



**MAFMIC 2024 Chairman's Article**  
*Vicki Hongerholt, MAFMIC Chairman 2024-2025*



***MAFMIC = FAMILY***

When coming up with my theme for this year, I kept thinking what MAFMIC is to me? What I always came back to was one word: Family.

Thinking back to when I attended my first convention, there were so many people. They all seemed to know each other too. They were all so friendly and greeted us first timers as if they had known us for a long time. All I am thinking, I will never know all these people. However, after attending the other MAFMIC events such as the Managers Workshop, Spring Agent Meetings, Manager & Director's Seminar, Short Course, etc. I found with each meeting I met someone new and reconnected with others that I had met before. I then got selected to join the Education Committee. I found that this group of people that you get to work with for seven years makes you really get to know them and become your friends/family. When you help with the educational events, you meet so many more people and the friendships you make are so many.

All of us are dealing with challenging times, significant storm losses, escalating claim cost, along with inflation and the increase of reinsurance cost. Look to your MAFMIC Family for help or advice when needed or to just to talk. The MAFMIC website also has a lot of good information, check out the all the different committees; you have the Executive Committee, the Editorial Advisory Committee, Education Committee, Government Affairs Committee, Mutual Assistance Committee, Policy Committee, Articles and Bylaws Committee and the Scholarship Committee. They are all there to help each one of us. If you are ever interested in joining a committee reach out to the MAFMIC office to get your name on a list for open positions.

I am looking forward to working with our MAFMIC family throughout this year as chairman and look forward to seeing everyone at all the upcoming MAFMIC events.

In closing, I would like to share a little note that I have in my office, "Accept what is, let go of what was, and have faith in what will be."

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## Member Profile “Hawkins Research, Inc/PowerClaim” Submitted by Eric Russell



Hawkins Research, Inc. (HRI) opened for business in 1992 in Murray, Kentucky, as a computer sales and repair company. In 1995 we began developing custom software for local businesses. The following year, at the request of property insurance adjusters, we began developing PowerClaim XML. Since 1999 HRI has been focused solely on providing software for the property insurance industry. HRI now has users in 36 states across the country.

Today, our PowerClaim software for claims estimating and management is completely web-based. PowerITV is our web-based Insurance-to-Value solution that can be used to calculate the replacement cost of practically any structure quickly and accurately. In the coming months we will be releasing our newest product, PowerNspection. We are excited to provide this mobile application that is integrated with PowerITV and designed for inspections or loss control surveys.

Our goals for the future are to transition all of our remaining PowerClaim XML customers to our web-based version, to maintain and improve our web-based products, and to continue to enhance our new mobile application. We are committed to providing dependable software that is affordable, easy to use, and designed based on input from our customers. That commitment is complemented by our excellent customer support and reliable service.

Our employees and owners are active in their local communities serving in local food pantries, churches, and civic organizations. We do our best to support the needy and less fortunate in our small home towns. If we were to describe our company in one word it would be dependable. We have been in business in a challenging sector for over 25 years now and plan to continue to serve our loyal customers for many years to come.

**PowerITV**

**PowerNspection**

**PowerClaim**

### RETIRING DIRECTOR RECOGNITION

Daniel Anselment, 2 yrs, Has San Lake Mutual  
Mitchell Ballard, 39 yrs, Lake Park & Cuba Insurance Co.  
Mike Barten, 35 yrs, Grove Mutual  
Joe Bechtold, 21 yrs, Secretary, St. Joseph Mutual  
Kurt Beckstrom, 40 yrs, Mid-Minnesota Mutual  
Darwin Danielson, 45 yrs, Oscar-Parke Mutual  
Joe Fahey Jr., 40 yrs, Has San Lake Mutual  
Terry Klomps, 13 Yrs, Bloomfield Mutual  
Sy Krueger, 31 yrs, St. Joseph Mutual  
Marcia McKean, 26 yrs, Farmers Mutual Insurance Co.

Christina Meyer, 8 yrs, Fairmont Farmers Mutual  
Tim Radermacher, 15 yrs, Leenthrop Farmers Mutual  
Ronald Scheck, 32 yrs, Mound Prairie Mutual  
Eleanor Siggerud, 42 yrs, Oscar-Parke Mutual  
Roger Smisek, 15 yrs, New Prague-Ceska-Louisville Mutual  
Charles Sticha, 40 yrs, New Prague-Ceska-Louisville Mutual  
Rob Tate, 16 yrs, Dakota-Stanton Mutual  
Bill Van Bergan, 5 yrs, Has San Lake Mutual  
Richard Viesselman, 19 yrs, Fairmont Farmers Mutual  
Steve Welle, 12 yrs, Grove Mutual

The MAFMIC staff would like to Thank our members  
for your Support throughout the convention!  
We wish you and your family a Happy Easter!





## MAFMIC 2024, Annual Meeting Minutes *Jim Williams, Secretary-Treasurer*



The MAFMIC Board met on February 4th for its regular board meeting at the Radisson Blu Hotel in Bloomington, Minnesota. In addition to the standard board items, there was plenty of information provided to the board with action taken as required. The anti-trust policy was in play as the agenda, minutes, and financial reports were approved per usual procedure.

Chairman Nick Hager gave his report and included a welcome to the new members to the board of directors. Dani reported that the registration numbers were up for the convention and it will be good to see how many folks this year. 364 are registered and a true-up count will be done with the annual meeting. All mutual members have either paid dues or have them in the mail to be received soon.

Adam Axvig presented a legislative update and reported that not much was going on at the Capital currently, and he is anticipating a light session this round. The senate majority leader stepped down due to a relapse of cancer. If she is unable to perform duties, it could lead to a complete standstill in legislation. Local elections will likely be impacted by the presidential election this year. There will likely be banter around the \$700 million new building at the capital. If the government becomes divided again, it will make for a much less one-sided legislative environment in the future. There are some new rules around lobbyists, and more individuals will likely have to register as lobbyists if they have a conversation with an elected government official.

Each district representative was invited to share any activities since the last board meeting. No action was taken. The retiring board members Laurie Wellnitz of District 3 and Angela Campbell of District 2 were recognized and thanked for their good service to the MAFMIC Board of Directors. Company Vehicle – Adam has received a couple of trade-in quotes on the MAFMIC vehicle but has not done much serious shopping yet. He will submit a proposal to the Executive Committee for approval before he finalizes a purchase. Loss Adjusting Expense Accounting - MNDOC has requested that this item be tabled until 2025 reporting due to the recent changes of auditors which are currently in transition. The board voted to share the proceeds of the golf outing between the scholarship fund and the public policy fund since neither fund is more in need of funding than the other. Past marketing activities of MAFMIC were discussed with no action taken. Next scheduled meeting will be held in June.

Jim Williams, MAFMIC Secretary-Treasurer



**Past Chairman Group**





## “Township Mutual Mergers”

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



As Dolly Parton once said: “We cannot direct the wind, but we can adjust the sails.”

A fitting quote for our industry now. As we face change, we adapt to it. Mergers—a resurfaced topic of discussion again—can be part of that adaptation.

This article discusses part of the process for merging or consolidating two or more township mutual insurance companies into one. MINN. STAT. § 67A.21 sets forth the requirements, but the Commerce

Department has additional steps and forms. Below is a discussion of some of the steps and documents that are part of the process.

1. **Finding a Partner on the Dance Floor:** Finding a merging partner can be awkward, much like a middle-school dance. Who asks first? And, where do you start? Things to consider will be the writing territory. Because township mutuals are restricted to a 20-county writing territory, it would make little sense for a township mutual in southern Minnesota to merge with a township mutual in northern Minnesota. One of those companies would need to shed most, if not all, of its policies. The logistics of vendors may be another consideration. Do both companies use the same software programs? Is there a general agency involved? The biggest elephant in the room: What happens to one of the managers?
2. **Joint Board Meeting:** Once you have found a partner, the companies will need to hold a joint board meeting (or several) to address a merger resolution.
  - a. **Joint Board Meeting Agenda:** In advance of the joint board meeting, the companies may wish to set forth an agenda of topics that need to be part of the merger resolution, such as: the home office; the board members; the officers; and the writing territory. The companies may also wish to discuss their vendors moving forward and the logistics of having to move policies from one system vendor to another, if applicable. Other issues will need to be addressed based on the circumstances of each company.
  - b. **Merger Agreement:** This document should be considered in order to address the costs, responsibilities, *etc.*, of the merger between the two companies.
  - c. **Merger Resolution:** Section 67A.21 requires a merger resolution, which must contain: The name of the company, the principal office, and the names of the first board and its officers. If the writing territory will be expanded or retracted due to the merger, then the surviving company’s Articles will need to be amended.

*Continued on page 6*



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It would also be a good time to reflect on any bylaw changes. Absent an expansion or retraction of the writing territory, the companies should review the surviving company’s Articles and/or Bylaws to determine if any of the terms of the merger affect or require a change to those documents (*e.g.*, the designation of the principal office, the number of board members, *etc.*). If amendments to the surviving company’s Articles and Bylaws will occur, then a separate resolution should be prepared.

**d. Meeting Minutes:** Keep accurate copies of the meeting minutes, addressing the vote count and what was decided.

**3. Policyholder Notice/Letters:** If the respective boards approve the merger, then each company will need to provide notice to the policyholders of a special meeting to approve the merger resolution. Section 67A.21 requires each company to mail the notice 30 days in advance of the special meeting (even if the company’s articles and bylaws allow for newspaper circulation, you must send the notice by mail). Section 67A.21 also requires a “special meeting” to approve the merger. The special meeting can coincide with an annual meeting, but the special meeting must be held separate. If the surviving company’s Articles and/or Bylaws will be amended, then notice must also be given to the surviving company’s members of those changes to be voted on at the special meeting. Each company should keep a copy of the merger resolution (and amended articles and bylaws if applicable) at their respective offices in the event any member would like to view them in advance of the special meeting.

**4. Interim Prior to Special Meeting:** There are things each company can work on prior to the special meeting.

**a. Biographical Affidavits.** Board member on the newly formed board will need to complete a biographical affidavit.

**b. Comparison of Companies.** This is a Commerce Department document, addressing information about both companies.

**c. Financial Statistics:** This is also a Commerce Department document, regarding each company’s financials. The Commerce Department may also require a pro forma from an account.

**d. Township mutual questionnaire:** This is another Commerce Department document that must be completed.

**5. Special Meeting:** Each company will hold separate special meetings for the purpose of voting on the merger resolution. In addition, if the surviving company’s Articles and/or Bylaws will be amended, the surviving company’s members will vote on those amendments at its special meeting.

**a. Special Meeting Agenda:** Each company should prepare an agenda in advance of the special meeting

**b. Special Meeting Minutes:** Keep minutes of the special meeting, identifying: (1) whether a quorum was present; (2) the number in attendance; and (3) those voting in favor or against the merger. Each company will need a majority vote of those members in attendance for the merger resolution to pass. Minutes will also need to be kept with respect to the vote outcome for any proposed amended Article and/or Bylaw changes. The surviving company’s Articles and/or Bylaws will dictate the vote threshold needed for amending the corporate documents.

**c. Voting ballot:** You may wish to use paper ballots, but it is not required.

**d. Certificate of Amended Articles and/or Bylaws:** If the surviving company amended its Articles and/or Bylaws, and the membership approved, then the president and secretary of the surviving company (not the president and secretary of the newly formed board of the merged company) will need to sign a certificate(s).

**e. Amended Articles and/or Bylaws:** the President and Secretary will also need to sign clean copies of the amended Articles and/or Bylaws.

**6. Filing:** If both companies adopted the merger resolution, the documents must be filed with the Commerce Department within 30 days of the Special Meeting. This also includes any amended Articles and Bylaws.

**7. Approval:** Once approved, the merger becomes effective per the date agreed upon in the merger resolution. The newly formed company may need to file transcripts of merger and address any real-estate issues. There are other house keeping items that will occur, such as appointing new agents, consolidating systems, *etc.*

In summary, there are a number of steps and documents necessary to effectuating a merger between two township mutual insurance companies. The merger of two or more township mutuals could be an adjustment of the sails for the wind we cannot direct in today’s current environment. Many companies may be fine on their own in today’s world of increasing costs, *etc.* But others may benefit from a consolidation of resources.

*Disclaimer: While this article provides an overview, it is not intended to be all encompassing as to the process and forms necessary to effectuate a merger, nor is it intended to be legal advice for any particular mutual’s situation. Further, please note that merging two 66A companies or merging a 67A company into a 66A company is different. That topic is for another day.*



Since interest rates in the bond market peaked late October 2023, the 10-year treasury note has dropped in yield from 5% to 4.28% as of February 13<sup>th</sup>, 2024. This has resulted in a price increase of approximately 7% for the 10-year and over 12% for the 20-year treasury bond values.

Even though the Federal Reserve hasn't begun to cut interest rates yet, the bond market is rallying in value anticipating the lowering of interest rates by the Federal Reserve in the future. The latest on inflation came in at 3.1%, well below the post-Covid peak of 9.1%.

While encouraging, this report was still “hotter” than expected, narrowly dashing hopes that it would have dipped below 3% for the first time since 2021.

As the Federal Reserve fights to continue to bring inflation all the way down to a more “normal” 2%, they know success in doing so is just a bit out of reach.

What does this mean for your investment portfolios? As of right now, money market mutual funds are still getting over 5%. While it may be tempting to continue to invest short-term and reap the rewards of this 16-year high interest rate, it may not be the best course of action in all of your portfolio.

Now may be the perfect time to approach investing with the “barbell” rather than some sort of “ladder”. This means investing enough short term to provide needs for losses or reserves, instead then lock in historically high rates on non-callable long-term bonds.

Doing so now may provide both historically high interest income for many years to come, plus capital gains on your portfolio once the Federal Reserve signals its first interest rate cut.

Which perhaps is right around the corner as is early spring. Please contact your advisor to see if this strategy is a fit for your investing needs.

Happy Days Ahead!

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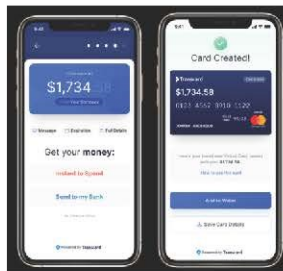
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## The MAFMIC Chairman's Reception



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"Best 80's Costume Winners"  
Ange Campbell and Matt Jaskowiak

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22-SC-00976 (08/22)







“Convention Music Makers –Chime in Anytime”  
Hallie Radloff / Dean Kerfeld

### **Congratulations to our winners !**

#### **\$250 cash & \$250 to charity of your choice:**

*Bill Rogotzke, Westbrook Mutual  
donated all \$500 to the MAFMIC Scholarship*

#### **\$150 Cash Winner:**

*Josh Lowe, RAM Mutual donated the  
\$150 back to the MAFMIC Scholarship*

#### **\$100 Cash Winner:**

*Rhonda Kaczmarek, SumterMutual*

#### **\$50 Survey Winner:**

*Tony Hughes, RAM Mutual and donated the  
\$50 to the MAFMIC Scholarship*



#### **Convention Registration Desk**

Jan Helling, Brad Kullot, Tony Hughes  
Lori Anderson, Deb Liden, Erica Johnson

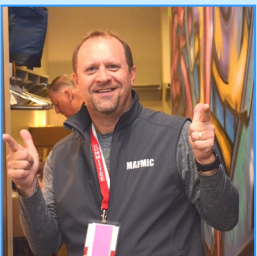


#### **Convention Management Team**

Bill Minks and Dean Kerfeld

#### **Sergeant-at-Arms**

Karla Bauer, Andrew Moch, Jenny Einyck,  
Karen Weber, Caillie Darco, Vicki Hongerholt



**Photographers**  
Jonathan Troe and Jay Kleven





## The MAFMIC Convention Speakers~Hosts~Singers

Keynote Speaker,  
Damian Mason



Prayer Breakfast  
Speaker,  
"Sunshine Suzy"  
Suzy Sukalski



General Session  
Speaker,  
David Tyler



General Session  
Speaker,  
Justin Pape



Convention  
Chaplain,  
Jim Williams



NAMIC President, Neil Alldredge  
MAFMIC Chairman, Nick Hager



Prayer Breakfast  
Reader,  
Gabby Hager



General Session  
Speaker,  
Steve Gasser  
with Nick Hager



Legislative Speaker,  
Pat Kessler



RAM-MAFMIC Luncheon Speaker,  
James Stordahl & Steve Knutson



Tie Blankets  
for Charity



The Hager Family  
Alissa, Mitchell, Gabby & Nick, MAFMIC Chairman







**Annual MAFMIC Business Meeting announces new positions:**  
**Newly-Elevated MAFMIC Chairman for 2024-25,**  
*Vicki Hongerholt*  
**Immediate Past Chairman,**  
*Nick Hager*  
**Newly Elevated Chairman Elect,**  
*Roger Miller*  
**Newly Elected Vice-Chairman,**  
*Brad Kullot*



**CONGRATS!**

*Roger Miller*



**Retiring Director for District 2**  
**Angela Campbell,**  
**Manager,**  
**Chisago Lakes-German Farmers Mutual**



*Brad Kullot*

**CONGRATS!**

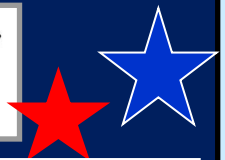


**Retiring Director for District 3**  
**Laurie Wellnitz,**  
**Former Manager,**  
**Agassiz & Odessa Mutual**

**1874—2024**  
**Vernon Edda Mutual**  
**Manager, Kirk Linbo**



*Congratulations!*



**MAFMIC Welcomes**  
**New District 2 Director,**  
**Amy Goplen**  
**Spring Vale Mutual**

**New District 3 Director,**  
**Mitch Gerdes**  
**Shible Mutual & White Bear Lake Insurance Mutual**



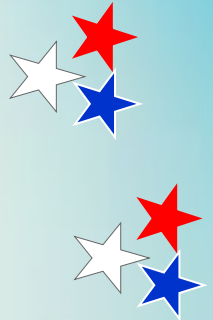
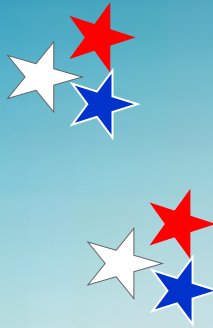
**Robert C. Seipp Service Award**  
**Michael Kuefler, CPA &**  
**Nick Hager - MAFMIC**  
**Chairman 2023-24**



**Volunteer of the Year Award**  
**Karla Bauer— Gillford Mutual &**  
**Adam Axvig - MAFMIC**  
**President/CEO**



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## Tornado Awareness Week April 8 -12, 2024

Submitted by Missy Romano, RAM Mutual

This year's Minnesota Tornado Awareness week is April 8 – 12. Knowing the signs and understanding the threat of a tornado can save lives.

In 2023, Minnesota saw 25 confirmed tornadoes, which was down substantially from 83 in 2022. Although, southern and western counties are more likely to experience a tornado than northeastern Minnesota, we should all be aware of the warning indicators and know how to stay safe.

According to the National Weather Service, the key atmospheric ingredients that lead to a tornado are:

- 1) instability – warm, moist air near the ground with cooler, dry air higher up and
- 2) a change in wind speed and/or direction that promotes the rotation.

Be aware of the difference between a 'watch' and a 'warning'. A tornado watch means that conditions are favorable for severe weather. A warning means a tornado has been sighted or indicated by radar and you should *act now* to find safe shelter.

Pay close attention to changing weather conditions. Some tornadoes strike quickly without time for a warning. Signs that a tornado is approaching are:

- A dark or green-colored sky
- A large, dark, low-lying cloud
- Large hail
- A loud roar resembling a freight train

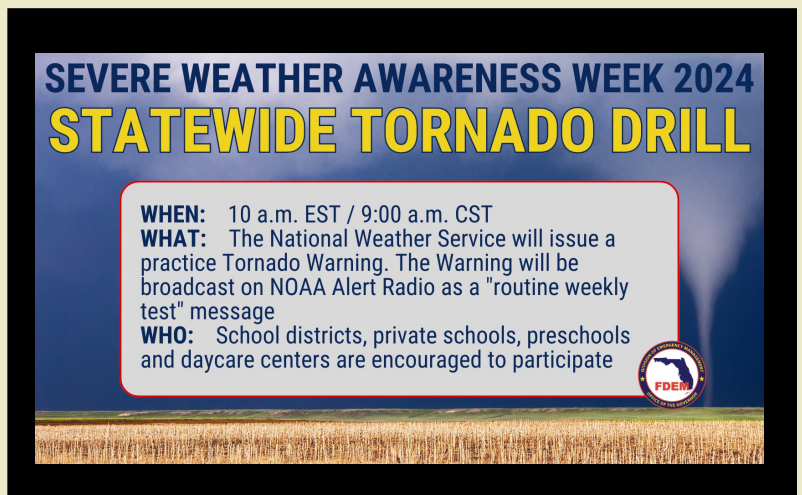


Find shelter if you notice any of these conditions! Ideally, a building's basement is the safest place to shelter. If there is no basement, the lowest level room without windows is the next best option. It is recommended you not stay in a mobile home but rather find a nearby building for shelter. Contrary to popular belief, you should not open the windows in your home.

If you're in a vehicle, do not try to outrun a tornado. If there is no nearby building to shelter in, either lay down in your vehicle and cover your head or abandon your vehicle and seek shelter in a low-lying ditch or ravine. Stay away from overpasses and bridges.

No one can know a tornado's strength before it touches down. As fascinating as it can be to witness the power of an approaching storm, storm chasing is not recommended unless you're very experienced. Please stay safe and seek shelter instead.

As we learned from *The Wizard of Oz*, "There are some things you can only learn in a storm".



**SAVE THE DATE FOR THE 2025 ANNUAL MAFMIC CONVENTION**

**FEBRUARY 2 - 4, 2025**

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## YOUR 1977 MAFMIC OFFICERS

Shown (l to r): Ken Bargfrede, Jackson, Chairman; C. J. "Buzz" Campbell, Minneapolis, Chairman Elect; Gerald D. Oachs, Herman, Vice-Chairman; Harold O. Slyter, Grand Rapids, Imm. Past Chairman; Roger Munson, Howard Lake, Secretary-Treasurer; and Cliff Hanson, Cottonwood, new State-wide Director on the Board. He replaces I.N. (Bud) Evans, Waseca, Minn. The officers serve on the Executive Committee also.

## NAMIC MERIT AWARD WINNERS

The three men pictured here have earned and qualified for NAMIC's coveted Merit Award and membership in the Merit Award Society. The plaques they are shown holding were presented by Harold W. Walters, President of NAMIC at the annual business session.

The winners are (l to r): Derrill Burmeister, Minneapolis; Henry Minks, Minnesota Lake; and Fred Rinas, Frazee. There are now 15 persons from our Association who have qualified since the program was started four years ago.



## HARD-WORKING REGISTRATION DESK CREW . . .

. . . COULD STILL SMILE AFTER THREE BUSY DAYS



THE REGISTRATION DESK CREW was the busiest group of people at the convention yet they managed to maintain their good sense of humor. Pictured (l to r) are Ralph Fligge, Rochester, registration desk manager; Louise E. Nielsen, Lake Benton, MAFMIC's office secretary; Larry Broich, Worthington; and Ken Bargfrede, Jackson. This group also served as the convention's Credentials Committee and served as tellers at the annual business meeting.

Congratulations crew, and thank you for your dedication and the professional job done!!!



## IN SYMPATHY



**Eldon 'Butch' Fluck, 65**, of Redwood Falls, Minnesota passed away unexpectedly on February 2nd, 2024. Butch was born on June 1st, 1958 to Wesley and Viola (Kozak) Fluck in Redwood Falls, Minnesota.

Later on in life, Butch continued his education at Southwest Minnesota State University in Marshall, Minnesota and finished his four year education. On August 2nd, 1980, Butch and Marsha (Kohout) were united into marriage at Bechyn Church in Bechyn, Minnesota. Butch and Marsha were blessed to have three children: Amy, Travis, and Brian. Most importantly, he loved his family and especially his grandchildren.

Butch was a man of service and spent many years volunteering. He was always present when it came to supporting his grandchildren at their activities. Butch served as **manager of Flora Mutual** for a number of years before their merger with Redwood County Farmers Mutual on January 1st, 2024.

Butch is survived by his wife Marsha Fluck; Children: Amy (Jeremy) Serbus, Travis (Frankie) Fluck, Brian (Sierra) Fluck all from Redwood Falls. He was blessed with 4 beautiful grandchildren, Conner (11), Abigail (9), Brooklyn (3), Becker (3 months).



**Dennis Schmidt, 78**, of rural Battle Lake, died Thursday, December 21, 2023, at his home.

Dennis was born on May 9, 1945, to Cornelius and Rita (Prazak) Schmidt in Alexandria, MN.

Dennis was married in 1969, and to this union he had five children. In

1970, he bought a farm and moved to Eagle Lake Township. He also worked for his dad on a construction crew building houses, barns, and various other things. In 1980, Dennis expanded his farming operation and built a dairy barn where he milked 50 head of cattle, raised crops, and sold seed corn.

Dennis was active in the community, volunteering for many organizations over 38 years, including being on the **board of Moe-Urness-Lund Mutual**.

Dennis was preceded in death by his parents. He is survived by his five children, Sue Seidel, Don (Jane) Schmidt, Dave (Amanda) Schmidt, Shelly (Nick) Thoenes, Stacy (Elliot) Richards, fourteen grandchildren, and one great-grandson.

## 2024 Events

May 7-8	<b>Managers Workshop</b> Grand View Lodge, Nisswa
May 22-24	<b>NAMIC FARM Mutual Forum</b> Nashville, TN
June 11-12	<b>MAFMIC CCP Visit</b> Washington, D.C.
July 15	<b>MAFMIC Golf Outing</b> Little Crow Country Club, Spicer
July 16	<b>Manager &amp; Director's Seminar</b> Holiday Inn, St. Cloud
Aug 6-7	<b>MAFMIC Agents Meetings</b> Mankato Aug 6 / Mahnommen Aug 7
Aug 20-21	<b>Risk Assessment &amp; Adjusters Conf.</b> Jackpot Junction, Morton
Nov 20-21	<b>MAFMIC Short Course</b> Holiday Inn, St. Cloud



**Jeffery Voit, 53**, passed away peacefully, January 19th, 2024 at Quiet Oaks Hospice House in St. Cloud.

Jeff was born June 5th, 1970 in Albany to Gerald and Dorine (Goebel) Voit. After high school, Jeff played basketball at Fergus Falls Community

College, University of MN – Morris, and then finished his education at SCSU. He married Michelle Henry on October 3rd, 1998 in Little Falls. Jeff worked as a **Financial Advisor for RBC Wealth Management for 25 years**. He loved his work, his clients, and his co-workers.

Jeff was the best "girl dad" around and spent hours and hours coaching girls' basketball. His daughters were the lights of his life and he was a compassionate protector.

Survivors include his wife of 25 years, Michelle of Sauk Rapids; daughters, Megan of Bismarck, ND, Rachel of Sauk Rapids, and Ella of Sauk Rapids; parents, Gerald and Dorine Voit of Richmond; brother and sisters, Bryan (Tracy) Voit of Lakeville, Sherri (Jim) Matuke of Hudson, WI, Kim (Mark) Wenner of Richmond, and Carrie (Clint) Athmann of Cold Spring.