



RC-399 & Optional Coverage 7B Non Depreciation of Repairs

Dave Koepp, Grinnell Mutual

What do the forms RC-399 and Optional Coverage 7B do for our insureds? The **RC-399** is an optional coverage attached to the RC-41P farmate policy. **Optional Coverage 7B** is available with TP-1 policies. Both forms address non depreciation of repairs to scheduled and/or unscheduled farm personal property. In the event of damage to scheduled or unscheduled farm personal property, should either of these forms be attached to the policy, repairs to the damaged item will be covered without deduction for betterment (depreciation). Both optional coverages are similar and provide almost the same outcome.

Insureds often expect the entire cost of repairs be compensable. When an item of scheduled or unscheduled farm personal property sustains a loss, under either the RC-41P or TP-1 endorsement, the property is valued at actual cash value (ACV) and is made payable to the insured. When one of these endorsements is not attached to the policy, the cost of the repairs will have depreciation applied along with the policy deductible, and the final settlement to the insured will be less than the actual cost of repairs. When one of these optional coverages is attached to the base policy, no depreciation is applied – the only deduction is the policy deductible.

The RC-399 states, “We will not pay more than the smallest of the following amounts; a. The cost of repairing the damaged property with material of equivalent kind and quality to the extent practicable without deduction for depreciation; b. The limit of insurance shown in the declarations; or c. The actual cash value of the covered property at the time of loss. Actual cash value includes a deduction for depreciation.” Optional Coverage 7B states, “This expanded coverage applies only to Coverage E-Scheduled Farm Personal Property and Coverage F-Unscheduled Farm Personal Property and only if this coverage is listed on the declarations. In no event shall the payment under this form exceed the “actual cash value” of the item or items damaged.”

Continued on page 2

INSIDE THIS ISSUE

RC-399 Article (cont' from pg 1)	2	Golf Outing Winners list	10
New Managers Workshop	3	Golf Outing Photos	11-13
Member Profile	4	PAC Golf Fund Raiser	14
Nom. Seipp, Vice-Chair, Sec /Treas.	5	Proper procedure to cancel policy	15-16
Executive Board & District Directors	6	Fire Prevention Week article	17
Scholarship Criteria & Application	7-8	Technology Tip Corner	18
Manager & Director Photos	9	Calendar of Events & Obits	19

Continued.... RC-399 & Optional Coverage 7B Non Depreciation of Repairs
Dave Koepp, Grinnell Mutual

To answer the question of what do these endorsements do for our insureds, when non depreciation of repairs is attached to the policy, the full cost of repairs less policy deductible is compensable. When Non Depreciation of Repairs is not attached to the base policy, repairs will have depreciation applied along with the policy deductible. However, in the event of a total loss, when the farm personal property is scheduled and the cost of repairs exceeds the scheduled limits, the loss amount is the limit of insurance shown on the declarations page. Should the damaged farm personal property be listed as unscheduled farm personal property, the amount applicable is the ACV of the item prior to the loss. With the cost associated with this additional insurance, why would our insureds not want the additional coverage applied to their policies?

HAPPY LABOR DAY



Artist



Doctor



Nurse



Mechanic



Farmer



Reporter



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

© 2015 Priority Data. All Rights Reserved.

New Managers Seminar took place August 18th at MAFMIC



Pictured Front Row: *Marcy Houk*, West Central Mutual; *Sandy Walstrom*, Farmers Mutual of Manchester; *Angela Campbell*, Chisago Lakes Mutual; *Cindy Thompson*, Western Mutual; *Brad Kullot*, Mid-State Mutual.

Pictured Back Row: *Terry Lange*, Flora Mutual; *Mike Washburn*, Itasca Mutual; *Roger Miller*, Lake Park & Cuba Mutual; *John Kaufman*, Unity Mutual; *Eric Johnson*, Woodland Mutual; and *Ryan Zylstra*, Cokato Mutual.

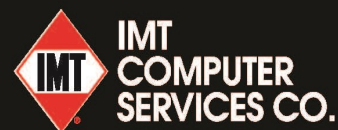


Our Presenters:

Dan Rupp, Aaron Cocking, Alex Coulter, Wayne Schluchter, Jim Dauphinais, & Deb Liden.

Two Great Systems, One Great Company.

Providing software to Mutuels since 1978



Delivering tools to assist Mutuels in day-to-day operations:

- Policy Processing
- Claims Processing
- Accounts Payable
- General Ledger
- Policyholder Payments
- Fully Web Based Agent Quoting
- Agent Policy Inquiry
- Download into Agency Management Systems

APPSTM

AUTOMATED POLICY PROCESSING SYSTEM

*Developed to **adapt** to the way
your Mutual does business*

MIPS

MUTUAL INSURANCE PROCESSING SYSTEM

4445 Corporate Drive | West Des Moines, Iowa 50266

www.imtapps.com | appsmarketing@theimtgroup.com | (800) 274-3531 Ext. 613

Member Profile of Halstad Mutual

Halstad Mutual was initially named Halstad Farmers Alliance Mutual Fire Ins Co. organized by 7 individuals in 1890. Each acted as board members and would be agents for their own township receiving .25 per application. AO Serum served as Secretary. In 1922 the business name was change to Halstad Mutual Fire Insurance Company.

Halstad writes fire for homeowners, dwellings, and farms policies. We are reinsured for wind and liability with Grinnell Mutual Reinsurance Company and have been since 1971.

Lori Rufsvold and Emily Finney co-manage the mutual. Veronica Dye is our administrative assistant & Payton Rufsvold is our claims administrator/inspector, Lori acts as Secretary. We have 10 agencies with 32 active agents.

Our company's philosophy is to provide valuable property insurance at a reasonable price.

Our goal is to become more adverse with our technology. Expanding our coverage options to our members is very important to us. As a company we hope to maintain our current customer base along with increasing our surplus. We hope to continue to educate our agent force to the needs of the customer and the expectations of the company.

Our biggest challenge is educating the consumer to the idea of insurance and the philosophy behind what it is designed to do. The rates continue to increase with the use of the coverage. If we can show them that increasing the responsibility to the customer with the use of higher deductibles and using underwriting to assist them with risk management it will help to sustain a strong financial base for both parties.

Halstad Mutual's involvement in the community puts a focus on our area fire departments, providing donations during fundraising efforts to maintain this very important service. Also, our staff are all residents of our community, involving themselves as members of the community and staying active with church, school, and community events. We pride ourselves on the relationships built on our small hometown values.

If we were to describe our company in one word it would be "fair".

We use the golden rule. "Treat others as you would want to be treated". Every situation is different, whether it is with underwriting a policy or acting on a claim. Being "fair" to the customer, the agent, and the company is our main priority.

Lori Rufsvold
Secretary /
Co-Manager
of Halstad Mutual
in Halstad



Editorial Advisory Committee

Dan Baasen, Northland Securities

John Dunn, Priority Data

Deb Liden, Bray-Gentilly Mutual

Doug Nauman, Grinnell Mutual

John Neal, 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

Seipp Service Award Nominations

The Robert C. Seipp Service Award is awarded at the MAFMIC Annual Convention. Established in 1986 to honor past MAFMIC President Robert C. Seipp, this award recognizes professionalism and service to the Minnesota mutual insurance industry.

A successful nominee will have provided service and generously given his or her time and expertise to promote a professional image for MAFMIC and the mutual insurance industry; be a current or past employee, director, officer or agent of MAFMIC or a MAFMIC member company; and provided ten (10) or more years of service to MAFMIC and/or a MAFMIC member company.

If you know someone who is deserving of consideration, please submit a Seipp Service Award Application to the MAFMIC office no later than Friday, October 23rd. The nomination should include:

- Nominee's name, organization and contact information
- History of nominee's employment and/or offices held within MAFMIC
- Education (industry and other) and professional designations
- Awards and other recognitions
- Participation in MAFMIC and/or NAMIC
- How has the nominee served and enhanced that mutual insurance industry? Why is the nominee deserving of this award?

Contact information and position of person making nomination.

Applications are available on the MAFMIC website at (www.mafmic.org).

Nominations for Vice-Chairman & Secretary Treasurer

The MAFMIC Nominating Committee is asking for recommendations from the membership for the offices of vice-chairman and secretary-treasurer of the association. The nominees will be presented to the membership for their approval at the next annual meeting. The nominating committee is chaired by the immediate past-chairman and includes current MAFMIC board members and past-chairmen. If you wish to suggest someone, or be considered yourself, please notify the nominating committee chairman no later than October 15th.

Contact: Paul Larson: paul@leenthropmutual.com



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

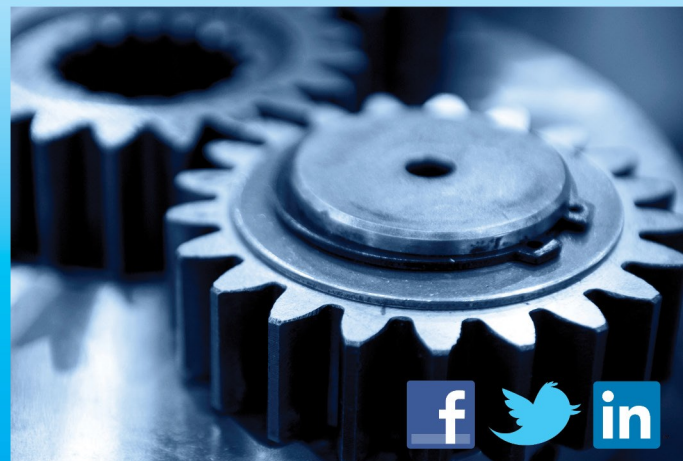
622 Roosevelt Road, Suite 160
Saint Cloud, MN 56301

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.

Steve Reller, *Statewide*, RAM Mutual

Email: Dani, dani@mafmic.org or Aaron, aaron@mafmic.org



MAFMIC SCHOLARSHIP CRITERIA

This educational scholarship was established by the Board of Directors of the Minnesota Association of Farm Mutual Insurance Companies, Inc. (MAFMIC) for presentation to one or more Minnesota high school graduating seniors.

Eligibility guidelines:

- The MAFMIC Scholarship will be presented to Minnesota high school graduating seniors.
- Applicant must be a resident of Minnesota.
- Applicant must be the son or daughter of a parent or legal guardian who is a policyholder from a qualifying mutual insurance company (MAFMIC Member Company).
- Applications must be submitted to the MAFMIC office through a qualified, *mutual* member company.
- Applicant must be graduating from a Minnesota high school.
- Applicant must have an accumulative grade point average of 2.5 for high school. A certified copy of the high school transcript must be included with the application.
- Applicant must be beginning their post-secondary education (college, vocational school or community college) for the first time in the fall following high school graduation.
- Applicant must have been accepted to a post-secondary education facility (i.e. accredited college, university or technical school).
- Applicant must submit a typed essay on a topic chosen by the MAFMIC Scholarship Selection Committee.
- All applications must be **postmarked on or before March 4th** in the year of issue qualify.

Selection guidelines:

- Members of the Scholarship Selection Committee will review all applications to insure eligibility as an applicant.
- The recipient(s) will be selected by blind assessment from all qualifying applications.
- Only one scholarship per year will be awarded through any single qualified mutual company.
- Scholarship recipients will be notified via mail prior to **May 1st**.

Distribution guidelines:

- A minimum of one scholarship in the amount of \$500 will be awarded each year that there is a sufficient balance in the scholarship fund.
- The scholarship award will be paid jointly to the educational institution and the recipient *following the completion of the first semester* and prior to the start of the second semester.

Completed applications should be mailed to:

Scholarship Selection Committee
Minnesota Association of Farm Mutual Insurance Co.
601 Elm Street East — PO Box 880
St. Joseph, MN 56374
Email: info@mafmic.org
Phone (320) 271-0909

2016 MAFMIC SCHOLARSHIP APPLICATION

Name _____ Telephone _____

Please print or type

Street Address: _____

City/State/Zip _____

Minnesota school currently attending _____

A certified copy of my high school transcript has been enclosed. YES NO

What post-secondary school do you plan to attend? _____

Have you been accepted for admission to this school? YES NO

If not, please indicate reason: _____

ESSAY: On a separate sheet of paper please address one of the following topics in 150 typed words or less.

1) Describe your involvement in school and community activities and what impact they have had.

2) Describe your life goals and objectives.

Parent's Name _____

Parent's Address _____

Parent's Insurance Co (Mutual) _____ Policy No _____

Agent's Name _____ Company phone _____

Please read carefully before signing: *"I am applying for the MAFMIC Educational Scholarship. I have read and understand the application criteria. I hereby certify that all the information provided by me on this application is true and accurate to the best of my knowledge. I understand that MAFMIC officials may verify information provided by me."*

Applicant Signature

Date

Parent Signature

Date

Mail to : MAFMIC Scholarship Committee
601 Elm Street East - PO Box 880
St. Joseph, MN 56374

Application must be postmarked by March 4th to qualify.

Office Use Only Date Received _____ Date Reviewed _____

Comments:

Manager & Director Seminar



“Strategic Risk Assessment”
Todd Carpenter, Adventium



“Cyber Liability”
*John Immordino,
Arlington Roe*



**“Impact of International
Regulations on Smaller
Mutual Companies”**
*Jon Bergner, Federal
Affairs Director, NAMIC*



(FMDC) “Mergers & Acquisition”
*Dave Sanders, NAMICO,
Insurance Agency*



**Manager & Director
Seminar**
*July 15th, 2015
Rivers Edge
Convention Center*



~~ Golf Winners ~~ July 16, 2015 ~~



The 2015 MAFMIC Golf Outing took place once again at the Little Crow Country Club in Spicer, MN. The event hosted 65 golfers and 15 teams! The sales for the putting contest, hit-the-circle contest, and mulligans for the day totaled \$986.00! The weather was nice for golfing; cloudy, warm and drizzly at times but a fun time was had by all!

First place "Green Jacket" Winners: Tim Iverson, Bruce Kinnunen, Dan Meier, Steve Storm

Second Flight winners: Bill Broberg, Wes Magnuson, Karl Porisch, Mark Peterson

Third Flight winners: Linda Jaskowiak, Michael Jaskowiak, Aaron Cocking, Dan Rupp

Fourth Flight winners: Leon Kirchner, Bert Tellers, Dave Pederson, Steve Knight, Norma Monson

Other winners include:

Longest Drive: Linda Jaskowiak

Longest Putt: Kevin Johanson

Complimentary Golf Certificate: Steve Knutson

Shortest Drive:

Mike Lund

Closest to the Pin:

Mike Sagedahl

Winners of the Service Master Game:

Linda Jaskowiak, Michael Jaskowiak, Aaron Cocking, Dan Rupp

Winners of the Royal Renovations Game:

Larry Johnson, Kevin Nickelson, Jim Froberg, Dave Selness

Putting Contest \$50 cash: Todd Bossuyt

*MAFMIC would like to thank everyone for their generosity and making the day fun in the sun!
Please visit www.mafmic.org to view more photos from the Annual Golf Outing.*



*Tim Iverson,
Bruce Kinnunen,
Dan Meier ,
Steve Storm*

First Flight Team



MAFMIC GOLF OUTING * 2015

Mulligans For Sale
\$5 Each Limit one per person.
 One Purchase, All Purchase.
All proceeds are donated to the MAFMIC Public Policy Fund



Second Flight Team

Mark Peterson, Wes Magnuson,
 Bill Broberg & Karl Porisch



Third Flight Team

Dan Rupp, Linda Jaskowiak, Michael
 Jaskowiak, Aaron Cocking



Fourth Flight Team

Steve Knight, Bert Tellers,
 Norma Monson, Leon Kirchner &
 Dave Pederson

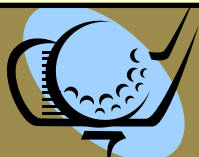


MAFMIC GOLF OUTING * 2015



2015 MAFMIC Golf Outing Thank You To Our Sponsors

- Flora Mutual
- Grinnell Mutual Reinsurance Co.
- Has San Lake Mutual
- Holborn
- IMT Computer Services
- Madelia-Lake Crystal Mutual
- North Star Mutual
- Norwegian Mutual
- PIA of MN
- Prairie Pine Mutual
- Priority Data
- RAM Mutual
- Royal Renovations
- Schluchter Investment Advisors
- ServiceMaster Restore
- Southeast Mutual
- Willenbring, Dahl, Wocken and Zimmerman





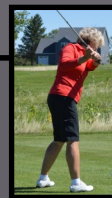
MAFMIC GOLF OUTING * 2015



The EndIt's overuntil next Year!!



PAC GOLF FUND RAISER * 8.25.15



Winners of the PAC Golf Fund Raiser

Team North Star Mutual

Pete Hellie, Jeff Mauland, Joe
Hoff & Greg Johnson



“A Checklist Approach to Cancellation of Homeowner’s Insurance Policies”

By John J. Neal, Attorney

Willenbring, Dahl, Wocken & Zimmermann, PLLC

Cancellation of homeowner’s insurance policies can often be complicated and confusing. Because of this, cancellation continues to be an area of interest to the membership to ensure it is done correctly.

I have been asked to write an article, making it easier for the membership to understand the cancellation process for homeowner’s insurance policies. Without doubt, the statutes and regulations affecting cancellation are difficult to wade through and analyze in a simplistic approach. Therefore, as a cautionary note up front, and given the nuances that apply to each cancellation, this article and the checklist that follows should not be used as a substitute to legal advice. I strongly recommended that, should any company have a question regarding cancellation, it should seek legal consultation. Therefore, this article is a discussion of the cancellation process only, and should not be construed as legal advice.

What follows concerns cancellation only of homeowner’s policies (farm policies under Minn. Chap. 67A follow a different cancellation procedure not addressed here). The next article will address “non-renewal” of homeowner’s insurance policies. As many know, a “non-renewal” is defined by insurance regulations as a termination of a policy at the end of its period but prior to renewal; whereas, cancellation means the termination of a policy prior to the end of the policy period. There are separate rules and regulations that apply to non-renewal, which will be addressed in the next article.

There are two defining characteristics to cancellation of homeowner’s policies: (1) policies that have been in effect for less than 60 days; and, (2) policies that have been in effect for 60 days or more. These time requirements are relevant to a company’s ability to cancel. Therefore, the checklist approach is addressed with respect to these two time frames.

Has the policy been in effect for 59 days or less?

- If no, then proceed with the cancellation provisions for policies in effect for 60 days or more.
- If yes, you can cancel upon 20 days’ written notice to the insured. Ensure that the cancellation notice contains the necessary wording addressed in the “cancellation notice” section below.

Has the policy been in effect for 60 days or more?

- If no, then follow the cancellation provisions for policies in effect for 59 days or less.
- If yes, then the policy can be cancelled only for the reasons that follow:

Non-payment of premium.

- Must provide insured with 20 days’ notice of cancellation; and the company must give the insured 10 days’ notice of the amount of premium due and the due date prior to the effective date of cancellation.

Misrepresentation or fraud made by or with the knowledge of the insured in obtaining the policy or pursuing the claim thereunder.

- Must provide the insured with 30 days’ written notice

Inaccurate information or omission of the insured, which materially increases the risk originally accepted.

- Must provide the insured with 30 days’ written notice.

Continued on page 16...

Continued from page 15 ... **“A Checklist Approach to Cancellation of Homeowner’s Insurance Policies”**

By John J. Neal, Attorney

Willenbring, Dahl, Wocken & Zimmermann, PLLC

Physical changes in the insured property, which materially increases the risk originally accepted

- Must provide the insured with 30 days’ written notice.

Non-payment of dues to an association or organization, for which payment of dues is a pre-requisite to obtaining or continuing the insurance.

- Must provide the insured with 30 days’ written notice of cancellation.

The Cancellation Notice

When cancelling a policy, the cancellation must contain specific wording required by Minnesota Statute, which includes:

The specific underwriting or other reasons for cancellation; the name of the insurer; and, the date notice was issued (this must be clearly stated so the insured understands the company’s reason for refusing to write the insurance coverage);

Inform the insured of the possibility of coverage through the Minnesota Fair Plan;

Inform the insured of the right to object to the commissioner; and,

Inform the insured of the right to the return of unearned premium.

Other Requirements & Consideration

The company will also need to ensure that unearned premiums are refunded to the insured and that any third-parties, mortgagees, loss payees, *etc.*, that are entitled to notice of cancellation also receive notice that the policy is being cancelled.

There are also certain circumstances in which a policy can be voided or rescinded, which is different than cancellation. However, that can occur only where the insured has willfully and with the intent to defraud concealed or misrepresented a material fact or circumstance concerning the insurance coverage.

Finally, the time periods above are based on statutes and regulations. These are the minimum time periods. To the extent the policy provides longer time periods for cancellation that are more beneficial to the insured, the policy language should control.



**HAPPY
HALLOWEEN**

Saturday,
October 31, 2015

FALL BACK

one hour at 2 a.m.

Sunday,
November 1, 2015





National Farm Safety and Health Week
is September 20 - 26, 2015 and
National Fire Prevention Week is October 4 - 10, 2015



The best way to keep yourself and your family safe is to do all you can to prevent a fire from happening. Some basic fire prevention tips are:

- ♦ Regularly inspect your home for fire hazards. Check the electrical system and appliances, fuel storage and heating system. Make needed repairs or replacements immediately. Don't overload circuits or bypass fusing. One appliance to be sure to check is the clothes dryer. Be sure the exhaust hose is free of lint and always keep the lint trap cleaned. That is the cause of many fires.
- ♦ Remove trash, paper, and other unneeded combustibles that could feed a fire.
- ♦ Read and follow portable heater instructions. Never place the heater near combustibles or in a place where it could tip over. Never use one in an enclosed area.
- ♦ Check your heating system before use. Screen fireplaces and keep chimneys and flues free of obstruction and creosote buildup.
- ♦ Smoking is the number one cause of fatal fires. Never smoke in bed, when drowsy, or while consuming alcohol.
- ♦ Put cigarettes into a deep flat bottomed ashtray. Do not empty them into waste baskets.
- ♦ Never leave candles burning unattended.
- ♦ Do not use extension cords under rugs or in areas where they will be walked on.
- ♦ Do not use heat lamps to keep pets warm on porches or in garages.
- ♦ Keep all lighters and matches out of the reach of children.
- ♦ Keep high intensity lamps away from draperies and other combustibles.

You should have a smoke detector on each level of your home and one outside of every bedroom and in stairways. Test the detectors every two months and change the batteries at least once a year. Fire prevention week is a good time to be reminded to do this.

There are a number of sources available with information that companies can use to inform their insureds about farm safety and fire safety. Both RAM and Grinnell have booklets and brochures available for this purpose. There are also newsletters such as the mutual monitor that can be purchased for distribution to insureds that contain helpful information. The National Fire Protection Association (NFPA) is also a valuable resource for fire prevention week materials.

Getting farm safety and fire prevention tips to our insureds is a valuable service we can provide at little cost and with little effort but it can bring great rewards.

Submitted by, Jerry Zenke, Mound Prairie Mutual

TECHNOLOGY TIP CORNER

Scott Irvine, Business Development,
Priority Data

Phishing

We're all aware of the threat of computer viruses and how they can ruin your pc (and your day). Current anti-virus software is a must in this day and age, but a more sinister threat and one that you might be more susceptible to and less familiar with is called "**phishing**". Phishing is a term used to describe attempts to coerce you into providing personal information to unauthorized parties, usually via email. A typical phishing attempt is disguised as an email request from someone you are familiar with your own bank for example and may contain a request to "update our records" or similar language. Good phishing attempts appear legitimate and can fool even a proficient internet user.

With these facts in mind, here are some basic anti-phishing tips:

-Beware of emails that try to get you to click a link in order to change your account information

-Only visit sites from known sources and always confirm suspicious information via telephone

-Always be very skeptical about sending any of your personal or sensitive information over the internet.

Remember, banks will NEVER ask you to provide personal information via email or internet.

Thank You To Our Sponsors





ServiceMaster Professional Services

For every mess,
we've got the master. ®

(800) 245-4622
24/7/365

We are accountable to:

Honor God in all we do	Excel with customers	Help people develop	Grow Profitably
------------------------	----------------------	---------------------	-----------------

Water/Fire/Mold/Biohazard/Vandalism




2015 MAFMIC CALENDAR OF EVENTS

- Sept 9** PIA Education Day & Trade Show
- Sept 27-30** Prior Lake Casino
NAMIC 120th Convention
Manchester Grand Hyatt,
San Diego, California
- Oct 7-8** Congressional Contact Visit
Washington D.C.

2016 MAFMIC CALENDAR OF EVENTS

- Feb 7-9** MAFMIC Annual Convention
DoubleTree, Bloomington
- Mar 16-17** Short Course
Arrowwood - Alexandria

IN SYMPATHY



Donald Prosch, 96, Lake Benton
born December 30, 1918 to William
and Mary (Grubich) Prosch on a farm
in Drammen Township, northwest of
Lake Benton, Minnesota.

On December 8, 1947, he was united in
marriage to Leona Louise Kohler at St. Genevieve Cath-
olic Church in Lake Benton, they were blessed with five
children. **Don was a longtime director of Hope Mutual
Fire Insurance**, and a Lincoln County Commis-
sioner for 12 years.

Donald died at Hendricks Nursing Home,
surrounded by his family on Monday, August 3, 2015
at the age of 96 years.



**Alvin "Al" Siegle, 82, of Pelican
Rapids.** Born July 3, 1933 to Jacob
and Marie (Gaub) Siegle in Glendive,
MT. On June 4, 1957, he was united in
marriage to Faye Solberg in Finley, ND.
They were blessed with three children.

**Al served as secretary on the board
for Oscar-Parke Mutual in Rothsay for 16 years,
retiring from the board in March 2015..**

Al died Monday, August 24, 2015, surrounded
by his family, at Pelican Valley Nursing Center in
Pelican Rapids.

*MAFMIC wishes to express its sincerest
condolences to the family and friends of
Donald and Al*



*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 Hours

Oct 2 - April 30

Office Open:

Mon-Thurs

8:00am - 4:30pm

Fridays

8:00am - 2:00pm