

Mutual



Roger Miller, MAFMIC Chairman article



My time as your MAFMIC Chairman is coming to an end, and soon you'll have another faithful member taking the seat to serve this great association. Looking back on my introduction to the MAFMIC staff, I'm astounded how quickly 10 years have passed. Through my years with MAFMIC I've found some people are the same, albeit still younger than myself, and some are new to our association. It's the chemistry of our diverse selves that make this association what it is and will remain, viable for the next **XX** years. In James Clear's book "Atomic Habits", he discusses the "flow state". The flow state is the experience of being "in the zone" and fully immersed in activity. I translate this to our exceptional MAFMIC staff, Adam, Dani, and

Arlette. Adam who is diligent in keeping the association's issues in front of our state and national legislators, Dani who works diligently in maintaining the office and planning our exceptional events, and Arlette whose kind persistence provides her artistry in formatting this publication you're reading. We are fortunate to have them in our company.

This summer's Board of Directors meeting brought us to the Best Western – The Lodge on big Detroit Lake. We had great weather, comradery, and fun, all the while achieving productive association business. Throughout this year, volunteers from various mutuals have been diligently contributing their time and business expertise serving as a board director or on the policy, editorial, and government affairs committees to name a few. I ask you acknowledge these dedicated people for their service.

The mutual industry has benefitted from the hard market and underwriting changes made by competing carriers. It seems that may be about to change with the large, multi-state carriers loosening their underwriting requirements to reclaim the market share they lost the last few years. With that said, we will always have our own challenges. I would be remiss not to start with the 'cost of doing business'. As I'm sure you've experienced, the cost of building material and parts along with labor costs have dramatically increased. I fear they will continue to increase along with reinsurance and the implementation of state mandates by the state legislature.

My wife Sue and I are looking forward to seeing you at the 131st MAFMIC Annual Convention and 41st Prayer Breakfast at the Omni Viking Lakes Hotel on February 1st – 3rd. Sunday's Chairman's Reception theme is "The Elvis Era". If it be the young or old, I know we have numerous wannabe Elvis members! If Elvis isn't your style, how about your favorite '50s character from Happy Days or Grease, or your best impersonation of Marilyn Monroe? Let's go, Pink Ladies!

This past year has been an honor to serve as your Chairman. I can't wait to see you at the convention. Have a wonderful Holiday Season.

Sincerely, *Roger S. Miller* MAFMIC Chairman, 2025-2026

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MAFMIC Executive Committee and Board Meeting Summary



The MAFMIC Executive Committee and Board of Directors met on September 17–18 at the MAFMIC office. In addition to the regular agenda items, including approval of minutes and financial statements, several updates and discussions took place.

Roger Miller provided remarks on current developments in the Minnesota insurance industry. Dani gave an office and education update, covering the managers' and Directors' seminar, golf outing, and agents' meetings. She also shared that MAFMIC will sponsor a booth at the SMSU agriculture-focused job fair to help promote careers in the insurance industry.

Adam presented a legislative update, noting no major changes since the June adjournment, though a potential special session on gun control may occur. He also mentioned that MAFMIC helped sponsor an event at the Minneapolis Club and that future metal detector security measures are being considered at the Capitol. The Government Affairs Committee, which last met in the spring, will meet again at the Short Course. Adam also discussed recently implemented rice-gouging regulations.

Each district representative provided an update on activity within their district. Under committee reports, the policy committee reviewed all current form and policy changes and determined a full rewrite was not needed at this time but will reassess next year.

Under old business, the board approved the new company car use policy as recommended by the auditor. Under new business, the convention budget was reviewed in detail and approved. The potential redrawing of districts was discussed, but no action was taken. Lastly, employee performance reviews were completed.

Roger Miller,

Amy Goplen,

Respectfully Submitted, James R. Williams, Secretary/Treasurer

Lake Park & Cuba Insurance Co.

MAFMIC Chairman.

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Courtney Rachel - Chairman - ServPro of St. Cloud

Karla Bauer - Great Rivers Mutual

Abby DeZeeuw - Cain Ellsworth & Company, LLP

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Tammy Hansen - Palmyra Farmers Mutual

Melanie Lessard - Vineland ~ Huntsville Mutual

John Neal - Neal, PLLC

Missy Romano, RAM Mutual

Teri Wermerskirchen - Buffalo Lake-New Auburn

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Jim Williams,	Secretary/Treasurer, RAM Mutual

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Mound Prairie Mutual

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Karen Weber, **District 5**, Redwood Co. Farmers Mutual

Bear Lake Insurance

Gayle Elston, **District 6**, McPherson Minn Lake

Mutual

Kurt Holst **District 7,** Southeast Mutual Josh Lowe, **Statewide,** RAM Mutual





Member Profile ~ Schluchter Investment Group

The Schluchter Investment Group at RBC Wealth Management is a team of licensed investment professionals located in St. Cloud, MN.

Wayne Schluchter has received the Forbes Best-In-State Wealth Advisor award for the past four consecutive years (2022-2025) and the AdvisorHub "Advisors to Watch" award in 2022, 2023, and 2025. The team received the Forbes Best-In-State Wealth Management Team award in 2024 and 2025.

The services we provide include: investment services for families, corporations, mutual insurance companies, and non-profits. We also work with 401k, 403b and retirement planning. Our team also has a specific focus on individual bonds. We currently staff seven employees.

Our mission is to deliver the quality of life and financial independence our clients deserve through a variety of innovative, personalized financial solutions. We build investment partnerships grounded in honesty, integrity, and common sense, working together as a dedicated team.

Over the next five years, our goal is to continue growing our business while providing exceptional service to our clients. We are focused on building and strengthening our team to ensure that the next generation of clients is supported by a knowledgeable, caring, and capable group who can serve them throughout their lives.

Our greatest challenge—and opportunity—at this stage is **team buildout and succession planning**, ensuring that our values and client-first approach are carried forward for decades to come.

We believe in giving back. Every member of our team is personally involved in the community in meaningful ways—supporting nonprofits, participating in church activities, volunteering, or coaching local teams. Through these efforts, we strive to make a positive impact both professionally and personally.

If we had to describe our company in one word, that word would be **Integrity**.

Investment and insurance products offered through RBC Wealth Management are not insured by the FDIC or any other federal government agency, are not deposits or other obligations of, or guaranteed by, a bank or any bank affiliate, and are subject to investment risks, including possible loss of the principal amount invested.

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The 2025 Forbes "Best-In-State Wealth Advisors" award was announced April 2025. The 2024 Forbes "Best-In-State Wealth Advisors" award was announced April 2024. Data as of 6/30/2023. The 2023 Forbes "Best-In-State Wealth Advisors" award was announced April 2023. Data as of 6/30/2022. The 2022 Forbes "Best-In-State Wealth Advisors" award was announced April 2022. Data as of 6/30/2021. Data as of 6/30/2024. The award was developed by SHOOK Research and is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm that includes: a measure of each advisor's best practices, client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance was not an award criterion. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience. The financial advisor does not pay a fee to be considered for or to receive this award. This award does not evaluate the quality of servicesprovided to clients. For more information go to: www.SHOOKresearch.com.

The 2025 AdvisorHub "Advisors to Watch" award was announced June 2025. Data as of 12/31/2023 and 12/31/2024 was provided and considered for this award. The 2023 AdvisorHub "Advisors to Watch" award was announced June 2023. Data as of 12/31/2021 and 12/31/2022 was provided and considered for this award. The 2022 AdvisorHub "Advisors to Watch" award was announced September 2022. Data as of 12/31/2020 and 12/31/2021 was provided and considered for this award. The 2022 AdvisorHub "Advisors to Watch" award was announced September 2022. Data as of 12/31/2020 and 12/31/2021 was provided and considered for this award. The ranking recognizes advisors across the country for their quality of practice, professionalism, character and community involvement. Criteria considered included: assets under management, production/revenue and team size. The financial advisor does not pay a fee to be considered for or to receive this award. This award does not evaluate the quality of services provided to clients. This award is not indicative of this financial advisor's future performance.

Member Profile ~ Schluchter Investment Group

The 2025 Forbes "Best-In-State Wealth Management Teams" award was announced January 2025. Data as of 3/31/24. The 2024 Forbes Best-in-State Wealth Management Teams award was announced January 2024. Data as of 3/31/23. The award was developed by SHOOK Research and is based on in-person, virtual and telephone due diligence meetings and a ranking algorithm that includes: a measure of each team's best practices, client retention, industry experience, review of compliance records, firm nominations; and quantitative criteria, including assets under management and revenue generated for their firms. Investment performance was not an award criterion. Rankings are based on the opinions of SHOOK Research, LLC and not indicative of future performance or representative of any one client's experience.

The financial advisor does not pay a fee to be considered for or to receive this award. This award does not evaluate the quality of services provided to clients. For more information: www.SHOOKresearch.com.





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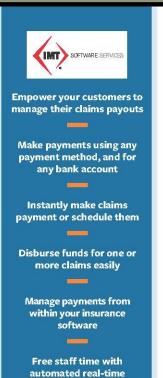
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PREPARING FOR WINTER

Winter may be unavoidable, but winter-related losses don't have to be. A small investment in preparation today can help prevent major financial and operational disruptions tomorrow. For both property owners and businesses, proactive prevention is always more cost-effective than managing the aftermath of a claim. While insurance offers a safety net, deductibles, business interruptions, and reputational damage can create challenges that extend well beyond the initial financial impact. By taking preventive measures, owners not only safeguard their property but also demonstrate diligence—a quality insurers greatly value.

Recommended Tips

Service your furnace and chimney: Heating equipment, fireplaces, and chimneys are among the leading causes of home fires. Schedule an annual inspection and servicing to ensure they are safe and functioning properly. Be sure the chimney system and cap are checked as well—the cap not only improves safety but also helps keep animals and debris out.

Check exhaust vents: Make sure furnace, boiler, and gas water-heater vents—whether through a chimney or side-wall PVC—are clear and unobstructed, especially during the winter months. Open vents ensure proper combustion, safe venting of gases, and efficient operation.











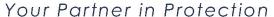






Clean and inspect gutters: Clogged gutters can back up and freeze, causing ice buildup along eaves and valleys. Keep gutters clean and ensure downspouts are securely connected so melting water drains safely away from your home

Insulate attic and crawl spaces: Adequate insulation keeps heat in your living areas while maintaining a cooler attic to help prevent ice dams and reduce energy costs.

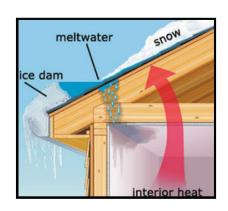




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Prevent ice dams: Insufficient attic insulation allows heat to escape, melting roof snow that refreezes at the eaves and forms ice dams. After a heavy snowfall, safely raking snow from the roof can help reduce the risk of damming and leaks.

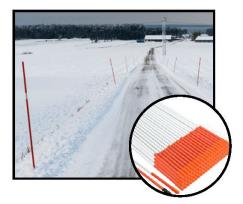
Insulate indoor pipes: Protect exposed pipes in crawlspaces, attics, garages, and exterior walls with foam insulation sleeves. In colder areas, install UL-listed heat tape beneath the insulation for added protection. During extreme cold, open kitchen and bathroom cabinets to allow warm air to circulate around the pipes.



Shut down outside faucets: Disconnect garden hoses, drain and store them, remove any splitters, and make sure exterior faucets are fully closed and free of drips.

Mark driveways, paths, and beds: Use fiberglass snow stakes every few feet so you (or your plow service) can see edges after heavy snowfall.







Keep vents and heaters clear: Maintaining proper heat circulation in your home during winter is essential. Ensure that furniture or rugs are not blocking heating vents, which can restrict airflow. If your home uses baseboard heating, keep furniture away from the heaters—refer to your manufacturer's guidelines for exact spacing, as it can vary by model. As a general rule, maintain at least 12 inches of clearance around baseboard heaters.

Extended time away: For trips lasting several days, don't rely solely on insulation or your thermostat. Turn off your home's main water supply to prevent potential flooding if a pipe freezes.



The Minnesota Court of Appeals addresses the term "occurrence."

John Neal, Neal PLLC

Many of our member's policies contain the word "occurrence." For example, the PH-1 (1-21) and TP-1 (1-21) policies each define occurrence as, "an accident which is an unexpected, unintended event including continuous or repeated exposure to substantially similar conditions." The term occurrence can and does appear in both the property and liability sections of insurance policies.

The Court of Appeals in *Life Time, Inc. v. Zurich American Ins. Co.*, 2025 WL 2301277 (Aug. 2025) recently reviewed the term "occurrence" within a business policy and confirmed Minnesota's long-standing tradition of giving unambiguous contract terms their plain and ordinary meaning. Life Time, Inc. operates 150 fitness centers throughout the United States. As a result of the COVID-19 pandemic, Life Time temporarily shut down all 150 centers due to various government orders. Life Time operates in 29 separate states. Those states collectively had 41 shut-down orders. At issue in *Life Time* was whether the COVID-19 pandemic was one "occurrence" or whether the individual government shutdown orders were separate "occurrences." If separate occurrences, Life Time is entitled to \$1 million for each occurrence.

The insurance clause at issue (Interruption By Communicable Disease (ICD)) states that Zurich will pay losses sustained by Life Time resulting from business-activity suspension if the suspension is caused by a governmental order. A "series of similar or relates causes" constitute one occurrence under the ICD.

Life Time argued that each shut-down order constituted a separate "occurrence" entitling it to \$41 million in insurance benefits. In contrast, Zurich argued that the COVID-19 pandemic was one superseding event constituting only one occurrence, entitling Life Time to \$1 million in insurance benefits.

Continued on next page



ContinuedThe Minnesota Court of Appeals addresses the term "occurrence."

The Court analyzed the term "cause" as used within the ICD coverage to determine whether the governmental orders or the COVID-19 pandemic was the cause of the shutdown. Zurich argued that the "cause test" adopted by other Courts applies. Under that test, the Court "considers if there was but one proximate, uninterrupted, and continuing cause which resulted in all of the injuries and damages." Under this test, arguably the COVID-19 pandemic constitutes one occurrence.

The Court rejected the "cause test" (as it has done in the past) and elected to interpret the policy language. Here, the policy specifically states that coverage is triggered if the business-activity suspension is *caused by* a governmental order. The Court went on to explain that the threat of a communicable disease alone does trigger coverage.

Concluding that each order was a separate occurrence, the Court then analyzed whether multiple shut-down orders across several jurisdictions is a "series of similar or related causes" such that they constitute only one occurrence under the ICD. The Court said no. Each state's shutdown orders were separate and unrelated to each other. The Court did conclude that multiple orders from the same state are a "series" and therefore constitute one occurrence. While there were 41 shutdown orders combined across the states, the Court found that there were 29 separate states with their own series of shutdown orders. Essentially, the Court found 29 separate occurrences.

The key takeaway from the *Life Time* case is that clear, unambiguous policy language counts. The Court will not apply a general "cause test" in interpreting what constitutes a cause under an occurrence-based coverage provision. The Court will review and analyze the language used.



Occurrence Policy

[a-'kar-an(t)s 'pā-la-sē]

Insurance covering claims made for injuries sustained during the life of a policy, even if they're filed after the policy expires.



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~ Preparing for MN Paid Family & Medical Leave ~ Amelia Bloedel, Payroll Senior, Christianson CPAs & Consultants

What Mutuals Need to Know About Minnesota's Paid Family and Medical Leave Program

Starting January 1, 2026, Minnesota will launch a new Paid Family and Medical Leave program. This program is important for all employers in the state, no matter how big or small their business is. The goal is to help workers take time off for family or medical reasons without losing their income or their job.

Who Must Participate?

Almost every employer in Minnesota must join this program. It does not matter if you have just a few employees or hundreds. Most employees in Minnesota are covered, including full-time, part-time, temporary, and seasonal employees.

Types of Leave

There are two main types of leave:

- **Family Leave:** This is for caring for a family member with a serious health condition, bonding with a new child, supporting a family member called to active duty, or taking safety leave.
- **Medical Leave:** This is for taking care of your own serious health condition, including pregnancy, childbirth, and recovery. Usually, the condition must last more than seven days and be certified by a healthcare provider.

Workers may qualify for up to 12 weeks of family or medical leave each year. If someone needs both types of leave in the same year, they can take up to 20 weeks total.

How Does Paid Leave Work?

Paid Leave in Minnesota is designed to cover up to 90% of an employee's wages, with the exact percentage depending on the employee's income level. There is a cap on weekly payments, set at the state's average weekly wage, which will be \$1,423 for 2026. The program is funded by premiums paid by both employers and employees. The initial premium rate is 0.88% of covered gross wages, split between employers and employees.

Small employers who meet the state's criteria qualify for a reduced premium rate of 0.66%, but the employee portion remains at 0.44%. To be considered a small employer, a business must have 30 or fewer employees and pay an average wage less than 150% of the statewide average weekly wage, which is currently \$1,432 (making the threshold \$2,134.50).

Employers can choose to pay some or all of the employee's portion. Any extra contributions are considered a taxable benefit and must be reported on the employee's W2 form.

Continued on next page.....

Paid Leave Numbers at a Glance

Total Premium Rate	0.88%
Maximum Employee Contribution Rate	0.44%
Maximum Weekly Benefit	\$1,423
Minimum Employer Contribution Rate	0.44%
Minimum Small Employer Contribution Rate	0.22%

State Plan vs. Private Plan

Employers can choose the state plan or an equivalent private plan. The private plan must offer the same or better coverage and cannot cost employees more than the state plan. There are two types of private plans: insurance carrier plans and self-insured plans. The deadline to submit a request for a private plan to be effective January 1, 2026, is November 10, 2025.

Next Steps for Employers

Here are the main steps employers should take by the end of 2025:

- 1. Set up your Paid Leave accounts.
- 2. Designate a Paid Leave Administrator.
- 3. Hang a Paid Leave poster in your workplace by December 1, 2025.
- 4. Notify your employees about the program by December 1, 2025.
- 5. Make sure employees acknowledge they received the information.
- 6. Decide how premiums will be covered.
- 7. Decide if you will allow supplemental payments including use of PTO or vacation.
- 8. Determine the time increments employees can use for intermittent leave.

Where to Get Help

For more information, employers can visit the Minnesota Paid Leave website at www.mn.gov/deed/
paidleave/ or contact Christianson CPAs and Consultants at www.christiansoncpa.com. We are a trusted accounting and consulting firm with years of experience helping businesses with payroll, compliance, and new regulations. Our team can guide you through setting up your Paid Leave accounts, understanding the costs, and making sure you follow all the rules.

Beyond the Numbers: How Audits Drive Transparency and Accountability

By Kyle Jahn, CPA, Partner, Cain Ellsworth & Company LLP

For insurance company leaders, an audit is more than a compliance exercise—it's a vital tool for maintaining trust, transparency, and effective oversight. In today's regulated environment, an audit provides assurance that financial reporting is accurate and internal controls are sound, reinforcing confidence among policyholders, regulators, and other stakeholders.

Why Audits Matter

Think of an audit as a health check for your company's financial well-being. Just as regular medical exams identify risks before they become serious, audits can detect small control issues or reporting errors before they evolve into larger problems. For mutual insurance companies, this process not only helps safeguard assets and improve financial reporting but also demonstrates integrity to regulators, agents, and policyholders. Audits strengthen credibility, reveal areas for operational improvement, and provide early warning signs of risk. For boards, they offer an objective perspective on the company's financial health and controls.

The Audit Process

An audit is an independent examination of financial statements by a qualified CPA to determine if the financial statements "present fairly" the company's financial condition. Most companies typically report using **Generally Accepted Accounting Principles (GAAP)** or **Statutory Accounting Principles (SAP)**—each designed with different goals. Typically mutual insurance companies use **SAP**, which emphasizes solvency and conservative recognition of expenses.

Auditors plan their approach through risk assessment, testing, and communication with management and the board. Throughout, directors should expect transparency from their auditor regarding audit findings, control deficiencies, and any significant risks identified.

Questions Every Board Should Ask

An engaged board strengthens the audit's value. Directors should ask:

- Did the audit follow the agreed scope and timeline?
- Were there any access or information challenges?
- Were any material weaknesses or significant deficiencies in our company's internal controls found?
- How do our internal controls and practices compare to similar companies?
- What upcoming changes in regulation or accounting standards could impact us?

Asking these questions encourages accountability and continuous improvement.

Unique Challenges for Smaller Insurers

Smaller companies often face control limitations due to lean staffing or overlapping roles. To reduce risk, management and boards can adopt simple but effective best practices:

- Require annual vacations and cross-training for financial staff.
- Implement dual signatures on checks and monthly bank reconciliations.
- Review financial statements carefully for unusual variances.
- Maintain written policies, clear job descriptions, and a whistleblower process.
- Encourage board members to complete continuing education, such as the FMDC program.

These measures foster a culture of transparency and trust, even in small organizations.

Building Confidence Through Oversight

Ultimately, the board and management share responsibility for financial integrity. Not all audits—or auditors—are equal, so evaluating your CPA firm's independence, experience, and peer review history is very important. Audits aren't just about compliance—they're about building trust through transparency. By embracing the audit process as a tool for insight rather than obligation, boards can strengthen governance, manage risk more effectively, and reinforce confidence in their company's financial stewardship.

For more information, contact: Kyle Jahn, CPA, Partner, Cain Ellsworth & Company LLP

Email: kjahn@cainellsworth.com | Phone: (712) 324-4614

Stueven Inducted into the Minnesota Insurance Hall of Fame



Recently retired Fairmont Farmers Mutual Manager Paul Stueven was among eight distinguished insurance professionals inducted into the 2025 Class of the Minnesota Insurance Hall of Fame. The induction ceremony took place on October 9 at the University of Saint Thomas in Saint Paul.

Stueven began his insurance career in 1979 and has dedicated over 40 years to the mutual insurance business. Throughout his career, he was a prominent figure in the mutual insurance landscape, generously sharing his time, talent, and expertise for the betterment of our industry. Stueven served in various roles across the industry, including significant tenures on the boards of Grinnell Mutual and NAMIC, where he held leadership positions

including terms as Chair of both boards.

Paul and his wife Marlene have been fixtures at MAFMIC, where Paul was heavily involved, including serving on the Board of Directors and contributing extensively to the Government Affairs Committee, among numerous other roles.

Paul retired as manager of Fairmont Farmers Mutual earlier this year.

Congratulations to Paul on this well-deserved honor and for his innumerable contributions to the industry during his time at Fairmont Farmers Mutual. Stueven joins another notable MAFMIC figure in the Hall of Fame—former North Star President and CEO Jeff Mauland, who was inducted as part of last year's inaugural class.

You can learn more about the Minnesota Insurance Hall of Fame including past inductees <u>here</u>.





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Announcements

MAFMIC

Volume 53, Issue 6



Roger Miller MAFMIC Chairman 2025-2026



Click here to Book Hotel Rooms

Convention
February 1-3, 2026
Omni Viking Lakes Hotel
2611 Nordic Way
Eagan, MN 55121

Click here to Register



Please advise the MAFMIC office of your annual meetings. **The date, time & location.**

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

Time to renew your ad for 2026 Mutual Link! Interested in placing an ad in the Mutual Link? Contact: dani@mafmic.org or arlette@mafmic.org



Members of MAFMIC,
We want to extend our heartfelt
thanks for your continued support
throughout the year.

As the season of gratitude and celebration arrives, we wish you a Happy Thanksgiving, a Wonderful Christmas, and a Successful New Year!
Warm regards
The MAFMIC Staff
Adam, Dani, & Arlette





ANOTHER GREAT CONVENTION

Pictured at the right are members of the new MAFMIC Executive Committee. They are: Tom Mrosla, Royalton, Chairman; Don O'Neil, Faribault, Chairman-Elect; Bricker Johnsen, Underwood, Vice Chairman; Mike Flugum, Big Lake, Secretary and Jim Faber, Hutchinson, Immediate Past Chairman. These people were sworn into office on Tuesday afternoon at the business session.

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Pictured at the left are members of the staff of North Star Mutual of Cottonwood as they welcome the Sunday Afternoon Coffee Reception. They are: Paul Haynes, Austin; Garth Gideon, Grand Rapids; Steve Knight, Princeton; Chad Loch, Watkins; Denny Lundy, Dawson; Bill Iverson, Alexandria; Al Anderson, Cottonwood, Joe Hoff, Hanley Falls and Cliff Hanson, Cottonwood. Our thanks goes out to North Star Mutual for again sponsoring the hospitality room on Sunday afternoon for our delegates and spouses.



Pictured at right during the Sunday evening Chairman's Reception are MAFMIC'S First Family, <u>Lu</u> and <u>Jim Faber</u>. An enjoyable reception was attended by well over 600 and everyone in attendance seemed to be having a good time. Many people were dressed in western wear and it was fun to see so many people having such a good time. The strolling entertainers were well received and many people enjoyed dancing at different places within the Great Hall. Next year, we ask that you dress in a period of the past for the Sunday Night Reception. (Example: <u>THE ROARING TWENTIES</u>)





Pictured at the left is MAFMIC'S version of The Nashville Network dancers doing their favorite Country Line Dance during the Sunday Evening Chairman's Reception. Those pictured ate: Vicky Salzl, MAFMIC staff and leader of the group; Lynda Nordstrom, RAM; Harriette Bondhus, wife of NAMIC Chairman, Lee; Lori Olmscheid, MAFMIC staff and Lu Faber, wife of MAFMIC Chairman Jim Faber. The Country and Western group kept the evening lively and many people just began dancing whenever the urge developed.

Nov/Dec 2025

Announcements

MAFMIC Volume 53, Issue 6

IN SYMPATHY



Michael Lawrence Thole (Mike), 82

November 10, 1942 - October 22, 2025 Benson passed away at his home near Swift Falls, on Wednesday, October 22, 2025.

Mike was born on November 10, 1942, to Lawrence and Ardena Thole in National City California. On October 8Th 1965, Mike was

united in marriage to Victoria Ann Thole (Sharshel). This union was blessed with more than 51 years of marriage, 5 children, 10 grandchildren and 3 great grandchildren all of which he loved to no end.

Mike's occupations involved working at Loral Manufacturing, Future Products and ran a dairy farm for 19 years near Swift Falls, MN. On this farm you would find cows and horses, the occasional mule and dogs... MANY dogs.

Mike loved watching his bird dogs hold on point till the pheasant was flushed and listening to his coon hounds work a track through the night sky. This passion not only helped pay the bills but led Mike to hunting competitions where he earned the title of Night Champion. Fishing was another of his passions and he took the opportunity every chance he had. Mike is survived by his children: Michele (Scott) Reese of New London, Cathy (Jeff) Hart of Benson, Steven Thole of Benson, Randy (Jenny) Thole of Redwood Falls and *Scott (Lindsey) Thole of Bertha.(RAM Mutual - Senior Loss Control Specialist)*.



UPCOMING EVENTS UPCOMING EVENTS

2025 Events

Nov 19-20

MAFMIC Short Course

2026 Events

Feb 1-3

MAFMIC Annual Convention



Kathleen "Kathy" Mauch, 77, of Mantador, North Dakota, passed away peacefully on August 27, 2025.

Kathy was born on December 16, 1947, in Wheaton, Minnesota, and graduated from Hankinson High School in 1965. On February 3,

1968, she married the love of her life, Richard Mauch, in Mantador. Together they built their life on the family farm, beginning in 1971, where they worked side by side and poured their hearts into the land and their family. Kathy had a stroke in 2010 which took many of her physical capabilities, her heart, her mind, and her love for others remained strong. From then on, she and Richard continued life hand in hand, watching over and caring for each other through 57 years of marriage.

Kathy is survived by her husband, *Richard (Director for Norwegian Mutual)*, and her four children, Jody (Bob) Bucholz of West Fargo, ND; Scott (Lisa) Mauch of Marshall, MN; Jason (Erica) Mauch of Jefferson, SD; and Eric (Jen) Mauch of Horace, ND; her sisters Sharon Quam, Debbie Johnson, Kristi McLaughlin and 16 grandchildren.



Shirley Knakmuhs, age 96 of Walnut Grove, passed away Saturday, October 18, Shirley Alice (Embree) Knakmuhs was born March 3, 1929 to Frank and Alice (Brecke) Embree in Hanley Falls, Minnesota. She attended and graduated from Hanley Falls Public Schools. On September 3, 1948, Shirley was united in

marriage to Richard Knakmuhs. The couple resided in Walnut Grove and Shirley worked as a nurse's aide. She also helped start up the Laura Ingalls Wilder Museum and pageant, where she worked as museum director. Shirley volunteered on the Walnut Grove Ambulance Crew and was a very active member of the English Lutheran Church in Walnut Grove. There she was very involved on the Ladies Aid. She loved to have her family around her, especially her grandchildren.

Shirley is survived by her children: Michele (John) Bisbee, Melinda (Steve) Kubias, Kevin Knakmuhs,

Kerry (Becky) Knakmuhs (Kerry is Agent/Director for Redwood County Farmers Mutual Insurance Company) and Marilee (Jon) Saxhaug; 18 grandchildren; 36 great grandchildren; 15 great great grandchildren; one brother; and many other relatives and friends. She is preceded in death by her parents, husband and some of her siblings.



Donald "Donnie" Lieser, 68,

who died Tuesday August 26, at his home in Roscoe, MN. Donnie was born in Paynesville, MN to Elvin "Smiley" and Elnora (Schaefer) Lieser.

Donnie farmed his entire life. He loved his family and his animals, riding his motorcycle and 4-wheeler, hunting, spearing, and was a very faithful man. Donnie always enjoyed watching a great baseball game. Survivors include his mother, Elnora, children, Josh (Linda) Lieser, Amanda (Derek) Johnson, Tim (Tammy) Lieser, *Dani (Mike) Hennen;* daughter-inlaw, Dacia; 12 grandchildren; 1 great-grandchild; siblings, Ladonna (Paul) Rothstein, Carl (Ruth); many nieces and nephews.

He was preceded in death by his father, Smiley; children, Kimberly, Joseph, Jerman and grandson, Isaac.

Donnie was the father of Dani Hennen, MAFMIC's Office Manager and Event Coordinator.