden, Cory Hubbard,  
Tom Sloan & Ralph Keen**



**Annie Johnston, Nathan Pelant,  
Steve Galleger & Levi Nelson**



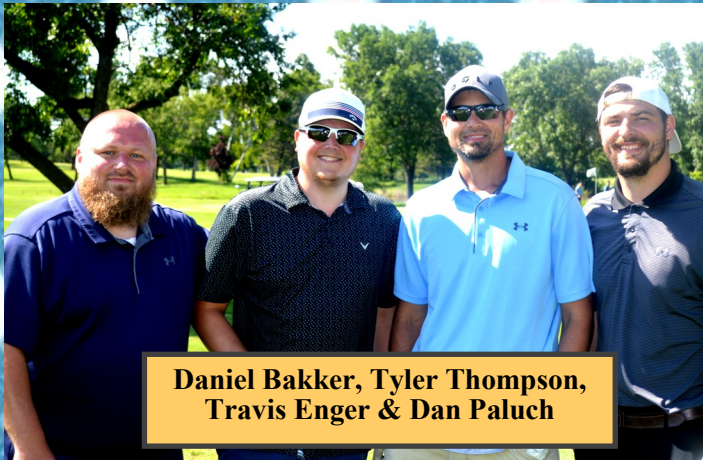
**Eric Gesell, Cody Fruin  
Dani Hennen & Zach Pringle**



**Noah Baumann, Kerry Knakmuhs,  
Debbie Vollmer & Jay Kleven**



**Adam Axxvig, Hallie Radloff,  
Andrea Nurmi & Joel Peiffer**



**Daniel Bakker, Tyler Thompson,  
Travis Enger & Dan Paluch**



**Steve Schauer, Dean Kerfeld,  
Linda Jaskowiak & Michael Jaskowiak**



**Larry Johnson, John Neal,  
Jim Froberg & Kevin Nickelson**



**Mike Washburn, Kurt Holst  
Mitch Gerdes & Roger Miller**



**Tim Spreiter, Tony Hughes  
Josh Lowe & Brad Kullot**





**FIRE**

**WATER**

**MOLD**

**STORM DAMAGE**

# RESTORE 24

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# RAAC SEMINAR *August 20-21 ~ Holiday Inn, St. Cloud*



*Burn Cells by  
Grinnell Mutual*



*Farm Equipment Losses  
Speaker: Steve Hamers,  
Hamers Engineering*



*Nuts and Bolts*

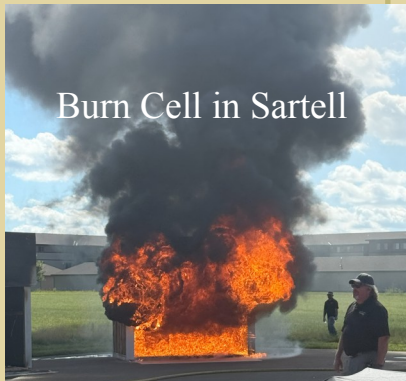
## *Nuts and Bolts*

**Moderator:** Heidi Skelton, *Palo Mutual*

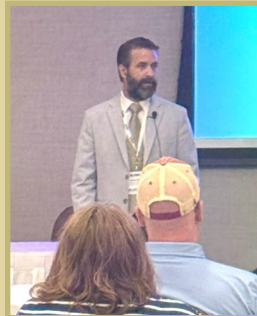
**Panel:** Karla Bauer, *Great Rivers Mutual*, Paul Lust, *RAM Mutual & Ralph Keen, North Star Mutual*

## *Subrogation 101*

**Speakers:** Spencer Jacobsen  
*SDI*



*Burn Cell in Sartell*



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## 2025 MAFMIC Short Course

*November 19-20, 2025*

Holiday Inn & Suites, St. Cloud, MN

**Early Bird Rate with registration**

**Before October 31, 2025**



This educational seminar is for mutual directors, managers, office staff, agents, adjusters, and inspectors. Registration fee includes attendance at eight sessions, a continental breakfast and hot breakfast buffet, two lunches, breaks, all classroom material, and a social hour.

Application has been made for 7.0 hours of non-company continuing education credits.

We do not give partial credit for any portion of this seminar. (APPROVAL PENDING)

A block of rooms has been held until *October 29th* at the St. Cloud Holiday Inn for a rate of \$139 plus tax. Reservations can be made at this group rate by calling them directly at (320) 253-9000.

**[Click Here to Register](#)**

### First Day of Fall



### **Fall Equinox**

The fall equinox and the **first day of autumn begins on Monday, September 22, 2025**. The Fall Equinox is an astronomical prediction of when the sun will cross the equator. The word “equinox” comes from two Latin terms: *aequus*, which means equal, and *nox*, which means night. This happens because the Earth’s axis is tilted neither toward nor away from the sun, so every latitude across the globe receives nearly an *equal amount of daylight and darkness on that day* since the sun is directly over the equator.

So equinox means “equal night.”



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# FUSES *versus* CIRCUIT BREAKERS

## KEY ADVANTAGES AND DISADVANTAGES TO UNDERSTAND

Fuses and circuit breakers are both vital components of electrical systems, designed to ensure safety by preventing overloads and short circuits. While they serve the same fundamental purpose—interrupting electrical current during fault conditions—they differ in design, operation, and application.

In homes built before the 1960s, fuse panels were commonly used to protect electrical systems. As technology advanced, circuit breakers became the standard in modern residential wiring. However, fuses are still widely used in automotive and some appliance applications due to their simplicity and quick response to faults. Choosing between a fuse and a circuit breaker depends on various factors, including the environment, cost, sensitivity of connected devices, and ease of maintenance.

## CIRCUIT BREAKERS

Circuit breakers are advanced protective devices that automatically shut off electrical flow when they detect overloads or short circuits. They operate using either an electromagnet (solenoid) or a bimetallic strip:

- **Electromagnet:** When excessive current flows through the solenoid, the magnetic force becomes strong enough to trigger a lever that disconnects the circuit.
- **Bimetal Strip:** As the strip heats up from high current, it bends and trips the switch to stop the flow of electricity.



Once a circuit breaker trips, it can simply be reset after the issue is resolved—making it convenient and reusable. Circuit breakers provide reliable protection and allow for quick restoration of power, which is particularly valuable in residential and commercial settings.

## FUSES

Fuses are simpler devices consisting of a thin metal wire or strip inside a protective casing. When current exceeds a predetermined limit, the wire melts (or “blows”), interrupting the circuit to prevent damage.

Fuses were commonly used in pre-1960s home electrical panels but are now more often found in small appliances and automotive systems. Though inexpensive and very responsive to surges, fuses must be replaced after each fault, which can be inconvenient.



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#### **KEY DIFFERENCES AND CONSIDERATIONS**

- **Cost & Replacement:** Fuses are generally less expensive up front but require replacement after each use. Circuit breakers have a higher initial cost but offer long-term savings since they can be reset.
- **Response Time:** Fuses typically react faster than circuit breakers, making them ideal for protecting sensitive electronic components. However, this sensitivity can also lead to nuisance blowouts—especially during normal surges, like motor startups.
- **Safety Concerns:** Fuses can pose a safety risk if misused. For example, inserting a fuse with a higher amperage rating than recommended (e.g., a 30-amp fuse in a 20-amp slot) can allow dangerous levels of current to pass through, creating a fire hazard.
- **Convenience & Features:** Circuit breakers are favored in modern residential settings due to their convenience. After tripping, power can be restored by simply flipping a switch. They can also be integrated with additional safety features, such as:
  - GFCI (Ground Fault Circuit Interrupter): Protects against ground faults and shock hazards.
  - AFCI (Arc Fault Circuit Interrupter): Detects and mitigates arc faults, reducing fire risk.

Overall, while fuses may offer faster response and lower cost in specific scenarios, circuit breakers provide greater convenience, enhanced safety options, and long-term value—making them the preferred choice in most residential and commercial applications.

# **FUSES** *versus* **CIRCUIT BREAKERS**



# 2026 MAFMIC SCHOLARSHIP APPLICATION

Name \_\_\_\_\_ Phone \_\_\_\_\_  
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 300 typed words or less.

1) *Tell us about a time you failed and what did you learn from that experience?*

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 JimBarta 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, Minnesota 56374



***Application must be postmarked by March 13, 2026 to qualify***

*(Office Use Only)*

Date Received \_\_\_\_\_ Date Reviewed \_\_\_\_\_

Comments:

# 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 (300 words or less). 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 ensure eligibility as an applicant.
- ◆ Only one scholarship per year will be awarded through any single qualified mutual company.
- ◆ The Scholarship recipients will be notified prior to **May 1<sup>st</sup>**.

## Distribution guidelines:

- ◆ One \$1,000 Jim Barta Memorial scholarship will be awarded to the highest qualified candidate and/or a candidate with an emphasis in an Business/Accounting Major.
- ◆ 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](mailto:info@mafmic.org)  
Phone (320) 271-0909





## 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 will have 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 31st, 2025**

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**

**[www.mafmic.org](http://www.mafmic.org)**

## 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.

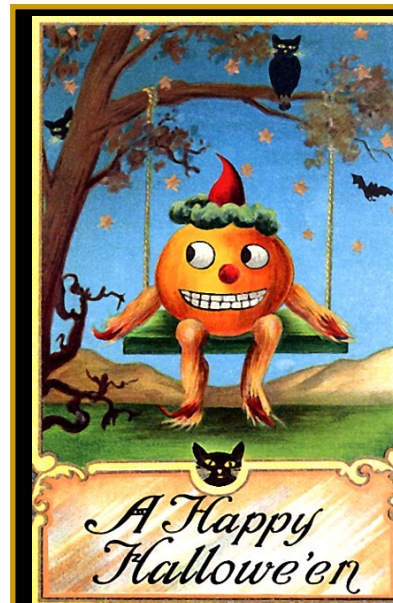
**No later than October 17th, 2025**

Contact: ***Vicki Hongerholt***

**[vicki@mpm1884.com](mailto:vicki@mpm1884.com)**



**Columbus Day**  
**October 9**  
**2025**  
**Government Offices**



**Sweater  
Weather**

**Have a safe  
and Happy  
Halloween !**  
**Friday**  
**October 31st**



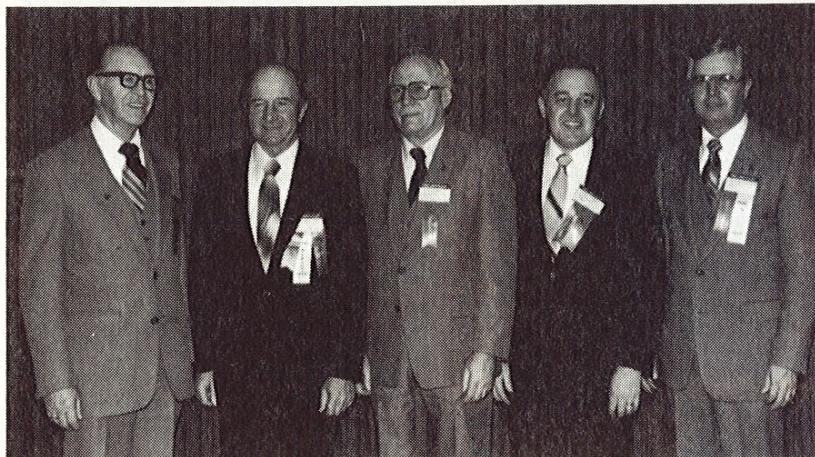
# 1981

MINNESOTA ASSOCIATION OF  
**MAFMIC**  
FARM MUTUAL INSURANCE COMPANIES

**BLAST FROM  
THE PAST**

## Convention Highlights

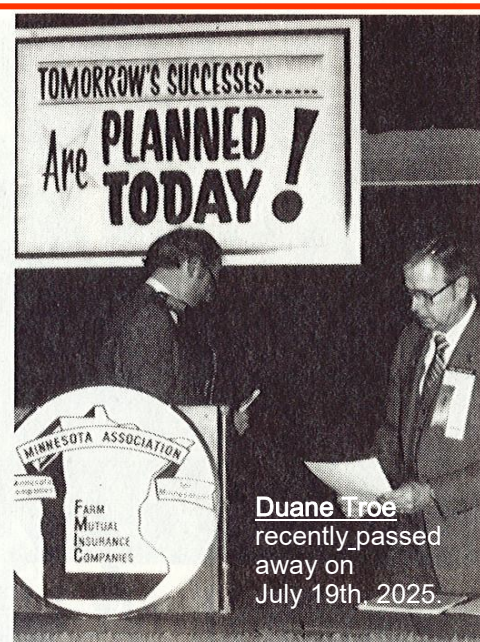
### 1981 MAFMIC OFFICERS



**OUR LEADERS** - MAFMIC's 1981 Executive Committee is shown above following their election at the business session Tuesday afternoon. They are, (l to r): Erwin Ruesink, Chairman, Spring Valley; Fred Rinas, Chairman-Elect, Frazee; Maynard Raun, Vice-Chairman, Carlton; Robert Latham, Secretary/Treasurer, Luverne and Duane Troe, Immediate Past Chairman, Manchester. Latham replaces Roger Munson, Howard Lake, who declined nomination after six years of service. See below:



**BEST WISHES, BOB!** - Retiring MAFMIC Secretary-Treasurer, Roger Munson, appears to have a relaxed feeling as he stopped by to congratulate Bob Latham, (right) on his election to the position on the MAFMIC Executive Committee. Munson's parting comment was, "Well, I guess this puts me out to pasture and I don't know if I'm going to like grass". All of us appreciate Roger's dedicated service to the Association...THANKS, ROG!!!



**GETTING READY** - Chairman Duane Troe (right) is about to introduce Chaplain David Hinrichs (left) for the Memorial Period on Monday morning. The convention theme is at the top of the photo.



**NAMIC CHAIRMAN SPOKE** - Bernard Keller, Stitzer, Wis., Chairman of the National Association of Mutual Insurance Companies, addressed the opening session. Keller manages a small Town Mutual and predicted a continued bright future for farm mutuals. He said, "It's a big jump from a farm mutual manager to the Chairmanship of NAMIC, and I still pinch myself to see if it's true!"



Sept/Oct  
2025

# Announcements

MAFMIC  
Volume 53, Issue 5

## IN SYMPATHY



**Curtis Bentley, 90** of Twin Valley, passed away peacefully on July 19th, 2025. Born on November 19th, 1934, to Theadora (Thompson) and Ervin Bentley, Curtis was raised on the family farm in Wild Rice Township. He graduated from Twin Valley High School in 1952.

Curtis went on to study agriculture in Crookston. He married JoAnn Peterson, on July 24th, 1955. Together, they purchased the Peterson family farm in 1956. For 35 years, he rose before dawn to milk his jersey cows, and for 41 years he drove school bus, for the Twin Valley and Norman County East school districts. **Curtis managed Flom Mutual Insurance for several years. Curtis was the Mutual manager from 1991-1996. He was elected to the board on 1/22/1975 and served until 4/1/2009.** Curtis was a dedicated volunteer with Meals on Wheels and served as the Wild Rice Township Clerk, as well as on **boards for Flom Mutual and Zion Lutheran Church.** Curtis is survived by his son, Dean (Sheila) Bentley, a daughter, Denise (Kerry) Askelson all of Twin Valley, MN. and several grandchildren.



**Duane Troe 95**, passed away peacefully on July 19th, 2025. Duane was born May 29, 1930, to Helmer and Myrtle Troe. He graduated from Albert Lea High School in 1948 and went on to serve his country in the United States Navy aboard the battleship U.S.S. Wisconsin during the Korean War.

After his military service, Duane studied at the Minnesota School of Business, where he met the love of his life, Sonja Myran. They were united in marriage at West Freeborn Lutheran Church on March 3, 1957. Duane began his career in the accounting department at Hormel. Then, after five years, he became **manager of Farmers Mutual Insurance Company of Manchester**, until his retirement in 1995. **He served twenty-five years on the board of directors for the Reinsurance Association of Minnesota, including multiple terms as chairman. He also chaired the Minnesota Association of Farm Mutual Insurance Companies in 1980.** Known for his integrity and faithfulness, Duane dedicated time to numerous organizations. He is survived by his beloved wife, Sonja; their children: Catherine (Kent Otterman), James (Carrie), **Jonathan, underwriter & past manager at Owatonna Mutual**, (Rhonda), and Paul. Fourteen grandchildren and nine great-grandchildren.

## UPCOMING EVENTS

### 2025 Events

- Sept 28 - Oct 1st** **NAMIC 130th Annual Convention**  
San Diego, CA
- Sept 29-30** **PIA Education Day**  
Park Event Center, Waite Park
- Nov 19-20** **MAFMIC Short Course**  
Holiday Inn, St. Cloud

### 2026 Events

- Feb 1-3** **MAFMIC Annual Convention**  
Omni Hotel, Eagan



**Have a Happy and Safe Labor Day!**



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