



Mutual

LINK



Aaron Cocking, MAFMIC CEO/ Director of Government Affairs



2015 Legislative Session

The 2015 legislative session is barreling towards its constitutionally-required deadline date of May 18th, and the parties are still widely divided over the most important issues that need to be completed this year, including the budget. The House and Senate have passed drastically different budget bills. The Senate has proposed to fund transportation with a gas tax increase, while the House funds roads and bridges with some of the budget surplus and redirecting other taxes the state already collects. The House tax bill includes nearly \$2 billion in tax cuts, while the Senate tax bill contains very little tax relief. With such large differences, people around the Capitol have already begun talking about the likelihood of a special session. The problem with a special session this year is that contractors are expecting legislators to be gone by May 19th in order to keep on schedule with the Capitol restoration. Any special session would mean significantly higher costs to the project. Legislative leaders have about two weeks to work these differences out between themselves and the Governor.

The Senate Commerce Committee held a confirmation hearing for Mike Rothman on April 30. Many Republicans asked Rothman difficult questions centered around the troublesome roll-out of MNSure, as well as the controversy that has surrounded his involvement in the Community Action of Minneapolis. After nearly 2 hours of questions and discussion, the committee voted along party lines to confirm him again to the position of Commerce Commissioner. That recommendation must now go to the full Senate for a confirmation vote.

If you have any questions about specific issues including issues I have not mentioned in my weekly reports, please feel free to call or email me at any time.

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Member Profile of Westbrook Mutual

Westbrook Mutual was founded in 1889 by a group of farmers (mostly Scandinavian) from Storden, Westbrook, Highwater and Ann Townships. The first policies, some of which still remain among the company's records, were written in Danish-Norwegian language.

As nearly as can be ascertained, the first loss sustained by the company was that of a horse killed by lightning. The adjusters determined the value of the horse to be \$90.

Westbrook Mutual is proud of its 126 year history. Through the years many other large insurance companies have moved in and out of the area. Today the majority of all farm insurance in Minnesota is written by companies like Westbrook Mutual.

We write fire and extended coverage, packaged for wind, hail & liability with RAM Mutual and North Star Mutual. Westbrook Mutual has 3 full time employees: Ben Lohre, manager; Lisa Brummer, underwriter and Amber West, bookkeeper. Steve Severson works as an independent, providing inspections and claims adjusting. We have 25 agencies in the ten counties surrounding our home office in Storden, MN.

Our philosophy/mission statement is to provide good service to its members and insurance at cost.

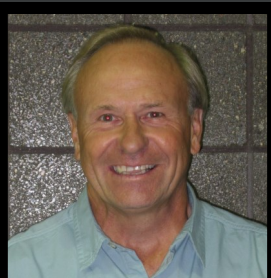
Our 5 year goals are to continue the tradition of good service to our policyholders and the agents that support us. We also want to continue the updates that are necessary in the ever changing business of insurance and maintain our presence in the insurance business in the 10 counties that we operate in.

Our companies' biggest challenge is keeping up with the fast ever changing world of computers and communications and the software needed to stay up to date.

We are involved in the community by our support and membership in the farm related associations. We also help support the 4-H Club and school youth related functions. Lastly we help support the local volunteer committees and business committees.

It's hard to just choose one word to describe our company, but I would describe us as friendly!

Westbrook Mutual Building



Ben Lohre
Manager
Westbrook
Mutual

Editorial Advisory Committee

Karl Porisch, *Chairman*, Western Mutual
 Jim Barta, *Vice Chairman*, Jim Barta CPA, PA
 Dan Baasen, Northland Securities
 Scott Irvine, Priority Data
 Deb Liden, Bray-Gentilly Mutual
 Doug Nauman, Grinnell Mutual
 John N. Willenbring, Dahl, Wocken & Zimmerman
 Steve Reller, *Board Liaison*, RAM Mutual
 Jerry Zenke, Mound Prairie Mutual
 Dani Hennen, MAFMIC, *Staff Liaison*
 Arlette Twedt, MAFMIC, *Staff Liaison*

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



Pictured above MAFMIC Immediate Past Chairman, Paul Larson & Carson Boike. A check was presented to JDRC Ride for a Cure, for \$537.00

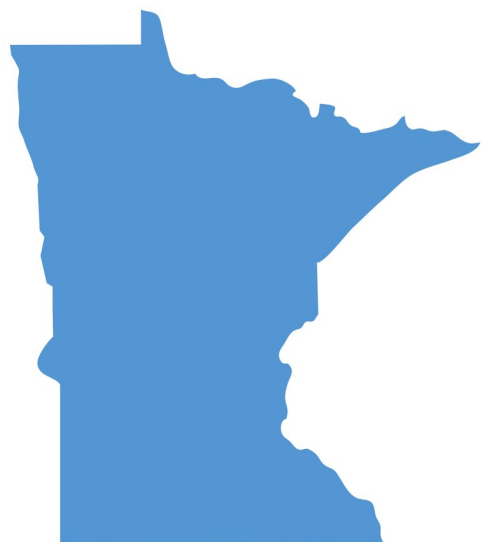
Executive Board Committee and District Directors

Deb Liden, *MAFMIC Chairman*, Bray-Gentilly Mutual
Aaron Grove, *MAFMIC Chairman-Elect*, Sverdrup Mutual
Gary Swearingen, *MAFMIC Vice-Chairman*, Has San Lake Mutual
Greg Parent, *Secretary/Treasurer*, German Farmers Mutual
Paul Larson, *Immediate Past Chairman*, Leenthrop Farmers Mutual
Kelly Halverson, *District 1*, Vineland-Huntsville Mutual
Mikel Nelson, *District 2*, Elmdale Mutual
Lori Anderson, *District 3*, Oscar-Parke 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



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 John Dunn to see how our software solutions can fit your mutual's needs at jdunn@prioritydata.com or 402.590.2506.

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March 17, 2015 Board Meeting Synopsis *Greg Parent, Secretary-Treasurer*



The MAFMIC Board of Directors held their first quarterly meeting of the year on March 17 at the Kahler Grand Hotel in Rochester prior to the beginning of the Short Course. In addition to routine items like the financial and management reports, district updates, and board liaison committee reports, the board took action on a few items requiring approval.

The board approved a change in how the election process for the Vice-Chairman and Secretary-Treasurer positions are handled. Each member company will receive one vote and Past-Chairmen will also receive one vote. MAFMIC CEO Aaron Cocking will work on revising Section 1-8 of the Board Policy Manual regarding the officer election process. Chairman Deb Liden asked board members to think about how to improve the nomination and voting process for the Seipp Service Award as well.

The board approved the appointment of Ron Berning and Jen Visser to the Articles & By-Laws Committee for a two year term to replace Jane Dreyer. MAFMIC CEO Aaron Cocking will check with Ron Berning to review the current Articles & By-Laws in order to determine if any changes may be necessary. Chairman Deb Liden also tasked Chairman-Elect Aaron Grove and Vice-Chairman Gary Swearingen with reviewing the current Board Policy Manual to determine if any changes may be necessary.

Chairman Deb Liden updated the board on the on-going issue with a past employee and the board discussed several related items involving the matter.

The board will hold their second quarter meeting at Madden's on Gull Lake on June 8-9. As always, 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



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Highlights of the Short Course 2015

Chairman's Welcome
Deb Liden,
 MAFMIC Chairman,
 Bray-Gentilly Mutual



Dr. James Reese
 "Leading for a Change"
 "Define Change in Leadership"
 "Model of Stress"

Randy Drysdale
 FMRP Operations,
 "Thermal Imaging in
 the Insurance
 Industry"



Tim Sullivan, NAMICO
 "Board Evaluations"



Kendra Dodd, MRA

"Strategic Tactics to Safely
 Measure, Hire & Retain Talent"

Jeff Mauland
 North Star Mutual
 "Industry Perspective"



Gary Swearingen, Manager, Has
San Lake Mutual & Paul Stueven,
 Fairmont Farmers Mutual
 "Technology Resources"



Don Preusser
 President, John Deere
 Insurance
 "The Impact of Precision
 Farming Technology on
 Agricultural Insurance"
 General Session



General Session Panel
 "Changes in Adjusting ~ Then and Now"
Dan Marks, Bird Island-Hawk Creek Mutual
Mike Kaufman, (Moderator), Unity Mutual
Ben Jacobs, Fairmont Farmers Mutual
Leah Bushard, RAM Mutual

March 2015 Short Course Highlights



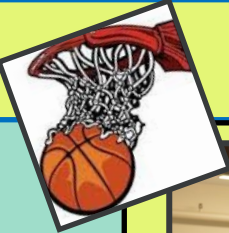
*Our Members
Relaxing after a long day*



**Attitude
Adjustment
Hour**



Highlights of the Short Course



Steve Knutson, President, RAM Mutual won **Basketball Free Throw**.

Presenting him with a trophy is Aaron Cocking

Jim B/Jerry T
Nancy L/Rhonda K
Kerry K/John D
Scott H/Aaron G
Nina J/Jenni L
Erica J/Don S
Alex C/Ben J
Terry E/Tim I
Darcy K/Darv P
Steve K/Steve S
Mickey B/Sue C
Nick H/Eric G

Jim B/Jerry T
Kerry K/John D
Erica J/Don S
Alex C/Ben J
Steve K/Steve S
Eric G/Nick H
Eric G/Nick H (Bye)

Jim B/Jerry T
Champs
Jim/Jerry
Jim B/Jerry
21-14

Jim Bryant, Manager Hay Creek Mutual and Jerry Tipcke, Hay Creek Mutual were presented the Trophy by Aaron Cocking for **Bean Bag Champs!**

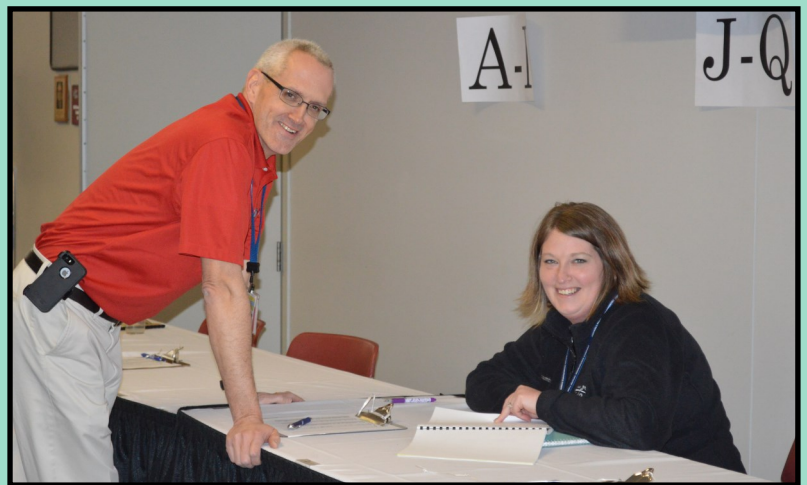
Attitude ADJUSTMENT HOUR



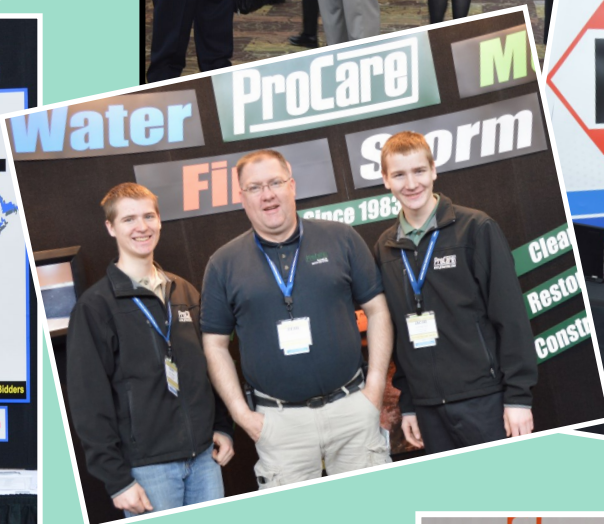
Highlights of the Short Course



Auxiliary Members hard at work selling
Scholarship Raffle Tickets
Irene Mathison & Kathy Klumps



Newbies on the Education Committee
Steve Schwieters, RAM Mutual
& **Andrea Nurmi**, Leenthrop Mutual





Manager & Director's Seminar

Wednesday, July 15, 2015

St. Cloud River's Edge Convention Center

St. Cloud, Minnesota

MAFMIC will once again offer a seminar designed for Mutual Managers and Directors. This seminar features topics of interest and importance to managers and board members alike and should benefit their role in the company. We will be offering topics on: **Strategic Risk Assessment, Cyber Liability & Impact of International Regulations on Smaller Mutual Companies. Manager's Round Table** –discussions (*Managers only*) will take place after lunch as well as **Mergers/Consolidations** (Finance & Accounting module) for *Directors* towards their **NAMIC FMDC** certification. **Continuing Education Credit - We have applied for 3.0 hours of non-company continuing education credits (pending approval).** We do not give partial credit for any portion of this Seminar.

AGENDA

8:00 – 8:45 am	REGISTRATION & CONTINENTAL BREAKFAST
8:45 – 9:00 am	Welcome & Association Announcements
9:00 – 10:30 am	Topic: Strategic Risk Assessment Speaker: Todd Carpenter, Adventium Labs
10:30 – 10:45 am	BREAK
10:45 – 12:00 pm	Topic: Cyber Liability Speaker: John Immordino, Arlington Roe
12:00 – 1:15 pm	LUNCH
1:15 – 2:45 pm	Topic: "Impact of International Regulations on Smaller Mutual Companies" Speaker: Jon Bergner, Federal Affairs Director, NAMIC
2:45 – 3:00 pm	BREAK
3:00 – 4:30 pm	"Manager Round Tables" (Manager's Only) Moderators: Mark Nelson, Norwegian Mutual and Jan Helling, Madelia-Lake Crystal Mutual
3:00 – 4:30 pm	Topic: FMDC "Mergers/Consolidations" (Director's Only) Speaker: Dave Sanders, NAMICO, Insurance Agency

Early registration fee on or before Friday, June 26, 2015.

\$98 member early registration (\$120 member late registration)

\$130 non-member early registration (\$145 non-member late registration)

Hotel

Please mention you are with MAFMIC in order to receive our special group rate.

All reservations must be made on or before **June 26, 2015** in order to receive the MAFMIC group rate.

Courtyard by Marriott Hotel
(Formerly Le St. Germain)
404 West St. Germain
St. Cloud, MN 56301
(320) 654-1661
Rate: \$99.00

Best Western Kelly Inn
100 4th Ave South
St. Cloud, MN 56301
(320) 253-0606
Rate: \$83.00

Cancellation Policy

- Cancellation notices received on or before July 3, 2015 are 75 percent refundable.
 - Cancellation notices received July 4–13, 2015 are 50 percent refundable.
- No refunds are available after July 13, 2015. 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 (320) 271-0912.



Manager & Director's Seminar

Wednesday, July 15, 2015

River's Edge Convention Center

St. Cloud, Minnesota

Registration:

Early registration fee on or before Friday, June 26, 2015.

\$98 member early registration (\$120 member late registration)

\$130 non-member early registration (\$145 non-member late registration)

Manager & Director's Seminar Registration Form

Please check box to the LEFT if the registrant is participating in the FMDC Certification.

Company: _____

FMDC

Manager

☐ _____ Lic. #: _____ Email: _____

Directors

☐ _____ Lic. #: _____ Email: _____

☐ _____ Lic. #: _____ Email: _____

☐ _____ Lic. #: _____ Email: _____

☐ _____ Lic. #: _____ Email: _____

☐ _____ Lic. #: _____ Email: _____

(Office Use Only)

Date Received: _____ Check Number: _____ Amount: _____



Mail
PO Box 880
St. Joseph, MN 56374



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Phone
(320) 271-0909

MAFMIC Golf Outing

BEST BALL



*Little Crow Country Club - Spicer, MN
Thursday, July 16, 2015*

10:30 a.m. – Registration

11:30 a.m. – Shotgun Start

4:30 p.m. – Dinner & Awards Ceremony

Traveling Trophy for 1st Place Team

Register with MAFMIC's office by

Friday, June 26th, 2015

*All Proceeds will go to the
MAFMIC Public Policy Fund.*

Golf Package - \$95.00

Fee Includes: Green Fees, Golf Cart, Grilled Hamburgers, Beverage Tickets (2), Prizes and Dinner

Dinner Only - \$25.00

Sponsor a Hole' - \$150

Mulligans (one per person & four max. per team) will be sold at the Golf Course for \$5.00

2015 MAFMIC Golf Outing

Name: _____ Average 9 Hole Score _____

Company: _____ Address: _____

Phone: _____ Email: _____

<i>Please check all that apply:</i>	<i>Golf Package - \$95.00 per person</i>	<i>\$ _____</i>
	<i>Dinner Only - \$25.00 per person</i>	<i>\$ _____</i>
	<i>Hole Sponsorship - \$150 per hole</i>	<i>\$ _____</i>
	<i>Other Sponsorship</i>	<i>\$ _____</i>
	TOTAL ENCLOSED	\$ _____

Playing Partners (3): _____



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“Minnesota Valued Policy” 67A & 66A

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

One of the member companies asked for an article, regarding valued-policy law in Minnesota. Therefore, I have devoted this article to that subject.

Valued policy law, in general, requires an insurer to pay the policy limits (as stated on the policy declarations) when there is a total loss to insured property caused by a covered peril, regardless of the actual value of the property at the time of loss. For homeowner’s policies, this valued-policy law may be found at Minn. Stat. § 65A.01, subd. 5, which states:

Subd. 5. Provision prohibited, total loss, limiting amount to be paid. No provision should be attached to or included in such policy limiting the amount to be paid in case of total loss on buildings by fire, lightning or other hazard to less the amount of insurance on the same.

The Courts have defined valued policy law, as follows: “The basic principle of a ‘valued policy’ statute is that the parties to a fire insurance contract agree in advance on a valuation of the property being insured, and, in the absence of fraud, this valuation is binding and not subject to judicial inquiry.” *Nathan v. St. Paul Mut. Ins. Co.*, 68 N.W.2d 385, 388 (Minn. 1955). The Courts have further stated: “[T]he purpose of valued policy statutes is two-fold: (1) [t]o prevent over insurance by requiring prior valuation; and, (2) to avoid litigation by prescribing definite standards in recovery in case of total loss.” *Id. at 388*. Courts have defined a “total loss” as property that “has been so far destroyed by the fire that no substantial part or portion of it above the foundation remains in place capable of being safely utilized in restoring the building to the condition in which it was before the fire.” *Northwestern Mutual Life Ins. Co. v. Rochester German Insurance Co.*, 88 N.W. 265, 266 (Minn. 1901).

Valued-policy law applies to all homeowner’s policies. In practice, valued-policy law requires an insurer to underwrite the property in question at the value or approximate value of the home, to avoid overpayment in the event of a total loss.

Unlike the homeowner’s policies, there is no provision within Minn. Chapter 67A requiring valued-policy law on farm policies. Instead, in the event of a total loss, the insurer is at liberty to place an actual cash value on the property at the time of loss, depending on the type of coverage. ACV can be, and often is, less than the limits stated on the policy declarations.



TECHNOLOGY TIP CORNER

Scott Irvine, Priority Data

If you're "north-of-fifty"—like me—you've probably noticed that the world is becoming more and more computerized, something that hardly seems possible. We have laptops, tablets, ipads, netbooks, e-readers, digital cameras, cell phones and many other gadgets that people south-of fifty seem to be constantly talking into or swiping on, often while driving their car next to mine. There are so many things that are also computers, in fact, that we've coined the term "device" to describe this myriad of digital wonders. Despite the proliferation of devices, the one thing that remains constant is the PC in the workplace.

PC computing is the standard for business, and the insurance market is no exception. And if you're an independent agent, there are as many programs to know and maintain as there are carriers. It can be pretty demoralizing to spend a significant portion of your day fixing PC problems and not selling insurance or serving your customers. With that in mind, here is some advice I've dispensed over the years while talking to people who didn't grow up with computers.

Know your Operating System

Frequently referred to as the "Windows version", the operating system (OS) is something that every PC user should be familiar with. If you are looking for help from an IT professional, it's imperative to be able to reliably and accurately answer the question, "What kind of computer are you using?" And the answer is definitely not, "It's black with a little HP on the front." To find out which OS you are using, look on your desktop or in your Start Menu for a **This PC** option—older versions of Windows might say **My PC** or **My Computer**. When you see it, right-click on it and select (left-click) **Properties** from the menu box that appears. This will not only tell you the exact version of the OS, but also the type of processor your computer is using, and the installed memory (RAM or Random Access Memory). Here's an example:

Windows Edition: *Windows 8.1*
Processor: *Intel(R) Core(TM) i3-4000M CPU @ 2.4 GHz*
Installed Memory (RAM): *4.0 GB of installed memory.*

The first line tells us that Windows 8.1 is the OS. The second line describes the processor and it's speed, 2.4 GHz. That is measured in GigaHerz—this is a measure of how fast your PC gets things done. And the third line is the installed memory or RAM, which is a measure of how many things your PC can do at once. Most of this means very little to the average user, but if you're dealing with IT support, these details can be critical. This is also where you can find your licensing information and product ID, very helpful if you are dealing with the people who sold you the computer. Write this information down on a post-it note and stick it to the side of your monitor. The next time someone asks, you'll know. The most recent Windows OS is 8.1. Older OS versions include Windows 7, Windows Vista, and Windows XP, which is no longer supported by Microsoft. If you are still using Windows XP, it may be time to get a new computer.

Problem? -- Google It!

If you are getting an error message or think that you may have contracted a virus or some type of malware, the chances are excellent that someone else has already had that very same problem. Typing an error message into a Google search is a pretty fast and easy way to see how others have dealt with a similar problem. If you see something you don't like, perform a Google search on the exact words or message that you see, and it will usually yield results. You may not see an easy solution, but you will almost always learn something that will point you in the right direction.

Here's another use for Google: when my company started expanding into the farm insurance market, we didn't know a hoop-shed from a hen-house. We used Google Images to get familiar with the different buildings and implements simply by typing in the name of something we didn't know and seeing a photo of it.Continued on page 14



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....Continued

TECHNOLOGY TIP CORNER

Scott Irvine, Priority Data

Visual Assistance

Those of you with bifocals or other visual impairments can attest to the fact that working in front of a monitor for 8 hours a day is not something the human eye was designed for. Anything you can do to make those little tiny words appear larger will make your job easier. Here's a simple trick that I use every single day when viewing Word documents, Excel spreadsheets, or internet web pages: hold down the **Control** key on your keyboard (bottom left or right) and simultaneously push your mouse-wheel forward. Instead of scrolling up, it will make the page bigger and easier to read. There are display settings that will do the same thing on a more permanent basis, but this trick affects only the page you are looking at, so if you only need help once in a while, it's perfect. If you don't have a mouse with a mouse wheel, it may be time to buy a new mouse.

Right-click for short-cuts

If you've always wondered what that other button on the right side of the mouse is for, don't be afraid to give it a click. Right-click is a faster way to get things done on your computer, and once you start using it, you'll wonder why it took you so long.

Few of us have the time to learn everything there is to know about computers, but the next best thing is having access to someone who does. So my final advice to anyone struggling with pc problems is to know your resources and use them. If your computer warranty includes free support, have the phone number at hand. If there's an 800-number or email address listed on the site you are using to get a quote, use them. The only bad question is the one you don't ask.

Scott Irvine

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Volunteer Opportunities

Benefits to being a Volunteer...

- Make important networking contacts
- Learn about MAFMIC or develop skills
- Teach your skills to others
- Enhance your résumé
- Gain work experience
- Build self-esteem and self-confidence
- Meet new people
- Feel needed and valued
- Express gratitude for help you may have received in the past from an organization
- Communicate to others that you are ambitious, enthusiastic and care about MAFMIC



If you are interested in joining a committee, helping with an event, have an idea...

Feel free to contact the staff at the MAFMIC Office!

Call:
320-271-0909

MAFMIC Summer Hours



MAFMIC Summer Hours

Starting Friday
May 1, 2015

Monday – Thursday
8:00 – 4:30
Fridays
8:00 – Noon



Making an **M**IMPACT



Partnering with our member mutuals to protect families for generations.
Find more information at grinnellmutual.com.



IN SYMPATHY



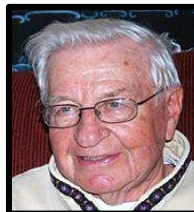
William Patrick Raeker, 28, Albany, MN, died on Wednesday, February 25, 2015. Billy was born on January 29 1987, to Pat & Judy Raeker. He attended Albany High School and graduated in 2005.

Billy passed away peacefully at home, after a 21 year battle with health problems. When he was able he was involved in Special Olympics, earning many ribbons and medals.

His father Pat, is Manager of Albany Mutual.

He is survived by his parents, brother Kyle Raeker, brother Jamie Boone and wife Rene, his niece Zayda and nephew Axel, grandmother Mary Boone, grand- father Gene Raeker.

His funeral was held March 2, 2015.



Duane M. Peterson, 89, died Saturday, February 28, 2015. Duane was born Aug. 26, 1925, in Tracy to Marvin S. Peterson and Ida (Stageberg) Peterson. He married Marjorie Manke on July 23, 1947, in Tracy.

Duane was a board member of Norwegian Mutual Insurance Company in Cottonwood, MN for 54 years, being President for 34 years. Duane was a business man owning his Insurance Agency, Real Estate Business and a Tax Practitioner Business in Garvin and Tracy, beginning in 1947 until selling completely in 2002.

He is the father of Mark Peterson, who works for Western Mutual. Funeral Services were held in Tracy, MN on Wednesday March 4, 2015

2015 CALENDAR OF EVENTS

May 5-6	Manager's Workshop, Nisswa
May 19-21	Farm Mutual Forum (NAMIC), Elkhart , WI
July 15	Manager & Director Seminar, St. Cloud
July 16	MAFMIC Golf Outing Little Crow, Spicer
Aug 5-6	Leadership Development (NAMIC), Chicago , IL
Aug ?	New Managers Workshop MAFMIC Office
Sept 9	PIA Education Day & Trade Show Mystic Lake Casino, Prior Lake
Sept 27-30	NAMIC 120th Annual Convention San Diego, California
Oct 7-8	CCP Congressional Contact Program Washington, D.C.

Thank You To Our Sponsors





IN SYMPATHY



Joel Dahlen, 59, died Thursday, March 5, 2015. Joel born on September 24, 1955 in Red Lake, MN the son of Erling and Ella (Good) Dahlen. On May 20, 1978. He was united in marriage to Rosalee Iverson.

In 1981 they were blessed with a son, Robby and in 1986 were blessed with a daughter, Jamie. Joel was such a proud grandpa to Henry and Eden and was looking forward to the birth of a new grandchild in May.

He was a director on Bray-Gentilly Mutual Insurance Board. He is survived by his wife, son Robby, daughter Jamie, grandchildren Henry & Eden.

Funeral services were held on Monday March 9, 2015.



Raymond H. Welle, 88, Spring Hill, MN, died on Tuesday, March 24, 2015. He was born July 1, 1926 in Spring Hill, Minnesota to Michael and Adella (Meyer) Welle.

On August 31, 1948 he was united in marriage to Alverna Loch at St. Francis de Sales Catholic Church in Belgrade.

Ray & Alverna spent 43 years farming on the family farm near Spring Hill until they moved into the town of Spring Hill in 1991.

Ray was an insurance agent for Grove Mutual Insurance where he served as director.

Survivors include his nine children, 29 grandchildren and 21 great-grandchildren.

Funeral Services were held on Saturday March 28, 2015.



Jonathan Roker, 53, of Bird Island died Saturday, March 21, 2015 in a farm accident. He was born May 22, 1961 in Olivia, MN, to Richard and Phyllis (May) Roker.

Jon attended University of Minnesota at Waseca earning an Associate Degree in Ag Business.

Jon married Karen Nystrom on October 28, 1989 and they were blessed with two children, Lisa and Daniel.

Jon was currently President of Bird Island - Hawk Creek Mutual Insurance, Church Treasurer, and was a past member of the Bird Island Farmers Elevator.

Jon is survived by his wife Karen Roker, daughter Lisa Roker, and son Daniel Roker all of Bird Island. Jon was preceded in death by his father Richard Roker, father-in-law Lawrence Nystrom, and his grandparents.

Funeral services were held March 27th in Bird Island.



Mervin J. Marsh, 93, of Sauk Rapids died Tuesday, April 7, 2015 at Good Shepherd Lutheran Home. Mervin was born July 11, 1921 near Shevlin, Minnesota to Peter and Johanna (Johnson) Marsh.

Mervin enlisted in the United States Marine Corp. Sergeant Marsh was Honorably Discharged in 1946 and returned to Minnesota where he was employed by Northwestern Bell Telephone Company until he retired in 1982. On May 15, 1948 Mervin married Delores Schaeffer at Elbow Lake, Minnesota.

Mervin is survived by his wife, Delores of Sauk Rapids; children, Marcus (Christine) Marsh of Aitkin and Margaret Marsh (fiancé Myron Krupka) of Sauk Rapids; grandsons, Jason (Stephanie) Marsh of Carlton and Aaron (Amber) Marsh of Elk River; and six great grandchildren.

Mervin is the father of Marcus Marsh, retired, Government Affairs Manager of MAFMIC.

Funeral services were held April, 11th in Sauk Rapids.



To submit an article to be published in the Mutual Link please send them to Mutual Link, PO Box 880, St. Joseph, MN 56374 or email them to info@mafmic.org.

MAFMIC wishes to express its sincerest condolences to family and friends of Billy, Duane, Joel, Jon, Ray and Mervin.

