

“A Review of Interest Rates in 2021”
By: Alex Coulter, Senior Financial Associate
Schluchter Investment Group



The year 2021 had many similarities to the year 2020. The world continued combating the global pandemic and global economies struggled with supply constraints and inflation. Throughout the year 2021, we saw continued monetary and fiscal policy discussions that impacted global markets. These policy discussions directly impacted interest rates.

Short term interest rates experienced the most significant change throughout 2021. This change in interest rates is reflected in the five year treasury rate. The five year treasury yield on 1/4/2021 was yielding 0.35%. On 12/6/2021, the five year treasury was yielding 1.21%. This relatively significant move in short term rates was largely driven the market anticipating the Fed beginning to raise interest rates in 2022.

Rising inflation was a consistent concern throughout the year 2021. Despite consistent inflation reports that indicated large year over year increases, the bond market has not reacted accordingly to concerns of significant sustainable inflation. This muted response to inflationary concerns could be seen in the long part of the treasury yield curve. On 1/4/2021, the thirty year treasury was yielding 1.65%. On 12/6/2021, the thirty year treasury was yielding 1.75%. This relatively small increase in the thirty year treasury rates is surprising given the significant move higher in the five year treasury rates. This has resulted in a flattening of the treasury yield curve.

The flattening yield curve could provide an opportunity to reevaluate the investment strategy used by a mutual insurance company. It may be beneficial to have a conversation about short term yields and overall duration of bond portfolios. Schluchter Investment Group is happy to meet with your board to discuss the current interest rate environment and to review the investment portfolio.

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INSIDE THIS ISSUE

Committee Members	2	Commerce Department	7
Board Meeting synopsis	3	Short Course Highlights	8-11
Member Profile	4	Announcements	12
Human Resource Clique article	5	Blast from the past ~ 1994	13
Reporting Unclaimed Properties	6	Calendar of Events & Obituaries	14-15

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BOARD SYNOPSIS

December 2021 MAFMIC Board Meeting

The MAFMIC Board of Directors held their final quarterly meeting of the year on December 14 at the MAFMIC office. In addition to the financial and management reports, district updates, and committee reports, the board took action on several items requiring approval.

Jackie Sirjord reported that Caillie Boucher from King Town Farmers Mutual was elected as the new District 1 director and Jenny Einyck reported that Steve Schwieters from Mid-Minnesota Mutual was elected as the new District 4 director starting in February 2022 at the Convention when their four-year terms expire.

Immediate Past Chairman Dan Rupp provided an update on the nominations for the Vice-Chairman and Secretary-Treasurer positions for 2022. Vicki Hongerholt 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 four top-notch nominations. Doug Oachs received the most votes for the Robert C. Seipp Service Award which will be presented to him at the Convention in February 2022.

Chairman Kevin Strandberg asked President/CEO Adam Axvig and Office Manager/Events Coordinator Dani Hennen to provide an update on where they were at regarding updating the Disaster Recovery Manual and on some cross-training regarding Succession/Contingency planning, as the MAFMIC board has placed a high-priority on seeing this happen in the short-term.

Adam Axvig provided an update to the MAFMIC Automobile Policy found in Section 4-1 of the Board Policy Manual along with an update to Section 3002 in the Employee Handbook regarding office hours.

Adam Axvig provided a review of the current MAFMIC Strategic Plan. After considerable discussion, the board agreed to hold a meeting on Monday afternoon at the Convention to continue reviewing and revising the Strategic Plan. All MAFMIC committee chairs will also be part of this meeting.

Dani Hennen reviewed the 2022 MAFMIC Dues document with the board. Adam and Dani then discussed the proposed 2022 MAFMIC Budget. The board made a few changes and then approved the 2022 MAFMIC Budget.

Nick Hager suggested we gauge interest in possibly holding another Adjusters & Inspectors Seminar like MAFMIC had done in the past. Dani indicated that the last one was held in 2012. Dani plans to survey the membership on a few topics, so this will be added to that survey.

The next scheduled board meeting is the annual financial review meeting which will be held at the MAFMIC Convention on Sunday, February 6, 2022. 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

Choir Members & Director needed for the 2022 Convention

Contact:

The MAFMIC Office
320-271-0909

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Associate Member Profile ~ ABDO



CEO Wendy Keenan

In 1963, founder Joe Abdo borrowed \$15,000 from his hardworking Lebanese-immigrant mother and established the firm in Mankato, Minnesota. In 2021, realizing the firm needed a new brand and name to better reflect our direction, Abdo, Eick & Meyers rebranded as Abdo. Today, with offices in Mankato and Edina, Minnesota, and clients located throughout the entire state, Abdo ranks among America's best tax and accounting firms for 2022, according to Forbes Magazine.

Abdo is a full-service accounting and consulting firm that delivers customized strategies and innovative solutions to help governments, nonprofits and businesses succeed. Abdo has a specialty niche in working with Minnesota Property & Casualty Mutual Insurance Companies. We want to give our Mutual clients peace of mind in the complex regulatory environment. Abdo employs 184 employees.

Abdo's business philosophy/mission is understanding our clients' financial challenges and helping guide them on the right path is why we show up every day.

Our values are built on the following 3 principles:

- Teamwork – We accomplish great things together
- Growth & Development – We get better every day
- Relationships – We give our best to our clients and to each other



Our goal as a firm is continued steady growth, while focusing on providing excellent customer service and lighting the path forward for our clients.

One of our biggest challenges is advancing diversity in the field of accounting. While women represent one-half of our leadership and more than half of our employees, we strive to employ more people of color. Abdo looks for recruiting opportunities at college campuses, partners with the National Association of Black Accountants (NABA) at Minnesota State University, Mankato, and provides an internship and a scholarship to a diverse student.

Abdo supports charitable efforts in the communities where we live and serve our clients.

Some of the specific organizations we support include United Way, Southern MN Children's Museum, and St. Jude Children's Research Hospital. We also support professional organizations such as MAFMIC with sponsorship of golf tournaments and special events. Each employee is granted 24 hours per year of volunteer time off (VTO) to encourage our employees to volunteer for organizations that are important to each of them.

If we had to describe our company in one word it would be...

Collaborative



Human Resource Clique

By Tamara Hastings, PHR, Senior Associate, Abdo

Preparing for Year End: Essential HR and Payroll Considerations



The end of the year brings holidays and celebrations; however, for many business areas, it also brings responsibilities and deadlines. Human Resources and Payroll can feel hectic this time of year as we work to close out the current year and make sure our organization is prepared to jump into the new year. One way to make this time of year simpler is to create and maintain an end-of-year checklist. We've created a checklist to get you started, but customizing the list based on your needs and processes will help you make the most of it.

Human Resources

- Turnover evaluation and recruiting analysis
- Performance and salary evaluations
- OSHA 300 Logs
- Worker's compensation injury review and process evaluation
- I-9 audits
- File retention management and reviews
- EEOC reporting (if applicable)
- Handbook review
- State and Federal form updates and poster compliance
- Employee headcount analysis
- Strategic check-in with leadership
- Employee and union contract reviews

Payroll

- Record taxable fringe benefits (if any)
- Record disability and worker's compensation payments
- 401k and retirement compliance
- Review time off accrual and roll forward and carryover policies
- Current YTD payroll and W-2 audit to review total earnings, deductions, and taxes
- Cost of living and compensation adjustments
- Minimum wage and sick leave changes
- Wage theft notifications
- Benefit plan enrollment adjustments
- Review the next year's check dates to ensure same number of check dates as usual (if weekly/bi-weekly payroll frequency) to determine if earning, deduction, and/or time off accrual adjustments are needed
- ACA reporting

There are ways to make end-of-year processes less stressful for HR and Payroll. An end-of-year checklist allows you to be prepared and organized as the year comes to a close and will leave you more time and energy to focus on celebrations and time with family and friends.



Tamara Hastings, PHR, Senior Associate
Tamara.hastings@abdosolutions.com

“Reporting Unclaimed Property”

By: John Neal, Attorney, Willenbring, Dahl, Wocken & Zimmermann, PLLC

The Uniform Disposition of Unclaimed Property Act (UDUPA) requires certain institutions, including insurance companies, to take action when they are in possession of funds that are considered abandoned. For insurance companies, “abandoned property” most often concerns checks or bank drafts that have not been negotiated or deposited for a period of three years or more (e.g., insurance payments to an insured, premium refunds, etc.). When an insurance company holds abandoned property belonging to another, that company is obligated by statute to file a verified report with the Department of Commerce each year.

The report must include:

- (1) a description of the property;
- (2) the name and last known address of the person of the owner;
- (3) the amount due; and, (4) the date the payment became due.

What if you are not holding abandoned property? Are you still required to report this fact to the Department of Commerce each year? Per Minn. R. 2885.0800, the answer is no unless the Commissioner of Commerce requests it in writing. That rule, known as the “negative property report,” states:

A holder which has no property which is reportable pursuant to the Uniform Disposition of Unclaimed Property Act shall report that fact if so requested in writing by the commissioner of commerce.

Despite the rule, it may be good practice to simply make an annual report each year to the Department of Commerce whether the company is holding abandoned property or not. Add it to the annual “to-do” checklist so nothing falls between the cracks in the event you are holding abandoned property.

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Membership Dues to:

MAFMIC
P.O. Box 880
St. Joseph, MN

**Membership
Dues**

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
Annual Business Meeting will
be held on
February 8, 2022



Monday, January 17, 2022

MAFMIC Facilitates Meeting with Senate Commerce Chair, Commerce Department Commissioner, and MAFMIC Members

In early December, MAFMIC helped to facilitate a meeting at Norwegian Mutual between Senate Commerce Committee Chair Sen. Gary Dahms (R-Redwood Falls), Minnesota Department of Commerce Commissioner Grace Arnold, Commerce Deputy Commissioner for Insurance at Commerce, Julia Dreier, and a handful of MAFMIC members. The meeting was a great opportunity to introduce new Department of Commerce staff to MAFMIC members as well as give association members the opportunity to bring forward concerns directly to top Department personnel. The conversation was a productive step in furthering relations between the Department, key legislators, and MAFMIC members.

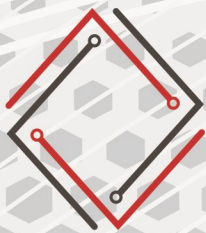
Concerns raised at the meeting included frustrations with the Sircon/Vertafore system, turnaround times for Department approvals, and a productive dialogue regarding annual meetings with the Department asking MAFMIC members to engage with the Department should they have concerns regarding meeting with the pandemic still looming over company operations.

This was the first time in recent memory that a Commerce Commissioner visited a Township Mutual. Commissioner Arnold will have the opportunity to engage with the full MAFMIC membership when she keynotes the Public Policy Luncheon at the MAFMIC Convention in February.

Adam Axvig, MAFMIC President / CEO



Karen Weber, Jen Visser, John Domeier, Mark Nelson, Pete Hellie, Sen. Gary Dahms, MAFMIC Chairman Kevin Strandberg, Kerry Knakmuhs, MAFMIC President/CEO Adam Axvig. Front: Julie Dreier, Grace Arnold, Megan Verdeja



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Short Course Highlights



Our Speakers



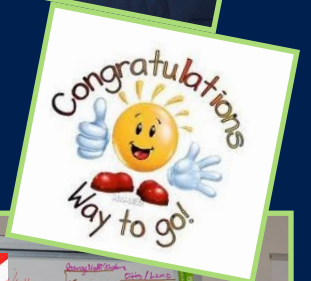
Nuts & Bolts



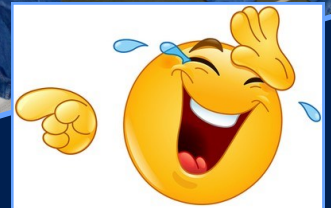
Short Course Highlights



Bean Bag Champions
Josh Lowe &
Bob Stueven



Short Course Highlights



**Attitude
Adjustment
Hour**
Fun Times had by all!



Short Course Highlights



Job Posting

Full-time Manager Position

At Great Rivers Mutual, we pride ourselves in being friendly, accessible, and local. We have been providing quality insurance to Minnesotans since 1875; yet, we continue to thrive as a growing, progressive company.

We are excited to be hiring for a key leadership position at Great Rivers Mutual. Consistent with our values, the right person for this position is energetic, progressive, and growth minded. Reporting to the Board of Directors, this person will play a vital role in our organization by overseeing a company with four full-time employees and by driving and leading a collaborative working environment. Experience in the below areas will set this person up for success in this position:

- Bachelor's degree in business and/or finance preferred, or insurance and/or managerial experience equivalent.
- Marketing
- Management
- Strong understanding of business, finance, and insurance underwriting
- Computer and Microsoft Excel knowledge
- Ability to work in and promote a collaborative working environment
- Background working in insurance
- Knowledge of IMT products
- Imaging and Spectrum is helpful but not required.

This is a full-time position and offers a competitive salary, vacation, and IRA match package.

Great Rivers Mutual is a growing statewide property and casualty insurance company. We have 3,000 policies and 18 agencies, located in 28 cities and over 100 independent agents. We re-insure with Grinnell Mutual and have a strong relationship with their organization. The Board and General Manager meet periodically with agents to promote Great Rivers Mutual.

Resumes can be submitted to Jim Bryant at jim@greatriversmutual.com *by January 28th*. Any questions can be directed to Jim Bryant at jim@greatriversmutual.com, or 651-923-4044 or 651-380-2893.

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 2022 Jim Barta Memorial Scholarship is March 18, 2022.

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 recipient of the Jim Barta Memorial Scholarship was awarded in 2021 to ***Grace Haas, applicant through Leenthrop Farmers Mutual.***

Office Assistant/Bookkeeper

We are looking for a for an office assistant/bookkeeper to work in a positive and busy environment. Job includes bookkeeping, billing and various office duties including answering phone, greeting and assisting clients or visitors, administrative duties as assigned and assisting the manager. Some insurance experience preferred but not required. At least 2+ years administrative/bookkeeping experience.

Hourly wage and benefits to be discussed.

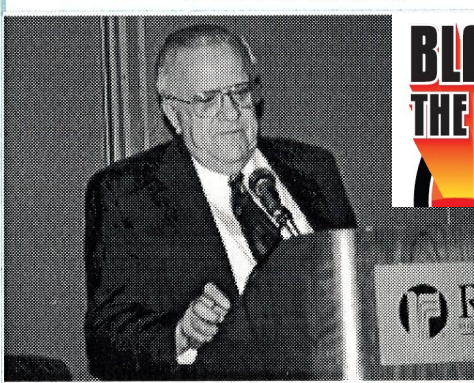
Please send your resume to:

**Palmyra Farmers Mutual Insurance Attn:
Manager PO Box 128, Franklin MN 55333**

1994 Convention Merit Awards



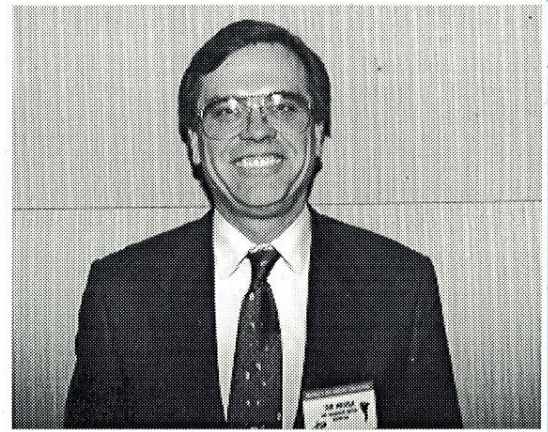
NAMIC MERIT AWARD RECIPIENTS are pictured above with NAMIC Chairman Lee Bondhus, who made the presentations. They are: Bruce Lillevold, Reinsurance Association of Minnesota, Duluth; Tim Iverson, Prairie Pine Mutual, Alexandria; Lee Bondhus, NAMIC Chairman; Terry Timm, North Star Mutual, Cottonwood; Joe Hoff, North Star Mutual, Cottonwood and Don Preusser, Farmers Home Mutual, Richfield. Pictured above right during the convention are Jim and Lu Faber, finally able to relax after the grueling convention.



BLAST FROM THE PAST



SERVICE AWARD RECIPIENT – Pictured above left is Roger Munson, former manager of Unity Mutual and former President and Secretary-Treasurer of MAFMIC. Roger has also served for the past twenty years as a Director for Farmers Home Group in Richfield. Roger, prior to his retirement, had attended over 45 consecutive conventions and has been a fixture in the mutual insurance industry. At right is Chairman Faber congratulating Roger Munson following the presentation at the Annual Convention Banquet.



Pictured above left are Convention Photographers Norm Pederson, Waseca Mutual, Park Rapids; Dave Pederson, Farmers Mutual of Manchester and Bruce Lillevold, R.A.M., Duluth. These three took all pictures that appear in this bulletin. Pictured above right is new MAFMIC Chairman Tom Mroska, Royalton. Tom took the reins of Chairman at the Tuesday Business Session. Tom is the manager of Mid-Minnesota Mutual in Sauk Rapids.

IN SYMPATHY



Gary L. Engelby, 62 of rural Winnebago, passed away on Sunday, September 26, 2021 at Mayo Clinic Hospital in Mankato.

Gary was born on June 28, 1959, in Blue Earth to Gerald and Mary (Morgan) Engelby. He attended and graduated

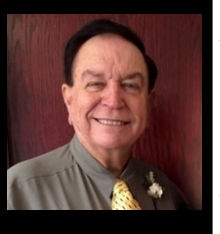
from Winnebago High School. Gary then went to South Central Tech in Mankato and obtained a degree in Ag Business.

On August 25, 1979, Gary married Linda Mrachek in Winnebago. The couple then settled on the farm and were blessed with two children, Jason and Britny. Gary lived and farmed around the Winnebago area his entire life. He was a farmer through and through.

Gary served on many boards and programs throughout his lifetime, including serving as the **Current Vice President for MinnValley Mutual & former President of Kelso and Shelby Farmers Mutual.**

Gary always had a cool and calming nature about him. No matter how sad you were, you were left with a smile on your face.

Left to cherish his memory is his wife, Linda; his children, Jason (Melissa) Engelby of Winnebago, and Britny (Guy) Zastrow of Truman; grandsons, Drake and Jake Ryan Engelby, Talin Thate, Levi and Ethan Zastrow.



Larry G. Noeldner, 77 of Norwood Young America passed away of pneumonia on Saturday, December 4, 2021. Larry Gene Noeldner was born March 17, 1944, in Shakopee, MN, the son of Harland and Olga (Schmeckpeper) Noeldner. After HS Larry continued his education at the Minnesota School

of Business and the University of MN. He graduated from both the MN School of Banking and the Midwest Institute of Banking. On January 11, 1964, Larry was united in marriage to Diane Luebke. This union was blessed with three children, Ann, Kenneth, and Kimberly.

Larry was a diligent worker and worked in the banking industry for 30+ years. The majority of those years were spent as a loan officer. **Larry was a retired Director of Young America Mutual and owner of Noeldner Insurance Agency.**

Larry had a contagious smile and laugh that will long be remembered. He will be dearly missed.

Larry is survived by his loving family: wife Diane; children Ann (Gene) Curtis of Madison, WI, Ken (Tonya) Noeldner of Hamburg, Kim (Mike) Eggers of Norwood Young America as well as several grandchildren and great-grandchildren.



Donald Finnes, 87, of Glenwood, passed away at his residence on November 3, 2021. Donald Dean Finnes was born June 2, 1934, the son of Ole Jr. and Florence (Sween) Finnes, in Granite Falls. He was baptized and confirmed at Rock Valle Lutheran Church. Don graduated

from the Granite Falls High School.

Don served his country in the United States Army during the Korean Conflict and was honorably discharged in 1955.

He was united in marriage to Vera Ellen Loen on August 10, 1963, at Our Redeemer's Lutheran Church in Benson. Don farmed for over 50 years in the Granite Falls area and was also a Pioneer Salesman for 14 years. He served as **Director on the Leentrop Farmers Mutual**

Board, Don retired from farming and in 2006, they moved to Glenwood to be closer to their grandchildren. During his retirement he loved to golf, travel and spend time with his grandchildren.

He is survived by his wife Vera; children: Kristin (Troy) Koopman and Greg (Heidi) Finnes; grandchildren Ellen (fiancé Jake Sand) Stensrud & Esten Stensrud, brother Roger (Judi) Finnes and extended family and friends.



Camilla Rocholl, 80, of Underwood, died Tuesday, November 10, 2020, at Essentia in Fargo. Camilla was born May 13, 1940, to Carl and Dorothy (Rian) Klinnert in Fergus Falls. She attended District 24 Country School and Underwood Public School, graduating in 1958.

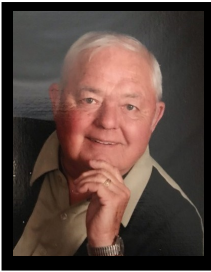
On June 6, 1959, Camilla married Ervin Rocholl at St. James Church in Maine, MN. Camilla was a full partner in the farm operation since their marriage in 1959. She worked alongside Ervin milking cows, baling hay, and doing field work for many years, until they sold dairy cows in 1987.

She worked as a paraprofessional at the Underwood School and then as a sales clerk at the Underwood Creamery. **In the 1990's she began working for Sverdrup Mutual Co. as the billing clerk.** She retired from **Sverdrup Mutual Insurance Co. in 2012.**

Her passing will leave a hole in all of our hearts, but knowing she lived life fully to the end gives us comfort. Camilla enjoyed spending time with grandchildren and great-grandchildren, of whom she was incredibly proud. Camilla is survived by her husband, Ervin of rural Underwood; children, Debra (Larry) Stoa of Hawley, Scott (Leah) of Underwood, and Tamara (Jon) Holland of West Fargo.

She also leaves behind several children and grandchildren.

IN SYMPATHY



Darrel Benson 84, of Montevideo, passed away this on Dec 27, 2021. Funeral services will be held Saturday, January 8, 2022 at 11:00 AM at Trinity Lutheran Church in Montevideo. Darrel Harlan Benson was born April 3, 1937 at home in Baxter Township, Lac qui Parle County, MN the son of Alton and Gladys (Engesmoe) Benson. He graduated from Dawson High School

in 1955 and then attended Minneapolis Business College where he graduated with an accounting degree. He was united in marriage to Ruby Bergeson on July 11, 1959. He served in the MN Army National Guard for six years. Darrel worked at First National Bank in Montevideo until 1970. In 1973, he started in the insurance business and retired in 1999 when he sold the insurance business to his son, Leon. Darrell was **past manager of Leenthrop Farmers Mutual from 1973-1999, past MAFMIC Chairman 1991, as well as being involved with the MAFMIC board & several committees.**

He is survived by a daughter, Lana Heggstad of Granite Falls; a son, Leon (Cindy) Benson of Montevideo; five grandchildren: Nathan Stangeland, Kayla Perrier, Natasha Heggstad, Chantel Heggstad, and Brooklynn Benson; a great-grandson.

Preceding him in death were his parents; his wife, Ruby in 2015; a daughter, Lisa in 2021; and a great-grandson, Brayden Bouressa in 2015.

Annual Meeting



Please advise the MAFMIC office of your Annual Meetings.

The **date, time and location.**

We would like to include the annual meeting on the website calendar.



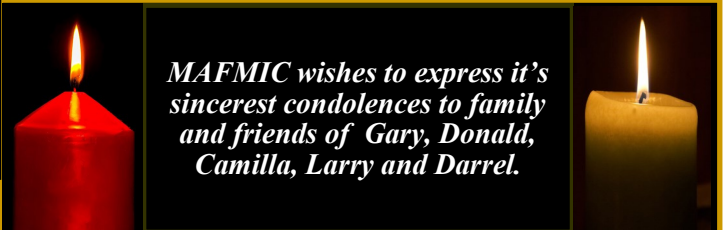
Hoping to see all of you at the upcoming Convention February 6-8, 2022 at The Radisson Blu, in Bloomington

UPCOMING EVENTS

2022



- Feb. 6 - 8** **MAFMIC Annual Convention**
Radisson Blu, Bloomington, MN
- May 3 - 4** **Manager's Workshop**
Grand View Lodge, Nisswa
- June 20** **MAFMIC PAC Golf Outing**
Fox Hollow Golf Club, St Michael
- July 13** **Manager & Director Seminar**
Park Event Center, Waite Park
- July 14** **MAFMIC Golf Outing**
Little Crow Country Club, Spicer
- Nov. 16-17** **MAFMIC Short Course**
St Cloud, Holiday Inn



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