



Mutual Link

“To Obtain a Proof of Loss or Not?”

John J. Neal, Willenbring, Dahl, Woken & Zimmermann, PLLC

The question often occurs as to whether a company must first obtain a signed proof of loss before finalizing a claim. Some companies may require this, while others do not. Is there a correct answer?

Both the TP1 and PH1 policies contain language, requiring the insured to submit a proof of loss prior to payment. Specifically, the clause states:

PAYMENT OF LOSS OR CLAIM

Your Property. ‘We’ will adjust all losses with ‘you’. An insured loss will be payable within five (5) business days after a ***satisfactory proof of loss*** is received at the Home Office and the amount of the loss has been established either by written agreement with ‘you’ or the filing of an appraisal award with ‘us’.

(Emphasis added). Minnesota’s standard fire insurance form, which applies to homeowner’s insurance, also requires a proof of loss. The statute states, in relevant part, as follows:

The amount of loss for which this company may be liable shall be payable 60 days ***after proof of loss***, as herein provided, ***is received by this company*** and ascertainment of the loss is made either by agreement between the insured and this company expressed in writing or by the filing with this company of an award as herein provided.

Minn. Stat. § 65A.01, subd. 3. Clearly, the PH1, TP1 and standard form require the insured to submit a proof of loss before the company issues payment. While a Company may elect to forego the require proof of loss (waive a policy condition/requirement), there certain advantages to the proof-of-loss form.

First, Minn. Stat. § 65A.296 specifically authorizes an insurance company to deny a claim where an insured has failed to submit a proof of loss within 60 days, so long as the company provided written notice to the insured in a letter sent by certified mail, return receipt requested, that the claim will be denied if the proof of loss is not returned within 60 days. The notice must include a proof of loss form along with instructions for completing the form. The insured’s failure to return the proof of loss within 60 days is a bar to recovery, unless the insured establishes with the court that it had good cause for failing to comply with the timing requirements.

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“To Obtain a Proof of Loss or Not?”

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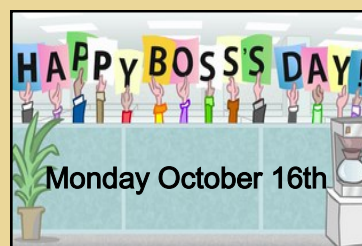
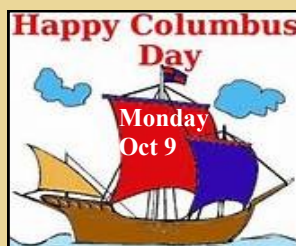
There may be other reasons why a company would want a signed acknowledgement in the form of a proof of loss. Most proofs of loss contain some language whereby the insured affirms under oath, as true and accurate, those items claimed in the loss. Where fraud or misrepresentation is at issue in the claims process, the signed proof of loss can affirm the fraud or misrepresentation since the insured is acknowledging in writing the proof of those items claimed.

If a company requires a proof of loss to process the claim, then the company should provide the form to the insured at the outset of the claims process. The Unfair Claims Practices Act (which applies to policies issued under Minn. Stat. § 65A.01) requires insurance carriers to provide the insured with all necessary claim forms to complete the claim, unless the claim is settled within ten business days of receipt. *See* Minn. Stat. § 72A.201, subd. 4 (1) (stating that it is an unfair settlement practice to fail “to promptly provide all necessary claim forms and instructions to process the claim, unless the claim is settled within ten business days.”)

At the same time, though, there are other aspects in the Unfair Claims Practices Act that impose administrative burdens once the proof of loss is received. The company should be aware of those. For example, Minn. Stat. § 72A.201, subd. 4 (11), requires a company to either deny or accept a claim within sixty days after receipt of a proof of loss. This rule imposes time restrictions on the company to complete its investigation. Where arson or fraud is suspected, or in those situations where an examination under oath must be conducted, it is difficult to adequately complete an investigation within sixty days.

Moreover, the Unfair Claims Practices Act prohibits a company from refusing to pay one or more parts of a claim where there is no good-faith dispute regarding coverage. Minn. Stat. § 72A.201, subd. 5 (3). It does not state whether the company must pay any undisputed claim where the insured has failed to return a signed proof of loss. However, if the company denies the claim because the insured refused to submit a proof of loss, the company must be prepared to show the Commerce Department that it was prejudiced as a result of the insured’s failure. Otherwise, denying a claim on this basis runs afoul of Minn. Stat. § 72A.201, subd. 4(6).

In conclusion, it is clear that the PH1, TP1, and statutory fire insurance form require an insured to complete a proof of loss. While a company can waive certain provisions in a policy by not requiring the insured to follow all policy requirements, including completion of a proof of loss, the better practice is to follow the policy terms to avoid argument that the company waived other provisions. The proof of loss can be beneficial, especially where fraud or misrepresentation is suspected. Moreover, it is important to remember—at least on homeowner’s insurance policies governed by the Unfair Claims Practices Act—that when a proof of loss is required unless the claim is resolved within ten days, the company must “promptly” provide the insured with a proof of loss at the outset of the claim. Once the company receives the proof of loss, it has 60 days in which to admit or deny the claim. The signed proof of loss can be beneficial evidence if fraud is suspected.



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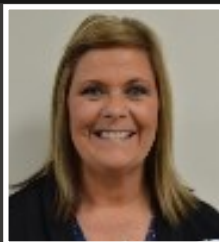
Priority Data would like to thank our 20 Township Mutual clients for their business. It is our pleasure to serve MAFMIC members and we look forward to supporting the Minnesota farm mutual industry for years to come.

Our Agent Rating software is currently being used in nearly every county in Minnesota; and we recently launched our latest cloud-based software, a fully customized policy processing system called *PD Spectrum®*.

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

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Member Profile - Western Mutual ~ Balaton, MN



Cindy Thompson

The Western Mutual Fire Insurance Company was first incorporated on June 1, 1894 by a group of farmers in Rock Lake Township, Lyon County Minnesota, under Minnesota Statute 67A.27. The State of Minnesota granted permission for Western Mutual to operate within the entire state, which at the time was the only Township Mutual insurance company allowed to do so.

In order to homogenize Minnesota Statute 67A, the statute under which Western Mutual had formally operated since its inception, and to make all 67A Township Mutuals have the same operating territory rules, the Minnesota Department of Commerce gave Western Mutual the choice of reducing its writing territory to twenty counties or move to Minnesota Statute 66A. Not wanting to lose its statewide writing territory, Western Mutual complied with the Commerce Department's request and moved to Minnesota Statute 66A on January 1, 2010. Western is the only Chapter 66 mutual that is a packaged company.

Western Mutual is currently represented by 45 different insurance agencies located throughout the state, and provides insurance coverage in 83 of the 87 counties of Minnesota. The mutual is governed by a board of directors consisting of three farmers, a certified public accountant, one insurance agent, a retired cooperative manager, and an automobile salesman. The board of directors meets regularly on a monthly basis.

We currently have three full time employees & one part-time. We have 45 insurance agencies representing Western Mutual. Our biggest challenge right now is the soft market and keeping our rates competitive. Our mutual is a Chamber member, a proud sponsors to our local schools, service organizations and local Vet runs.

Our goals as a mutual is to continue to be a dependable, trusted company. To grow our farm market and stabilize our rates.



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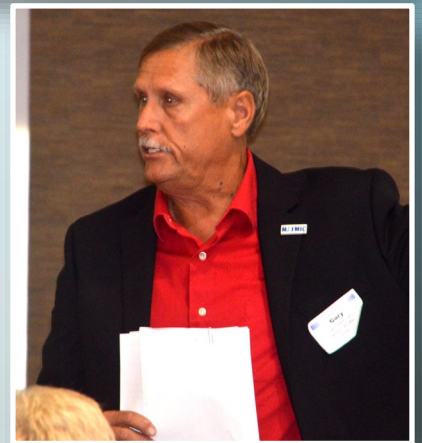
~ Manager & Directors Seminar ~



"Solid Fuel Heating"
Dean Kerfeld, RAM Mutual



Directors ~ "Succession Planning"
*Kerry Knakmuhs, Redwood Cty Mutual
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Bob Schlenner, Norwegian Mutual*



MAFMIC Chairman,
*Gary Swearingen,
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Managers ~ Round Table
Roger Miller, Lake Park & Cuba Mutual



Managers ~ Round Table
*Nick Hager, Kelso & Shelby Mutual &
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~ Manager & Directors Seminar ~



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~ Golf Winners ~ July 13, 2017 ~

The 2017 MAFMIC Golf Outing took place once again at the Little Crow Country Club in Spicer, MN. The event hosted 80 golfers and 19 teams! The sales for the putting contest, hit-the-green, contest, and mulligans for the day totaled \$1314.00!

Contest winners include:

Longest Drive: Colin Emans

Longest Putt: Tim Iverson

Shortest Drive: Vicki Hongerholt

Closest to the Pin: Mike Thorsland

Complimentary Golf Certificate: Eric Gesell

Winners of Royal Renovations Game: Jeff Mauland, Craig Norland, Cory Hubbard & Tom Sloan

Putting Contest Titlist Pro-V Golf Balls: Don Hughes

Winner of donated golf shirt from Little Crow Country Club: Nick Hager

*MAFMIC would like to thank everyone for their generosity and for making it a day full of fun.
Also Thank You * Wayne Schluchter for taking photos and picking up some of the beverage cost.
Thank You to all of our Sponsors as well !!*



First Place Team

Sheldon Wallmow, Jeff Swanson,
Rod Kraft & Don Hughes



Second Flight Winners (6th place):

Cory Thorsland, Dana Spry, Mark
Thorsland & Allen Stoeckman



Third Flight Winners (11th place):

Jim Froberg, Kevin Nickelson,
Dave Selness & Larry Johnson
(Photo bomber: Dani Hennen)



Fourth Flight Winners (18th place):

Eric Johnson, Bill Broberg,
& Wes Magnuson



~ MAFMIC Golf Highlights ~



Colin Emans
Josh Lowe
Teri Wermerskirken
Sandy Walstrom

This team— no photo taken... They were driving around looking for the 8th Hole on the Pines.. to start. Sorry no photo, you were too hard to catch!





~ MAFMIC Golf Highlights ~



Mark Nelson
Mark Noack
Chris Nemitz
Wade Boerboom

This team-no photo taken... too serious about golf to take time. Sorry we missed your photo.





~ MAFMIC Golf Highlights ~



You did it!
Congratulations

Hole-in-ONE Albatross



Dani Hennen,
MAFMIC, Office Manager / Event Coordinator

Made her **1st** Hole-in-one at the MAFMIC PAC Fundraiser on June 19th at Fox Hollow Golf course in St. Michael - Hole 3 Par 3, 97 yards over the Crow River. Then... On July 10th when subbing for a friend, she made her **2nd** Hole-in-one at Oak Hill Golf Course in Rice, MN - Hole 4 Par 4, 228 yards dog leg.

Albatrosses - Term for a double eagle, which are nearly (but not quite) non-existent - are the rarest scores in golf. Albatrosses are far more rare than aces.

As rare as they are Dani managed it - **only 3 weeks apart.**



Dani at Fox Hollow Golf Course, St. Michael, MN
1st Hole-in-One



Dani at Oak Hill Golf Course, Rice
2nd Hole-in-One



2017 MAFMIC Short Course

November 15 & 16, 2017

Marriott Northwest, Brooklyn Park, MN

This educational seminar is for mutual officers, directors, managers, office staff, agents, adjusters and inspectors. Registration fee includes attendance at eight sessions, a continental breakfast and hot breakfast buffet, two lunches, breaks, all classroom material and a social hour. Application has been made for **7.0 hours** of non-company continuing education credits. We do not give partial credit for any portion of this seminar. **(APPROVAL IS PENDING)**

Cost and Registration

Early Bird Registration fee ~ *BEFORE Friday, October 27th*: \$220 per member & \$277 per non-member.

Late Registration fee ~ *AFTER October 27th*: \$252 per member & \$309 per non-member.

One Day Registration Fee ~ Please call MAFMIC office for rate.

Please mark the box if you plan to obtain FMDC credit.

Spouses wishing to attend sessions must be registered and paid as a delegate. Spouses wishing to attend only the breakfasts, lunches or adjustment hours must purchase tickets by prices listed below.

Cancellation Policy

Cancellation notices received ~ *On or before November 1, 2017* are 75% Refundable.

Cancellation notices received ~ *November 3-10, 2017* are 50% Refundable.

No refunds are available ~ *After November 10, 2017.*

A company may substitute a participant at no additional charge. All registration cancellations and substitutions must be made in writing and sent to dani@mafmic.org or FAX to (320) 271-0912.

Hotel Reservations

A block of rooms is being held until **October 24th** at Marriott Northwest, Brooklyn Park with the rate of \$159 plus tax. Reservations can be made through this link online [MAFMIC 2017](http://MAFMIC2017) or by calling the hotel (763) 536-8300.

2017 SHORT COURSE REGISTRATION

Company Name: _____		Phone: _____		Opt'l Meal Tickets		
FMDC	NAME (Delegate, Spouse)	Address	License #	Bkfst \$45	Lunch \$50	Adj Hr \$50
<input type="checkbox"/>	_____	_____	_____	_____	_____	_____
<input type="checkbox"/>	_____	_____	_____	_____	_____	_____
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<input type="checkbox"/>	_____	_____	_____	_____	_____	_____
Total: \$						



MAIL:
PO Box 880
St. Joseph, MN 56374



FAX:
320-271-0912

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 27th 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 nominations 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 27th

Contact: Aaron Grove: agrove@prtcl.com

Friday September 22nd



MAFMIC Hours

October- April
Office Open:
Mon-Thurs
8:00am - 4:30pm
Fridays
8:00am - 2:00pm

2018 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 15th to qualify.

Office Use Only Date Received _____ Date Reviewed _____

Comments:

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. If you apply through an agency please let us know what MAFMIC mutual your agency writes with.
- 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 Scholarship Selection Committee.
- All applications must be **postmarked on or before March 15th** 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



Fire Safety Dan McCue, Grinnell Re



Fire Prevention Week is October 8–14

Fires are scary but reducing your risk of a fire just requires some proactive steps.

Smoke alarm maintenance

Smoke alarms are life-savers. The National Fire Protection Association (NFPA) reports that three out of five home fire deaths were caused by fires in homes with no working smoke alarms.

- **Test your smoke alarms.** Push the test button on your smoke alarm monthly so everyone in your home knows its sound.
- **Check the batteries.** When you hear a “chirp,” that means it’s time to replace your smoke alarm batteries ASAP.
- **Replace smoke alarms every 10 years.** If your smoke alarms were installed before 2007, it’s a good idea to replace them. Find the date of manufacture on the back of the alarm.
- **Connect your smoke alarms.** Smoke alarms can be interconnected so that if one sounds, the rest in your home will sound. You can purchase wireless alarms that you can install yourself or you can hire an electrician.

Keeping your farm fire-free during harvest

Harvest season happens fast. And on top of it being the busiest time of year, you also have to deal with dry crops and chaff, which can be a fire risk. So how do you get through harvest with your farm, home, and family unscathed?

- Keep cobwebs and dust away from machinery and electrical and heat sources.
- Keep barn aisles clear of hay or bedding, and make sure trash and twigs are picked up around the outside of barns. (This can be a great way for children to help at harvest.)
- Store accelerants in official and clearly labeled containers. Take an inventory of accelerants — the fire department would love to know what they’re dealing with.
- Keep drying hay bales ventilated to avoid spontaneous combustion and mold growth.



*Autumn is a second Spring
When every leaf is a Flower
- Albert Camus -*



$$\text{payments} = \left\{ \begin{array}{l} \text{time} \\ + \\ \text{money} \\ + \\ \text{risk} \end{array} \right.$$

Optimize Your Payments Equation

Manage time, money and risk to make payments work for you, not against you.

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Farm Safety ~ Dan McCue, Grinnell Re

Put farm safety into practice

Farm work can be grueling, and sometimes even dangerous. There are hazards on farms that range from equipment malfunction to spontaneously combusting hay. But there are lots of ways to prevent farm fires, keep new or remodeled buildings in shape, and protect workers from injuries. National Farm Safety and Health Week will be Sept. 17–23. It's a great opportunity for you to put farm safety into practice.

Spontaneous ignition of hay

Spontaneous ignition of hay is likely due to excessive moisture in the stored hay. The presence of excessive moisture allows bacteria and other microorganisms to grow, which creates heat in the stored hay. This heating process starts to dry out the surface of the hay in the surrounding area. This heat can kill most bacteria and microorganisms, but if there are bacteria present that can live at higher heat levels, they will continue the process of heating. Temperatures can be reached at which, when mixed with the right oxygen content, the hay can spontaneously ignite.

The most obvious way to prevent a hay fire is to monitor moisture. It helps to keep hay stored in a barn, and if left outside, to cover it in plastic. The first six weeks after hay baling is the most common time for spontaneous combustion, so it's important to check hay bale temperatures twice a day in those early weeks. Generally, 130 degrees is the threshold into unstable hay temperatures, and any higher temperatures should be treated seriously.

Building or remodeling livestock or poultry buildings

In order to protect your new building from fires, it's crucial to construct new buildings 50 feet from other buildings. When possible, draft a fire exit plan in conjunction with a local fire department. Store generators and other potentially hazardous equipment away from livestock and inspect the building's lightning protection, insulation, and heating systems.

Worker entry into grain storage bins

Improper grain storage bin entry is one of the leading causes of death in agriculture. People have died from falling into moving grain, standing next to an accumulated pile of grain, or falling through grain bridges.

The best way to enter a grain bin is with a partner. Never enter a grain bin without a safety line and a watchful eye nearby. Other helpful grain entry tips include checking for hazardous gases within the bin before entry, maintaining visual and vocal communication, and turning off all grain-moving equipment before entering the grain bin.



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TECH CORNER

“Disaster Planning” Joel Peiffer, IMT Computer Services

There is never an opportune time for a disaster to occur. Our industry is expected to be prepared to help others in their time of need. What happens when that same disaster affects your office? How can you be prepared to minimize your in-house recovery efforts so you can focus on aiding your customers?

With today's technology there are two key solutions that every Mutual should consider; online backups and cloud hosting.

Using online backups of your server's data is a fast, easy way to protect against unknown threats. Most backups are set to run continuously throughout the day or overnight to keep a current record of your data, documents & pictures. If your Mutual is affected by a disaster you would have the ability to get to a new computer in a secure location and download your most recent backup files to the new workstation, dramatically minimizing your “down time.” Often times a Mutual will manually run a backup each day to an external hard drive that is then taken home by one of your employees. You are not only investing valuable time each day to manually create the backup but also are assuming that the device will not fail, or that the employee's home will not be affected by the same disaster that your Mutual was faced with. Online backups are inexpensive and will help give you the added peace of mind that your data is safe and in a secure location away from your office. There are many options for online backups. Some of the more well known products include: Carbonite, SOS Online Backup, MozyPro and CrashPlan.

An alternative to having an online backup of your data is hosting your entire server on the cloud. Not only does this take the data off of your Mutual's physical server in the event of a disaster, but this also allows for you to work from virtually anywhere if the occasion arises. Cloud hosting allows remote desktop applications to be set up on your personal computer which enables you to log in virtually to your server. Most cloud hosting companies will have your data stored on more than one server—so they too are protected from a disaster in their area.

These are two simple solutions that every company should consider taking advantage of in this industry. Far too often we do not think of the worst case scenario for our office and how we would handle a disaster if it were to occur. Have your Mutual at its best, when times are at their worst.



**August 16, 2017
MAFMIC office**

* New Manager's Workshop *

Pictured attendees:

Angie Fuechtmann—Grove Mutual
Gayle Elsten—McPherson Mutual
Theresa Petermeier—New Munich
Butch Fluck—Flora Mutual
Stacy Schmidtbauer—Mid-MN Mutual
Andrea Nurmi—Leethrop Farmers
Joe Grochowski—North Branch

Calendar of Events 2017-18

Sept 7	PIA Education Day & Trade Show	DoubleTree, Bloomington
Sept 25-28	NAMIC 122nd Annual Convention	Denver, Colorado
Nov 15-16	MAFMIC Short Course	Marriot NW, Brooklyn Park
Feb. 11-13	2018 MAFMIC Convention	Radisson Blu, Bloomington

MAFMIC SHORT COURSE

MARK THIS ON YOUR
CALENDAR

MAFMIC Short Course November 15-16

Is at a new location in Brooklyn Park, just down the road from Maple Grove and all it's amenities.

Please fill out the registration form located in this newsletter, on page 12.

See you there!!



Thank You To Our Sponsors



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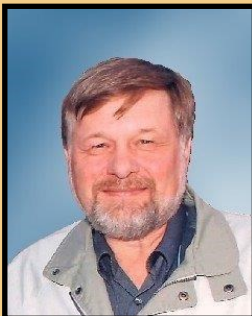
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IN SYMPATHY



Dennis Blumhoefer, 67, died unexpectedly on Friday, August 25 due to a farm accident in Fairfax, MN.

Dennis was born September 14, 1949 in New Ulm to Arthur and Mathilda. Dennis was united in marriage to Nancy Luedtke on May 17, 1969. Together they

raised three sons, Scott, Todd and Ryan.

Dennis served as a director on the board for Buffalo Lake Farmers Mutual and then when they merged with New Auburn Mutual in 2000, and became Buffalo Lake-New Auburn Mutual, Dennis continued being a director. Dennis was a director for Buffalo Lake-New Auburn until 2006. Overall he was a director for 15 years.

Over the past 15 years, Dennis and Nancy had the opportunity to spend time together traveling to many interesting places. One of his favorite trips was taking his family to Fort Myers Beach, where they were able to spend a week together. He was always very proud of his family and treasured the time spent together. Dennis loved family, friends, farming and life.



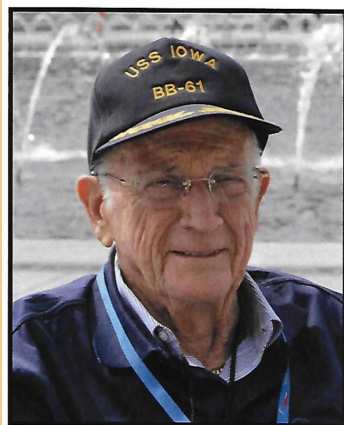
Christopher Hagen 85, died Saturday Aug. 5, 2017 at the Mayo Health Systems in Mankato. He was born January 3, 1932, in Waseca County, MN, the son of Christopher and Sara (Sunde) Hagen. He graduated from New Richland High School and attended the University of Minnesota St. Paul Campus.

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On May 4, 1957 he was united in marriage to Janet Gronholz in New Ulm, MN.

Chris was a very active member of the LeSueur River Lutheran Church serving as Treasurer and then President of the church board. He was on the **board of directors at Mid-State Mutual Insurance** for over 50 years. He also served as president of the Mid-State Board.

Chris is survived by his wife Janet of New Richland, children Kristine (Jerome) Bengtson of Kandiyohi, MN, Kurt (Gopher) and Alison **Hagen** of New Richland, MN, Sarah (Paul) Mattson of Morris, MN, and many grandchildren.



Clarence J. "Buzz" Campbell
1926 - 2017

Clarence "Buzz" J. Campbell, 91

Died Thursday Aug. 17, 2017

he was born June 10, 1926, in Morristown, MN to Clarence & Leah (Johnson) Campbell. On Nov. 6, 1948 he married Virginia "Pat" LeBlanc. They were blessed with one son

David. Buzz was a 48 year employee of **Farmer's Home Group** of Minneapolis, serving as president and then later as chairman of the board until his retirement. He received the Merit Award from the national association of Mutual Insurance Companies and the **Robert C. Seipp Award** for his long and valued service to mutual insurance in

Minnesota. Buzz served as **Chairman of MAFMIC in 1978**, with five years as Director. He also served on the board of the Minnesota Insurance Federation, the Minnesota Insurance Information Service Center, Fidelity Bank North East, and Taylor Investment Company.

Survivors include his son, David (Judy) of La Crosse; two grandchildren, Christopher (Talía) of Burnsville, Minn., and Daniel (Jennifer) of Omaha, Nebraska and three great-grandchildren.