



“Why Not Us?”

Mikel Nelson, MAFMIC Chairman 2018-2019



2018 will undoubtedly have some challenges. Everything does. With that in mind, I have chosen “WHY NOT US?” for my theme for the year.

Our companies are under increasing pressure from many forces. Agencies are consolidating into larger operations, nationwide carriers are pushing harder for a piece of the farm business market and overall farm prices are down which can spell trouble for us at times.

WHY NOT US to continue writing the protection on the farm that we have insured for three generations for your family? WHY NOT US to be at your property when you have a loss and the fire department is still there? WHY NOT US to keep your insurance dollars local and create local employment?

In the same manner, WHY NOT US, as MAFMIC, to be the best known trade association for education events in Minnesota? WHY NOT US to lead the charge when there are legislative issues that need addressing at the Capitol?

WHY NOT US has already turned into IT IS US in one facet. Aaron Cocking announced at the convention that MAFMIC will be rolling out a Minnesota specific training for managers and staff relating to the history of the farm mutuals, Minnesota specific law and regulation, Minnesota specific underwriting and much more. Please review this material carefully as it comes to you so you will find time to attend the training. It will be well worth your time. We intend to create an excellent platform for you.

Thank you all for supporting MAFMIC. Without dedicated volunteers the association will not flourish. Keep up the good work!!

INSIDE THIS ISSUE

Chairman's Article	1	Spring Agents Registration	10
Member Profile	2	Tornado Awareness week	11
Board Meeting Synopsis	3	Investment	12-13
Convention Awards etc...	5	Calendar of Events	14
Convention Photos	6-9	Obituaries	15

Member Profile - Heartland Mutual Insurance Company



Ron Lonneman
Manager

Heartland Mutual Insurance Company was incorporated July 1st, 1996 as a result of a merger of two mutuals. Wilmont Mutual Fire Insurance Company of Lismore, MN, incorporated in 1896, and Delafield Mutual Fire Insurance Company of Lakefield, MN, incorporated in 1888. The company operated as a Township Mutual under Minnesota Statute 67a until December 31, 2006. We began to operate under Minnesota Statute 66a as a statewide mutual insurance company effective January 1, 2007.

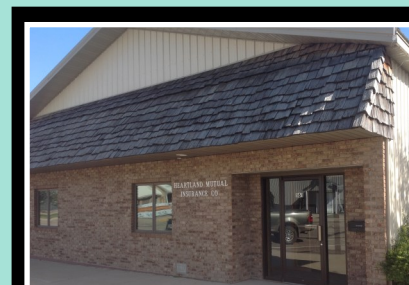
We currently write all perils except liability which is packaged with Grinnell Mutual. Currently we have 47 agencies which offer our product to their customers.

The philosophy of Heartland Mutual is to continue serving our mutual member's needs while maintaining small town service and loyalty.

Our goals are to continue be reliable and to price our products competitively. Our company's biggest challenge is the ever changing technology.

Our company is involved in our community by financially supporting numerous non-profit organizations in our area. This includes, but is not limited to schools, churches, 4H, fire departments and local EMS.

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



The Future is NOW!



PDSpectrum®, our cloud-based policy processing system is now available in Minnesota!

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Thank you to over 20 Township Mutual clients who have been growing their Mutual with the use of Agent Rating and *PDSpectrum®*.

It is our pleasure to serve MAFMIC members and we look forward to supporting the Minnesota farm mutual industry for years to come.

Contact Priority Data to see how our software solutions can fit your mutual's needs at sales@prioritydata.com or visit us at prioritydata.com.



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February 2018 Board Meeting Synopsis

Greg Parent, Secretary-Treasurer



The MAFMIC Board of Directors held their annual financial review and board orientation meeting at the Radisson Blu Hotel in Bloomington on Sunday, February 11 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 Business Meeting. Secretary-Treasurer, Greg Parent presented the 2017 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 13.

Chairman Gary Swearingen recognized the retiring board members, Carol Maciej of Mid-Minnesota Mutual, Kelly Halvorson of Vinland-Huntsville Mutual, and Immediate Past-Chairman Aaron Grove of Sverdrup Mutual. Chairman Swearingen also welcomed the new incoming board members, Jackie Sirjord of Garfield Mutual and Jenny Einyck of St. Joseph Mutual. Chairman Swearingen recognized the new Vice Chairman Dan Rupp of RAM Mutual and set to begin his tenth term as Secretary-Treasurer, Greg Parent of German Farmers Mutual. The new board members officially assumed their positions at the Annual Meeting on February 13 while the Vice Chairman and Secretary-Treasurer were elected to their positions at the Annual Meeting.

Chairman-Elect Mikel Nelson announced that there really was no need to assign any board liaisons to the committees, since all current committees had at least one board member on them and they could report on committee activity. In accordance with the Articles & Bylaws, Mikel Nelson was elevated to the position of Chairman at the Annual Meeting on February 13.

Dani Hennen provided a convention update while Aaron Cocking gave a legislative briefing. The board also approved a new Associate Member.

The next scheduled board meeting will take place in June and will involve an extended session for Strategic Planning. MAFMIC has hired a strategic planning specialist, Bob Harris, to meet with the board at their June meeting in order to revise the MAFMIC Strategic Plan and the process by which it is developed and updated. The second quarter board meeting will be held in St. Paul on June 12-14. Members are encouraged to contact their MAFMIC District Director with any concerns or issues that may need to come before the board.

Greg Parent MAFMIC Secretary-Treasurer



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MAFMIC Executive Board & District Directors

Mikel Nelson, *MAFMIC Chairman*, Elmdale Mutual
Mark Nelson, *MAFMIC Chairman - Elect*
Norwegian Mutual
Dan Rupp, *MAFMIC Vice Chairman*, RAM Mutual
Greg Parent, *Secretary/Treasurer*,
German Farmers Mutual
Gary Swearingen, *Immediate Past Chairman*,
Has San Lake Mutual
Jackie Sirjord, *District 1*, Garfield Mutual
Eric Johnson, *District 2*, Woodland Mutual
Roger Miller, *District 3*, Lake Park & Cuba
Jenny Einyck, *District 4*, St. Joseph Mutual
Jen Visser, *District 5*, Bird Island-Hawk Creek Mutual
Jan Helling, *District 6*, Madelia-Lake Crystal Mutual
Vicki Hongerholt, *District 7*, Mound Prairie Mutual
Todd Bussuyt, *Statewide*, North Star Mutual

Editorial Advisory Committee

Sandy Walstrom - *Chairman* - Farmers Mutual
Ben Berg - Farmers Mutual of Clearwater
Jeff Brinkman - Brinkman Claim Service
Alex Coulter - Schluchter Investment Advisors
James Doke - Priority Data
Vicki Hongerholt - Mound Prairie Mutual
Erica Johnson, Southeast Mutual
Dan McCue- Grinnell Mutual Reinsurance Co.
John Neal - Willenbring, Dahl, Wocken & Zimmerman
Jim Williams - Abdo, Eick & Meyers, LLC
Jan Helling - *Board Liaison* - Madelia -Lake
Crystal Mutual
Dani Hennen - *Staff Liaison* - MAFMIC
Arlette Twedt - *Staff Liaison* - MAFMIC



Thanks to our photographers

Nick Hager, Kelso & Shelby &
South Central Mutual
Jonathon Troe, Owatonna Mutual

Announcement

Financial Statements

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

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

DEADLINE: April 28th !!



The 123rd MAFMIC Annual Convention by Marilyn Kiral, Southeast Mutual

This was our FIRST convention,
And, there were so many things to do.
We met a lot of people,
And, we learned a thing or two.

And, we never saw the mall before,
And, it was pretty neat.
But, attending the convention,
Surely, was a treat.

Everyone, was oh so helpful,
They made us feel at ease.
The time went by so quickly-
And, soon we had to leave.

But, the experience was awesome,
So glad, that we could go.
MAFMIC, you did a super job-
And, we just wanted you - to know.

Awards.....

Presentations.....

New Positions

2018 Robert C. Seipp Service Award was presented to Deb Liden, Bray Gentilly 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 Deb!!



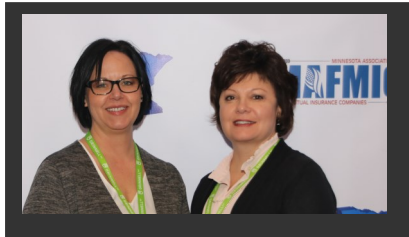
2018 Volunteer of the Year Award was announced by Aaron Cocking, MAFMIC President/CEO during the annual business meeting to John Neal. In appreciation of his commitment and service to the association. Congratulations John!



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



2018 MAFMIC Vice-Chairman Dan Rupp, Vice President Agency Services/Reinsurance Marketing RAM Mutual, was elected vice chairman at the MAFMIC Annual Business Meeting. Congratulations Dan!



MAFMIC welcomes two New District Directors.

Jenny Einyck manager, St. Joseph Mutual is replacing **District 4 Director, Carol Maciej**, Mid-Minnesota Mutual

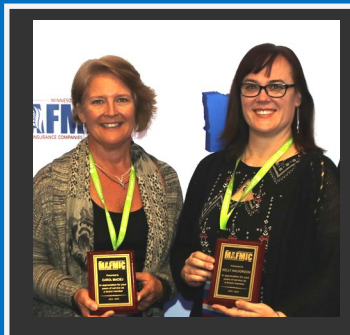
Jackie Sirjord, manager of Garfield Mutual, is replacing **District 1 Director Kelly Halvorson**, Vineland-Huntsville Mutual



Dennis Boucher, Past President;
Linda Cunningham, Newly elevated, Auxiliary President;
Brenda Derickson, Vice President; and
Konnie Rogotzke Newly elected Secretary

\$50 Survey Winner - Lyle Kiral, SE Mutual
Handmade Quilt - Jen Visser, Bird Island-Hawk Creek
Trolling Motor - JoAnne Wright - Claremont Mutual
\$250 CASH - Gary Buxengard, Wilmington Mutual
\$150 CASH - Cindy Gans - Mid-Minnesota Mutual
\$100 CASH - Marvin Spindler - Owatonna Mutual

Retiring Directors for District 1 and District 4



Carol Maciej, (District 4), Mid-MN Mutual and **Kelly Halvorson** (District 1), Vineland-Huntsville Mutual



NAMIC Chairman, Paul Ehlert,
MAFMIC Chairman, Gary Swearingen & NAMIC President, Chuck Chamness

2018 MAFMIC CONVENTION

**Newly Elevated
MAFMIC Chairman
Mikel Nelson**



*Chairman-Elect,
Mark Nelson,
Manager of
Norwegian Mutual*



*Chairman Gary
Swearingen and his wife
Denise*



*MAFMIC Chairman 2017-18, Gary Swearingen, &
Mike Flugum, North Star Mutual, Convention Chaplain*



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2018 CONVENTION HIGHLIGHTS

Registration Desk

Bill Iverson, Linda Jaskowiak,
Erica Johnson, Sue
Wischnewski, & Tony Hughes



Chairman Swearingen with Prayer
Breakfast speaker, Dick Beardsley.



Chairman Swearingen family



Mark Lindquist keynoter
& MAFMIC Chairman
Gary Swearingen



Aaron Cocking MAFMIC President/
CEO, Dani Hennen MAFMIC, with
Mark Lindquist, Keynoter



Sergeants-at-Arms

Sandy Walstrom, Karen Weber,
David Frundt, (not pictured) Vicki
Hongerholt, Deb Liden, & Sharon Schmitz

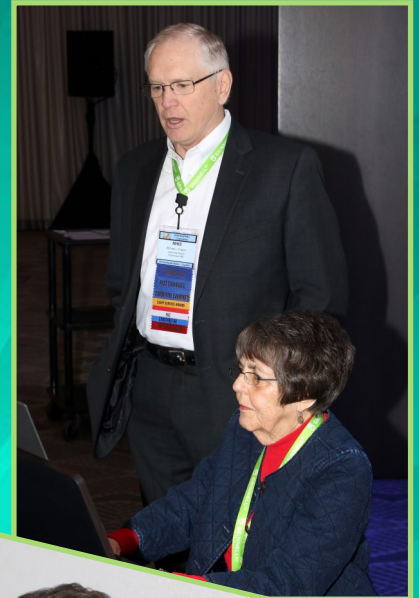


Steve Knutson, RAM Mutual with
John Kriesel, closing speaker

MAFMIC CONVENTION HIGHLIGHTS



Joan Steffend speaks to the Auxiliary Group



Has San Lake Board & Staff



Convention Management
Dean Kerfeld, RAM Mutual
Bill Minks, McPherson-Minn Lake
Bert Tellers, RAM Mutual

MAFMIC CONVENTION HIGHLIGHTS

Past Chairman of MAFMIC



Flora Mutual 125 years

Celebrating
125
Years

Gillford Mutual 125 years



2018 MAFMIC Spring Agents' Meeting

APRIL 12

Mankato

Courtyard by Marriott

APRIL 13

Fergus Falls

Bigwood 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	Behavioral Ethics Mutually Noble..... <i>Dan Walsh, Insurance Continuing Ed Solutions</i>
12:00-12:45 pm	LUNCH
12:45-2:00 pm	Underwriting MN Risks ...(Fergus Falls) ... <i>Deb Liden & James Stewart</i>
	Underwriting MN Risks ...(Mankato) <i>Nick Hager & Lia Pelletier</i>
2:00-2:15 pm	BREAK
2:15 – 3:30 pm	Claims Handling and Reporting
3:30 pm	Closing Announcements

Cost and Registration

For **Mutual Insurance Company Agents** the Early Bird registration fee is **\$98.00 before March 23rd**.

However, the registration fee **after March 23rd is \$125.00**. Make Checks payable to MAFMIC.

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 23rd** are 75% refundable; **by April 6th** 50% refundable.
- No refunds will be made **after April 6th** ; 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.

2018 MAFMIC Spring Agents' Meeting Registration Form

Name _____ License Number _____

Home Address:

Agency Name & Address:

E-mail Address _____ Phone _____

Mutual(s)

Location Attending (Circle One):

Mankato

Fergus Falls



Mail: P.O. Box 880, St. Joseph, MN 56374 Or Fax (320) 271-0912



Prepare for spring storms before they strike

Minnesota Severe Weather Awareness Week is April 9–13.

Remember the good old days when the only things April showers brought were May flowers? These days, they also bring wind, hail, lightning, and floods — weather events that can damage property and affect your customers.

Here are simple things you — and your customers — can do to prepare for spring storms.

Inspect your home

Roofs are particularly susceptible to high winds and tornadoes. A do-it-yourself inspection of buildings may reveal weak areas that need attention.

When you do a physical inspection, look for loose siding and roofing materials — especially shingles and metal panels. These may blow off easily and take other materials along with them. If you find any trouble spots, consider hiring a reputable contractor to secure these areas.

Pack your emergency kit

Packing emergency kits for your home and your car will prepare you and your family for severe weather. Ready.gov recommends including the following items in your kit.

- **Flashlights** and extra batteries.
- **First aid kit** that includes necessary medications. If you have small children, also include formula and diapers.
- **Non-perishable food.** Include protein-rich foods such as nuts and energy bars and canned foods. Pack a manual can opener, too.
- **Water** is even more important than food. Pack at least 1 gallon of water per person per day.
- **Basic tools** including pliers, a wrench, and screwdrivers.
- **Radio**, either battery-powered or hand-cranked.
- **Clothes** including gloves, hat, and rain poncho.
You may also want a change of clothes for each member of your family.
- **Blankets** or sleeping bags.
- **Cell phone chargers** that can be used in the wall or in your car.
- **Pet supplies** for your pet, including food and water.
- **Cat litter** for better tire traction.
- **Jumper cables** for your vehicle.

For more information

Visit Ready.gov for more information about how you and your family can [prepare for severe weather](#). Learn more about Grinnell Mutual's loss prevention services at [Preventing Losses](#) on grinnellmutual.com.

Five Advantages of Investing in Insurtech

By Kurt Eaves, Vice President of Underwriting, Sales, and Service, Grinnell Mutual

In an industry that has long operated without significant disruption, insurtech has quickly emerged to shake things up in insurance. Savvy consumers are looking for fast, easy, secure insurance solutions, and startups are quickly developing technology that is already transforming the industry. With little change for decades, established insurers, agents and brokers who have become complacent now need to figure out how they will adapt to digital disruption.

Many insurers see insurtech as a threat. In fact, more than eight of 10 financial services companies fear losing some of their business to insurtech companies, according to the PwC Global FinTech Report 2017. Additionally, more than half of insurers see their industry as the second-most likely sector for disruption, following consumer banking.

Yet, companies like mine also realize there is an advantage in leveraging – and investing in – insurtech. Grinnell Mutual, a 100-year-old property and casualty insurance and reinsurance company, has been instrumental in the development of an insurance accelerator, a group of insurance companies and executives that help startups navigate the insurance industry.

Investment in insurtech is big business. According to CB Insights data, global deals in insurance tech startups reached nearly \$1.7 billion in 2016, with U.S. companies receiving 59 percent of funding. Investors are looking at companies specializing in individual components of the insurance value chain such as distribution, underwriting, claims and customer service, according to the 2016 KPMG Pulse of Fintech Report.

If insurtech is such a threat to established insurance companies, why are companies like Grinnell Mutual so interested in funding new startups? While it's true that new players in the insurance space could steal market share from incumbents, startups aren't going anywhere, and their benefits shouldn't be ignored by established insurance companies, agents and brokers. Here are just a few of the advantages we see to investment:

1. Learn new ideas and thinking from players who aren't as close to the insurance industry.

While startups who participate in programs like accelerators will receive mentoring and guidance from incumbents, established insurance companies also benefit by tapping into the talent and mindset of up-and-comers. Since startups don't have to follow an already established business model and process, they are able to reimagine and get creative about insurance products and delivery methods that customers are looking for in today's digital world. Established insurers, agents and brokers might not have the capability to get this creative themselves, but they can incorporate a startup's new thinking or solution into their existing business models.

2. Remain competitive by being at the forefront of technology innovation.

Don't get left in the dust. Insurance companies are already investing and partnering with startups. So to remain competitive and gain an edge, insurers, agents and brokers should be looking into how they will adapt to the introduction of new technology solutions. Startups are looking at ways to improve and extract profits from almost every link in the insurance value chain, including distribution, underwriting, claims and customer service. New solutions will improve the customer experience, minimize fraud and maximize transparency – and simplify processes for customers, agents and brokers. Insurers who haven't changed a thing in years should be paying close attention to how these new solutions could help them keep up with both traditional and new competitors.

3. Develop and combine existing and new insurance products by partnering with up-and-coming insurance startups.

By developing relationships with their new counterparts, traditional insurers will have the opportunity to learn about and adopt new technologies that will help them respond to the evolving product and service demands of their agents, brokers and customers.

Continued on page 13

Continued from page 12

There are some startups that become licensed insurers themselves, like [Lemonade](#), but this is rare. The majority of startups are developing backend technology solutions or are looking to partner with traditional insurers to bear the risk. These are the new players that incumbents will want to identify and partner with to enhance and create new insurance products and solutions.

For agents and brokers, new digital platforms and planning tools are increasing their efficiency while helping them better connect with customers. New online and app-driven solutions are making it faster and more secure for customers to sign up and process insurance claims.

4. Help develop an ecosystem to support insurers.

With today's customer looking for digital solutions beyond what many traditional insurers offer, it is important for established companies to work with startups to develop an ecosystem that will support everyone. Partnerships will help improve operational efficiencies and cost-effectiveness around creating more customer-centric product offerings for the industry as a whole.

5. Invest in the future of the insurance industry.

As an industry traditionally known to have slow tech adoption, it was ripe for change. Breakthrough technologies developed by startups are already transforming the insurance space. Not only does this give traditional insurers a chance to reinvent themselves, but those who embrace insurtech now will be investing in the future of the insurance industry.

Reprinted with permission, National Underwriter Property & Casualty

<p>Spring Forward is Coming Sunday March 11, 2018!</p>	<p>Dates to Remember March 11th And April 1st</p>	<p>HAPPY EASTER</p>
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$$\text{payments} = \left\{ \begin{array}{l} \text{time} \\ + \\ \text{money} \\ + \\ \text{risk} \end{array} \right.$$

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Save the Date:

2019 M AFMIC Annual Convention

February 10-12, 2019

*Radisson Blu, MOA,
Bloomington, MN*

2018 MAFMIC Calendar of Events

April 12	Spring Agent's Meeting	Mankato, MN
April 13	Spring Agent's Meeting	Fergus Falls, MN
May 8-9	Manager's Workshop	Nisswa, MN
May 21-23	NAMIC Farm Mutual Forum	Columbus, Ohio
July 11	Manager & Director Seminar	St. Cloud, MN
July 12	MAFMIC Golf Outing	Spicer, MN
August 2-3	Leadership Workshop (NAMIC)	Chicago, IL
Sept 23-26	NAMIC 123rd Annual Convention	San Antonio, Texas
Nov 14-15	MAFMIC Short Course	Arrowwood Resort, Alexandria



*Saturday
March 17th*

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IN SYMPATHY

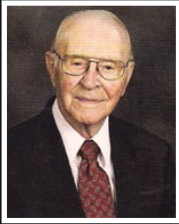


Loyal James Larsen 78, of Underwood, passed away on Thursday, Dec. 28, 2017, at Sanford Medical Center in Fargo. He was born on September 27, 1939, to Carl and Laura (Uhren) Larsen in Wadena. Loyal grew up on a farm north of Underwood.

On May 16, 1959, he was united in marriage to Marlene Evelyn Leininger. They made their home on the family farm north of Underwood. Loyal continued farming until his death.

He was a director at Sverdrup Farmers for 11 years.

Preceding him in death were his parents, Carl and Laura Larsen; 3 brothers, John (Marian) Larsen, Joseph Larsen, and Loren Larsen. Survivors include his wife, Marlene of Underwood; 3 children, Debera, Vicki, James and six grand-children and two great-grandchildren.



Erwin Ruesink, age 103, of Spring Valley, died Jan. 20, 2018. Erwin was born to Gerrit and Grace Ruesink in Bristol Township on September 14, 1914.

He married Carmen Kruegel on August 2, 1938. They both taught in rural schools for several years before they began farming east of Cherry Grove. While farming, Erwin became **Manager of Bloomfield Mutual** in 1944. Erwin and Carmen moved to Spring Valley in 1953. Erwin became President and a Director of Spring Valley Mutual Tornado Company and the Field Representative for the state of Minnesota for Grinnell Mutual Reinsurance Company of Grinnell, Iowa. Erwin also actively served on several committees of the Minnesota Association of Farm Mutual Insurance Companies and became its Chairman in 1981.

Erwin is survived by his two sons, Robert (Joyce) of Boise, ID, and Arlyn (Vicki Zimmerman) of Roseville; four grandchildren, six great grandchildren, and his loving wife, Carmen, died in 1993 after 55 years of marriage.



Helen Minks, age 85, of Minnesota Lake, died Jan. 20, 2018. Helen Marie was born December 19, 1932 in Washington, the daughter of Robert and Maxine (Gager) Burns. She graduated from Onaway, MI, and then joined the US Airforce & served for 4 years in Germany and the United States.

She was united in marriage to Henry E. Minks Dec. 19, 1953 in Ramstein AFB, Germany.

Helen worked alongside Henry at Minks Insurance until her retirement. **She was Past President of MAFMIC Auxiliary** and a member of the Minnesota Lake American Legion Auxiliary.

She is survived by her children: Paula (Jeff) Amy, and William (Becki) Minks, four grandchildren and several great grandchildren.

She is mother to Bill Minks, McPherson Minn Lake Mutual.



Don O'Neil, age 89, of Faribault, passed away unexpectedly on Wednesday, February 14, 2018 at the Hennepin County Medical Center in Minneapolis.

Donald was born in 1928 to Henry and Bertha (Pirkl) O'Neil in Faribault, MN.

He attended Faribault High School and graduated with the class of 1944. Donald married Rilla Shields in 1949 at the Immaculate Conception Catholic Church in Faribault and they had three children. His wife Rilla preceded him in death on September 26, 2017.

Donald was a dairy farmer in Warsaw Township. In 1961 he was awarded the Outstanding Young Farmer award from the Faribault Jaycees. They sold the farm in 1985 and he began working at **Rice County Mutual Insurance through 2016, he retired as the manager**, he also served as secretary then treasurer on the Board of Directors.

Donald is survived by daughter, Karen (John) Dragsten of Omaha, NE; sons, Michael (Kathy) O'Neil of New Brighton and Patrick (Wendy) O'Neil of Faribault, MN. He is also survived by three grandchildren, and five great grandchildren.

