



# Mutual

# LINK



*Aaron Cocking, MAFMIC President /CEO*



## 2016 Legislative Session

When the 2016 legislative session is over and legislators head out on the campaign trail, our industry should have navigated another year without harm. That doesn't mean that we didn't have some battles along the way, but compared to years past this was a relatively quiet session for us.

From the start, it appeared that it would be relatively uneventful because it was only going to be about 10 weeks long. Early on, there was a troublesome homeowner's insurance bill which would have added more requirements and disclosures for companies to comply with while also adding additional legal exposure. We were able to work with legislators and quickly extinguish that fire. We then learned about a bill being proposed by the Commerce Commissioner to roll back auto insurance rates by up to 40 percent. Fearing that this proposal wouldn't stop at auto and would soon extend to other lines including homeowners, MAFMIC joined with others to quickly defeat the proposal. But while we have been successful up to this point in session, a fall election and the retirement of a number of MAFMIC allies can change the outcome for our industry overnight. That is why it is critical to elect candidates, republicans and democrats alike, who support our industry.

One of the biggest tools MAFMIC has in helping elect supportive candidates is the MAFMIC PAC. A few years back, we established the MAFMIC Quarter-Backer program which asked companies to contribute .25 cents per policy. The response from our member companies has been outstanding, but we can and must do more. With all 201 legislators on the ballot this fall, we want to make sure we can financially support strong mutual insurance candidates. The benefit of an association and a PAC is that we can all join together to amplify our voices to be heard loud and clear. If you have any questions about how your company can participate, please don't hesitate to call me.

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# Member Profile of Bird Island-Hawk Creek Mutual



Manager,  
John Domeier

Bird Island Mutual Fire Insurance Company was incorporated in 1891 with 25 members, from four townships, signing the constitution to form a Township Mutual Insurance Company. In 1996 Hawk Creek Mutual Fire Insurance Company merged with Bird Island Mutual to form Bird Island-Hawk Creek Mutual Insurance Company, as we're known today.

Bird Island-Hawk Creek is a Township Mutual Insurance Company operating under 67-A statutes; therefore, we need a packaging partner to offer our Farm owners and Homeowner lines of insurance. The Catastrophic perils (wind, hail and special form) along with all liability coverages are provided by Grinnell and North Star in our package policy.

Currently Bird Island-Hawk Creek Mutual has 9 staff members, with over 200 years of combined service to the company. We operate in 16 Counties serving 49 independent agencies and 168 agents.

Our company's philosophy/mission statement is to provide service which will assist in the effective utilization of insurance resources and promote a financially sound, competitive farm mutual insurance company for the ultimate benefit of the policyholders.

Our goals for the next five years would be to maintain stable rates and meet today's coverage needs while working with independent agents to grow the company in a cost effective manner: continue to support both our State and National Associations, to work cooperatively with our regulators, to help survive another 125 years.

Our company's biggest challenge would have to be the soft market created by the latest round of competition from large national writers who are willing to build their book of farm business by using it as a loss leader, in order to write the more profitable lines like Auto, Base Liability, Umbrella Liability, Crop Insurance and large Workers Comp accounts.

Bird Island-Hawk Creek and its' staff are members of a number of local organization, such as the local Civic and Commerce, corn and soybean growers, pork producers and Renville County Pro-Ag. The company provides financial assistance to the local Fire Department, United Fund, Food Shelf,

Youth Baseball, Renville County Fair and many extra circular school activities. For over 20 years the company has supported a scholarship program for high school seniors in our operating territory, at this year's annual policyholder's meeting we awarded 5 - \$1,000.00 scholarships from the 138 applications received.

## BIHC Mutual Building



*If you had to describe your company in one word what would it be?* CONSISTENCY


Send address changes to  
Mutual Link, PO Box 880, St. Joseph, MN 56374  
or [info@mafmic.org](mailto:info@mafmic.org)

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MAFMIC will be **CLOSED** on  
Monday May 30th for  
the Memorial Day Holiday.  
Have a safe and wonderful  
Memorial Day Weekend!



**MEMORIAL  
DAY**



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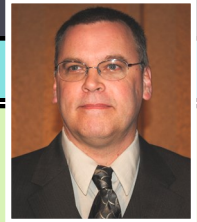
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## March 15, 2016 Board Meeting Synopsis *Greg Parent, Secretary-Treasurer*



The MAFMIC Board of Directors held their first quarterly meeting of the year on March 15 at the Arrowwood Resort in Alexandria 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 moving forward with the process of purchasing Key Employee Life Insurance on Aaron Cocking and Dani Hennen. Mikel Nelson presented an overview and some proposals regarding costs involved. MAFMIC President/CEO Aaron Cocking will work with Steve Storm to purchase the policies and present a summary at the June board meeting.

Aaron Cocking reported that he and Larry Webb will continue their work on developing a document regarding Corporate Governance and present their recommendations at a future board meeting. This project likely will be a work-in-progress for a while, as MAFMIC wants to be proactive regarding possible future requirements that may be set forth by the Minnesota Department of Commerce.

The board received a document detailing proposed changes regarding the membership and selection process involving the various MAFMIC committees. Immediate Past-Chairman Deb Liden has been working on this along with Aaron Cocking in order to develop more uniformity and consistency. The board will review this document prior to the June meeting where further discussion and approval likely will take place.

The board will hold their second quarter meeting at Grandview Lodge on Gull Lake on June 7-8. As always, members are encouraged to contact their MAFMIC District Directors or President/CEO Aaron Cocking 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 2016

*Chairman's  
Welcome  
Aaron Grove,  
MAFMIC Chairman,  
Sverdrup Mutual*



*Juli Burney*

*"Staying  
Alive"*



*Brad Emans  
Retired Fire  
Chief,  
"Humanizing  
Inspections"*

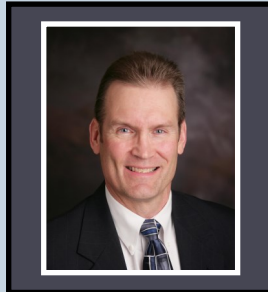


*Tony Krall  
Hanson, Lulic &  
Krall LLC*



*Tim Sullivan NAMICO  
(FMDC)*

*Steve Knutson  
RAM Mutual  
"Industry Perspective"*



*John Neal, Willenbring, Dahl,  
Woken & Zimmermann, PLLC  
"Cancellations"*



*Kim Bushong  
Grinnell Mutual  
"Work Comp with Farm  
Employees"*



*Scott Gleitz  
North Star Mutual  
"Special Investigations"*

*"Nuts & Bolts"*



*Mike Kaufman, (Moderator),  
Unity Mutual  
Aaron Grove, Sverdrup Mutual  
Deb Liden, Bray-Gentilly Mutual  
Bert Tellers, RAM Mutual*



# March 2016 Short Course Highlights

*Our Members  
Relaxing after a long day*

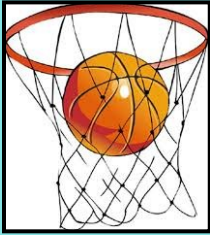


**Attitude  
Adjustment  
Hour**





# Highlights of the Short Course



Darcy Kroells, Young America Mutual won **Basketball Free Throw**. Aaron Cocking presented him with a trophy



Josh Lowe, RAM Mutual & Terry Emter, Prairie Pine Mutual were presented the Trophy by Aaron Cocking for **Bean Bag Champs!**







# Manager & Director's Seminar

Wednesday, July 13, 2016

Gorecki Center, College of St. Bens

St. Joseph, 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: **Disaster Recovering, Data Recovery for Electronic Files, Manager's Round Table**—discussions (*Managers only*) will take place after lunch as well as **Understanding and Analyzing Financial Statements** (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	<b>REGISTRATION &amp; CONTINENTAL BREAKFAST</b>
8:45 – 9:00 am	Welcome & Association Announcements
9:00 – 10:30 am	<b>Topic: Government Affairs Speaker &amp; Update from Aaron Cocking</b> <b>Speaker: TBD &amp; Aaron Cocking</b>
10:30 – 10:45 am	<b>BREAK</b>
10:45 – 12:00 pm	<b>Topic: “Disaster Recovery Checklist”</b> <b>Speaker: Thomas Olinger, Abdo, Eick &amp; Meyers LLP</b>
12:00 – 1:15 pm	<b>LUNCH</b>
1:15 – 2:45 pm	<b>Topic: “Data Recovery for Electronic Files”</b> <b>Speaker: Johnny Blower, North Star Mutual</b>
2:45 – 3:00 pm	<b>BREAK</b>
3:00 – 4:30 pm	<b>“Manager Round Tables” (<i>Manager's Only</i>)</b> <b>Moderators: Gary Swearingen, Has San Lake Mutual &amp; Carol Maciej, Mid-Minnesota Mutual</b>
3:00 – 4:30 pm	<b>Topic: “Understanding and Analyzing Financial Statements” (<i>Director's Only</i>)</b> <b>Speaker: TBD (FMDC—Finance &amp; Accounting Module)</b>

**Early registration fee on or before Friday, June 24, 2016.**

\$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 24, 2016** in order to receive the MAFMIC group rate.

### Holiday Inn & Suites

75 S 37th Ave North  
St. Cloud, MN 56301  
(320) 253-9000

**Rate: \$89.00**

### Country Inn & Suites

235 Park Ave S  
St. Cloud, MN 56301  
(320) 259-8999

**Rate: \$109 - \$125**

### Cancellation Policy

- Cancellation notices received on or before July 1, 2016 are 75 percent refundable.
  - Cancellation notices received July 2–11, 2016 are 50 percent refundable.
- No refunds are available after July 11, 2016. 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](mailto:info@mafmic.org) or faxed to (320) 271-0912.



# Manager & Director's Seminar

Wednesday, July 13, 2016

Gorecki Center, College of St. Bens  
St. Joseph, Minnesota

## Registration:

**Early registration fee on or before Friday, June 24, 2016.**

\$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: \_\_\_\_\_

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Phone  
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# MAFMIC Golf Outing

## BEST BALL SCRAMBLE



*Little Crow Country Club - Spicer, MN*

*Thursday, July 14, 2016*

*10:30 a.m. – Registration*

*11:30 a.m. – Shotgun Start*

*4:30 p.m. – Dinner & Awards Ceremony*

*Traveling Trophy for 1<sup>st</sup> Place Team*

*Register with MAFMIC's office by*

*Friday, June 24th, 2016*

*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*

### 2016 MAFMIC Golf Outing

**Name:** \_\_\_\_\_ **Average 9 Hole Score** \_\_\_\_\_

**Company:** \_\_\_\_\_ **Address:** \_\_\_\_\_

**Phone:** \_\_\_\_\_ **Email:** \_\_\_\_\_

*Please check all that apply:*    **Golf Package - \$95.00 per person**    \$ \_\_\_\_\_

**Dinner Only - \$25.00 per person**    \$ \_\_\_\_\_

**Hole Sponsorship - \$150 per hole**    \$ \_\_\_\_\_

**Other Sponsorship**    \$ \_\_\_\_\_

**TOTAL ENCLOSED**    \$ \_\_\_\_\_

**Playing Partners (3):**



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## “Investments & Allowable Investments”

Dan Baasen, Northland Securities

As we review the past few years of historically low interest rates available for investment of surplus MAFMIC reserves, we can't help reflecting on where rates have been and wonder where rates of return available might be several years in the future.

The Federal Reserve has done everything it can to keep rates low in order to stimulate the economy with low costs of borrowing. Most of us remember the early 2000's where rates ranged between 5-6.5%. Currently the ten year US Treasury Bonds yield 1.8%.

As many mutual treasuries and managers search markets for attractive returns it would be good to review Minnesota statutes that guide us toward safety of principle and reasonable liquidity to meet the needs of our policy holders. Statute 67A.231 directs us to a safe lending platform that has kept us on a strong platform of safety, liquidity and fair market return. We are authorized by this statute to:

- A. Bonds, notes and mortgages guaranteed by full faith & credit of the United States government: guaranteed by obligations of my county, municipality, school district or authorized political subdivision of this state IE: airport authority, transportation authority or other like entity.
- B. Revenue bonds of entities listed in A above.
- C. Corporate bonds, but not to exceed 20% of admitted assets of the Mutual.
- D. Mutual Funds containing exclusively investments covered in A, B & C above.

All of the alternatives above must carry a rating in the top four levels by a national rating agency (Standard & Poor's or Moody's) AAA, AA, A & BAA.

E. Bank deposits and certificates of deposit in banking institutions insured by FDIC.

Successful Mutuals typically “ladder” their investments over a period that puts a structured liquidity to work.

Currently low rates of return available have enhanced the market values of investments purchased several years ago when higher rates were present. It would be beneficial to review current values to determine what the actual market returns on investments are priced into these holdings.

Below is a market snapshot of returns available. Our challenge remains: maintain higher rates of return, keep the same levels of safety, and solidify reasonable liquidity. A good rule to follow would be to not chase yields by lowering quality or extending returns that would compromise these three challenges.

Contact your investment advisor to review where you are with your investments. Are there alternatives you would like to review with your Board?



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**Joke of the Day**  
“If a 911 operator  
has a heart attack,  
whom does s/he  
call?”



### **JOB OPENING:**

**North Branch Mutual Insurance Company**

North Branch Mutual is looking for manager  
Candidates. You may mail or email resume to:

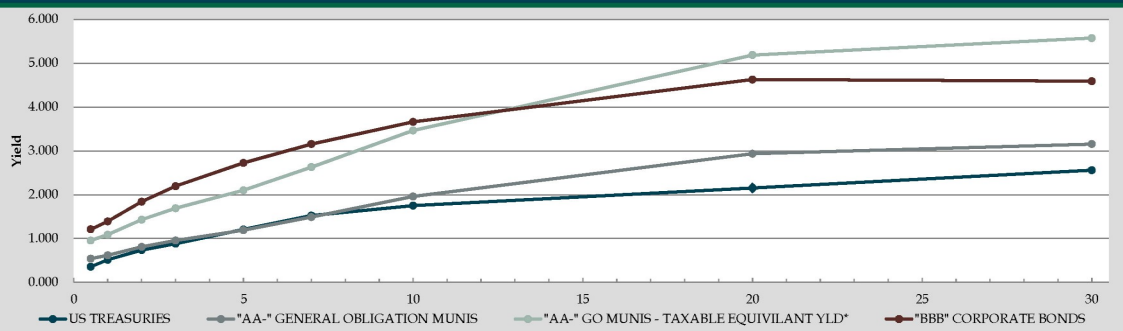
North Branch Mutual Insurance Co.  
8344 Erickson Rd NE  
North Branch, MN 55056

Email:  
[diane@nbmutualins.com](mailto:diane@nbmutualins.com) or [g\\_sstk@yahoo.com](mailto:g_sstk@yahoo.com)

Continued from Page 12... "Investments & Allowable Investments"  
Dan Baasen, Northland Securities



Market Snapshot 4/18/2016



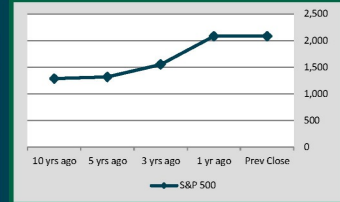
Bond Yield Curves

	6 mo	1 yr	2 yrs	3 yrs	5 yrs	7 yrs	10 yrs	20 yrs	30 yrs
US TREASURIES	0.356	0.515	0.735	0.882	1.207	1.523	1.749		2.557
"AA-" GENERAL OBLIGATION MUNIS	0.540	0.616	0.808	0.956	1.189	1.488	1.961	2.935	3.154
"AA-" GO MUNIS - TAXABLE EQUIVILANT YLD*	0.954	1.088	1.428	1.689	2.101	2.629	3.465	5.186	5.572
"BBB*" CORPORATE BONDS	1.209	1.392	1.841	2.193	2.726	3.154	3.661	4.627	4.590

\*Taxable Equivalent Yield calculation assumes a federal tax bracket of 43.40%

Stock Indices

	Prev Close	1 yr ago	3 yrs ago	5 yrs ago	10 yrs ago
DOW JONES INDUSTRIAL AVERAGE	17,897.460	17,826.300	14,618.590	12,341.830	11,073.780
Total Return (Includes Dividends)		2%	29%	59%	94%
NASDAQ COMPOSITE INDEX	4,938.216	4,931.814	3,204.673	2,764.650	2,311.160
Total Return (Includes Dividends)		1%	60%	90%	137%
S&P 500	2,080.730	2,081.180	1,552.010	1,319.680	1,285.330
Total Return (Includes Dividends)		2%	43%	76%	100%

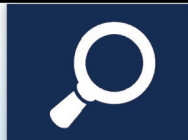


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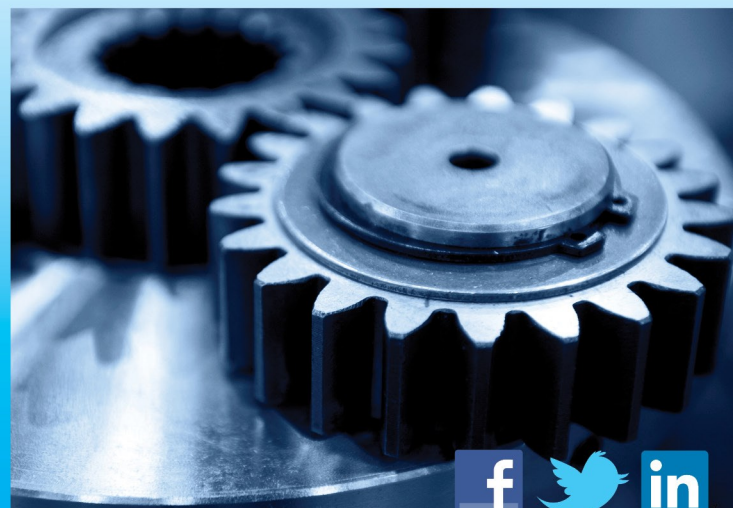
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## ***“When in doubt, encourage reasonable measures”***

**Jeff Brinkman , Brinkman Claim Service**

Many times an adjuster arrives on the scene of a loss, disappointed to learn that a policyholder has done nothing to save and preserve the property that has been affected by a water, windstorm, fire/smoke, or other peril that may have the potential to cause further damage if not attended to.

In many cases, the policyholder either believes or is instructed by a friend or family member, a contractor and on occasion their own agent, to leave the loss undisturbed until the adjuster has the opportunity to inspect the damage.

In other circumstances, the policyholder may have no idea how they should proceed or they are merely complacent feeling all will be well once the adjuster arrives.

Regardless of the reasoning, those periods of inactivity result in increasing damages such as warping wood, delaminating carpet, and mold and mildew growth.

Further issues arise with subsequent roof leaks, loose debris blown into undamaged areas, smoke odor setting into vulnerable materials or the acids in smoke residue that begin corroding metal surfaces. As the time period of inaction grows, as does the extent of damage.

The now is the most valuable time period to mitigate damages.

In these scenarios, the Policyholder may have failed in their duties after the loss to *“take all reasonable action to protect covered property and at and after a loss to avoid further damage”* and possibly furthered the extent of loss from neglecting to *“use all reasonable means to save covered property at and after the time of a loss”* and *“use all reasonable means to save and preserve covered property when endangered by a peril insured against”*.

This language or similar language is generally addressed more than once in an insurance policy within the “duties”, “exclusions” or “conditions” sections of a policy. This duplication of similar language indicates just how important the company views the policyholder’s requirement to mitigate damage.

Not only is this requirement outlined in most policies, it is many times imposed upon the Policyholder in common case law, even when specific language is not included in an insurance policy.

Given the importance of this requirement we as agents, managers, company representatives, and adjusters involved in these claims must make the Policyholder aware of this requirement and guide them to take the initial steps to safely stop the source of damage and preserve property “regardless of coverage”.

In hazardous situations of any type, the Policyholder should be instructed to involve a third party in the form of a qualified contractor, tree service or mitigation company if there appear to be any hazardous tasks that might be undertaken by the Policyholder.

Interoffice training including the development of a set of parameters with claims staff can guide staff in their discussions with Policyholders that promote and document reasonable mitigation efforts.

This documented information should be quickly communicated to the handling adjuster or claims representative for follow-up.

When the adjuster or representative is made aware of the circumstances they can interact with the Policyholder and any third party to accurately determine what temporary work has been accomplished and establish if additional work may be needed before an inspection occurs.

Taking this first step allows all parties to continue into the next phase of the loss adjustment with the confidence of knowing reasonable measures were taken to minimize the extent of damage.



# TECH CORNER



*By Richard Holm,  
Priority Data*

**We continue to hear almost daily about data security breaches and Cybercrime. It is very important to stay up on the current threats. With that in mind, here is a list of the current top 4 Cybercrime threats.**

## 1. Onion-Layered Security Incidents

Investigating one event reveals an older, often significantly more damaging hidden attack. Of all the incidents the ERS team encountered, these complex situations were the most demanding of investigative time and resources to ascertain the facts, find the root causes, develop a timeline of events and provide the client with recommendations on how to resolve the issues that allowed the attackers to get into the network.

## 2. Ransomware

Ransomware is big business for cybercriminals, who can now hold data hostage via encryption. ERS estimated that the paths of ransomware infections are primarily unpatched vulnerabilities (No. 1), drive-by downloads (No. 2) and spear phishing emails (No. 3).

## 3. Malicious Insider Attacks

A disgruntled ex-employee can wreak havoc for a long time by setting up access to resources before walking out the door. Even worse, you may be leaving the door wide open for their malicious activity. The pattern that emerged showed that administrative user accountability often goes unenforced.

## 4. Greater Management Awareness

Want some good news? High-profile breaches have increased interest in cybercrime prevention at the management and even board level. This interest from people in positions of oversight can provide a forum for security professionals who need top-level support for needed initiatives. Is your organization taking the right steps to protect itself?



# PRIORITY DATA

## SERVING MINNESOTA



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](mailto:rholm@prioritydata.com) or 402.590.2506.

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- 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,



**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**

## IN SYMPATHY



**Lawrence Smisek, 84,** died April 12. Larry was born on August 10, 1931 to Edward and Julia (Trnka) Smisek.

On May 15, 1956 he was united in marriage to Helen Kalal in Lonsdale.

He worked as a sod farmer, was an insurance agent for **NPCL in New Prague**, and a school bus driver for many years for the Montgomery-Lonsdale schools.

Lawrence is survived by his wife of 59 years, Helen of Montgomery, his six children, 14 grandchildren and 3 great-grandchildren. Lawrence is preceded in death by his parents; grandson, Mathew Smisek; and five siblings.

## 2016 CALENDAR OF EVENTS

- |                    |  |
|--------------------|--|
| <b>May 10 - 11</b> | Manager's Workshop,<br>Grandview Lodge, Nisswa                                   |
| <b>May 23-25</b>   | NAMIC Farm Mutual Forum<br>Milwaukee, WI   |
| <b>July 13</b>     | Manager & Director Seminar,<br>Gorecki Center, College of St. Bens<br>St. Joseph |
| <b>July 14</b>     | MAFMIC Golf Outing<br>Little Crow, Spicer  |
| <b>August 2-3</b>  | Leadership Development<br>Workshop (NAMIC) – Chicago, IL                         |
| <b>Sept 8</b>      | PIA, Education Day & Trade Show<br>Location: TBD                                 |
| <b>Sept 25-28</b>  | NAMIC 121st Annual Convention<br>Vancouver, Canada                               |

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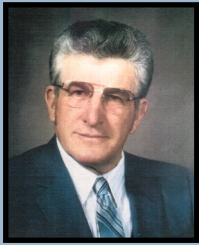
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# IN SYMPATHY



**Fred J. Hanks, 92**, died February 19, he was born on May 15, 1923. Fred was the oldest child of 6 born to Howard & Ethel (Buck) Hanks. He was united in marriage to Donna Fossum in 1952, they had three sons together.

Before he went in the service in 1945 he purchased the family farm near LeRoy, MN, where he spent the rest of his life.

Fred served many years on the **board for Bloomfield Mutual**, retiring from the board in 2004. He is proceeded by his wife Donna who died in March 2014. He is survived by his three sons, Darrell, Rob and Neil, their spouses and



**Gerald (Gerry) Beck, 70**, died March 6, he was born on June 9, 1945. Gerry was born to Oliver & Enid (Martin) Beck. He was united in marriage to Caroline (Connie) Dubisar in Hutchinson.

He was living his dream of being a lifelong farmer. His goals if life were to own a Mercedes, obtain his pilot's license and have his own plane; he achieved all three.

Gerry was the **President of North Fork Mutual**. He is survived by his mother Enid Beck, his wife Connie, daughters Penny (her husband Dan) and Holly.



**Lowell Hellie, 90**, died March 7, he was born on June 10, 1925. Lowell was born to Henry and Clara (Loe) Hellie on their farm in Sandnes Township, Hanley Falls, Minnesota.

He took over his the family after his father Henry passed away in 1949. He was united in marriage to Gladys Schlemmer in 1951, and to this union were born three sons, Thomas, Curtis, and Peter. He is survived by his wife, Gladys; sons, Thomas (Julie Olds) of McMinnville, OR, Curtis of Asheville, NC, (Shelly) of Chicago, IL), and Peter (Joy) of Hanley Falls; five grandchildren and four great-grandchildren

He is the father to Pete Hellie, **North Star Mutual**.



**Karen Mae Thormodson Dauer, 76**, died March 18, she was born on Jan 2, 1940. Karen was born to Miles and Irene (Borowski) Thurston, Madelia Minnesota.

On Sept. 18, 1959 she was united in marriage to Luther Thormodson at Garden City Christian Church. Luther passed away on Dec. 16, 1988. On Jan. 4, 1992, Karen was united in marriage to Fred Dauer, Jr. at Trinity Lutheran Church in Sleepy Eye.

Karen is survived by her loving husband of 24 years, Fred Dauer, Jr. and five sons and one daughter. She is also survived by four step-sons, a foster son, and several grandchildren.

Karen's husband Fred is a Director for **Redwood County Farmers Mutual**. She was also an active member of the MAFMIC Auxiliary program.



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](mailto:info@mafmic.org).

MAFMIC wishes to express its sincerest condolences to family and friends of Larry, Fred, Gerry, Lowell & Karen.



Remembering those who  
have gone before us!