Volume 44, Issue 2

MARCH - APRIL 2016

MINNESOTA ASSOCIATION OF MAFMIC FARM MUTUAL INSURANCE COMPANIES

Mutual LINK

T.E.A.M ~Together Everyone Achieves More
Aaron Grove, MAFMIC Chairman 2016-2017

I want to thank you for giving me the opportunity to serve as your chairman this year. I'm excited for the challenge and look forward to working with all of you. It was so much fun seeing so many of you at the convention. If I didn't get a chance to visit with you there I hope you seek me out at an upcoming MAFMIC event. I want to thank 2015-2016 chairman, Deb Liden, for her great leadership and service to our association. Deb did a fantastic job this past year encouraging members to serve MAFMIC in any capacity they could. I want to keep that message going and invite you to become part of the MAFMIC team.

The theme I chose for my year as MAFMIC Chairman is T.E.A.M., which stands for Together Everyone Achieves More. When I look at MAFMIC I see one big team. We are all working together to improve MAFMIC as a whole. You can become involved in many different ways. We are always in need of members to serve on a committee, help at a meeting, or even speak at a meeting. Maybe you have an idea to give to the education committee for one of the MAFMIC educational events. Or maybe you want to hold a fund raiser for someone in your district who is running for a political office. There are a lot of different ways you can be part of the MAFMIC team. Our MAFMIC team needs a lot of people who are willing to serve. It's been said that teamwork divides the task and multiplies the success. I hope that many of you will join the MAFMIC team and help MAFMIC achieve many successes. If you would like to get involved, please speak with myself, one of the MAFMIC staff members, or any board member.

Aaron Grove, Chairman 2016-2017

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Sandy Walstrom - *Vice-Chairman* Farmers Mutual
Dan Baasen - Northland Securities
Jeff Brinkman - Brinkman Claim Service, Inc.
James Doke - Priority Data
Richard Holm - Priority Data
Vicki Hongerholt - Mound Prairie Mutual
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MAFMIC Executive Board & District Directors

Aaron Grove, ***MAFMIC Chairman,*** Sverdrup Mutual
Gary Swearingen, ***MAFMIC Chairman - Elect*** Has San Lake Mutual
Mikel Nelson, ***MAFMIC Vice Chairman,*** Elmdale Mutual
Greg Parent, ***Secretary/Treasurer,*** German Farmers Mutual
Deb Liden, ***Immediate Past Chairman,*** Bray-Gentilly Mutual
Kelly Halvorson, ***District 1,*** Vineland-Huntsville Mutual
Eric Johnson, ***District 2,*** Woodland Mutual
Karin Erickson, ***District 3,*** Holmes City Farmers Mutual
Carol Maciej, ***District 4,*** Mid-Minnesota Mutual
Mark Nelson, ***District 5,*** Norwegian Mutual
Jan Helling, ***District 6,*** Madelia-Lake Crystal Mutual
Larry Webb, ***District 7,*** Bloomfield Mutual
Steve Reller, ***Statewide,*** RAM Mutual

Send address changes to
Mutual Link, PO Box 880,
St. Joseph, MN 56374
or info@mafmic.org

It's that time of Year Again !! Time to Register for **Spring Agents**! The MAFMIC staff will be watching for your Registrations! Early Bird prices good through **March 25th!**

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Member Profile of Kerkhoven & Hayes Mutual Company

Kerkhoven & Hayes Mutual

Kerkhoven & Hayes Mutual was founded in 1891, this year we are celebrating 125 years. Our first president in 1891-1898 was Charles Johnson, born in Sweden in 1831.

Our company writes for fire and additional lines. We have two employees, a manager and an office assistant. We have nine agencies and 25 appointed agents representing our company.

Our business mission is to be a prompt and fair claim service at a reasonable price.

Our five year goal would be to grow the company in a steady profitable manner.

Our biggest challenge would be the size of the farms we insure is outpacing our capital reserves, limiting our ability to write new business.

Kerkhoven & Hayes financially supports many of the local civic organizations and school organizations.

It is difficult to describe our company in only one word, so I will use three: STRAIGHTFORWARD, TRUSTWORTHY AND REASONABLE.

Kevin Strandberg, Manager, Kerkhoven & Hayes Mutual

PRIORITY DATA

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Priority Data would like to thank our 20 Township Mutual clients for their business. It is our pleasure to serve MAFMIC members and we look forward to supporting the Minnesota farm mutual industry for years to come.

Our Agent Rating software is currently being used in nearly every county in Minnesota; and we recently launched our latest cloud-based software, a fully customized policy processing system called PDSpectrum.

Contact Richard Holm to see how our software solutions can fit your mutual's needs at rholm@prioritydata.com or 402.590.2506.

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February 2016 Board Meeting Synopsis *Greg Parent, Secretary-Treasurer*

The MAFMIC Board of Directors held their annual financial review and board orientation meeting at the DoubleTree Hotel in Bloomington on Sunday, February 7 during the convention. The primary focus of this meeting each year is to review and approve the financial statements from the previous year for distribution to the membership at the Annual Meeting. Secretary-Treasurer Greg Parent presented the 2015 financial statements. The board discussed several items and approved the financial report as presented. The financial report was then given to the membership at the Annual Meeting on Tuesday, February 9.

Chairman Deb Liden recognized the retiring board members, Mikel Nelson of Elmdale Mutual, Lori Anderson of Oscar-Parke Mutual, and Immediate Past-Chairman Paul Larson of Leenthrop Farmers Mutual. Chairman Liden also welcomed the new incoming board members, Eric Johnson of Woodland Mutual and Karin Erickson of Holmes City Farmers Mutual. Chairman Liden recognized the new Vice Chairman Mikel Nelson of Elmdale Mutual and set to begin his eighth term as Secretary-Treasurer, Greg Parent of German Farmers Mutual. The new board members officially assumed their positions at the Annual Meeting on February 9 while the Vice Chairman and Secretary-Treasurer were elected to their positions at the Annual Meeting.

Chairman-Elect Aaron Grove announced his 2016-2017 MAFMIC committee liaison assignments. In accordance with the Articles & Bylaws, Aaron Grove was elevated to the position of Chairman at the Annual Meeting on February 9.

The board approved four new Associate Member applications and discussed the process that takes place at the Annual Meeting regarding the election of the Vice Chairman and Secretary-Treasurer positions.

The next scheduled board meeting is the first quarter meeting to be held at the Arrowwood Resort in Alexandria on Tuesday, March 15 prior to the beginning of the Short Course at the Arrowwood Resort on March 16-17.

Greg Parent MAFMIC Secretary-Treasurer

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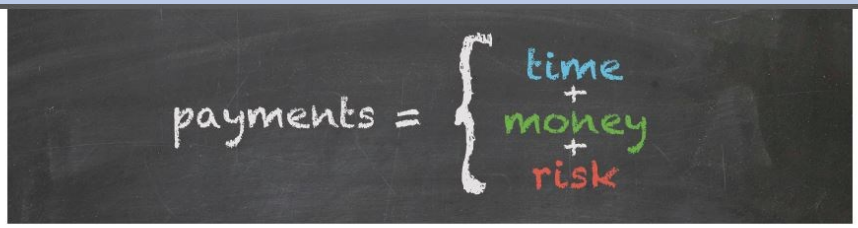
Aaron Cocking, MAFMIC President / CEO

2016 Washington D.C. CCP Recap

The 2016 NAMIC CCP visit to Washington D.C. was another success. 16 people representing 11 different MAFMIC companies attended and participated in this important outreach with federal elected officials. Attendees met with NAMIC staff to learn about the current issues facing our industry in congress, and then spent the following day on capitol hill meeting with Senators and Congressmen. On our visit, we met with Congressman Peterson, Congressman Emmer, Congressman Paulsen, Congressman Nolan as well as staff for Senators Klobuchar and Franken and Congressmen Kline, Walz, and McCollum. We lobbied the members of Congress and their staffs to push back against any international regulation that could creep into the system as a result of Dodd-Frank. We let them know that the best way to regulate insurance companies is as the state level and we maintain our unwavering support of that system. We also discussed the importance of pre-disaster mitigation as opposed to post-disaster mitigation and the savings to the taxpayer as well as insurance companies when this is done. Lastly, we talked about the emerging issues of drones and about legislation that would allow insurance companies to use drones to inspect property and adjust losses as well as our ability to insure them. MAFMIC members impacted by the passage of the Small Mutual Inflation Update were also able to thank Senator Klobuchar and Congressmen Kline, Peterson, and Paulsen for their hard work on this issue. The Congressional Contact Program is a great way to keep elected officials aware of what we do. Congressman Nolan said it well during this visit, "If you don't show up, we either don't know you exist or we don't think you care." Our participation lets them know we exist and that we care. If you are interested in future trips, please let me know.



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2016 MAFMIC Spring Agents' Meeting

APRIL 6	**Fergus Falls** Bigwood Event Center
APRIL 7	**Mankato** Courtyard by Marriott

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***. We do not give partial credit for any portion of this seminar.

Seminar Schedule

8:30-9:00 am	Registration & Coffee
9:00-12:00 pm	Ethics……..……..*Dan Walsh, Insurance Continuing Education Solutions*
12:00-12:45 pm	LUNCH
12:45-2:00 pm	E & O ……..... *John Neal, Willenbring, Dahl, Woken & Zimmermann,* PLLC
2:00-2:15 pm	BREAK
2:15 – 3:30 pm	E & O ..... *John Neal, Willenbring, Dahl, Woken & Zimmermann,* PLLC
3:30 pm	Closing Announcements

Cost and Registration

For **Mutual Insurance Company Agents** the Early Bird registration fee is **$98.00 before March 25th.**
However, the registration fee ***after* March 25th is $125.00**.

For **Non-Township Mutual Agents** the seminar registration fee is **$160.00.**
The registration fee ***after* the deadline 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. No other correspondence will be sent.

Cancellation Policy

- Cancellation notices received **on or before March 25th** are 75% refundable; **by April 1st** 50% refundable.
- No refunds will be made **after April 1, 2016**; 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.

2016 MAFMIC Spring Agents' Meeting

Registration Form

Name _____ **License Number** _____

Home Address:

_____

Agency Name & Address:

_____

E-mail Address _____ **Phone** _____

Mutual(s): _____

Location Attending (Circle One): **Fergus Falls** **Mankato**

Mail
P.O. Box 880, St. Joseph, MN 56374

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(320) 271-0909

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Announcement

Financial Statements

Time again to collect your company's Annual Statistical Financial Info (fillable form) **and** Annual Statement of Policyholders.

You can send them to:

PO Box 880, St. Joseph, MN 56374

or fax to: (320) 271-0912

DEADLINE: April 29th !!

Thanks to our photographers

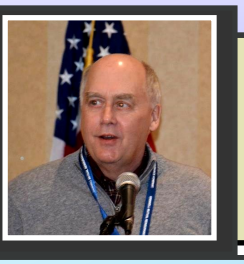
MAFMIC Chairman, Deb Liden, Bray-Gentilly Mutual

Dean Kerfeld, RAM Mutual

Jonathon Troe, Owatonna Mutual

Awards....Presentations....New Positions .....CONGRATULATIONS!!

2016 Robert C. Seipp Service Award was presented to Gwen Batalden, retired manager of Redwood County Mutual. This award is given in recognition of those individuals who have provided service and given generously of their time and expertise to promote a professional image for the ultimate benefit of the mutual insurance industry. Congratulations Gwen!!



2016 Volunteer of the Year Award was presented by Aaron Cocking, MAFMIC President/CEO during the annual business meeting to Rick Raun, retired ,anager, Woodland Mutual. In appreciation of his commitment and service to the association. Congratulations Rick!

We would like thank you for all of your dedication, time, commitment and effort. You truly make a difference to the MAFMIC organization!

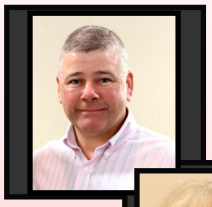
2016 MAFMIC Vice-Chairman
Mikel Nelson, Manager of Elmdale Mutual was voted in at the MAFMIC Annual Business Meeting. *Congratulations Mikel* we wish you much success as you move through the chairs.

MAFMIC welcomes two New District Directors.

Eric Johnson, Manager, Woodland Mutual , is *replaced* **District 2 Director, Mikel Nelson,** Manager of Elmdale Mutual (newly elected MAFMIC Vice-Chairman).

Karin Erickson, Manager, Holmes City Farmers Mutual *replaced* **District 3 Director**, **Lori Anderson,** Oscar-Parke Mutual.

Retiring Directors from District 2 & 3



Mikel Nelson, (Dist. 2), Elmdale-Mutual **Lori Anderson,** (Dist. 3), Oscar-Parke Mutual

WINNERS

$50 Survey Winner:	**Jenny Eiynck**	**St. Joseph Mutual**
Crocheted Table Cloth:	**Hallie Radloff**	**Has San Lake Mutual**
$250 CA$H	**Carol Maciej**	**Mid-Minnesota Mutual**
$150 CA$H	**Vivian Grisham**	**Buffalo Lake-New Auburn Mutual**
$100 CA$H	**Ken Kluck**	**Has San Lake Mutual**

MAFMIC CONVENTION HIGHLIGHTS

Keynoter: Steve Gilliland & Chairman Deb Liden

2016 CONVENTION HIGHLIGHTS

Our Registration Desk

Dick Swanson, Lori Anderson, Bill Iverson, Sue Wischnewski & Linda Jaskowiak

Sergeants-at-Arms Crew

Deb Liden, MAFMIC Chairman (center)
David Frundt, Sharon Schmitz, Chris Adams, Connie Jaskowiak, Carol Maciej & Sandy Walstrom

Chairman Deb Liden & family, & Bray-Gentilly Mutual board & staff

Convention Management Bert Tellers, Deb Liden and Bill Minks

2016 CONVENTION

Newly Elevated MAFMIC Chairman Aaron Grove

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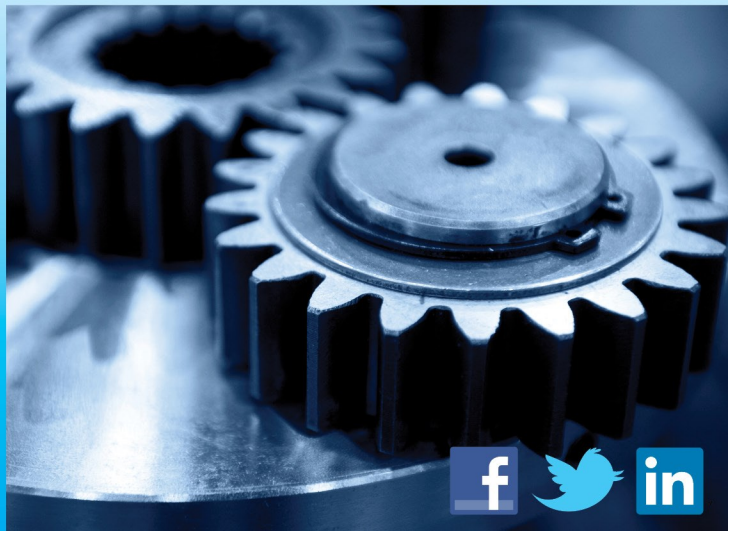

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Celebrating 125 Years

Itasca Mutual

Century Companies

Garfield Mutual

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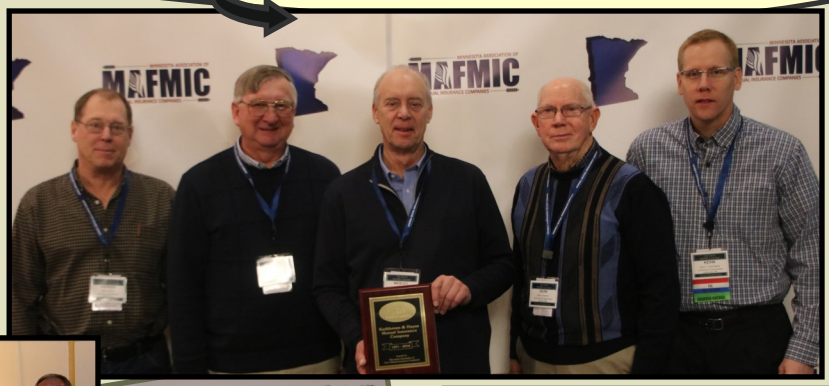

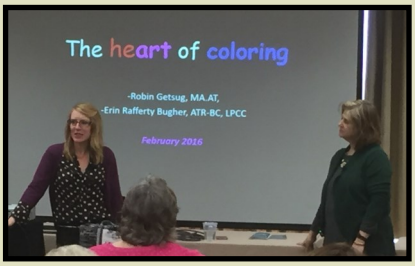

Manager's Workshop

Grand View Lodge ~ May 10 & 11, 2016

23521 Nokomis Ave, Nisswa, MN 56468 - PH: (866) 801-2951

Registration Fee

Early Bird Registration - $160.00 | Regular Registration - $175.00

Early Bird Registration ***deadline is April 19, 2016***. Lodging is not included in Registration price.
See Attached sheet for Lodging details.

Tuesday, May 10		Wednesday, May 11	
9:00 - 12:00 pm	General Session/Breakout Groups	8:00 - 9:00 am	Hot Breakfast Buffet
12:00 - 1:00 pm	Lunch	9:00 - 11:30 am	Breakout Groups
1:00 - 6:00 pm	Optional Activity	11:30 - 12:30 pm	Large Group Discussion
6:00 - 8:00 pm	Reception/Dinner	12:30pm	Lunch on your Own

Activities: Payment must be included in registration for chosen activity; personal checks are welcome for such events. If you plan to utilize the Glacier Water Spa you must call them directly to arrange your appointment (218-963-8700). Please make sure you tell them you are with the MAFMIC. See attached sheet for Spa and other Activity Details

(Choose one)

2016 MAFMIC Manager's Workshop

Please fill out form and return to MAFMIC Office

NAME	COMPANY	EMAIL	Horseback Ride $69	18 hole golf w/cart $60

Questions For Breakout Groups: _____

_____

_____

_____

_____

Mail
P.O. Box 880
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"The Appraisal Process" John Neal , Willenbring, Dahl, Wocken & Zimmermann, PLLC and Jeff Brinkman , Brinkman Claim Service

So, you have been served with a demand for appraisal. Now what?

Minnesota Statutes, pertaining to both homeowner's policies (Minn. Stat. § 65A.01) and farm policies (Minn. Stat. § 67A.161 for township mutual) contain an appraisal clause, requiring the insured and insurance carrier to submit disputes regarding the amount of loss to appraisal upon the demand of either party (one exception to appraisal is where the loss in question is a total loss under a homeowner's policy). Once demand is made, there are procedural requirements for which the company must adhere to.

Prior to an appraisal proceeding, each party should have a firm position of the cause and valuation of the loss for the specific date of loss and a clear identification of the disputed differences to be resolved through the appraisal. Any items where there is no dispute as to the cause or value should be excluded from the appraisal. This should be clearly communicated to the appraisal panel.

Appointing a Competent and "Disinterested" Appraiser

Once an insured requests appraisal, the company must appoint a "competent and disinterested" appraiser within 20 days of the demand. This is true for both homeowners and farm policies. Failure to appoint an appraiser within this time period, with respect to a homeowner's policy, may constitute a waiver of the right to appraisal and if it is the insurance company that fails to make that appointment within the time period, it is liable to suit under Minn. Stat. § 65A.12.

The competent and disinterested aspect of this language should be considered carefully in that the appraiser selected is indeed an expert that possesses the knowledge and skill to determine and valuate the extent of damage resulting from the claimed date of loss. The appraiser should have the ability to appraise the damage with or without evidence presented by either party.

In addition the appraiser should be fully objective and not be directed by either party to arrive to certain outcome. Not only is it important for a carrier to properly vet their appraiser, but it is essential the carrier monitor as to whether or not the Insured's appraiser meets the above and address any issues of objectivity or disinterest.

Selection of an Umpire

Once the company appoints its appraiser, that appraiser works with the insured's appraiser on appointing an umpire. Under both the farm policies and homeowner's policies, the appraisers must appoint a "competent and disinterested" umpire within 15 days. If the appraisers fail to reach an agreement on an umpire, then a presiding judge in the County may appoint an umpire upon application of either party by giving five days' written notice.

In practice, the two appraisers could try to reach an agreement between themselves, regarding the loss amount. If that fails, then selection of an umpire will be necessary to determine, which of the two appraisers should prevail.

Each party is responsible for the expenses of their own respective appraiser, however, the parties' split the expense associated with the umpire. Therefore, there is an advantage to trying to resolve the disputed loss between the two appraisers first, without incurring the added expense of an umpire. Where necessary, the umpire can be enlisted to resolve the differences between the two.

Continued on Page 16 ...

Continued…….“The Appraisal Process” John Neal , Willenbring, Dahl, Wocken & Zimmermann, PLLC and Jeff Brinkman , Brinkman Claim Service

The appraisers should not be directed to choose a certain umpire and the umpire should be vetted to determine whether or not there are any conflicts of interest with any of the disputed parties or appraisers and whether the umpire is qualified. In the event an umpire cannot be agreed upon, a motion to the court to appoint a competent umpire can be made, however, this leaves the decision up to a presiding judge rather than the appraisers.

The Appraisal Meeting

There are no set requirements or formalities for how the appraisers (and umpire) meet to determine the loss amount. And, often times, the parties' develop their own procedure for submitting information to the appraisal panel for determination.

Given recent Minnesota Supreme Court opinions, regarding the scope and extent of appraisal, it is best to be well-prepared for the appraisal meeting. These cases seem to suggest that the scope and extent of appraisals is widening. Therefore, it would be best for anyone approaching an appraisal to be prepared in advance of the appraisal, to provide necessary information. This information may include, but is not limited to: having signed proofs of loss; detailed estimates for repair; determinations on coverage issues; stipulations regarding what should and should not be considered by the appraisal panel; stipulations regarding the extent and scope of appraisal; leaving the record open to submit further information for the appraisal panel, if necessary; retaining experts that would be available at the appraisal site with the appraisers to answer any questions or concerns, regarding their review of the loss, among other things.

The amount and type of information you may wish to submit to the panel would vary based on the type of loss, as well as the amount of loss in controversy. Keep in mind that the purpose of the appraisal is to reach a conclusion on the “amount of loss.” Once that is established by the appraisal panel that will likely be conclusive on the loss amount. This again is another reason to be prepared for appraisals.

Each party should provide information to the panel they feel substantiates the extent of their loss determination in the form of witness testimony, expert opinions or reports, photo documentation and substantiated repair figures. The panel can review that evidence in an effort to arrive at a fair determination. If evidence is not presented, it notably cannot be considered by the panel. The appraiser cannot produce evidence on behalf of either party for review by the panel.

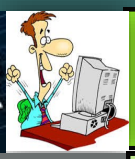
After the Award is Issued

Most of the time, once an award is issued by the appraisal panel, the company has a limited time in which to issue payment to the insured. If there are issues concerning coverage, this may affect the company's decision to issue payment. But, that may need to be processed through the Court system in a timely fashion to avoid issues of waiver.

In the event of an unresolved coverage issues, the panel can be asked prior to the appraisal to word those questionable portions of the award as “Subject to Coverage Determination” if a valuation is needed.

Volume 44, Issue 2

TECH CORNER



By Richard Holm, Priority Data

Thinking about upgrading to Windows 10?

If you're wondering whether now is the best time to upgrade your system, here's a few things you need to know:

Q. It's free for a "limited time" – don't I have to act now?

A. No. If you qualify, you have until July 2016 to take advantage of the free upgrade. If your system hasn't prompted you to upgrade yet, you'll need to wait. If and when your system is deemed capable of adapting to the upgrade, your current Windows OS will notify you and you'll need to plan the transition with your IT expert to make sure your applications will be compatible. Either way, you have until July 28, 2016. If you do plan to upgrade, we strongly advise that you get it done well before that date, in order to avoid any last-minute scrambling.

Q. It's better and/or faster, right?

A. Maybe… It depends. Here's what we're seeing:

***** Windows 10 radically changes how your system operates, compared to Windows 7. While some computers make the change with no problem at all, it can cause older systems to lose key hardware drivers (like networking or printing), rendering them an "instant brick."

*Some systems, even those certified by their manufacturers as "Windows 10 ready," start misbehaving after being upgraded. That means undue downtime while you reinstall or upgrade MS Office or other software – or even revert back to your older OS.

*****Some older systems actually run slower on Windows 10 than on Windows 7 or 8.1.Some applications that you use to get your job done may not work properly with Windows 10 yet.

Q. Will my computer work with Windows 10?

A. Age is probably the biggest factor for any Windows-based device. Anything older than three years is not worth upgrading. At three old, your machine is nearing the end of its useful life. You are better off leaving the old operating system in place and waiting for Windows 10 until you upgrade to a new computer.

Q. We use some custom software here. Will it run on Windows 10?

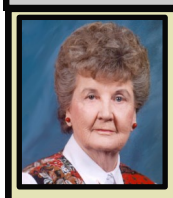
A. Until your custom software vendor blesses Windows 10 for that program, the answer is no. In all cases, we advise against upgrading to Windows 10 until all of your programs are 100% fully vetted, compatible and supported for it.

Deciding when to upgrade to Windows 10 isn't as simple as Microsoft and some pundits would have you believe. But if you know the pitfalls we've laid out for you here in advance, you've at least got a chance for a smooth transition.

2016 MAFMIC CALENDAR OF EVENTS

Mar 16-17	Short Course Arrowwood, Alexandria
April 6	Spring Agents' Meeting, Fergus Falls
April 7	Spring Agents' Meeting, Mankato
May 10-11	Manager's Workshop, Nisswa
May 23-25	Farm Mutual Forum (NAMIC), Milwaukee, WI
July 13	Manager & Director Seminar, St. Cloud
July 14	MAFMIC Golf Outing Little Crow, Spicer
Aug 2-3	Leadership Development (NAMIC), Chicago , IL
Sept 25-28	NAMIC 121st Annual Convention Vancouver, Canada

IN SYMPATHY



Dalyce Axness, 91, died January 15, she was born on October 28, 1924. She was born to Walter and Emma (Ishaug) Hanson. She was united in marriage to Loren Jongeward in 1949, Loren passed away in 1964. In 1981 she married Luvern Axness and lived on the farm until 2013.
She is survived by her husband Luvern of Pelican Rapids her son Daniel and her step-children, which includes **Lori Anderson, Manager, Oscar-Parke Mutual.**

Monafay Anderson, 94, died Dec. 5, 2015 she was born on September 27, 1921, on a farm east of Barnesville to Harley and Amy (Morgan) Allen. She was united in marriage to Arthur Carl Anderson on November 12, 1948. They lived and farmed southwest of Barnesville and had two children, Grayce and Greg.
She is mother-in-law to **Lori Anderson, Manager, Oscar-Parke Mutual.**

Maurice Roger Fitzer, 89, died January 4, he was born on October 10, 1926. He was born to Benjamin and Anna (Husen) Fitzer. He was united in marriage to Helen Stein on April 9, 1948. Maurice farmed on Fitzer land in Luverne township of Rock County. He was a past **Director of Beaver Creek Mutual.** He is survived by his wife of 67 years, two sons eight grandchildren and eight great grandchildren.

Carl Selchow, 100, died January 20, he was born Jan. 8, 1916 to , Charles and Frieda (Franke) Selchow. He was united in marriage to Elsa Miller on May 18, 1941.
Carl was a farmer in Plato, he enjoyed working the land. He served as **director/president for the Young America Mutual Insurance Company.**
He is survived by his wife Elsa of 74 years, five children and many grandchildren and great grandchildren.

Raymond Worms, 97, died January 27, he was born August 28, 1918 in Spring Hill Township, Stearns County, Minnesota to Lambert and Agnes (Ellering) Worms. He married Frances Lieser on October 18, 1943 at St. Louis Catholic Church in Paynesville. Together the couple farmed south of Greenwald.
He is survived by his nine children which includes; **Ruth Rothstein past manager, current board member, Paynesville Mutual.** 33 grandchildren, which includes; **Ashley Mareck, manager, Paynesville Mutual,** and 54 great-grandchildren.

Dale A. Wermerskirchen, 46, died February 11, he was born in Shakopee on December 19, 1969. He was born to Robert and Gloria (Anderson) Wermerskirchen.
He married Teri (Westhoff) Benson on December 2, 2000.
He is survived by his wife Teri, two step-daughters, four grandchildren, his father Robert, 7 sisters and 2 brothers.
He is the husband of **Teri Wermerskirchen, Manager at Buffalo Lake-New Auburn Mutual,** Gaylord, MN.

MAFMIC wishes to express its sincerest condolences to family & friends of Dalyce, Monafay, Maurice, Carl, Raymond and Dale.

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