



## *Storm Cleanup - by Courtney Rachel, Sales & Marketing, SERVPRO of St. Cloud*

### **Storm Cleanup Services: Why Professional Restoration Matters**

When severe weather strikes, the aftermath can be overwhelming. From fallen trees to flooded basements, storm damage can affect homes and businesses in a matter of minutes. That's where professional storm cleanup and restoration services come in — offering fast, effective solutions when it matters most.

#### **The Impact of Storm Damage**

Storms can cause a wide range of damage, including:

- **Flooding and Water Damage** from heavy rain, rising water, or roof leaks
- **Wind Damage** to roofs, siding, and windows
- **Power Outages** leading to sump pump failures or failed appliances
- **Fallen Trees or Debris** creating structural hazards or blocked access
- **Electrical Hazards** due to exposed wires or water near power sources

In these situations, time is critical. The longer water or debris remains, the more extensive the damage can become.

#### **The Role of Professional Restoration Teams**

Restoration companies play a vital role in getting homes and businesses back to normal after a storm. Services typically include:

- **Emergency Board-Up & Tarping** Protects the property from further damage while repairs are underway.
- **Water Extraction & Drying** Industrial-grade equipment removes water quickly to prevent mold and structural damage.
- **Debris Removal & Cleanup** Safe removal of fallen trees, glass, roofing, and other hazards.
- **Mold Prevention & Remediation** Moisture control and remediation ensure long-term indoor air quality and safety.
- **Reconstruction Services** Full rebuilds or minor repairs — restoring properties to pre-storm conditions.



### **Why Choose a Certified Restoration Company?**

When disaster strikes, hiring a certified restoration team ensures:

- Fast Response Times
- Proper Equipment & Techniques
- Insurance Coordination
- Licensed and Trained Professionals

#### **Be Prepared — Know Who to Call**

Storms may be unpredictable, but your response doesn't have to be. Partnering with a trusted restoration company ensures your property is in good hands when you need help the most.

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## Member Profile

### Somerset Reinsurance Brokers



Somerset Reinsurance Brokers (SRB) established its North American Operations in 2018 in Liberty Missouri. Prior to 2018, Our Reinsurance Intermediary Brokering was based under Somerset Holdings LTD (SHL). SHL originated in 2010 and is in Hamilton, Bermuda. We also have an office in London, England. The founding members created the company to service the Midwest Mutual Markets.

Somerset Reinsurance Brokers' expertise is supporting and assisting our partners with their largest expense, reinsurance. We create and value strong partnerships with our clients. Our goal is to ensure you understand your reinsurance coverage, how you can positively impact performance in this area, and guide you how to adapt to the ever-changing market. SRB chooses markets interested in mutuals growing their footprint within your service area and guide them to understand the impact of overexposure concerns. We have contacts to provide additional endorsement options to add to income premium. Finally, we will keep you informed and educated regarding the U.S., Bermuda, and international reinsurance markets.

John Brooks, Michael Brooks, and Rich Shepherd are the current reinsurance brokers you will partner with for placing your reinsurance cover. We added an actuary, Charlie Griffiths, to our team in 2022. The goal of our team is to be an extension of your operations and a resource for your reinsurance knowledge and needs. We (and the markets we use) desire long-term partnerships built to withstand future economic volatility for everyone involved.

Our mission is to be an outstanding resource for your reinsurance needs. Our philosophy's foundation is built on consistent and open communication in a timely fashion. We build trust through our strong relationships with our customers. We achieve loyalty by ensuring we exceed our partners expectations. We strive to tailor make programs best suited to their appetite and needs. We pride ourselves in our flexibility and creativity. Lastly, we do not shy away from difficult topics or decisions. We consider these the moments of truth and our opportunity to earn respect and loyalty from our partners.

*Continued on Page 4*



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## Member Profile

### Somerset Reinsurance Brokers



Somerset Reinsurance Brokers strives to continue to grow our footprint in the Midwest. We have been blessed to have friends in the industry supporting our growth and involvement. Over the next five years, we will strengthen our relationships with existing managers, boards, and mutual teams to expand our market penetration in current states where we operate. We also look to find partners in new states with opportunities for growth. The challenging reinsurance market is supporting our efforts due to the fact of mutuals being underserved and not prepared for the recent developments in the past three years. We are open to assisting anyone and are candid and proactive in our communication when we describe what the U.S. and international reinsurance markets look for in a client.

The biggest challenge is educating the industry to adapt to the necessity to change with the ever-changing marketplace. We introduce most mutuals to subscription markets, which is an entirely new concept to most of them. The current Reinsurance industry is dominated by the subscription market where brokers take their partner's needs to the market. Somerset Reinsurance Brokers faces the task of facilitating a different way of thinking for the Midwest mutuals as they consider their reinsurance coverage. This challenge can also be the biggest accomplishment. Somerset Reinsurance Brokers believes it is essential we have 100% clear communication with our partners. This allows us to positively impact their performance with valuable feedback and guidance to ensure they meet their goals and appetite. This process forms a strong bond built on mutual respect, trust, and appreciation. This synergy allows us to proactively address the fear of change.

Locally, we are involved in 8 different state mutual associations. We have representation in the Lloyds of London Market, are involved in the Bermuda Market, and continue to increase our footprint in the U.S. market as well. One of our strengths is the knowledge of the international pulse to reinsurance. This involvement allows us to pass on pertinent information to our local partners. Finally, we have been involved in the NAMIC Organization since 2018. Please stop by our booth at the Farm Forum in Minneapolis in May or at the Annual Conference in San Diego in September.



In attendance at the  
MAFMIC 2025  
Convention  
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## Understanding the Theft Peril Between the TP1 and PH1 Policies

John Neal, Attorney, Neal PLLC

Theft claims can be challenging. The first question is whether a theft actually occurred. Or were the items simply misplaced? And what evidence supports theft anyway?

First, the insured has the burden of proving coverage. *Farmers Ins. Exchange v. Letellier*, 820 N.W.2d 597, 599 (Minn. Ct. App. 2012). This means that the insured must prove that a theft occurred. Second, the insured must establish theft within the context of the policy requirements. If the insured meets those requirements, the carrier then has burden of establishing an applicable exclusion. *SCSC Corp. v. Allied Mut. Ins. Co.*, 536 N.W.2d 305, 313 (Minn. 1995).

There is a significant legal difference between the theft language of the TP1 and PH1 policies.

Below is language from the PH1 policy. Subparagraphs a. through g. are the exclusions to theft.

**9. Theft.** This includes theft or attempted theft and loss of property from a known place where it is likely that theft occurred. Property is considered as being on the “insured premises” while placed for safekeeping in a bank, trust or safe deposit company. “We” do not cover:

**a.** theft committed by an “insured”;

**b.** theft of building materials and supplies intended for construction, alteration or repair of a “residence” until it is completed or occupied;

**c.** loss of a precious or semi-precious stone from its setting;

**d.** theft from a “vacant dwelling” or a premises which are vacant for more than thirty (30) consecutive days immediately before the loss;

**e.** loss resulting from the theft of any “credit card, debit card and electronic fund transfer card” or similar device except as provided in Incidental Property Coverages;

**f.** loss through acceptance of forged or misrepresented negotiable instruments (such as checks) or through swindling, fraud, trick or false pretense; or

**g.** theft that occurs away from the “insured premises” of:

(1) property while on the portion of any residential premises owned, rented or occupied by the “insured” except for the period of time while an “insured” is temporarily residing there.

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## Understanding the Theft Peril Between the TP1 and PH1 Policies

*John Neal, Attorney, Neal PLLC*

However, property of a full-time student who is an “insured” is covered while on the portion of the residential premises occupied by the student at school; or  
(2) trailers, their equipment, outboard motors, “watercraft” and their accessories.

Below is the theft peril within the TP1 policy, highlighting in bold the key language distinctions from the PH1 policy. Subparagraphs a. through l. are the exclusions.

9. **Theft.** This includes theft or attempted theft and loss of property from a known place at a known time **where there is clear and convincing proof, including physical evidence, that theft occurred.** Property is considered as being on the “insured premises” while placed for safekeeping in a bank, trust or safe deposit company. “We” do not cover:

a. theft committed by an “insured”, or loss caused by a tenant of the “insured premises” or by a person who has or has had care, custody or control of an “insured premises” or covered property within the 12 months immediately preceding any loss;

b. theft of building materials and supplies intended for construction, alteration or repair of a “dwelling”, “farm barn, building and structure” or “outbuilding” until completed and being used for its intended purpose;

c. loss of a precious or semi-precious stone from its setting;

d. theft from a “vacant dwelling” or a premises which are vacant for more than thirty (30) consecutive days immediately before the loss;

e. loss resulting from the theft of any “credit card, debit card and electronic fund transfer card” or similar device except as provided in Incidental Property Coverages;

f. loss through acceptance of forged or misrepresented negotiable instruments (such as checks) or through swindling, fraud, trick or false pretense;

g. theft that occurs away from the “insured premises” of:

(1) property while on the portion of any residential premises owned, rented or occupied by an “insured” except for the period of time while an “insured” is temporarily residing there. However, property of a full-time student who is an “insured” is covered while on the portion of the residential premises occupied by the student at school; or

(2) trailers, campers, camper bodies, outboard motors, “watercraft”, pickup toppers, camper trailers, including their equipment and accessories;

**h. loss disclosed on taking inventory;**

**i. loss by conversion or embezzlement;**

**j. loss by escape;**

**k. mysterious disappearance; or**

**l. loss of “grain” when the “insured” has not reported the alleged theft to “us” prior to the removal (by or at the direction of the “insured”) of “grain” from the location where the alleged theft occurred.**

The key distinction between the two policies is that, with respect to the TP1 policy, the insured must provide “clear and convincing proof, including physical evidence, that theft occurred.” What this evidence looks like depends on the type of theft. But, at bare minimum, under the TP1 policy there must be physical evidence of an actual theft, such as a broken lock, kicked-in door, damaged cattle gate (damage not caused by the animal (*i.e.*, escape)). And the insured has the obligation of producing that evidence for coverage to apply.

In addition, there are several additional exclusions that apply under the TP1. Those are highlighted above. The most common of which is the exclusion for “mysterious disappearance.” This may apply where there is no adequate explanation for the theft. Again, the carrier has the obligation to establish these exclusions, but only after the insured has first established that a theft occurred.

The next time you encounter a theft claim, ask yourself first what type of policy applies (the TP1 or the PH1). Next, review the language. Apply the investigative facts to that language to determine whether the insured meets the requirements for theft. If so, are there any facts that would otherwise exclude coverage.



## What Minnesota Employers Need to Know When Hiring

By: Julie Noble, SHRM-CP, PHR, Director of Human Resources, Cain Ellsworth & Company, LLP

Hiring a new employee is an exciting step for any business, but Minnesota employers must also be mindful of the state's legal requirements. The state of Minnesota has historically taken a proactive approach to worker protection, aiming to reduce disputes over wages and employment terms.

"The Minnesota **Wage Theft Law** aims to combat unethical employer practices and ensure employees receive clear documentation of their pay and benefits."

The Law includes several key provisions and employer requirements when hiring to promote transparency, prevent wage theft, and ensure fair labor practices.

### Main Components of the Wage Theft Law

#### 1. Written Notice Requirement

Minnesota employers must provide employees with a written notice at the start of employment. The notice must include details such as:

- Pay rates
- Allowances
- Employment status
- Deductions
- And more

Employers are required to:

- Keep a copy of the signed Employee Notice for each employee.
- Provide written updates to employees about any changes to the notice before those changes take effect.

**Purpose:** This requirement aims to establish clear expectations and reduce misunderstandings and legal conflicts.

**Reference:** A sample Employee Notice is available at [www.dli.mn.gov/employee-notice](http://www.dli.mn.gov/employee-notice).

#### 2. Earning Statement Requirements

In addition to the written notice, employers must provide earning statements each pay period that include the following:

- Rate of pay
- Type of pay (hourly, salary, commission, etc.)
- Deductions and net pay
- Employer's primary physical address
- Employer's telephone number



### 3. Employer Recordkeeping Requirements

Employers must retain certain records for three years. The updated law now requires additional recordkeeping, including:

- **Hours worked** for employees paid by piece rate and the number of pieces completed at each rate.
- A **list of personnel policies** provided to the employees, including:
  - The date of the policy.
  - A brief description of the policy.
- A **copy of the notice** signed by the employee at the start of employment, along with any written changes to the notice.

**Requirement:** Employers must make these records available for inspection upon demand.

Understanding and fulfilling Minnesota's hiring requirements helps employers establish transparency and trust. By ensuring all necessary documentation is in place, you can protect your company from potential legal issues while creating a positive work environment for new employees.

Complete information on the Wage Theft Law is available at [www.dli.mn.gov](http://www.dli.mn.gov).

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## Manager & Director's Seminar



Waite Park  
Minnesota



Wednesday  
July 9  
2025

### Registration

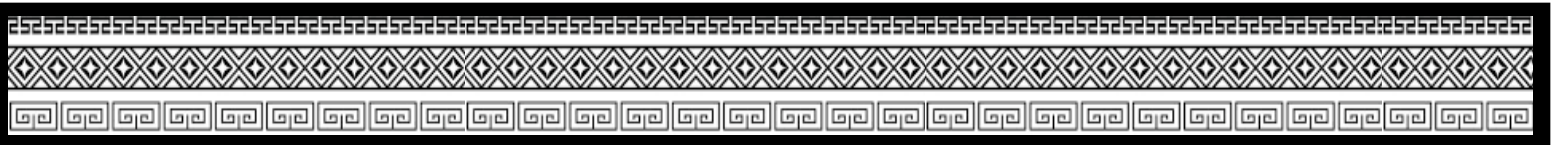
Early registration fee on or before Friday, June 20, 2025

\$100 member early registration (\$120 member late registration)

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



[CLICK HERE TO REGISTER ONLINE](#)



# MAFMIC Golf Outing BEST BALL SCRAMBLE



Little Crow Golf Resort - Spicer, MN

Thursday, July 10, 2025

10:00 a.m. – Registration Check In

11:00 a.m. – Shotgun Start

4:30 p.m. – Dinner & Awards Ceremony

Register with MAFMIC by July 2, 2025

**Golf Package - \$125**

*Fee Includes: Driving Range, Green Fees, Cart,  
Lunch, Beverage Tickets and Dinner*

**Dinner Only - \$30    Sponsor a Hole - \$250**

***All Proceeds will be split between the  
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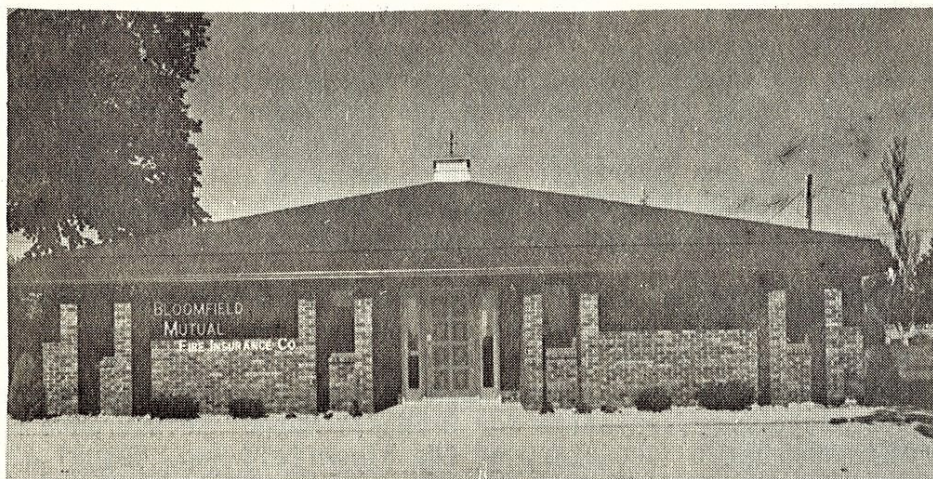
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## COMPANIES SHOW OFF NEW OFFICES TO PUBLIC

1994 issue



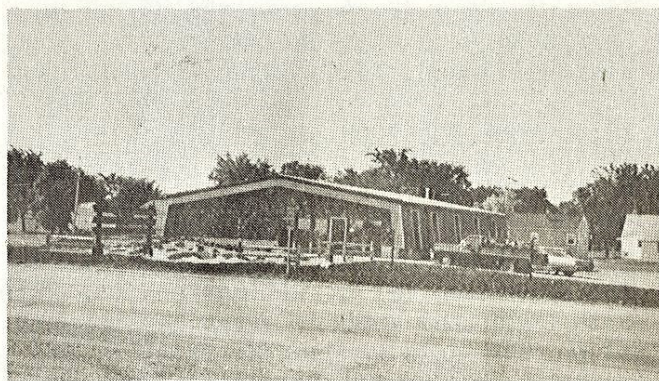
BLOOMFIELD  
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SPRING VALLEY, MINNESOTA

The Bloomfield Township Mutual Fire Insurance Company held Open House on Saturday, June 16th to allow the public to see its newly-constructed office building located on Highway 63 South at Spring Valley. Refreshments were served and prizes awarded to the huge crowd that turned out for the occasion. (Photo courtesy of Erwin Ruesink, Secretary).

BIRD ISLAND  
MUTUAL  
FIRE  
INSURANCE  
COMPANY

BIRD ISLAND, MINNESOTA



OPEN HOUSE SCHEDULED -- The Board of Directors of Bird Island Mutual Fire Insurance Co., have scheduled an Open House on FRIDAY, JULY 20th to show off the company's brand new office building which is located at 351 East Highway Ave. and Hgwy. 212 in Bird Island. George Paur, company Secretary, extends a warm welcome to everyone on this very special occasion. The new structure is 50' x 64' features seven private offices and large working area in the center. It is occupied by the Bird Island Mutual and the George Paur Insurance Agency, Inc. (Photo courtesy of Don Hughes, Geo. Paur Agency).

THIRD ANNUAL "FOR WOMEN ONLY" SEMINAR SET -- The dates for the third annual RAM sponsored "FOR WOMEN ONLY" SEMINARS are Wednesday, Sept. 26 at Alexandria and Thursday, Sept. 27 at Mankato. They will be held at the Holiday Inns in each city. The program is scheduled to get underway at 9:30 a. m. and closes at 3:30 p. m. each day. There is no registration fee and the noon luncheon is sponsored by the Reinsurance Association of Minnesota. Featured on the program will be a Panel of "gals" who work in various positions in Township Mutuels. Others already committed to appear on the program are Beverly J. Hayes, Vice-President of "The Insurance Women of Greater Minneapolis"; Janet Martindale Goynes, staff member of the National Association of Mutual Insurance Companies, Indianapolis, Indiana; and Fred Rinas, Vice-President, Underwriting, RAM. All gals, especially those working in Township Mutual offices, are cordially invited and urged to attend one of these sessions, regardless of company reinsurance affiliation. These are outstanding, interesting sessions for all women.



## IN SYMPATHY



### **Steve Miller, 72, of Balaton, MN**

passed away peacefully on April 11, 2025, at the Prairie Home Hospice – Lockwood House in Marshall, Minnesota.

Steven Allan Miller was born on December 4, 1952, in Tyler, Minnesota, to Arnold and Viola (Hansen) Miller. He grew up in Balaton, Minnesota, and graduated from Balaton High School in 1970. Steve went on to proudly serve his country with the South Dakota Air Guard.

Steve met the love of his life, Linda Hass, and they shared 52 years of marriage together, raising two sons: Eric and Nathan. A devoted family man, Steve cherished every moment as a husband, father, and grandfather. His greatest joy came from spending time with his ten grandchildren — Logan, Jayden, Addison, Austin, Karson, Danika, Lilly Ann, Claire, Walter, and Konnor — who adored their grandpa's playful spirit and unwavering love.

Professionally, Steve began his career working alongside his father at Balaton Feed and Lakeside Service before pursuing his passion for insurance. In 1984, he founded his own insurance company, a venture that brought him great fulfillment - especially the opportunity to work alongside his son Nathan.

**Steve was a Western Mutual board member since 1990 and was the owner of Southwest Insurance Services in Balaton, MN.**

# SAVE THE DATE

**2025 MAFMIC Short Course**  
**Holiday Inn & Suites ▪ St. Cloud, MN**  
**Wednesday, November 19 &**  
**Thursday, November 20**

### MEMORIAL DAY



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Memorial Day  
MAFMIC Closed  
Monday May 26



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## IN SYMPATHY



**Joan Roppe, 90, of Newfolden, MN** passed away peacefully on Tuesday, March 25, 2025, at Oakland Park Communities in Thief River Falls with her loving family by her side.

Joan Elaine Nelson was born on September 4, 1934, at home in New Maine Township, north of Newfolden, MN. She was the third child of eight born to Nels Conrad Nelson and Bertina Caroline (Strand) Nelson. She was a 1952 graduate of Newfolden High School. Joan married Wallace Franklin Roppe on April 17, 1951. They had one daughter, Barbara Fay. Joan's first job was picking potatoes by hand.

She also worked as a telephone operator in Donaldson, MN and served as Newfolden City Treasurer. They moved into Newfolden in 1964, when Joan started working at the **Marshall County Mutual Insurance Company. She worked there for 50 years, serving as Secretary, Director and Agent.** She loved her job and working with people.

Joan is survived by her daughter: Barbara (Curtiss) Farbo; grandchildren: Cari (John) Vukmanich and Robby (Jill) Farbo & five great-grandchildren. She is preceded in death by her husband: Wallace in 2005.



**Keith Sayles 65, of Udolpho Township** passed away March 31, 2025, due to injuries sustained from a fall. Keith was born February 6, 1960, to Richard and Muriel Sayles. After graduating from Blooming Prairie High School, he attended the University of Wisconsin to study Ag Engineering. Upon graduation, he returned

home to a neighborhood of great farmers where he spent his life raising hogs, grow crops, and raise three boys. Keith was an early adopter of center pivot irrigation, awarding him annual bragging rights for producing higher yields than his father and adult children.

Although Keith was proudly independent, he was forever grateful to his community for the support he received to sustain his faith, family, and farm.

He served as Udolpho Township supervisor for 29 years, **the Mower County Farmers Mutual Insurance Board for 26 years**, and was a member of Westminster Presbyterian Church.

Keith is survived by his children, Phil (Danni), Andy (Amanda), and Seth; grandchildren, Jasper, Carson, Lydia, and Nolan; sisters Maryjane (Greg) Doerge and Diane Opland; and many nieces, nephews, and cousins. He was preceded in death by his parents, Richard and Muriel; and brother-in-law, Micheal Opland.

## UPCOMING EVENTS

### 2025 Events

- May 6-7** Manager's Workshop - Nisswa
- May 20-22** NAMIC Farm Mutual Forum, Bloomington, MN
- June 10-11** MAFMIC CCP Visitation Washington D.C.
- July 9** Manager & Director Seminar  
The Park Event Center, Waite Park
- July 10** MAFMIC Golf Outing  
Little Crow Golf Resort, Spicer
- July 16-17** NAMIC Ag Risk Inspection School  
Des Moines, IA
- August 5-6** MAFMIC Agents Meeting  
Aug. 5 Courtyard by Marriott Moorhead  
Aug. 6 Courtyard by Marriott Mankato
- August 20-21** RAAC Meeting, St. Cloud



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