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Message from our MAFMIC Chairman



If you'll recall, this past year's theme is "Control the Controllables". Focusing on controlling the things you can and placing less emphasis on the those that are out of your control allows you to infuse your energy on matters where you can make the most impact and be the most influential. By controlling the controllables, results take care of themselves.

Thank you to all who volunteered this past year to keep MAFMIC flourishing during my tenure. Because of the commitments of our Mutual Industry people, our association will remain viable for the unforeseeable future. We have people that like to be involved and others anticipating the opportunity to 'get involved'. If you have not done so yet, I encourage you to reach out to Dani and ask how you can be of help. Let's continue the comradery and partnerships.

Thank you for the opportunity to serve as your MAFMIC Chairman. This year's 131st MAFMIC Convention will be held at the "Heartbreak Hotel". Kidding, it will again be at the Omni Viking Lakes Hotel in Eagan, February 1-3, 2026. If you didn't attend last year, I encourage you to register for this marvelous event. I cannot wait to discuss the 'controllables' you succeeded in this past year! The Sunday evening Chairman's Reception theme is "The Elvis Era". No matter if you like the singer or movie actor Elvis, I feel there's a little bit of the "King of Rock and Roll" in all of us. If you don't want to come as Elvis, come as your most memorable character from the '50s. Elvis is significant to me because my uncle served in the same military platoon as him!

Thank you again for the opportunity this past year, I'll see you soon. Best Wishes and Happy New Year!

Roger S. Miller, MAFMIC Chairman 2025 - 2026



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131st Annual MAFMIC Convention

February 1-3, 2026

Omni Viking Lakes Hotel
2611 Nordic Way
Eagan, MN 55121
[Click Here to Register](#)

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December 2025 Board Meeting Synopsis *James Williams, Secretary-Treasurer*



The MAFMIC Board of Directors met at 9:30 a.m. under Chairman Roger Miller, approved the agenda and September meeting minutes, and operated under the Anti-Trust statement. Chairman Miller reflected positively on his term, noting successful events including the corporate board retreat, Short Course, and preparations for the upcoming Convention. The board reviewed and approved the year-to-date financial statements presented by Secretary/Treasurer James Williams. Education and office updates highlighted strong Short Course attendance, confirmed future venues, ongoing Convention planning, evaluation of alternative hotels, and successful implementation of a new phone system along with a revised postage meter quote. A legislative update addressed anticipated legislative turnover, insurance availability challenges, insurance task force work, private equity trends in litigation funding, and a PAC financial report. District and committee updates included approved company mergers, ongoing board succession planning, education programming, mutual assistance manual and handbook updates, government affairs planning, nominations for officers, and selection of the Robert C. Seipp Award recipient.

Following lunch, the board addressed old and new business, including discussions regarding the MAFMIC office building, and reviewed for informational purposes the 2026 dues structure and merger policy. The draft 2026 budget was reviewed in detail and approved. MAFMIC's next board meeting is scheduled for February 1, 2026, at the Omni Viking Lakes Hotel. The meeting adjourned at 12:47 p.m.

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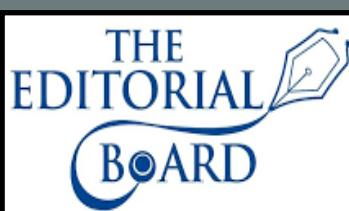
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SERVPRO of St. Cloud ~ Associate Member Profile

Our company was founded in 2015 when John and Kris Reichle invested in SERVPRO with a small team and a big vision. What began as a modest operation has grown into a strong, locally-owned and family-oriented company with approximately 25 employees.

Our main office is located in St. Cloud, Minnesota, just off Highway 10. Today, we proudly serve families and businesses across Minnesota through our locations: SERVPRO of St. Cloud, SERVPRO of Elk River, Becker & Big Lake, SERVPRO of Anoka & Forest Lake, SERVPRO of Blaine South & Hugo. While each location serves its local community, our team has the ability to respond and help families and businesses throughout the entire state of Minnesota.

Services We Provide (but not limited to):

Restoration Services, Water Damage Restoration
 Fire and Smoke Damage Restoration, Mold Remediation
 Storm Damage Restoration, Commercial Reconstruction
 Roofing and Siding Services, Trauma, Crime Scene, Asbestos, and Biohazard Cleanup, Contents Cleaning (on-site or pack-out for machines, tools, and personal items), Commercial Property General and Specialty Cleaning

Additional Specialized Services:

Air Quality Testing, Air Duct & HVAC Cleaning, Media Blasting, Power Washing, Carpet and Upholstery Cleaning, Ceiling, Floor, and Wall Cleaning, Virus and Pathogen Cleaning, Document Restoration
 Odor Removal, Emergency Roof Tarping and Board-Up, Vandalism and Graffiti Removal

Our mission is to be a premier service organization dedicated to improving lives near and far. We are committed to helping people in their time of need by delivering high-quality services with honesty, dependability, and compassion.

We walk alongside our customers through difficult situations, providing clear communication, trusted guidance, and the support they need when it matters most.

Over the next five years, our goal is to continue steady, sustainable growth while maintaining our strong, family-oriented foundation. We are committed to expanding our expertise across all areas of restoration and specialty cleaning, while continuously improving communication, technical skills, and operational efficiency.

We strive to be the trusted team home and business owners can rely on during their time of greatest need, providing fast, dependable service and clear guidance throughout every step of the restoration process.

Our biggest challenge, as we grow, we stay focused on improving our communication, training, and processes so every customer receives the same high level of service and attention. This challenge keeps us improving and strengthens our team every day.

We believe in giving back to the communities we serve by helping in any way we can when needs arise. Our team actively supports local events, organizations, and families, and we proudly participate in area Chambers of Commerce and other community groups. Whether it's volunteering time, providing services, or showing up when support is needed most, we are committed to being an active and positive presence in our local communities.

If we had to describe our company in one word it would be? ***Reliable***



Owners / Founders
John and Kris Reichle



There was an early Christmas present on December 10th delivered by the Federal Reserve Open Market Committee. They reduced the federal funds rate by 25 basis points to 3.5% - 3.75%, the third 25 basis point cut in 2025. The FOMC stated that indicators suggest economic activity has been expanding at a moderate pace while job gains have slowed in 2025. The Fed officially ended reducing its balance sheet beginning on December 1 and will start buying shorter-term Treasury securities shortly to maintain a sufficient supply of reserves.

There is a potential for the Fed to deliver on two additional cuts in early 2026 as they still attempt to reach a neutral policy rate.

This action by the Federal Reserve may influence interest rates over the next year or two. One strategy to consider would be to purchase deeply discounted corporate bonds. These can provide both high yields and potential for capital appreciation.

2026 could prove to be a very Happy New Year!

Randy Green – President

Investments in fixed-income securities are subject to market, interest rate, credit and other risks. Bond prices fluctuate inversely to changes in interest rates. Therefore, a general rise in interest rates can cause a bond's price to fall. Credit risk is the risk that an issuer will default on payments of interest and/or principal. This risk is heightened in lower rated bonds. If sold prior to maturity, fixed income securities are subject to market risk.

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Understanding Personnel Files: A Guide for Minnesota Employers

Author: Julie Noble, Director of Human Resources

For those of you who attended the MAFMIC Short Course HR Session in November, you know we touched briefly on the topic of Personnel Files. In Minnesota, maintaining accurate and comprehensive personnel files is not just a best practice—it's a legal requirement. Employers must be aware of what to include in these files, the significance of keeping them up-to-date, and employees' rights regarding access to their records. This article will outline the essentials of personnel file management.

What to Include in Personnel Files: Personnel files should contain documents relevant to an employee's employment history and performance. These documents include:

- Employment applications and resumes.
- Offer letters and employment contracts.
- Performance evaluations and disciplinary records.
- Attendance records and leave requests.
- Training and certification records.
- Compensation and benefits information.

What Not to Include in Personnel Files: To ensure privacy and compliance with legal standards, certain documents should not be kept in personnel files:

- Written references or letters of recommendation from previous employers.
- Information related to investigations of criminal or civil violations until the investigation is complete and any legal proceedings are resolved.

Employers should keep medical information and health-related applications separate from general personnel files. This ensures compliance with privacy laws such as the Health Insurance Portability and Accountability Act (HIPAA) and protects sensitive employee information.

- **Medical Records:** These should be stored in a separate, confidential file. They include medical examinations, health insurance applications, and medical leave records.
- **Health Information:** Any documentation related to an employee's health, including disability accommodation or workers' compensation claims, should also be kept in a separate file.

By maintaining these records separately, employers can better protect employee privacy and ensure that sensitive information is only accessible to authorized personnel.

Why Personnel Files Are Important: Maintaining detailed personnel files is crucial for several reasons:

- **Legal Compliance:** Ensures adherence to state and federal regulations.
- **Performance Management:** Provides a record of employee performance and development.
- **Dispute Resolution:** Serves as evidence in case of employment disputes or legal claims.
- **Operational Efficiency:** Helps in managing employee information in an organized and systematic manner.

Employee Access to Personnel Files: Under Minnesota law, employees have the right to access their personnel files. Current employees can review their files once every six months, while former employees can do so once annually. Employers must comply with written requests for access within specific timeframes, ensuring transparency and trust in the workplace.

CODE COMPLIANCE FOR COVERED CLAIMS UNDER A REPLACEMENT-COST POLICY *By: John Neal, Attorney, Neal PLLC*

Code-upgrade claims are increasing. The TP-1 policy excludes coverage for code-upgrade compliance. See page 15 of 31 of the TP-1 (1-21) policy at lines 42-45. The PH-1 policy, however, allows for increased costs for code compliance under certain conditions. See page 7 of 28 of the PH-1 (1-21) policy starting at line 49.

Minn. Stat. § 65A.10 addresses code compliance for homeowner's insurance policies that offer replacement-cost coverage. The key provision of the statute states in bold:

Subdivision 1. **Buildings.**

Nothing contained in sections 65A.08 and 65A.09 shall be construed to preclude insurance against the cost, in excess of actual cash value at the time any loss or damage occurs, of actually repairing, rebuilding or replacing the insured property. Subject to any applicable policy limits, where an insurer offers replacement cost insurance: (i) **the insurance must cover the cost of replacing, rebuilding, or repairing any loss or damaged property in accordance with the minimum code as required by state or local authorities;** and (ii) the insurance coverage may not be conditioned on replacing or rebuilding the damaged property at its original location on the owner's property if the structure must be relocated because of zoning or land use regulations of state or local government. In the case of a partial loss, unless more extensive coverage is otherwise specified in the policy, this coverage applies only to the damaged portion of the property.

If a homeowner's insurance policy offers replacement-cost coverage for a claimed item, Minn. Stat. § 65A.10 requires the carrier to provide coverage for replacing, rebuilding, or repairing the property to code.

Two recent Minnesota Supreme Court cases address application of this statute: *St. Matthews v. State Farm*, 981 N.W.2d 760 (Minn. 2002) and *Great Northwest Ins. Co. v. Campbell*, 24 N.W.3d 256 (Minn. 2025).

In *St. Matthews*, water damaged sheet rock. The contractor removed the sheetrock and learned that the foundation wall was cracked (code violation). The City would not allow the church to replace the sheetrock until it fixed the foundation cracks. The Court held that the water (covered peril) did not damage the foundation and therefore there was no code-compliance coverage. The Court concluded that Minn. Stat. § 65A.10 requires repairs of only that damage caused by the event.

Three years later the *Campbell* case distinguished *St. Matthews*. *Campbell* involved hail damage to shingles. The contractor removed the shingles and discovered that the decking had gaps that were not to code. The contractor could not replace the shingles until first addressing the decking. The Court determined that Minn. Stat. § 65A.10 required coverage for the decking despite it not being physically damaged.

What is the distinction between *Campbell* and *St. Matthews*? *Campbell* refined the holding in *St. Matthews* by establishing that section 65A.10 requires coverage for ancillary repairs necessary to enable code-compliant installation of the damaged property. The Court distinguished *Campbell* from *St. Matthews* by focusing on whether repairs are necessary for code compliance of the damaged portion, rather than whether they address preexisting violations discovered during repairs.

Of further interest, in *Campbell*, the policy contained a Roof Damage Limitation Endorsement that excluded coverage for "roof decking repairs even if the tear off, repair, removal, or replacement of any layer of roof material, including 'decking,' other than the outermost layer, is required by any law or ordinance, including any building code." The Court held that such policy exclusions cannot override the statutory mandates under section 65A.10. The restriction or endorsement is null and void if it does.

In summary, the standard in *Campbell* requires a case-by-case analysis of whether ancillary work is necessary for code-compliant restoration versus addressing unrelated preexisting violations. And code-compliance coverage cannot be eliminated through an endorsement if the item would otherwise be covered by 65A.10.

In light of the statute, and the *Campbell* and *St. Matthews* cases, below is a non-exhaustive list of items to consider when confronted with a code-compliance issue:

1. Is the item covered for replacement cost? If yes, section 65A.10 applies and the remaining questions should be considered.
2. Does the repair bring into question a code-compliance issue (*i.e.*, is there an actual building code at issue)?
3. Do the requested repairs address preexisting violations unrelated to fixing the damaged property?
4. Are the requested repairs necessary for code compliance of the damaged portion (*i.e.*, can the repairs be made only if the code violation is addressed)?

FLSA Basics for Minnesota Small Employers: Understanding Exempt vs. Non-Exempt Employees

Author: Julie Noble, Director of Human Resources

Navigating the Fair Labor Standards Act (FLSA) can be challenging for small employers. Understanding the basics of this law is essential to ensure compliance and avoid potentially costly penalties. This article will provide an overview of FLSA, focusing on the key distinctions between exempt and non-exempt employees and when the use of each classification is appropriate.

What is the FLSA? The Fair Labor Standards Act (FLSA) is a federal law that establishes minimum wage, overtime pay, recordkeeping, and youth employment standards. It applies to most private and public employers in the United States. In Minnesota, employers must comply with federal **and** state labor laws, which sometimes have different requirements.

Exempt vs. Non-Exempt Employees

Under the FLSA, employees are classified as exempt or non-exempt based on their job duties and salary. This classification determines their eligibility for overtime pay.

- **Exempt Employees:** These employees are not entitled to overtime pay. To qualify as exempt, employees must meet specific criteria related to their job duties and salary level. Common categories of exempt employees include executive, administrative, and professional roles. For example, an executive employee must manage the enterprise or a recognized department, direct the work of at least two other employees, and have the authority to hire or fire.
- **Non-Exempt Employees:** These employees are entitled to overtime pay at one and a half times their regular rate for hours worked, over 40 in a workweek. Non-exempt employees typically perform manual labor or routine tasks that do not meet the criteria for exemption.

Key Considerations for Employers

1. **Salary Basis Test:** Exempt employees must be paid on a salary basis and earn at least \$684 per week (as of 2024). Simply paying a salary does not automatically make an employee exempt; their job duties must also meet the exemption criteria.
2. **Duties Test:** Employers must evaluate the employee's actual job duties to determine if they qualify for an exemption. Job titles alone do not determine exempt status.
3. **Recordkeeping:** Employers must maintain accurate records of hours worked and wages paid to non-exempt employees. Accurate records include tracking overtime hours to ensure compliance with FLSA requirements.

Impact of Recent Salary Threshold Changes

Recently, a federal court ruling halted a proposed increase to the salary threshold for exempt employees. Many employers breathed a sigh of relief as this decision means that the salary threshold remains at \$684 per week rather than increasing on January 1, 2025, as planned.

Employers should stay informed about potential future changes to the salary threshold, as any adjustments could impact employees' classifications and salaries.

By understanding these basics, Minnesota employers can better navigate the complexities of the FLSA, ensure they classify their employees correctly and avoid very costly fines and penalties.

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2025 MAFMIC Short Course



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2025 MAFMIC Short Course



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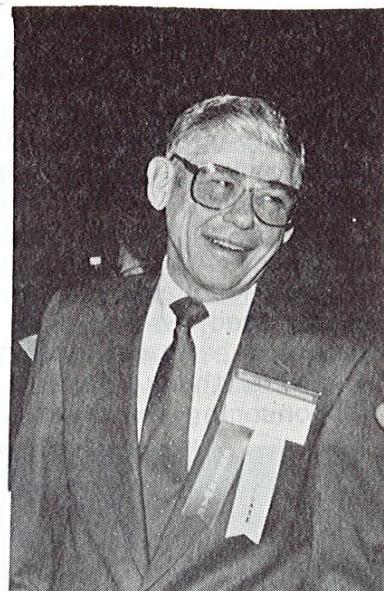
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A great convention



Pictured above are members of the new Executive Committee of MAFMIC. They are: (left to right) DALE WILLIAMS, Madelia, Chairman; CLIFF HANSON, Cottonwood, Chairman-Elect; DARREL BENSON, Montevideo, Vice Chairman; TOM MROSŁA, Royalton, Secretary-Treasurer and ALBERT J. "STUB" NELSON, Upsala, Immediate Past Chairman.



Pictured above is Albert J. "Stub" Nelson welcoming guests at the Sunday Chairman's Reception that was attended by over 450 people.

Stub (picutured above) recently passed away at the age of 93, November 11, 2025 on Veterans Day! Father of Mikel Nelson, Elmdale Mutual.



Pictured above are ARDITH and STUB NELSON welcoming delegates and spouses as they enter the Sunday Evening Chairman's Reception. The event was a very successful opening to the 94th Annual Convention of the Association.



Pictured above is the group of strolling musicians that entertained during the Sunday Evening Chairman's Reception. Their upbeat tempo helped to get the convention off to a tremendous start.



Jerome James Kraft, 75 born May 8, 1951, in Harvey, North Dakota, the son of William and Lucille (Kelsch) Kraft. He graduated from West Fargo High School in 1969. Following high school, Jerry joined the U.S. Army and served as a crew chief gunner on a helicopter during the Vietnam

War. He was honorably discharged in October 1972. On May 11, 1974, Jerry was united in marriage to Evelyn Aalfs at Bethany Reformed Church in Clara City. Their marriage was blessed with three children - Stacey, Lori, and Amy. The couple made their home in Alexandria and Willmar before moving to Lismore. Jerry worked for **Heartland Mutual Insurance Company for 30 years, retiring as company president in 2013.** Following his retirement, Jerry and Evelyn returned to the Willmar area. A proud father of three daughters, Jerry had a special gift for making each one feel like his "little girl." He taught his girls the value of hard work, responsibility, and strength—lessons that will live on through them.

Jerry will be greatly missed by his wife, Evelyn; three daughters: Stacey (Chris) Kremer, Lori (Scott) Nath, and Amy (Jeff) Stratton; eight grandchildren and five great grandchildren.

He was preceded in death by his parents and infant brother; his father-in-law and mother-in-law, Harold and Dorothy Aalfs; a brother-in-law, Kenny Lanning; a niece, Melanie Gerdes; and a nephew, Lucas Kringen.

IN SYMPATHY



Mark Steven Schaefer, age 68 of Le Sueur, passed away on January 1, 2026 at Cura of Le Sueur. Memorial Service will be held Monday, January 12th, 2026 at 11:00 A.M. at Zion United Church of Christ in Le Sueur. Visitation will be held Sunday, January 11th, 2026 from 4-7 P.M., with a Masonic Service at 7 P.M. at Zion United Church of Christ. Visitation

will continue one hour prior to the service at church. Private Interment at a later date in St. Anne's Cemetery in Le Sueur, MN. Mark was born on June 5, 1957, in Arlington, Minnesota, to Herbert and Loretta (Wentzlaff) Schaefer and was raised in Henderson. Mark graduated from Henderson High School and later attended Inver Hills Community College, where he proudly played football. In 1978, Mark married the love of his life, Debbie Reinhardt, in Le Sueur, Minnesota. They were overjoyed to welcome their son, Jake, on their third wedding anniversary, a moment that brought immeasurable happiness to their family. Mark cherished time spent hunting and fishing with Jake and was a devoted presence at his many sporting events. Soon after, he was blessed with four beautiful grandchildren. **Mark was manager at New Sweden Mutual and retired in 2019.** Mark will be remembered for his steady presence, kind heart, and the quiet way he showed his love for those around him. He cherished the love of his family and many friends. He is survived by his wife, Debbie of Le Sueur, MN; son, Jake (Dana) Schaefer and grandchildren; Violet, Emmet and Lucille. Mark is preceded in death by his grandson, Brogan Schaefer; his parents, Herbert and Loretta; brothers and sisters-in-law.



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IN SYMPATHY



Richard Evenson, 74, and lifelong pillar of his community, passed away peacefully on November 28, 2025.

Richard was born in Crookston, MN, to Arnold and Helen (Larson) Evenson. He graduated from Climax High School in 1969 and he married Lynnette Strand in 1974. They made their home in Climax, where Richard worked at the Farmers Union. In 1976, they moved to Fairdale, ND, where Richard managed the Farmers Union there. After returning to Climax 2 years later, Richard began working at Red River Distributing in Crookston and farmed with his father-in-law, Vernon Strand.

In 2003, Richard and Lynnette started Evenson Ag Services, a company that became a local staple. He also spent many years as a successful seed salesman, connecting with farmers and contributing to the agricultural backbone of the region. Over 50 years of his life was dedicated to farming for himself and for others.

Richard's leadership extended to multiple local organizations, including the Community Club, **Vineland-Huntsville Mutual Insurance Company served 15 years, he served as Treasurer**, and Climax Volunteer Fire Department. He served 23 years on the local school board, a role he embraced with honor and pride.

Richard is survived by his wife of 51 years, Lynnette; daughter, Angie (Jeremy) Anderson of Mankato, MN; son, R. Ryan (Kelley) Evenson of Apex, NC and eight grandchildren.



Harold N. Meyer, 94, of Eitzen, MN, passed away peacefully on December 30, 2025, at Claddagh Senior Living & Memory Care in Caledonia, MN. Harold was born on July 5, 1931, in New Albin, Iowa to George H. and Ella (Reinke)

Meyer. He attended rural country schools and served in the US Army several years. Harold married Eunice (Diersen) on May 5, 1961 at St. John's Lutheran Church in Caledonia, MN. Together, they raised three children: Wayne, Christine, and Kari.

Harold farmed for his entire life and farming was one of his greatest passions, as long as he was in a John Deere tractor! Harold owned and operated the Eitzen Farm Store for several decades. He was involved in many community organizations including the Eitzen Lions Club as a Charter Member, **Wilmington Mutual Insurance Company, President, Harold spent 32 years on the board**. Winnebago township board, Farm Bureau, Wheatland State Liners 4-H club, and an active member of St John's UCC. Harold is survived by his wife Eunice, children: Wayne (Laura) Meyer of Eitzen, MN; Christine (David) Jorde of Eyota, MN; and Kari (Daniel) Alstad of Spring Grove, MN and his grandchildren and great grandchildren: Amber Jorde of Rochester, MN; Devin (Michael) and Nolan Heiling of Rochester, MN; Aubrey (Kanema) Kaumba of Savage, MN; Colin (Kaylee) and Lenora Jorde of Sioux Falls, SD; Brooke (Ryan) Colton, and Bennett Eppen of Chatfield, MN; Derek (Taylor) and Tate Johnson of Lonsdale, MN; and Elizabeth (Andy) and Madelyn Houdek of Caledonia, MN, brother-in-law Ivan (Linda) Diersen.

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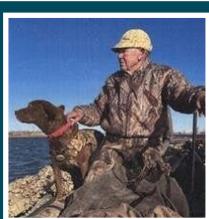
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IN SYMPATHY



Albert "Stub" Nelson Jr., age 93, of Swanville, passed away peacefully at his home on November 11, 2025.

Albert was born on July 8, 1932, in Little Falls, MN, to Albert Sr. and Helen Nelson. He graduated from Swanville High School in 1950 and attended the

University of Minnesota majoring in Agricultural Business Administration.

In 1961, Albert married Ardith Bonde, and together they raised two children, Karin and **Mikel**. Albert began his career with New York Life Insurance Company before returning home in 1960 to join the family business, Nelson Insurance Agency. **He served as manager of Elmdale Farmers Mutual Insurance Company from 1960 - 2001. He also served as the 1988 MAFMIC Chairman.** He spent several years as Chairman of the Government Affairs Committee, among numerous other roles. Stub was a fierce advocate for Minnesota's mutuals, including testifying before Congress in support of the small company tax credit during one of his numerous visits to D.C. to advocate for the industry.

Albert received numerous awards for his leadership throughout the industry, one being the MAFMIC Robert C. Seipp Award in 1988.

Through his dedication and direction, Albert continued to grow the family business, and proudly entrusted the agency to the third generation, **his children Karin and Mikel, in 1998.** Albert is survived by his loving wife of 63 years, Ardith; children, Karin (Jeff) and **Mikel (Julie)**; six grandchildren & five great-grandchildren, a sister, Mary, numerous nieces, nephews, & extended family.



Lauretta Klingsporn, 92, of Pine Island, died Monday, December 1, 2025. She was born on December 13, 1932, in New Haven Township, to Wesley and Ella (Kaul) King. She graduated from Pine Island High School in 1950. For a short time, she worked for Dr. Olsen and Attorney, Plato Sargent. She met a young man, Duane Klingsporn, they married on May 14, 1952. They were blessed with six children. They farmed for many years east of Pine Island before moving into Pine Island in 1996. Duane died on September 30, 1999.

Lauretta is survived by her six children, Charlene (Bill) Schaefer, Marcia (Steve) Matthees, Nancy, **David (Linda) Klingsporn (Director for Southeast Mutual)** Joseph (Elizabeth) Klingsporn and Jennifer (Dan) Mulholland; 18 grandchildren; 28 great grandchildren; Besides her husband, she was preceded in death by her parents; one brother, Kenneth King; grandson, Alex Klingsporn and son-in-law, Steve Staub.

UPCOMING EVENTS

2026 Events

Feb. 1-3

MAFMIC Annual Convention
Omni, Eagan, MN

May 5-6

Manager's Workshop
Grand View Lodge, Nisswa

July 13th

MAFMIC Golf Outing
Little Crow, Spicer

July 14th

Manager & Director Seminar
St. Cloud

August TBD

MAFMIC Agents Meetings

TBD

MAFMIC RAAC Seminar

Nov. 18-19

MAFMIC Short Course
Holiday Inn & Suites, St. Cloud



Phyllis B. Gruenhagen, age 89, of Gibbon, passed away on Tuesday, October 28, 2025 at Abbott Northwestern Hospital in Minneapolis.

Phyllis Barbara Schreiner was born on March 1, 1936 to Ludwig & Catherine (Brey) Schreiner in New Ulm. She graduated from Gibbon High School in 1955. Phyllis married Richard Gruenhagen on August 17, 1957 at Saint Willibrord's in Gibbon. **She farmed with Richard on the family farm while also selling insurance to many area farmers, clients, and friends.** Phyllis was a **Buffalo Lake-New Auburn Mutual Insurance Company board member** for 32 years 1984-2016 and an BLNAMIC agent.

Phyllis is survived by her children, Scott (Gail Minehart) Gruenhagen, Denise (Daniel) Griep, and Tracy Gruenhagen; grandchildren, Ellison (Liles), Rose (Kevin), Jack (Laura), Hannah (Chris), Mary and Paige; great-grandchildren, Finn and Lewis; and sister-in-law, Dory Schreiner. She was preceded in death by her husband, Richard in 2020; her parents; sister, Marcella (John); and brothers, Elmer (Doris), Walter (Helena), Lawrence (Jean), and LeRoy.