



Mutual **LINK**

"Getting back to Normal"

Kevin Strandberg, MAFMIC Chairman 2021-2022



After a cancelled 2021 MAFMIC convention, which I'm sure ends several decades of consecutive conventions, it appears that things are starting to get back to normal. With mask wearing and social distance fatigue at an all time high, a face to face meeting finally took place at the Grand View Lodge in Nisswa for the MAFMIC Manager Workshop on May 3rd & 4th.

Forty seven companies were represented by managers in attendance, rubbing elbows with their peers, discussing common concerns and socializing during a round of golf and sharing a meal. It truly was

great to get together with many colleagues and friends that I haven't seen for more than a year. The dominating concern for nearly everyone in attendance was how the runaway cost of building materials will impact claim payments going forward, and also how to calculate an accurate property replacement estimate when building costs are increasing on a weekly basis. Getting the message out to our agents and customers that most property coverages are likely undervalued, and in some cases by a lot, was discussed as the best course of action to take on this issue.

Another in person meeting I attended was the MAFMIC board meeting which took place on June 3rd at Treasure Island Casino in Welch, with a round of golf and dinner the evening before. The weather was perfect, unfortunately our scheduled dinner cruise down the Mississippi was cancelled due to mechanical problems with the boat. Oh well, we probably didn't need a replay of the titanic with the full MAFMIC board & staff. Safety First! We did have a great time at dinner (inside) getting to know some of the new board members and their spouses. We had a productive board meeting with several items on the agenda. I enjoyed my first time pounding the MAFMIC gavel.

I hope to see you at one of the upcoming events this summer, the MAFMIC Golf Outing on July 14th at Black Berry Ridge in Sartell, The Managers & Directors Seminar on July 15 in Waite Park, and the Spring Agents Meetings being held on August 17-19 at three locations around the state.

One last reminder that 2021 will be the last year that MAFMIC will produce the Agricultural Building Valuation Guide. You will need to find another source for outbuilding valuations for 2022.

Any one of the MAFMIC staff can refer you to companies who are providing this service.

Have a great summer.

Take Care.

Kevin Strandberg
MAFMIC Chairman 2021-2022

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Happy 4th of July!! Be Safe



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Member Profile –North Star Mutual

Pete Hellie, President and CEO



North Star Farmers Mutual Insurance Company was formed by resolution at the 1920 annual convention of the State Association of Farm Mutual insurance companies in order to provide more affordable crop hail insurance to farmers. Later, business shifted away from crop hail in favor of writing wind and hail on farm property.

In 1950, North Star Mutual added homeowners and business insurance, and in 1991 expanded into automobile insurance. Today, the company writes approximately \$475 million in premium with farm, home and auto lines each making up roughly 30% of the company's book of business. Commercial business accounts for approximately 10%.

North Star Mutual currently has 270 employees; 60 are in the field. The company provides insurance through over 2,000 independent agencies across eight states. We are package partners with 70 Township Mutuals in Minnesota, which continues to be a longstanding tradition in the state.

The mission of North Star Mutual is to be the best we can be in product and service, while meeting the ever-changing needs of our customers, agents and township mutual partners. We continue to strive to be a personable company, keeping you on course.

Our goal is to continue on our path of strong growth and further strengthen our relationships with our agent and township mutual partners. We have a number of major projects that we hope to have completed in the near future. We are always working to keep up with technology and the ever-changing landscape of the insurance industry.

The pandemic has been a major challenge in itself and we are still experiencing effects from it. We are seeing volatility in building material costs, adjustments in staffing as people return to the office, and uncertainty in economic stability. Each of these present their own challenges that we will adapt to.

North Star is the largest business in our community, so we make it a priority to give back where we can – whether it be to the school, churches or other local businesses. We also hold an annual campaign for the United Way of Southwest Minnesota and provide matching funds for each contribution. In addition, employees are given eight hours of Volunteer Time Off each year for volunteer efforts.

I think “sincere” is a good word to describe North Star; we genuinely care about what we do and who we work with.



June 2021 Board Meeting Synopsis *Greg Parent, Secretary-Treasurer*



The MAFMIC Board of Directors held their second quarter meeting on June 3 at the Treasure Island Resort & Casino in Welch. In addition to routine items like the financial and management reports, district updates, and committee reports, the board discussed several items and took action on a few of them requiring approval.

MAFMIC auditor Matt Taubert presented a review of his annual audit report for the year ended December 31, 2020. The board discussed several items with Matt. Secretary-Treasurer Greg Parent gave the financial report and investment update. Greg indicated that he and Adam Axvig will meet with MAFMIC Investment Advisor Wayne Schluchter to discuss reinvestment options regarding three CDs that had or will be maturing soon.

President/CEO Adam Axvig presented a MAFMIC Board Policy Manual update. Several sections within the manual had editorial changes made. Adam will further revise Section 3-13 and present the updated version to the board at the September meeting.

The board approved Opeterrix as an Associate Member.

Office Manager/Event Coordinator Dani Hennen reported on a siding issuing affecting the MAFMIC office building. The paint was peeling off several areas on the bottom panel of the steel siding on a couple sides of the building. The board instructed Dani to obtain an estimate on repairs and to check and see if there might be any building warranty still in effect on the siding.

Since he was not able to attend the NAMIC Convention last year due to Covid-19 restrictions brought about by the corona virus, the board approved sending Immediate Past-Chairman Dan Rupp to the 2021 NAMIC Convention in September.

The third quarter board meeting will be held at the MAFMIC office on September 8-9.

The September meeting will see the annual Employee Performance Reviews conducted by the Executive Committee and brought forth to the board for review and action regarding salaries and benefits. Members are encouraged to contact their MAFMIC District Directors with any concerns or issues that may need to come before the board.

Greg Parent
MAFMIC Secretary-Treasurer

Congress approves June 19 as a New Federal Holiday **Juneteenth National Independence Day Act**

The bill passed the Senate on June 15 under a unanimous consent agreement, with the House following on Wednesday with a 415-14 vote. Nearly every state already recognizes Juneteenth as a holiday, but it now becomes the first federal holiday created since Martin Luther King Jr. Day was established in 1983.

Juneteenth commemorates when enslaved people in Texas learned of their freedom, more than two years after the Emancipation Proclamation was issued by President Abraham Lincoln. The news finally reached the port city of Galveston when Union soldiers arrived on June 19, 1865. The news was met with celebration and began the annual holiday.

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2021 MAFMIC Agents' Meeting

August 17 - Bemidji - Hampton Inn & Suites

August 18 - Mankato - Mayo Event Center

August 19 - St. Cloud/Waite Park - The Park Event Center

Application has been made to the Minnesota Department of Commerce for a total of 6 hours of non-company continuing education credits with 3 hours of Ethics and 3 hours Non-company. (Approval Pending) No partial Credit.

Seminar Schedule

8:30 - 9:00 am	Registration & Coffee
9:00 - 12:00 pm	Current Issues in Business Ethics (2021), Warren "Boz" Bostrom
12:00 - 12:45 pm	Lunch
12:45 - 2:00 pm	TP (1-21) Overview / TrainingPanel Discussion
2:00 - 2:15 pm	Break
2:15 - 3:30 pm	PH-1 (1-21) Overview / TrainingPanel Discussion
3:30 pm	Closing Announcements

Cost and Registration

For **Mutual Insurance Company Agents** the Early Bird registration fee is **\$98.00 before July 28th**.

However, the registration fee after July 28th is **\$115.00**. Make Checks payable to **MAFMIC**.

For **Non-Township Mutual Agents** the seminar registration fee is **\$160.00 before July 28th**.

The registration fee after July 28th is **\$185.00**. Lunch and breaks will be provided.

Please complete the form below and return with payment to MAFMIC. **Registration deadline** is 10 days prior to the scheduled date of the meeting. **PLEASE NOTE:** You will be notified only if the location for which you registered is full or cancelled.

Cancellation Policy

- Cancellation notices received on or before August 6th are 75% refundable; by August 13th 50% refundable.
- No refunds will be made after August 13th; however, you may substitute a participant at no additional charge.
- All registration cancellations and transfers must be made in writing and sent to info@mafmic.org or faxed to us.

2021 MAFMIC Spring Agents' Meeting Registration Form

Name _____ License Number _____

Home Address:

Agency Name & Address:

E-mail Address _____ Phone _____

Mutual you write for:

Location Attending (Circle One):

Bemidji

Mankato

St. Cloud



MAIL
Box 880
St. Joseph, MN 56374



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FAX
(320) 271-0912

MAFMIC 2021 SCHOLARSHIP RECIPIENTS

NOT PICTURED

Danielle Gerdts through
*McPherson ~
Minn Lake Mutual
Gayle Elston, Manager*

Austin Henning through
*Heartland Mutual
Ron Lonneman, Manager*



Manager, Jay Kleven of
*Leenthrop Farmers Mutual
Presents Grace Haas
with the
MAFMIC Jim Barta
Memorial Scholarship*

Teri Wermerskirchen, Manager
*Buffalo Lake - New Auburn Mutual
Presented
Audrey Parrott with
her MAFMIC Scholarship*



Wells Insurance Agency



Donna Yokiel, Wells Insurance,
& Tyler Koskovich,
*Fairmont Farmers Mutual
Presented
Hannah Olson with
her MAFMIC Scholarship*

Patrick Miller, Agent & Director,
*Lac Qui Parle Mutual
Presented
Brooklyn Olson with
her MAFMIC Scholarship*



Insured Value

John J. Neal, Attorney, Willenbring, Dahl, Wocken & Zimmermann, PLLC

As we know, the cost of construction and materials is ever-increasing. In turn, this affects repair costs and insurance losses in general. Now is a good time for agents to reach out to policyholders to discuss whether the policyholders believe they have appropriate coverages.

According to the Construction Reporter (04/30/2021), construction material prices are up 13% between March 2020 and March 2021. In other areas, the article reports that the increase is more dramatic with some contractors reporting a 300% increase in steel prices and lumber up over 250% in other areas. The article, citing the Producer Price Index by the Bureau of Labor Statistics, also states that softwood plywood products are up over 101% in the first months of 2021. And nearly three-fourths of responding contractors, according to the article, state they have trouble obtaining the materials they need.

Adding to this is the omnipresent media-discussion of an ensuing or already present inflationary period. In theory, this will continue to add to the increasing cost of construction.

While an insured has an obligation to ensure they have appropriate levels of insurance coverage, this does not stop an insured from suing an agent or company if a loss occurs and the property is underinsured. To address this, any discussions regarding appropriate coverage levels should be properly documented as to what was discussed with respect to coverages and what the insured ultimately elected. A memo addressing the date of the discussion, what was discussed, and what the insured elected, may go a long way in assisting member companies should a loss ensue and an insured alleges that the company failed to set appropriate policy limits or coverages. An acknowledgment signed by the insured, as to what they elected, may be best.



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Protect your identity and documents during a natural disaster

When people leave their homes after a disaster, they frequently overlook key documents and identification, including:

- Birth certificates
- Financial and insurance records
- Medical records
- Passports
- Social Security cards

These items are crucial to protecting your identity. If they are lost, destroyed, or stolen, it will be that much harder to recover from a natural disaster.



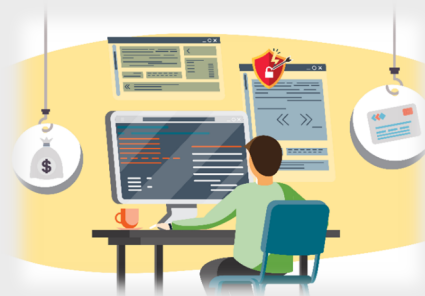
Why fraudsters target natural disasters

After a disaster, emergency services providers and good Samaritans are often followed by fraudsters looking for money-making opportunities through your personally identifiable information (PII). Criminals may try to obtain your PII by:

- Sifting through debris
- Looting
- Posing as a government official — remember, state and federal officials will never ask you for money or charge an application fee
- Pretending to represent a charity
- Impersonating insurance agents, bank agents, or housing inspectors

Once opportunists get a hold of your PII, they can use it in all kinds of ways:

- Financial account takeover
- Identity theft
- Mortgage scams
- Disaster relief fraud
- Employment identity theft
- Medical identity theft



What to protect

Identifying what you need to protect is the first step. Make sure you know where the following are recorded and stored:

- Social Security Number (SSN), either on your SSN card or other documents
- Account numbers such as bank, insurance, investments, and credit cards
- Government-issued identification such as a driver's license, passport, and birth certificate
- Contact information such as your email address, physical address, and telephone and mobile numbers
- Your date and place of birth
- Passwords and PINs for online information
- Verification data such as your mother's maiden name, the street you grew up on, pets' and kids' names, and high school
- Medical records,
- prescriptions, and images

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Natural Disasters Identity Theft

Dan McCue, Grinnell Mutual Re

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How to prepare

Preparing for a natural disaster can help shorten your recovery period. You should:

- **Know the risks in your area.** Be aware of the types of natural disasters that are most likely to happen and plan accordingly.
- **Use the cloud.** Store front-and-back scans of estate documents, photos, and other irreplaceable items in a password-protected online vault.
- **Get a safety-deposit box.** Use it to store copies of family members' IDs and important personal documents (banking, medical, insurance, legal).
- **Prepare to grab and go.** Purchase a waterproof box or folder that can hold all your family's key documents and IDs.
- **Cancel your mail delivery** before you leave home. Unattended mail is a jackpot for fraudsters.
- **Monitor your credit report,** medical bills, and explanations of benefits for any suspicious activity.

After a disaster

If the worst does happen, know what to do to help protect your identity.

- **Trust your instincts.** If someone asking for your PII seems suspicious, ask them for photo ID, and call their places of business to verify employment.
- [The Consumer Financial Bureau](#) recommends **freezing your credit**, which makes it harder for scammers to open accounts in your name. You may also want to put a fraud alert on your credit record.
- **Contact your insurance company,** bank, creditors, and other trusted companies to learn about what to expect during the recovery process. Update them with a temporary address if possible.
- **Monitor your credit report,** medical bills, and explanations of benefits for any suspicious activity.



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What Every Organization Should Know About Performance-Based Compensation

The practice of evaluating employee performance as a primary basis for compensation is widely accepted in the private sector. Slowly but surely, these types of performance-based compensation systems, in which pay increases are based on performance rather than length of service, are becoming more common in the public sector as well. Today's workforce, as well as a growing number of councils, demand them.

But for many organizations, the thought of establishing a performance-based compensation system can be daunting. Although it can't be done overnight, this type of change is possible. And it's likely to help solve a persistent challenge: retaining high performers.

Here are a few tips for establishing an effective performance-based compensation system within your organization.

First, start the conversation with your organization's leadership.

Once you've decided to make the change, assemble your administrator, human resource director, and department heads. Together, discuss the following questions to get a clear picture of your organization's current performance management system and culture:

How have we been measuring performance and awarding compensation increases in the past?

Does our current system motivate desired employee behaviors and outcomes, or are we just checking task-related boxes?

Does our current system align with broader organizational strategic direction and priorities?

Are we providing valuable feedback and communication to employees throughout the year, or is this an annual only conversation?

Are our managers and supervisors prepared to change the conversation and overall culture related to performance management?

With a solid understanding of what's currently being done and where you'd like to be in the future, you can plan to make the appropriate changes.

Many organizations still use a paper process to evaluate employees on an annual basis. If this describes your organization's current process, here's how you can begin to establish a performance-focused culture.

As I mentioned above, establishing a performance-based compensation system takes time. Most organizations will likely need at least two years to complete the transition.

Step one: Let your employees know their performance evaluations are going to be different and help them understand why. This communication is critical; failing to change the way your organization talks about performance can undermine your efforts from day one.

Step two: Change the performance conversation by adding more open-ended questions to performance evaluations forms. Use these questions to drive real conversations around an employee's career goals, rather than job tasks, and how these relate to the organization's strategy. The goal: everyone knows where they fit in and how their role contributes to the broader vision.

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Human Resource Clique

Leah Davis, CPA, Abdo, Eick & Meyers, LLP

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Step three: Performance is about more than completing the task at hand, and effective performance management and coaching is a learned skill. For this reason, provide training for your managers so they feel equipped to evaluate an employee's attitude and cultural fit and can effectively communicate their evaluation.

Step four: Employees want honest and timely feedback. Require managers to have informal performance conversations with their direct reports at least quarterly. This could be as simple as taking an employee out to lunch to talk about strengths, challenges, and opportunities for development.

Step five: Let your employees know where they stand. High performers want to know; low performers need to know.

Step six: Be flexible. Regularly evaluate the effectiveness of your new performance management process, forms, and communication, and make changes whenever necessary. There is no one-size-fits-all approach to performance. Commit to customizing the system as you go, until you land on what works for your organization.

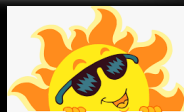
The result: A high-performing organization

Establishing a performance-based compensation system at your organization may sound daunting, especially if it's something you've never tried before. But with thoughtful consideration and planning, as outlined in the steps above, it can be done. Rewarding employees for performance—rather than length of service—is critical to attracting and retaining the talent your organization needs to thrive.

If you're ready to create an effective performance-based compensation system at your organization, we can help you take the first step. *Reach out to our AEM Workforce Solutions team today to learn more* (<https://aemcpas.com/accounting-services/aem-workforce-solutions/>).

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NEWS Bulletin

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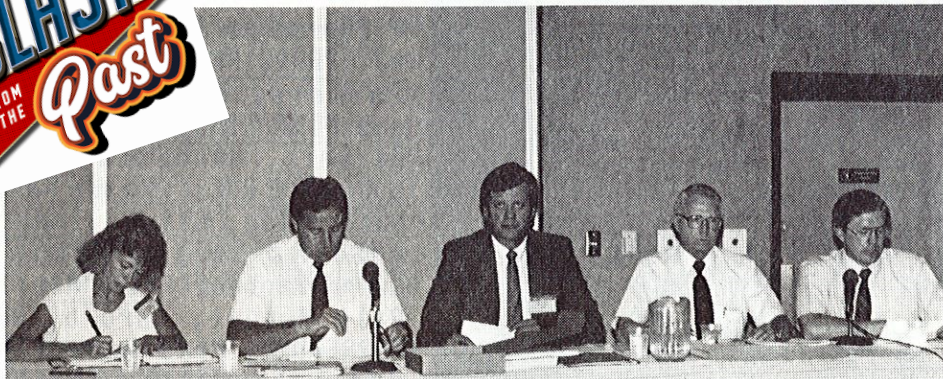
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AUGUST - 1987

VOL. 15 - NO. 7

MAFMIC POLICY INTERPRETATION SCHOOL A HUGE SUCCESS



The first MAFMIC Policy Interpretation School was held at the Holiday Inn, St. Cloud on July 28th and 29th with a capacity crowd in attendance. From all indications, the seminar was very successful with many comments about the quality of the materials and praise for the instructors.

Pictured above are some of the members who presented the two day seminar. They are: CILLA DRESSEN, Hope-St. Leo Mutual, Tyler; TERRY TIMM, North Star Mutual, Cottonwood; LARRY HEIDEBRINK, Southwest Mutual, Rushmore; RALPH FLIGGE, Austin Mutual, Minneapolis and MIKE FLUGUM, Hassan Mutual, St. Michael. Also on the program, but not pictured, were DICK NEWTON, Reinsurance Association of Minnesota, Esko and KIRBY DAHL, Willenbring, Lickteig and Dahl, Cold Spring. KEITH ANDERSON, MAFMIC President, was the moderator.



Pictured above and to the left are participants at the two-day seminar. This course was structured toward members of the company's staff and many office people were in attendance. We are planning more sessions at a later date, with more emphasis placed on the company's agency force. Details on future schools will be sent to company managers.

IN SYMPATHY



Conrad (Connie) Stang, 87, who died Friday, June 19, 2020 at Quiet Oaks Hospice House in St. Augusta.

Connie was born in St. Martin, MN to Mathias and Amalia (Lieser) Stang on September 20, 1932.

He married Eileen Buerman on September 27, 1958 in St. Catherine's Church, Farming, MN. Connie Served in the U.S. Navy. He farmed for 26 years and was a Stearns County appraiser for over 40 years.

Connie owned and operated his insurance agency for 31 years. He served on the board of directors for Paynesville Mutual Insurance Company from 1983 - 2016.

He is survived by his wife, Eileen; children, Deb (Dale) Huschle, Dan (Holly), Dennis (Darlene), Dale (Jean), Donna (Tom) Hansen, Daryl (Sheri), Dave (Annette), Butch (Julie), Doug (Susan), Denise (Joe) Gill; siblings, Mary Ann Linz, Sr. Bernadette, Harold (Marie), Jim (Donna), Kathy Olmscheid and Don (Shari); 23 grandchildren, 15 great-grandchildren and 3 step grandchildren.

Thank you to our Sponsors



Calendar 2021 of Events

- July 14** **MAFMIC Golf Outing**
Blackberry Ridge, Sartell
- July 15** **Manager & Director Seminar**
Park Event Center, Waite Park, MN
- Aug 17** **Agents Meetings**
Bemidji, Hampton Inn & Suites
- Aug 18** **Agents Meetings**
Mankato, Mayo Clinic Event Center
- Aug 19** **Agents Meetings**
Waite Park, The Park Event Center
- Sept 19-22** **NAMIC Annual Convention**
Nashville TN & Virtual
- Sept 29-30** **MAFMIC CCP Visit**
Washington DC
- Nov 17-18** **MAFMIC Short Course**
Arrowwood Resort, Alexandria

2022 Events

- Feb 6-8** **MAFMIC Annual Convention**
Radisson Blu, Bloomington



Ralph M. Fleischhacker, 95, who died Friday, January 22, 2021 at Assumption Home. Ralph was born on December 16, 1925 in Zion Township, MN to Joseph and Anna (Gully) Fleischhacker. He married Anna Mae Utsch on June 22, 1948 at

St. Agnes Catholic Church, Roscoe, MN. Ralph was a farmer, worked in Insurance Sales, and volunteered as a Tri-Cap driver.

Ralph owned and operated his insurance agency for 42 years and served on the board of directors for Paynesville Mutual Insurance Company from 1977 - 2010.

He is survived by his wife, Annie; children, Laura (Gary) Reiter, Grace (Allan) Gertken, Betty (Roger) Theis, Bonnie (Lewis) Wesenberg, Kevin (Cindy), Nancy (Mike) Theis, Jean (Di Johnson), Alan; siblings, Art, Merve (Rita), Fr. John, OSC; 32 grandchildren, 58-great-grandchildren and 3 great-great-grandchildren.