



Gary Swearingen, MAFMIC Chairman 2017-2018

Fall is here. As you look around, the trees are showing their majestic red, yellow, and orange colors. Fall harvest is behind schedule this year as farmers are just starting to harvest their fall crops. It seems like we just left the snow and the 2017 convention at the Radisson Blu behind us. But here we are in the last quarter of 2017. I hope all of our mutual members have successfully navigated 2017.

As you hurry to get everything put away and closed for 2017, I want to be the first one to invite you to the 123rd MAFMIC Annual Convention. We will again be holding our annual convention at the beautiful Radisson Blu at the Mall of

America. The MAFMIC convention is a great place to make new friends, renew old friendships, learn new things important to our industry, network with your peers, and just have some fun! My wife Denise and I would like to invite you to the Chairman's Reception on Sunday evening to kick off the convention. Show your company pride and wear apparel with your company logo. It should be a fun night of networking and visiting. It will be a different format this year as we will not have the Super Bowl for part of our entertainment. The planned night should be much more conducive to visiting and making that connection with new or old friends.

As has become our custom, MAFMIC will be making a modest donation, in lieu of extravagant decorations. Denise and I have chosen Second Harvest Heartland to receive this donation. Second Harvest Heartland helps provide support to nearly 1000 agency partner programs, food shelves and more. On Monday, we will start the morning off with our prayer breakfast. Our speaker will be a college track mate of mine, Dick Beardsley (not that he would remember). Dick is a world class marathoner, inspirational speaker, and has a feature film being produced "Against the Wind". Dick had the misfortune of a terrible farm accident and became addicted to pain killers because of it. Please plan on attending the prayer breakfast to hear Dick's story. Our keynote speaker for the convention's general session is Mark Lindquist. Mark performs over 100 times per year and has been seen on ABC's Lost, CBS'S Hawaii Five-O and Universal Studios movie "Battleship". It is no doubt that Mark will get us motivated and set a positive tone for the rest of our convention.

On Monday night, we will have our banquet after which you can continue networking in the hospitality rooms.

Continued on page 2 ...

INSIDE THIS ISSUE

Chairman's article	1-2	What to do and not to do	9
Member Profile	4	Smart phone Security article	10
Board Synopsis	5	Still Searching for Yield?	11
Convention Registration	6	Announcements	12
Convention at a Glance	7	Calendar of Events	13
Interest on Appraisal Awards	8	Obituaries	14-15

MAFMIC Chairman article ~ *Continued article from front page*

Tuesday will have the annual business meeting and the question box session. We are excited for a change in the question box session this year. Attendees will receive a remote that will allow them to participate as we pool the answers from the entire audience. This should be interesting, plan on attending this session.

We will end our day and our convention with the RAM/MAFMIC Luncheon. The closing speaker, John Kriesel, is a double amputee and survivor of the war in Iraq as well as a former legislator. I again want to invite you to the 123rd MAFMIC Annual Convention and ask you to please plan on attending. It is with the support and attendance of all members we can navigate and continue to make our association as strong as it is.

As we have navigated throughout this year, I'm so thankful for all of the work that our member companies have done to help MAFMIC. Without the companies allowing their employees to serve on our many various committees our association work would not get done. Serving as chairman has allowed me to see firsthand how much work each of our committees does, and how they help the excellent MAFMIC staff (Aaron, Dani, and Arlette) better serve our association.

I can't believe we are at the end of the year, I am thankful for the opportunity to have served. I'm also thankful for the dedicated MAFMIC staff and the dedication of the MAFMIC Board of Directors for being good stewards for our association. I have enjoyed working and spending time with all of them this year. On behalf of them, we all look forward to seeing everyone at the 123rd MAFMIC Annual Convention at the Radisson Blu.

Gary Swearingen, MAFMIC Chairman 2017-2018



FARM MUTUAL DIRECTOR CERTIFICATION

Stephan Furlich	Has San Lake Mutual
Paul Stueven	Fairmont Farmers Mutual
Gary Swearingen	Has San Lake Mutual
Ron Wendinger	Bird Island—Hawk Creek Mutual



Amanda Drey	IMT Computer Services
Steve Schwieters	RAM Mutual



PROFESSIONAL FARM MUTUAL MANAGER

Brian Bernard,	Bloomfield Mutual
Jennifer Einyck,	St. Joseph Mutual
Nick Hager	Kelso & Shelby Farmers Mutual & South Central Mutual

Fall back Sunday November 5th



Editorial Advisory Committee

Sandy Walstrom - *Chairman*, Farmers Mutual Manchester
 Erica Johnson- Southeast Mutual
 Dan Baasen - Northland Securities
 Ben Berg - Farmers of Clearwater County Mutual
 Jeff Brinkman - Brinkman Claim Service, LLC
 James Doke - Priority Data
 Vicki Hongerholt - Mound Prairie Mutual
 Dan McCue - Grinnell Mutual
 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

MAFMIC Executive Board & District Directors

Gary Swearingen, **MAFMIC Chairman**,
 Has San Lake Mutual
 Mikel Nelson, **MAFMIC Chairman - Elect**
 Elmdale Farmers Mutual
 Mark Nelson, **MAFMIC Vice Chairman**,
 Norwegian Mutual
 Greg Parent, **Secretary/Treasurer**,
 German Farmers Mutual
 Aaron Grove, **Immediate Past Chairman**,
 Sverdrup Mutual
 Kelly Halvorson, **District 1**,
 Vineland-Huntsville Mutual
 Eric Johnson, **District 2**, Woodland Mutual
 Roger Miller, **District 3**, Lake Park & Cuba
 Carol Maciej, **District 4**, Mid-Minnesota 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 Bossuyt, **Statewide**, North Star Mutual



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

© 2017 Priority Data. All Rights Reserved.

Member Profile of Albany Mutual



The Albany Mutual Fire Insurance Company's first board of directors was elected on April 15, 1895 with Jacob Krebs as president, John Schwinghammer as secretary and John Loehlein as treasurer.

"Pursuant to a notice, the citizens of the towns of Albany, Avon, Krain and Oak assembled on the 15th day of April A.D. 1895 in Albany in the village hall for the purpose of organizing a mutual fire insurance company. "

In some of the meeting notes of the 1900's, the name was written as "The Albany, Avon, Krain and Oak Township Mutual Fire Insurance Company".

Albany Mutual today writes all fire perils as allowed by the State of Minnesota.

The mutual has one full time employee manager, Patrick Raeker and two part-time employees. We have 14 agencies that write for our mutual.

Our mission/philosophy has always been to provide quality affordable insurance coverage for our neighbors.

Albany Mutual's goals are to continue to be a presence in the central Minnesota insurance community.

Like most other companies, our biggest challenge is that of technology; you think that you have the newest program or smart phone and then "bam", it just got improved (or did it)...really?

Pat Raeker, Manager



Albany Mutual is a member of our local chamber of commerce and our board members volunteer their time in many of the community events and church organizations.

One word that would describe our company is

EVER-CHANGING.

Sept. 2017 Board Meeting Synopsis *Greg Parent, Secretary-Treasurer*

The MAFMIC Board of Directors held their third quarter meeting on September 14 at the MAFMIC office in St. Joseph. In addition to the financial and management reports, district updates, and board liaison committee reports, the board took action on several items requiring approval.

President/CEO Aaron Cocking gave an update on the NAMIC PFMM \$100 certification fee discussion from the June meeting. Interest is high in having MAFMIC develop a proposal for a similar type of program. Aaron will report back at the December meeting.

Office Manager/Event Coordinator Dani Hennen presented a brief update on the 2017 MAFMIC Salary Survey. Dani indicated that it would only be another week or so before the survey results were ready for distribution to member companies.

Chairman Gary Swearingen continued the discussion from the June meeting regarding some additional guidelines for nonpayment of dues regarding the usage of the TP & PH policies. This topic will be revisited at a future meeting in 2018.

The board reviewed and approved the 2018 Convention Budget.

Greg Parent, MAFMIC Secretary-Treasurer



IMT
COMPUTER
SERVICES

Complete Suite of Mutual Software

Mutual Tools

Policy Maintenance
AP/GL
Claims
Imaging

Agency Tools

Quoting
Policy Search
Agency Download
...and more!



**IMT Computer Services
is the software partner
trusted by over 400 Mutuals**



Cancellations/Transfers must be made in writing. Substitute another person at no additional charge. Cancellations on or before Jan. 26th - 75% refundable. Jan. 26-Feb 6 - 50% refundable. No refunds after Feb 6th.

		OPTIONAL											
		Delegate	Spouse/Guest	First Time Attendee	Gluten Free Meal	Add'l Chairman's Reception \$70	Prayer Breakfast \$30	Add'l Monday Lunch \$45	Add'l Breakfast Buffet \$45	Add'l Tuesday Lunch \$45	Add'l Banquet \$70	TOTAL AMOUNT	
*1.													
2.													
3.													
4.													
5.													
6.													
7.													
8.													
9.													
												Total	
												\$	

123rd Annual Convention Registration
 February 11-13, 2018
 Radisson Blu Mall of America
 2100 Killebrew Drive
 Bloomington, Minnesota 55425

Mutual Insurance Company

Registration **Early Bird** **After Jan.**

Delegate \$325 \$350

Spouse/Guest \$325 \$350

Non-member \$525 \$550

One Day Only Call MAFMIC Office

*** Must register by January 12 for the Early Bird Rate!**

Delegate/Spouse/Guest/Non-member - will receive all meal tickets except the prayer breakfast.
Application has been made for 1.5 continuing education credits with the Minnesota Department of Commerce. (pending approval)

Mail PO Box 880 St. Joseph, MN 56374
 Fax 320) 271-0912
 Phone (320) 271-0909

(office use) Check: _____ Date: _____

123rd Annual Convention At-A-Glance

Sunday, February 11

1:30 p.m. - 6:00 p.m.

Registration

1:30 p.m. - 5:00 p. m.

North Star Coffee Reception

5:00 p.m. - 8:00 p.m.

Chairman's Reception

Monday, February 12

7:00 a.m. - 4:00 p.m.

Registration Desk Open

7:00 a.m. - 4:00 p.m.

Hospitality Break Area

7:00 a.m. - 8:30 a.m.

Prayer Breakfast

9:00 a.m. - 11:30a.m.

Opening General Session

11:30 a.m.- 12:45 a.m.

Public Policy Luncheon

1:00 p.m.- 2:30 p.m.

Legislative Session

1:00 p.m.- 4:00 p.m.

Optional Auxiliary Program

2:30 p.m.- 4:00 p.m.

Ice Cream Social

6:00 p.m. - 7:30 p.m.

Banquet

7:30 p.m. - 12:00 a.m.

Hospitality Rooms

Tuesday, February 13

7:00 a.m. - 12:00 p.m.

Hospitality /Coffee Area

7:30 a.m. - 12:00 p.m.

Registration Desk Open

7:30 a.m. - 8:45 a.m.

Hot Breakfast Buffet

9:00 a.m. - 10:15 a.m.

Annual Business Meeting

9:00 a.m. - 11:00 a.m.

Auxiliary Meeting & Program

10:30 a.m.-12:00 p.m.

Question Box Session

12:00 p.m.- 1:30 p.m.

RAM/MAFMIC Luncheon

“The Minnesota Supreme Court Allows Interest on Appraisal Awards”

John Neal, Attorney, WILLENBRING, DAHL, WOCKEN & ZIMMERMANN, PLLC

A Minnesota Supreme Court case issued July 19, 2017, allows insureds to obtain pre-award interest on an appraisal. The case is *Poehler v. Cincinnati Ins. Co.*, A15-0958.

The Court, in reaching its decision, analyzed Minn. Stat. § 549.09, which is the statute allowing for pre-award interest in certain circumstances. Section 549.09, subd. 1(b) is the relevant portion of the statute dealing with pre-award interest. It states: “except as otherwise provided by contract or allowed by law, pre-verdict, pre-award or pre-report interest on pecuniary damages should be computed as provided in paragraph (c) from the time of the commencement of the action or arbitration, or the time of a written notice of claim, whichever occurs first. . . .” In other words, once a claim is filed (not a lawsuit) interest can start to accumulate from that point. The amount of interest depends on the amount of the award.

Section 549.09, subd. 1(c) (paragraph c referenced above) sets forth the interest rates. For awards in excess of \$50,000, the interest rate is 10%. For awards less than \$50,000, the rate is set annually by the Court Administrator based on the secondary market yield for United States Treasury bills, among other things. That rate usually hovers around 4%.

In *Poehler*, the amount at issue exceeded \$50,000, so the pre-award interest rate was 10%. The trial court awarded 10% interest on the full amount of the loss, which included the appraisal award. The total loss was \$263,144. Thus, the interest amount exceeded \$26,000. In sum, depending on the amount of loss, interest can be a sizeable dollar amount.

Of particular importance though, the *Poehler* Court held that, “absent contractual language explicitly precluding pre-award interest, an insured may recover pre-award interest on an appraisal award for a fire insurance loss. . . .” *Poehler*, A15-0958, p. 10. Thus, the Court left the door open for insurance companies to exclude pre-award interest through provisions within their policies. And, Minn. Stat. § 549.09 does state, “[e]xcept as otherwise provided by a contract,” again noting that parties can contractually exclude pre-award interest in their contracts. Insurance policies are treated like contracts.

This is important because our PH1 (1-13) policy does contain an exclusion for pre-award interest with respect to coverages A and B. Section 1.g. of the “How Much We Pay for a Loss or Claim” section of the policy, at page 16, states “if you sue us or receive a judgment against us or an award pursuant to the appraisal provisions of the policy, we will not pay you any Court or umpire awarded pre-judgment interest or Court or umpire awarded costs.”

In sum, the *Poehler* decision makes clear that insureds are entitled to pre-award interest on appraisal unless the policy excludes it. Our PH1 policy does with respect to Coverages A and B.

“What to do and Not to do” ~ (When you have damage to your home or business)

Fred McGuire of ServiceMaster Professional Services

Water Damage

What to Do:

- Damage from water and bacteria can begin within hours. Call for professional help if more than one room is affected.
- Remove as much water as possible by shop-vac, or mopping.
- Remove wet area rugs or other floor coverings not permanently attached. Do not attempt to start removing your wall to wall carpet.
- Lift draperies off the floor, loop through a coat hanger and place the hanger on the drapery rod.
- Wipe furniture, prop up wet furniture cushions for even drying and place aluminum foil under furniture legs.
- Move photos, paintings and art objects to a safe, dry location.
- Do not remove books from shelves. Instead, pack them tightly to prevent warping of pages until a restoration professional can begin specialized drying.
- Open drawers, closets and cabinet doors to enhance drying.

What Not to Do:

- Do not enter a room with standing water until electricity has been turned off.
- Do not use a regular household vacuum to remove water.
- Do not lift tacked-down carpet without professional help.
- Do not use electrical appliances while on wet carpet or flooring.
- Do not disturb visible mold.

Smoke/Fire Damage

What to Do:

- Corrosive by-products can cause irreversible etching in a few as 72 hours. Call for professional help.
- If the temperature is above 60 degrees, air out the house to reduce smoke odor.
- Clean formica, chrome, porcelain and aluminum fixtures to prevent permanent tarnishing or etching.
- Change the air filter on your furnace if it uses forced hot air.
- Tape damp cheesecloth over returns and supply registers to capture loose soot in the air.
- Discard an open food packages.
- If the electricity is off, clean out the refrigerator and leave the doors propped open.
- Send clothing with heavy smoke damage to a qualified restoration dry cleaner.

What Not to Do:

- Do not touch anything with your bare hands. Oil from your hands can permeate upholstery, walls and woodwork, causing additional damage.
- Do not wash walls, incorrect cleaning could compound the soot residue.
- Do not attempt to clean carpets or upholstered furniture.
- Do not use electrical appliances until having them checked.
- Do not use ceiling fixtures if the ceiling is wet.

Vandalism

What to Do:

- Fast action is required to prevent further damage. Call a restoration professional to remove damage caused by the vandals.
- Make a list of all damage.
- Use a shop-vac to remove glass particles from carpet and upholstery for safety. However, it will need to be replaced.
- Remove any debris from carpet or interior walls. Scrape or blot carpets and furniture-do not rub.
- Wash any egg or other residue from the building exterior using water.

What Not to Do:

- Do not use household cleaning products on fabrics, upholstery or carpets.
- Do not attempt to remove chemical stains, including ink or paint.
- Do not operate damaged electrical appliances.

TECH CORNER

“Your Basic Guide To Smart Phone Security Location Settings, Sharing, and Apps”

James Doke, Priority Data

In the May/June 2017 issue of Mutual Link, Priority Data wrote an article about basic smartphone security, where we covered ways to protect you, your device, and data from viruses and phishing scams. Today we are continuing that series with ways to secure yourself and your location information.

Back in the early 2000s the first GPS (Global Positioning Systems) devices were made available, making driving and travel a bit easier; some devices were bulky and they often required software updates, which meant removing the device from your car and plugging it into your computer.

It did not take long for smartphone manufactures to start including GPS in their models, creating a more accessible product to consumers and also the ability to get real-time updates and better location services; smartphone GPS only used satellite data, but cell tower and WiFi to provide a more accurate location. You may be hard pressed to find an app that does not require location information in 2017.

The fact is, in the near future, marketers will want to use your phone's location information to provide you with location-based ads. For example, you might be near a Starbucks and they may send you a coupon for 20% off a product. Some companies are testing this capability now.

Apps like AccuWeather or The Weather (The Weather Channel) will use your location to provide you with better weather information; your bank may have an app that helps you find the nearest branch or ATM. Apps such as Facebook, Instagram, or Snapchat ask about your location because they may sell said information to companies. We all know it's nice to share where we are with our friends, but social media companies do market user data and it is a harsh reality. Even posting a picture taken by your phone may give away your location, regardless if you did not include your location. This is where knowing about location settings becomes important.

For starters, most smartphone camera's store metadata when you take a picture; this data can include longitude and latitude coordinates of where the picture was taken. This setting can be easily be turned off by viewing your smartphone's settings. Usually while you are in these settings you can also decide which apps should be allowed to access your location. iOS and Android devices have their own methods of setting these permissions.

While early apps may have required access to your location all the time, more apps are requesting access while you are using the app, which is an improvement. Ultimately the decision of providing location data to third parties is up to the user, so choose wisely.



Still Searching for Yield? *Northland Securities, Dan Baasan*

Reviewing investment opportunities for both individual investors and township mutual have raised more questions than answers. In the last ten months, the Federal Reserve Open Market Committee (FOMC) has raised rates four times since last December, yet those actions have had little effect on rates available to investors. The Ten-Year U.S. Treasuries Index remains about the same trading range at pre-presidential election rates between 2.10 and 2.5%.

Current projections are forecasting another moderate increase in December, and possibly 3-4 more increases in 2018. What is this likely to do to the U.S. Treasury Ten-Year level? Most market forecasters are saying "very little change" and an overall flattening of the yield curve, meaning very modest differences in rates of return between 5- and 25-year maturities.

The challenges for township mutual "surplus" investments remain: 1) Maintain higher rates of return through laddered maturities, 7 to 15 years out; 2) maintain the same levels of safety, don't reach for yield by lowering quality; 3) Solidify reasonable liquidity to meet unexpected cash needs.

Rates of return for the past 7 to 10 years have established a "new normal" for investors. Gone for the near future may be the historical range between 5% and 6% with a high degree of safety. Will 2%-3% continue and be that "new normal"? So what should we do now? Stay the Course. The economy appears to be in good shape with lowering unemployment and good solid corporate earnings. Congress may actually get something done by agreeing on both sides of the aisle that lower corporate tax rates would actually increase revenues to Washington. Despite two hurricanes, rampant wildfires in the West, and current international tensions in North Korea and China, the economy is growing and consumer confidence is rising. This has helped most Minnesota cities and towns, school districts, and senior citizen housing improve their economics and balance sheets. Tax revenue has been rising on higher real estate valuations and higher individual personal disposable income. This makes tax exempt municipal bonds more attractive with 2-3% returns on 7-15 year maturities. Government Agencies currently offer higher returns than money market securities.

Below is a market snapshot of current return comparison for your review.

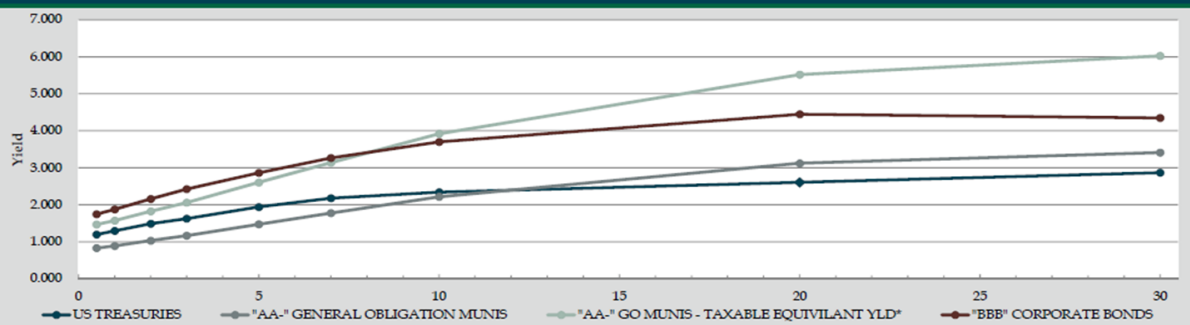
Hope your Holidays are full of Joy & Happiness.

Dan Baasan

RC 17-464; Muni 17-341



Market Snapshot 10/2/2017



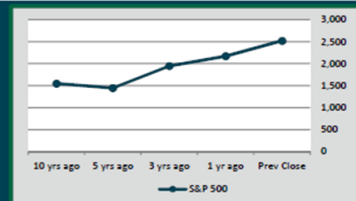
Bond Yield Curves

	6 mo	1 yr	2 yrs	3 yrs	5 yrs	7 yrs	10 yrs	20 yrs	30 yrs
US TREASURIES	1.195	1.298	1.489	1.627	1.942	2.177	2.343		2.869
"AA-" GENERAL OBLIGATION MUNIS	0.830	0.889	1.033	1.166	1.475	1.778	2.218	3.122	3.410
"AA-" GO MUNIS - TAXABLE EQUIVILANT YLD*	1.467	1.571	1.824	2.061	2.605	3.141	3.919	5.516	6.025
"BBB" CORPORATE BONDS	1.745	1.877	2.160	2.423	2.862	3.268	3.700	4.447	4.346

*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	22,405.090	18,308.150	16,804.710	13,515.110	14,087.350
Total Return (Includes Dividends)		25%	41%	81%	92%
NASDAQ COMPOSITE INDEX	6,495.959	5,312.002	4,422.085	3,113.533	2,740.990
Total Return (Includes Dividends)		24%	52%	122%	165%
S&P 500	2,519.360	2,168.270	1,946.160	1,444.490	1,547.040
Total Return (Includes Dividends)		19%	38%	94%	102%



This document is provided for informational purposes only and not as a recommendation to buy or sell securities. It is based on information believed to be reliable but is not guaranteed by Northland Securities, Inc. Northland assumes no responsibility for inaccuracies, undisclosed features, or omissions, and shall have no liability, contingent or otherwise, to the user or to third parties, for any damages related to reliance on this information. Investor circumstances vary. Please consider your own situation and consult your tax professional before making an investment decision.

Source: Bloomberg

Northland Securities, Inc.

45 S 7th St - Suite 2000 - Minneapolis, MN - 55402 - 800.851.2920

Member FINRA / SIPC



Announcements

Sponsorship Opportunities

Please consider sponsoring our annual 2018 convention. Funds will be used towards: Speakers & Entertainment Breaks, Meals & Receptions Miscellaneous items such as Programs, Lanyards, Banners & Signs, Awards, etc

Annual Meeting



Please advise the MAFMIC office of your annual meeting.

The *date, time and location* of the meeting. Please include with that, the bylaws chosen day for your annual meeting.

Example:

“The 4th Monday of the month”.

We would like to include the annual meetings on our website calendar. Your help is very much appreciated!!



To submit an article to be published in the Mutual Link please send them via email to:

info@mafmic.org



Best wishes from the staff here at MAFMIC
Aaron, Dani and Arlette

May you enjoy a bountiful Thanksgiving Day... a joyous Christmas season... and a Happy New Year !!!



Holiday Hours for MAFMIC OFFICE

CLOSED Thurs Nov. 23

and Friday Nov. 24

**CLOSED Monday Dec 25 and
Tuesday Dec. 26**

CLOSED Monday January 1, 2018

Job Opening

Manager for Leenthrop Farmers Mutual Insurance Company, Montevideo, MN, is looking for an individual to manage the day-to-day operation of the mutual insurance company.

For an application, contact Leenthrop Mutual at (320) 269-6272 or at the address below.

Submit application/resume to: Please mark “Personal & Confidential”

Attn: Michael Lund, President
Leenthrop Farmers Mutual Ins. Co.
PO Box 365
Montevideo, MN 56265

More information contact:
Michael Lund, President 320-226-4499

Calendar of Events 2017-18

Nov 15-16	MAFMIC Short Course	Marriot NW, Brooklyn Park
Feb. 11-13	2018 MAFMIC Convention	Radisson Blu, Bloomington
Apr. 12-13	MAFMIC Spring Agents	12th Mankato – 13th Fergus Falls
May 8-9	Managers Workshop	Grand View Lodge, Nisswa
May 21-23	NAMIC Farm Forum	Columbus, Ohio
July 11	Manager & Director Seminar	TBD
July 12	MAFMIC Golf Outing	Little Crow Golf Course, Spicer
Sept. 23-26	NAMIC Convention	San Antonio, Texas
Nov. 14-15	MAFMIC Short Course	Arrowwood Resort, Alexandria

*Thank You To
Our Sponsors*



LET AN INDEPENDENT FINANCIAL EXPERT HELP YOU FRAME THE LIFE YOU ENVISION.

As independent financial advisors, we can help you craft a customized plan centered on what's important to you. Contact us today to learn how our team of experts can help you pursue your financial goals and help you live the life you want. And let true objectivity help bring your vision into view.



Schluchter Investment Advisors
Registered Investment Advisor

622 Roosevelt Road, Suite 160
Saint Cloud, MN 56301
Toll-Free: 800.791.2269 • Phone: 320.203.6543
www.SchluchterAdvisors.com

Securities offered through Commonwealth Financial Network®, member
FINRA/SIPC. Advisory services offered through Schluchter Investment Advisors.



IN SYMPATHY



Ronald Clement Peterson, 69, died on Saturday, Sept 9 in Olivia. Ronald was born September 4, 1948 in Granite Falls, MN to Clement Orlando and Pearl (Nordstrom) Peterson.

Ron was united in marriage to Carol Blagsvedt on October 11, 1969, at Our Savior's Lutheran Church in Sacred Heart.

Ron farmed in partnership with his brothers for many years, retiring due to health reasons. He was a member of Our Savior's Lutheran Church.

*He served as Director for **Hawk Creek Mutual** from 1991-1996, Director for **Bird Island-Hawk Creek Mutual Insurance Company** from 1996-2016, Vice president from 2012-2015 and President from 2015-2016.*

Ron is survived by his wife of 47 years Carol, his 2 sons: Brian (and Stephanie) of Sacred Heart, & Mitchell (and Kelsey) of Cologne and his grandchildren.



Vyonne Tetzke, 82 died September 27, 2017. She was born November 10, 1934. She grew up on a farm south of Wheaton with her family. She graduated from Wheaton High School.

Vyonne married Harvey Tetzke on June 16, 1957 at St. John Lutheran Church. She worked for Tara Mutual Insurance Company for over sixty years and was currently the **Manager of Tara Mutual** up until the time of her death.

Vyonne is survived by her daughter: Darla (Shawn) Dobberstein of Fargo, ND, two grandchildren and three great-grandchildren.

Vyonne was preceded in death by her husband: Harvey Tetzke; parents: John and Ida Boehmlehner; brothers: Arnold and Ervin Boehmlehner and sisters: Esther Ehlers and Alice Klemm.



Rilla A. O'Neil, 87 of Faribault, MN, passed away on Tuesday, September 26, 2017. Rilla was born in 1930 to Timothy and Mary (Gale) Shields in Faribault, MN. Rilla was one of six children.

She married Donald R. O'Neil in 1949 at the Immaculate Conception Catholic Church in Faribault, they had three children, Karen, Michael and Patrick.

Rilla is the wife of Don O'Neil, retired Manager of **Rice County Mutual and Past MAFMIC Chairman (1995).**

Rilla is survived by her husband of 68 years, Don of Faribault, MN; daughter, Karen (John) Dragsten of Omaha, NE; sons, Michael (Kathy) O'Neil of New Brighton, MN and Patrick (Wendy) O'Neil of Faribault, MN; three grandchildren, Erick (Julie) Dragsten, Kelly (Joel) Refsnider and Timothy (Tanya) O'Neil; by five great grandchildren.



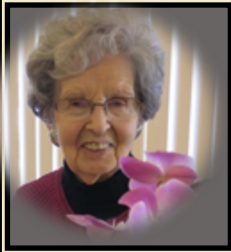
Evelyn C. Stueven, 87 died September 28, 2017. She was born June 28, 1930 to Eli and Alvina (Lauck) Kitchenmaster. She grew up on a farm east of Hills, MN. On September 2, 1955 Evelyn married Wilfred Stueven

at Peace Lutheran Church in Rock Rapids, Iowa. She is the mother of Paul Stueven, **Manager of Fairmont Farmers Mutual.**

Evelyn and Wilfred moved their family to Pipestone, Minnesota and to Hills in 1968, where they farmed. In addition to raising three children, being a homemaker and farm wife, she was also employed as a housekeeper for many families.

Evelyn is survived by her two sons, Harlan and his wife, Susan of Hills and Paul and his wife, Marlene of Welcome, Minnesota; her daughter, Marlene and her husband, Joe Quincey of George, Iowa; 9 grandchildren; 15 great-grandchildren.

IN SYMPATHY



Luella G. Ike, 87, died on September 28, 2017. She was a lifelong resident of the Spring Grove area. Luella was born January 7, 1930 to Harry and Olga (Woyen) Ellingson in Wilmington, Minn. In 1948 she married Helmer Ike and they settled on a farm in Black Hammer.

After high school she was employed at Four Square Co-op Oil and later in life at Cenex as a bookkeeper. She completed her career working next to her husband at Wilmington Mutual Insurance Company.

Luella was the past Manager & member of the board of Wilmington Mutual.

Luella is survived by her three daughters: Monica (Gordon) Kasel, Granite Falls, MN; Angie (Monica Granrud) Ike, Rochester, MN; Tammy (Glenn) Even, Urbandale, IA and two grandchildren.

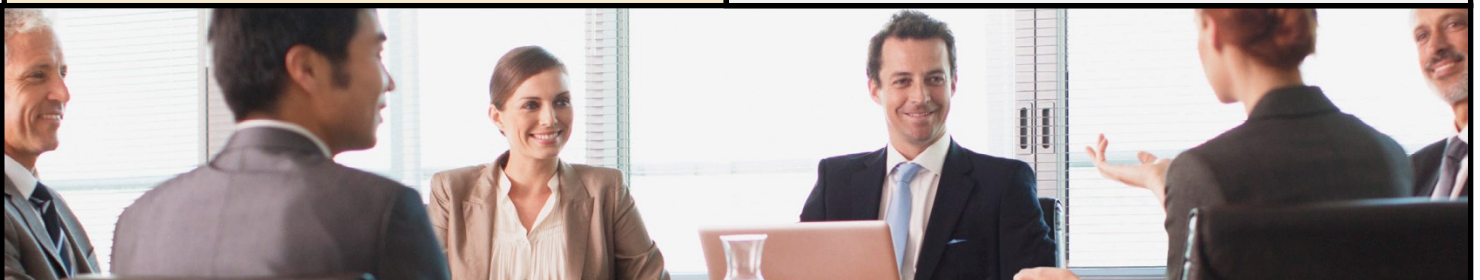


Duane Standfuss, 86, formerly of Danube, died on October 23, 2017. Duane was born on April 12, 1931, in Emmet Township, Renville County to William Theo and Hulda (Petzke) Standfuss.

He was united in marriage to Marcella Refsland on June 15, 1952. Duane and Marcella lived on a farm south of Danube for 43 years, moving to town after their retirement in 1999.

He served on numerous boards over the years, including being a ***former director of the Flora Mutual Insurance Co.***, and was a board member for the Danube Farmers Elevator during the merger with Renville and Sacred Heart.

Survivors include his wife of 65 years, Marcella of Renville, his daughters: Donna (and Leslie) Kruse of Kensington, MN; and Mavis (and Tim) Dolezal of Athens, GA and several grandchildren and great grandchildren.



NEW LOOK. SAME TRUSTED RELATIONSHIPS.

Grinnell Mutual's reinsurance business has always been about lasting partnerships that help ensure your future and your policyholders'. Over 100 years of great service — and still counting.

Stability. Security. **Grinnell Re.**

Trust in Tomorrow.