



MAFMIC Chairman's Article



Belated Merry Christmas and Happy New Year greetings to all MAFMIC Membership. 2020 will be a good year to get behind us with the ongoing pandemic issues that have affected our country and our world. Hopefully with the highly effective vaccines being widely distributed and administered the end of the pandemic is within sight and our country and our world can begin the long healing process.

The MAFMIC Board of Directors held a virtual fourth quarter board meeting on December 16th. Numerous issues were once again addressed with the major one being what to do with the upcoming 2021 MAFMIC Convention which was planned to be held February 14th thru the 16th at the Radisson Blu Hotel in Bloomington. Due to the ongoing covid-19 pandemic the board had no option but to vote to cancel the 2021 MAFMIC Convention. This is the first time the convention will not be held in the 126 year existence of the association. This convention cancellation along with the 2020 Short Course cancellation are no doubt very disappointing for all our membership as it is for our board of directors to have to make these difficult decisions. I do however believe one has to play the cards you are dealt and move on which the association will do and return to a normal year of operation as soon as we possibly can safely.

A 2021 virtual Annual MAFMIC Business Meeting is being planned and will be held on Tuesday February 16th. More information regarding our annual business meeting will be forthcoming.

MAFMIC did host a successful virtual Agent Education Day on November 12th with a record 362 agents attending. Thank you Fred McGuire (Service Master), Kristin Strasser (NAMIC), Missy Romano and Scott Thole (RAM Mutual) for your very interesting and informative presentations.

I would like to congratulate Greg Parent, manager of German Farmers Mutual, Stillwater, MN being re-elected to serve MAFMIC as Secretary-Treasurer. In addition, I would also like to congratulate Nick Hager, manager of Minn Valley Mutual, Blue Earth, MN being elected to the position of Vice-Chairman of MAFMIC. I am confident you both will do an excellent job for our association and our membership. I would also like to congratulate Steve Knutson, President of RAM Mutual on being selected the recipient of the 2021 Robert C. Seipp Service Award. This prestigious award was first established in 1986 and is presented annually by MAFMIC to recognize professionalism and service to the mutual insurance industry in Minnesota as you have demonstrated continually over the past 30+ years. Congratulations Steve.

This being the last article I will author as your chairman I want to say thank you to the membership for allowing me to be your chairman this past year. It has been an honor to serve the association even during this pandemic. I also want to once again thank all the MAFMIC member companies for your continued support of our association. It is with your support and dedication that MAFMIC continues to fulfill their mission statement of offering excellence in advocacy, education and services. And lastly, I want to thank the MAFMIC staff of Adam, Dani and Arlette for the excellent work you did this past year in providing the services and products that could be provided safely. Wishing all of you a successful and safe year in 2021.

Dan Rupp, *MAFMIC Chairman 2020-2021*

INSIDE THIS ISSUE

Committee Members	2	Commerce Guidance Annual Mtgs	7
Board Meeting synopsis	3	Blast from the past ~ 1987	8
Member Profile	4	Announcements	9-10
2021 MN Capitol Session	5	Calendar of Events & Obituaries	11
Policy Holder Retention article	6		



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The MAFMIC Board of Directors held their final quarterly meeting of the year on December 16. Two company staff and two officers were at the MAFMIC office in St. Joseph. The remainder of the board used the Zoom meeting application to attend virtually. In addition to the financial and management reports, district updates, and committee reports, the board took action on several items requiring approval.

Wayne Schluchter presented a detailed update on the various investments MAFMIC has Wayne handle through RBC Wealth Management.

Vicki Hongerholt reported that Karla Bauer was elected to take over for her as the new District 7 director and Dani Hennen informed the board that Casey Gibbs from Grinnell Mutual will be the new Statewide director taking over from Todd Bossuyt in February 2021 when their four-year terms expire.

Immediate Past Chairman Mark Nelson provided an update on the nominations for the Vice-Chairman and Secretary-Treasurer positions for 2021. Nick Hager has been nominated for Vice-Chairman and once again Greg Parent for Secretary-Treasurer. The board also discussed the recipient of the Robert C. Seipp Service Award. There were three nominations. Steve Knutson received the most votes for the Robert C. Seipp Service Award which will be presented to him in February 2021.

Jen Visser presented a new option with regards to the MAFMIC Agricultural Building Valuation Guide. Since 2021 is the final year MAFMIC will be providing numbers for valuation purposes, the search has been on for a product or company in the insurance marketplace to help fill the void. Jen described the new option from PowerClaim. It sounded like it had several similarities to the Dave Pedersen program. The board discussed this new option along with a previous option from e2Value. Further information on both options will be sent to the membership soon.

Office Manager Dani Hennen provided a brief update on the status from her meeting with the Radisson Blu Hotel regarding our convention. Dani asked the board if we should hold the 2021 convention or cancel it. Dani passed along a recommendation from the Education Committee that indicated given the current COVID-19 pandemic still in effect nationwide, they were recommending cancelling the convention. It was a unanimous decision by the board to cancel the 2021 convention. The Annual Business Meeting will be held virtually on February 16, 2021. Exact details will be sent to the membership well in advance. The board will discuss at a later date whether to expand the Short Course, assuming it will be held in November 2021.

The board approved Hawkins Research/Power Claim as a new Associate Member effective January 1, 2021. The board also reviewed the 2021 MAFMIC Dues document and approved the 2021 MAFMIC Budget. Matt Taubert was once again approved as the MAFMIC auditor for 2021.

Dani Hennen presented a summary of what it would entail for her to attain the designation as a Certified Meeting Planner along with a couple of cost options. The board discussed this and approved the cost for her to obtain this designation in 2021.

The next scheduled board meeting is the annual financial review meeting typically held at the MAFMIC Convention, but in 2021 this meeting will be held on February 11, 2021. Please contact your district director, an association officer or the MAFMIC staff if you have any items of concern for board consideration.

Greg Parent
MAFMIC Secretary-Treasurer

Member Profile ~ Palo Mutual



Manager, Heidi Skelton

Palo Mutual was founded in 1912 on the premise of neighbor helping neighbor, by a group of Finnish Farmers who were unable to find insurance from other insurance companies. Policy rates were \$.50 per hundred of coverage per year on a 3-year policy and \$.75 per hundred of coverage on a 1-year policy. The agents were paid \$.50 for each policy sold plus mileage for the use of the railroad. Up until 1966 all board minutes were written in Finnish.

We are a 67A company that partners with Ram and North Star to provide a package policy. We have 3 full-time employees and a part time consultant and we have 15 independent agencies that write business for us. We write in 13 counties. As your local insurance agency, our mission is to provide quality affordable insurance protection, great service and exceptional value.

Our goal for the next five years is to continue to grow our policy count and also our Policyholder Surplus. I think that one of our biggest challenges we face is trying to stay competitive in a world where everything is purchased online and trying to make our product desirable to the younger generation by keeping up with technology.

In what ways are you involved in your community?

We contribute to our local schools, local organizations and community projects. It is hard to choose one word to describe Palo Mutual but if I had to describe our company in one word, I would choose **“Service”**. I think that falls back on the premise of “neighbor helping neighbor” to keep our company strong.



Minnesota State Capitol 2021 Session

The 92nd legislature will gavel in the 2021 regular session in just a few days. While the primary actors, Governor, Senate Majority Leader, Speaker of the House, will stay the same, there are numerous other important changes that have been made in the months leading up to the session.

Foremost to the insurance industry is the change in the chair of the House Commerce Committee; the House committee with jurisdiction over insurance law in Minnesota. Chairs control the agenda in their respective committees; capitol observers will be watching closely to see how 2nd term Rep. Zack Stephenson (DFL-Coon Rapids) will handle his committee differently than former Commerce Chair Rep. Laurie Halverson (DFL-Bloomington).

On the Senate side, Senator Gary Dahms (R-Redwood Falls) will remain the chair of the Commerce Committee, but with a vastly different committee composition. Instead of a 12-person committee with seven GOPers and five DFLers, the Senate Commerce Committee now has only six members, with four Republicans and two Democrats. The reduction in numbers is certain to change the dynamic of the committee significantly. The Senate Commerce committee is also set to meet only once per week, cutting the number of regular committee meetings per week by half.

The biennial budget will command much of the legislative energy this session as the coronavirus continues to spread across the Midwest. The November forecast showed improvement in the state's financial picture, but forecasters still predict a \$1.2 billion deficit for the 2022-2023 biennium. It will be up to the veteran Walz/Gazelka/Hortman trio to build another budget, something they have managed to do in the past.

Insurance observers will also be watching to see who Governor Tim Walz taps to lead the state Department of Commerce. That Commissioner will be subject to approval from the Republican-controlled Minnesota Senate. If you recall, the vacancy was created after the Senate voted to remove former Commerce Commissioner Steve Kelley from his position. Walz has 45 legislative days to appoint a new commissioner at Commerce.

As always, MAFMIC will continue to observe and when necessary, weigh-in, on any potential changes taking place at the capitol this session. Here's to hoping 2021 will be a much, much better year than 2020.

Adam Axvig, MAFMIC President / CEO



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How Policyholder Experience Critically Impacts Retention

Submitted by: Invoice Cloud, Inc.

Customer retention is one of the most critical organizational metrics, particularly in an industry like insurance, where turnover is an especially pressing issue. In fact, recent survey results show that **45% of insureds are actively looking for a new insurance carrier in the next year.**

Clearly, retaining insureds needs to be a key focus area for every insurance organization. The good news is that the key to avoiding turnover is something your organization can actively address: the policyholder experience, which plays a major role in retaining customers.

For an easy customer experience win, it's best to evaluate and optimize frequent policyholder touchpoints, like making premium payments. Payments may seem somewhat unrelated to retention efforts but enhancing this universal touchpoint could set your organization apart from the competition.

Here are a few indicators of a fully optimized payment experience:



Easy to use payment interface

It's as simple as this: if it's too difficult for a customer to make an online payment, why would they? The same survey referenced above found that **28% of policyholders don't make online payments because their carrier's interface is too difficult to use.** Customers want an effortless experience, and that doesn't include having to register or log in each time they need to make a payment. When choosing a solution, make sure the user interface is simple, intuitive, and user-friendly.



Clear customer communication

Communication is critical to your relationship with your customers. When it comes to paying bills, customers expect to receive notifications about upcoming automatic payments, reminders about when a payment is due, and more.

If you are sending these communications, ask: *are they clear and understandable?* E-bills that are not clearly branded for your organization may end up either in the trash or ignored completely.



Optimized, omni-channel payment options

For the ultimate convenience, give your customers multiple ways to make payments whenever and wherever they want. Whether it's an online payment portal, a mobile app, or pay-by-text functionality, offering omni-channel options is crucial to encouraging online payments. And remember, regardless of how many options you offer, the user experience should remain the same across all channels.



Always up-to-date technology

You've probably heard of Software as a Service (SaaS), a licensing and delivery model that offers customers all the benefits of an application without requiring continuous software upkeep. When it comes to payments, there are a few key advantages of choosing a SaaS solution instead of an on-premises or hosted solution.

It's easy to scale to meet your business needs since it uses configuration rather than costly customizations.

Your software will always remain up-to-date with the latest security patches and features (with no additional maintenance on your part).

It ensures the complete security of customer data by storing it in partitioned databases.

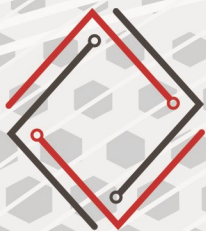
Payments offer an opportunity to differentiate your organization and stand out from a sea of insurers. So, take the time to walk through your payment experience from the policyholder's perspective, identifying roadblocks as you go. Then work to find a payment solution that streamlines the process and provides an effective user experience.

We hope everyone enjoyed the Holidays.

As we approach annual meetings, reoccurring questions appear.

About a month ago, it was decided that we would do an article addressing annual meetings in light of the ongoing pandemic. In the interim, Adam Axvig worked with the Department of Commerce, discussing and addressing a number of questions the MAFMIC membership had regarding annual meetings. Adam put forth a comprehensive email at the beginning of December, concerning this topic. Please refer to [Adam's correspondence](#) in this regard.

In summary, the Department has granted authority for mutual companies to postpone or cancel annual meeting depending on the agenda for the annual meeting. If a company's agenda contains items requiring membership voting (e.g., changes to Articles and Bylaws, territory expansion, merger, conversion, etc.), then the company will need to postpone the meeting until gatherings are allowed. If a company's agenda does not include items requiring membership voting, then the company may elect to cancel, postpone, or hold the meeting virtually.



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Celebrate 100th Anniversaries

SEVEN MAFMIC MEMBER COMPANIES are observing their 100th Anniversary in 1987. They were individually honored by our State Association at an impressive ceremony at the annual business session on Tuesday afternoon at the convention. Each company was presented with an attractive wall plaque to commemorate its 100 years of service. All of those accepting are pictured on the next two pages.



BLOOMFIELD MUTUAL -- ERWIN RUESINK, Spring Valley; EMIL SOUHRADA, recipient of the plaque, Chester, Iowa; JOHN DEATSCH, Spring Valley; FRED HANKS, LeRoy; and PAUL FRANK, Spring Valley were on hand to receive their centennial plaque on Tuesday afternoon. Mr. Ruesink is a past chairman of the Minnesota Association of Farm Mutuels.



KELSO FARMERS MUTUAL -- MAURICE NORELL, St. Peter; DELTON FLANTZ, Gaylord; DARYL HELDBERG, LeSueur; ALLAN MUEHLHAUSEN, LeSueur; and WALTER WECKWERTH, Arlington, after their acceptance.



FLON MUTUAL INSURANCE COMPANY -- MONROE URDAHL, Flom and GARY LUNDE, Twin Valley, are shown as they received their plaque.



MADELIA-LAKE CRYSTAL MUTUAL
Front (1 to r) E. C. "ED" REEDSTROM, Good Thunder, recipient of the plaque; DALE WILLIAMS, Madelia; CARROL ELTON, Madelia; OMAR FREDRICKSON, St. James. Back (1 to r) PAUL BERG, Odin; KENNETH STRADTMAN St. James; ROBERT SORENSON, Hanska and ELDON JANZEN, Butterfield, are shown after the Tuesday Business Session.

Annual Meeting



Please advise the MAFMIC office of
your Annual Meetings.
The **date, time and location**.
We would like to include the annual meeting

Financial Statements

It is also time again to collect
company financial statements.

PLEASE send them to:
MAFMIC
PO Box 880,
St. Joseph, MN 56374
or fax to: (320) 271-0912

**Dues must be paid in full
in order for a member to vote at the
Virtual Annual Business Meeting will
be held on
February 16, 2021**



**GOODBYE
2020
2021
WE NEED TO
TALK**

**Please submit your
Membership Dues to:**

MAFMIC
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St. Joseph, MN



Jim Barta Memorial Scholarship



In 2019 the MAFMIC board developed the Jim Barta Memorial Scholarship to be awarded every year to a qualifying individual. The scholarship is awarded in the amount of \$1,000. This is in addition to the already developed MAFMIC scholarship program.

Funds for this scholarship are raised through
donations to this specified fund.

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

**Checks can be mailed to:
MAFMIC, PO Box 880, St. Joseph, MN 56374.
Please note in the memo Jim Barta
Scholarship Fund.**

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

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

**Deadline for the 2021 Jim Barta Memorial
Scholarship is March 12, 2021.**

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

Thank you for your continued support.

The first recipient of the Jim Barta Memorial
Scholarship was awarded in 2020 to Mitchell
Hieserich, applicant through Elmdale Mutual.



PRESS RELEASE

For Immediate Release

For more information contact:

Sarah Hansen,
Asst. Manager, Media & Communications
North Star Mutual Insurance Company
sarah.hansen@northstarmutual.com / 507-423-1611

NORTH STAR MUTUAL INSURANCE COMPANY CEO ANNOUNCES RETIREMENT

Jeff Mauland, CEO of North Star Mutual, in Cottonwood, has announced plans to retire in March 2021.



After working at North Star Mutual Insurance Company for 42 years, 20 years as President and CEO, Jeff Mauland has announced he will be retiring March 2nd, 2021.

"During my time at North Star I have been witness to a lot of ups and downs, and have been blessed to work with great people during that time," said Mauland. "Many of those people have moved on, retired, and made way for a new generation to experience this great industry and company family. It is with mixed emotions to announce that I too will follow this path and plan to retire as CEO of North Star in March. I am looking forward to retirement, but will certainly miss all the people I have worked with over the years."

A graduate of Southwest State University in Marshall, MN, Jeff began a job as an Inspector/Field Underwriter for the North Star in February of 1979. He later moved into the home office as an Underwriter, working with the Personal Lines, Farm, and Commercial Underwriting Departments. In 1987, Jeff became Assistant Underwriting Manager for the company and in 1990 was named Operations Coordinator. He was elevated to Vice President of Administrative Services in 1992. In 1996, Jeff was named Sr. Vice President and shortly after, he was also named Secretary of the company. In 1999, Jeff was elected to the North Star Board of Directors and became Executive Vice President of the company. He was elevated to the position of President in 2001.

During Mauland's time as President, the company has been blessed with tremendous growth and financial success. The company made major advances in technology and automation as it moved from manual processes to automated systems. North Star also expanded into Iowa, Wisconsin, and Kansas and completed a major building addition in 2015, nearly doubling the size of the home office.

"North Star has been my home for so long, and I am very proud of the company it is today. When I first started, we had 93,000 policies, \$12.6 million in Written Premium and \$7.7 million in Policyholder Reserves. Today, we have over 345,000 policies, approximately \$475 million in Written Premium and \$640 million in Policyholder Reserves," said Mauland, reflecting on the growth over the years. "This will be a smooth transition. We have great people, the company is in excellent shape financially, and looking ahead, we are in great position for continued growth and success. We will continue to work hard to meet the ever-changing needs of our policyholders, agents and industry through new technology and new offerings. One thing that will not change is our commitment to personable service and relationships. This has been key to our success over the past century and will be moving forward." Pete Hellie was named President of the company last May and will succeed Mauland as CEO upon Jeff's retirement.

Mauland served as a Director for NAMICO from 2004–2010 and served as MAFMIC Chairman in 2013. He has also served as Chairman of the Insurance Federation of Minnesota and has served on the Board of Directors of the American Association of Insurance Services (AAIS). He holds an AU (Associate in Underwriting) and CPCU (Chartered Property Casualty Underwriter) designation. Jeff is also very involved with his community and has participated in a number of organizations over the years, including Lions Club, church committees, and the newly established Cottonwood Area Community Foundation.

We congratulate Jeff on his successful career and offer our best wishes as he starts this new chapter. He will continue to serve on the North Star Mutual Board of Directors after his retirement as CEO.

ABOUT THE COMPANY

North Star Mutual Insurance Company is a Midwest property-casualty insurance company serving the states of Minnesota, Iowa, North Dakota, South Dakota, Wisconsin, Nebraska, Oklahoma and Kansas. The company writes approximately \$475 million in premium annually and is rated "A+" Superior for financial stability by A.M. Best.

For more information on North Star Mutual Insurance Company, visit www.northstarmutual.com.

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IN SYMPATHY



Erwin ("Erv") Nicolai Schwartz, 95, died on Dec. 2nd. Erv was born on Feb. 27, 1925 to Nicolai and Amalia (Adams) in rural Echo Township, MN. He served in the U.S. Army during the second World War with a rail transportation unit in Frankfurt, Germany.

After his discharge in 1948 Erv found his life's work in insurance at the Great Northern Insurance Co. in Minneapolis. While in the Twin Cities, Erv met June Davis, who was working as a bank teller in St. Paul. They wed at Grace Lutheran Church in Brownton, MN in 1955.

In 1953, Erv purchased the Insurance Service Agency in Cottonwood, MN. In 1984, Erv sold his business and **worked as the manager of Norwegian Mutual Insurance in Cottonwood until his retirement in 1994.**

Erv is survived by his wife, June; his four sons, Brad (Deb), Plymouth, MN; Jeff, Harrison, AR; Darrell, Sioux Falls, SD; and Tony (Molly), St. Paul, MN; three grandchildren and three great-grandchildren.



Leon "Butch" Kelzer, 80, died on Sept. 29, 2020. Leon 'Butch' Kelzer was born on March 22, 1940 in Waconia the son of Raymond and Genevieve (Schmieg) Kelzer.

On June 16, 1962 Leon was united in marriage to Marilyn Asp at St. John the Baptist Catholic Church in Excelsior. A good and faithful husband and father, married to Marilyn for 58 years, and together they raised seven children on the same farm where he himself was born and raised.

He spent two years in the United States Army, as a member of Army Security from 1960 to 1962. He was a member of the Waconia Township Board for over 10 years and was an 11-year member of the Waconia Farm Supply Board, with his longest tenure of **service of 34 years on the Has-San Lake Mutual Insurance board.** He was a farmer, to the core, from the day he was born to the day that he died.

Leon is survived by his loving family: wife Marilyn D. Kelzer; children Laurie (Ken) Forner, Ardis (Kevin) Stotts, Alan (Joanne) Kelzer, Kenneth Kelzer, Marie Elaine, Lois (Matthew) Loeser, Betty (Troy) Baumann; and many grandchildren.



Calendar of Events

2021

- Feb. 14-16** **MAFMIC Annual Convention**
Cancelled due to restrictions
- Feb. 16** **MAFMIC Annual Business**
Virtual Meeting
- April 6-8** Spring Agents Meetings
Locations: TBD
- May 5-6** Managers Workshop
Grand View Lodge, Nisswa, MN
- June 14** MAFMIC PAC Golf Fundraiser
Fox Hollow Golf Club
St. Michael
- July 15** Manager & Director Seminar
Park Event Center, Waite Park, MN

MAFMIC wishes to express its sincerest condolences to family and friends of Erwin & Leon.



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