Volume 42, Issue 3

MAY– JUNE 2014

Mutual LINK

Aaron Cocking, MAFMIC Director of Government Affairs

2014 Legislative Session

The 2014 Legislative session has been a success this far for the farm mutual insurance industry and for the property and casualty insurance industry in general. As of the time of this writing, we have been able to prevent any negative legislation from being passed, and the prospects for the remainder of this session looks good. The Insurance Fraud Prevention Bill, which MAFMIC has been involved with, has done a good job of using the "insurance oxygen" in the room. It is unlikely to pass this year because of the unfriendly language inserted by the House and trial lawyer groups.

The legislature has been working on many high profile issues, which have taken up a great deal of their time. Some of the issues that you may have read about include raising the minimum wage, passing federal tax conformity, and building a new office building for the Senate. They also will likely pass a bonding bill for capital improvements around the state. The legislature must adjourn by May 19th this year but they are allowed to adjourn early if they choose.

When the legislature adjourns for the year, the House and Governor will be busy running for re-election. All 134 House seats are up this year, but no Senators. The MAFMIC PAC will again be active this election season supporting candidates who support our industry. If you are willing to help support these efforts, contributions can be mailed to the MAFMIC office. If you have any questions about the PAC I am always willing to answer them.

I am looking forward to concluding a good session for MAFMIC. I am also looking forward to seeing what the voters deliver to the capitol on Election Day.

INSIDE THIS ISSUE

Member Profile of Madelia-Lake Crystal Mutual

In 1887 a group of area farmers organized the Madelia Farmers Mutual Fire Insurance Company. The office made its home in various locations until 1915 when Farmers Home Mutual Insurance Company known as "Old Madelia" built a new office building at 114 West Main Street and the fire company shared office space with them.

Seventy years later the company built a new office located directly across the street at 111 West Main and currently operates from that building. In 1972 the company merged with the Lake Crystal Farmers Mutual Insurance company and continues to operate as Madelia-Lake Crystal Mutual Insurance Company from its home office in Madelia. The Board of Directors is comprised of 6 policyholders who reside within the area who have backgrounds in agriculture, retail, insurance and financial services.

The company is a state chartered township mutual fire insurance company which provides insurance coverage to farmers and homeowners in 12 counties in South Central Minnesota. Twenty-five local independent agencies in communities throughout the area are licensed to sell and service Madelia-Lake Crystal Mutual Insurance Company policies.

At the time of the merger of the two companies in 1972, Ruth Lee was the manager. Dale Williams became her successor upon her retirement in 1975. Jan Helling was appointed to the position of Manager by the company's board of directors in 2005. Mr. Helling also serves as treasurer of the company.

The office staff is comprised of Sue Wieland and Pam Ewy, administrative assistants. Together, they process renewal and endorsement requests, assist with agent and policyholder inquiries and prepare documents. John Nelson is a loss control field representative.

The personal service provided by Township Mutual insurance companies in Minnesota is hard to rival. The owners of the company are our neighbors and friends. In many business relationships the customer has become less an individual and more a commodity. Our company strives to continue the age old tradition of mutuality in that neighbor helping neighbor remains of greatest importance.

We recognize the need to support the communities who have continued to support our company and the agents who represent us. We actively participate in service organizations and contribute financially and with our time and talent for civic projects in our service area and throughout the state and nation.

Jan Helling
Manager
Madelia-Lake
Crystal Mutual

Send address changes to
Mutual Link, PO Box 880, St. Joseph, MN 56374
or info@mafmic.org

March 11, 2014 Board Meeting Synopsis *Greg Parent, Secretary-Treasurer*

The MAFMIC Board of Directors held their first quarterly meeting of the year on March 11 at the Le St. Germain Suite Hotel in St. Cloud prior to the beginning of the Short Course. In addition to routine items like the financial and management reports, district updates, and board liaison committee reports, the board took action on several items requiring approval.

The board welcomed Lori Anderson from District 3, as Lori will be filling the unexpired director term for Aaron Grove. Aaron will be moving through the MAFMIC chair positions during the next four years and felt it would be wise to have a separation of duties regarding director and chairman functions.

Chairman-Elect Deb Liden presented an update regarding her meeting with the MAFMIC Auxiliary and the Golf Outing. The Auxiliary voted at their February meeting to no longer have the Golf Outing as a funding mechanism for scholarships given the fact they currently have an adequate amount of funds. Proceeds from the raffle and silent auction at the convention will be the two primary scholarship funding sources going forward. For 2014, the board voted to channel the net proceeds from the Golf Outing to the MAFMIC Public Policy Fund to assist with any legislative issues or needs that may arise. The board will review the Golf Outing on an annual basis to determine where the net proceeds are directed.

Secretary-Treasurer Greg Parent and Member Services Director Lori Olmscheid presented an update on the Board Policy Manual. Each board member was given a complete new set of pages for their manual. The board also approved some minor changes to several board policies contained in the manual.

Government Affairs Director Aaron Cocking presented an overview on a technology-based application called the Real Advocacy Program. Aaron felt this would be a valuable communications tool for not only government affairs activities but also for some other MAFMIC functions. The board approved a two year subscription to this program. Aaron Cocking also felt it would be a prudent decision for MAFMIC to belong to the Minnesota Chamber of Commerce. The board approved the membership to the Chamber for 2014.

The board also discussed some concerns brought to light regarding the MAFMIC dues structure and the use of the Mutual Assistance Manual. Chairman Larson moved the dues discussion to the June board meeting and indicated he likely would establish a task force to review how dues are currently calculated. The board also agreed that it would be okay for any township mutual or statewide member company to use and share information contained in the Mutual Assistance Manual with their agents, as the manual was designed to be a useful tool to assist companies in a variety of areas.

The board will meet for their second quarter meeting at the Prairie Edge Casino & Hotel in Granite Falls on June 18-19. As always, members are encouraged to contact their MAFMIC District Directors with any concerns or issues that may need to come before the board.

Greg Parent
MAFMIC Secretary-Treasurer

Modernization Act & The U.S. Census

By John J. Neal, Attorney
Willenbring, Dahl, Wocken & Zimmermann, PLLC

Many may recall the Modernization Act passed by the Legislature in 2009. That Act requires, in part, that township mutual insurance companies amend their Articles and Bylaws if they have any policies placed within a city that has a population increase to 25,000 or greater. The relevant portion of the statute states:

> A township mutual insurance company may write new and renewal insurance on properties and cities within the company's authorized territory having a population less than 25,000. A township mutual fire insurance company may continue to write new and renewal insurance once the population increases to 25,000 or greater provided that amended and restated Articles and Bylaws are filed with the Commissioner along with the certification that such city's population has increased to at least 25,000 or greater.

This statute may be found at Minn. Stat. § 67A.01, subd. 2(c).

An astute and smart township mutual manager recently brought to my attention that the City of Owatonna underwent a population increase greater than 25,000 with the new 2010 census. Accordingly, the company amended its Articles of Incorporation in this respect.
This prompted me to review other population increases throughout the state of Minnesota, given the 2010 census. In turn, that prompted this article. *Continued on page 5*

Continued ……..Modernization Act & The U.S. Census

By John J. Neal, Attorney
Willenbring, Dahl, Wocken & Zimmermann, PLLC

There were three cities, that had a population increase to greater than 25,000 with the 2010 census. The first is Owatonna. Its population increased from 22,434 people in 2000 to 25,599 people in 2010. The second city is Shakopee. Its population was 20,568 people in 2000 and 37,076 people in 2010. Finally, Savage's population increased from 21,115 in 2000 to 26,911 in 2010. If you have any policies placed in these cities, you may need to amend your Articles of Incorporation per Minn. Stat. § 67A.01.

While I was reviewing the 2010 census data, I also highlighted those cities that are on the verge of passing the 25,000 population threshold. Those cities are Ramsey (23,668); Chanhassen (22,952); Chaska (23,770); Farmington (21,086); Hastings (22,172); Rosemount (21,874); Champlin (23,089); Crystal (22,151); New Hope (20,339); Willmar (19,610); Austin (24,718); White Bear Lake (23,394); Faribault (23,352); Prior Lake (22,796); and, Elk River (22,974).

There are also some cities that have been over the 25,000 population threshold since 2000. Those cities are: Andover; Fridley; Oakdale; Winona (27,069).
Most of these cities are in and around the Minneapolis/St. Paul Metropolitan area and, therefore probably do not apply to our situation. However, to the extent you have policies in these cities outside the larger metropolitan area, and the company's Articles of Incorporation have not otherwise been amended, the company may need to address this.

Highlights of the Short Course 2014

Michele Stuart
"Internet Profiling, & Intelligence Gathering"
iPhone vs Droid

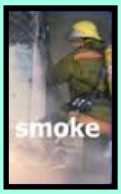
Michele pictured with
Paul Larson, MAFMIC Chairman

"Underwriting"

Val Kaiser, Joel Kelling & Brett Daniels
Grinnell Mutual

Rick Tjarks
Grinnell Mutual

Dean Mahlstedt
ProCare Services
"Do's & Don'ts of Water Losses & Smoke Damage"



Johnny Blowers
North Star Mutual

"Technology Applications and Tips"

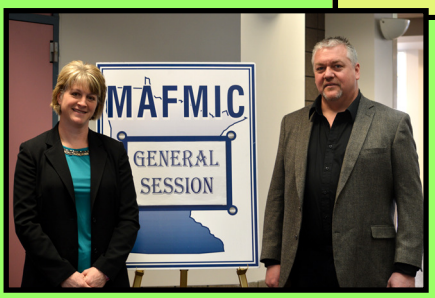
Steve Knutson
RAM Mutual

"Board Role in Strategic Planning"

Paul Wocken
Willenbring, Dahl, Zimmerman, PLLC

Justin Pape
RAM Mutual

"Fire Scene Forensics"

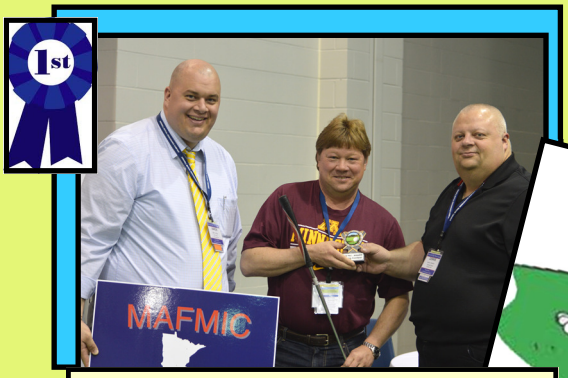


Steve & Lisa Groetsch
Albany Minnesota

"Progressive Farming ~ The How's of Robotics & Automations"

Highlights of the Short Course

March 2014 Short Course Highlights



Greg Roiland won **Best Putter**. Presenting him with a trophy is Aaron Cocking & Dennis Overland.

John Derickson and Kerry Knakmuhs were presented the Trophy by Aaron Cocking for **Bean Bag Champs**!

Manager & Director's Seminar

Wednesday, July 16, 2014

MAFMIC will once again offer a seminar designed for Mutual Managers and Directors. This seminar features topics of interest and importance to managers and board members alike and should benefit their role in the company.
We will be offering topics on Financial Implications & Impact of Defined Benefit Plans under the **Finance & Accounting Module** for Directors towards their **(FMDC)** certification. Privacy: Roping the Technology Octopus, Legislative Updates, How to Report Insurance Fraud, Company/Agencies - What Do Each of These Look For? and Manager Round Tables. **Continuing Education Credit -** Application has been made for **3.0 hours** of non-company continuing education credits. We do not give partial credit for any portion of this Seminar. **(Approval Pending)**

AGENDA

8:00 – 8:45 am	**REGISTRATION & CONTINENTAL BREAKFAST**
8:45 – 9:00 am	Welcome & Association Announcements
9:00 – 10:30 am	**"Privacy: Roping the Technology Octopus" Moderator:** Mike Kaufman **Panel:** *John Neal, Willenbring, Dahl, Woken & Zimmerman, PLLC;* *Kim Ersland, Grinnell Mutual Insurance Company*
10:30 – 10:45 am	BREAK
10:45 – 12:00 pm	**"Legislative Updates & How to Report Insurance Fraud"** *Aaron Cocking, MAFMIC Director of Government Affairs*
12:00 –1:00 pm	LUNCH
1:00 – 2:30 pm	**"Company/Agencies - What Do Each of These Look For"** *Dan Rupp & Josh Lowe, RAM Mutual Insurance Company*
2:30 – 2:45 pm	BREAK
2:45 – 4:00 pm	**"Manager Round Tables" (*Manager's Only*)** **Moderators:** *Deb Liden, Bray-Gentilly Mutual Insurance Company &* *Linda Jaskowiak, Sumter Mutual Insurance Company*
2:45 – 4:00 pm	**FMDC - "Financial Implications & Impact of Defined Benefit Plans" *(Director's Only)*** *Pete Hellie, North Star Mutual Insurance Company*

Early registration fee on or before Friday, June 27, 2014.

$98 member early registration *($120 member late registration)*

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

Hotel

Please mention you are with MAFMIC in order to receive our special group rate.
All reservations must be made on or before **June 27, 2014** in order to receive the MAFMIC group rate.

Le St-Germain Suite Hotel
404 West St. Germain
St. Cloud, MN 56301
(320) 654-1661
Rate: $99.00

Best Western Kelly Inn
100 4th Ave South
St. Cloud, MN 56301
(320) 253-0606
Rate: $81.00

Cancellation Policy

- Cancellation notices received on or before July 4, 2014 are 75 percent refundable.
- Cancellation notices received July 5–14, 2014 are 50 percent refundable.
  No refunds are available after July 14, 2014. You may substitute a participant at no additional charge.
  All registration cancellations and transfers must be made in writing and sent to info@mafmic.org or faxed to (320) 271-0912.

Manager & Director's Seminar

Wednesday, July 16, 2014

River's Edge Convention Center

St. Cloud, Minnesota

Registration:

Early registration fee on or before Friday, June 27, 2014.

$98 member early registration *($120 member late registration)*

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

Manager & Director's Seminar
Registration Form

Please check box to the LEFT if the registrant is participating in the FMDC Certification.

Company: _____

FMDC

Manager

☐ _____Lic. #:_____Email:_____

Directors

☐ _____ Lic. #:_____ Email:_____

☐ _____ Lic. #:_____ Email:_____

☐ _____ Lic. #:_____ Email:_____

☐ _____ Lic. #:_____ Email:_____

☐ _____ Lic. #:_____ Email:_____

(Office Use Only)

Date Received: _____ **Check Number:** _____ **Amount:** _____

Mail
PO Box 880
St. Joseph, MN 56374

Fax
(320) 271-0912

Phone
(320) 271-0909

MAFMIC Golf Outing

BEST BALL SCRAMBLE

Little Crow Country Club - Spicer, MN

Thursday, July 17, 2014

10:30 a.m. – Registration
11:30 a.m. – Shotgun Start
4:30 p.m. – Dinner & Awards Ceremony
Traveling Trophy for 1st Place Team

Register with MAFMIC's office by
Friday, June 27th, 2014

Golf Package - $95.00

Fee Includes: Green Fees, Golf Cart, Grilled Hamburgers, Beverage Tickets (2), Prizes and Dinner

Dinner Only - $25.00

'Sponsor a Hole' - $150

Mulligans *(one per person & four max. per team) will be sold at the Golf Course for* ***$5.00***

2014 MAFMIC Golf Outing

Name: _____ ***Average 9 Hole Score*** _____

Company: _____ ***Address:*** _____

Phone: _____ ***Email:*** _____

Please check all that apply:

Golf Package - $95.00 per person	***$*** _____
Dinner Only - $25.00 per person	***$*** _____
Hole Sponsorship - $150 per hole	***$*** _____
Other Sponsorship	***$*** _____
TOTAL ENCLOSED	***$*** _____

Playing Partners (3): _____

_____

Mail
PO Box 880

Fax
(320) 271-0912

Phone
(320) 271-0909

Expensing vs Capitalizing
Impact of Final Tax Regulations for Township Mutual Insurance Companies.

By Michael J. Kuefler, CPA

Every business spends money in the conduct of its activities. For federal income tax purposes, some of these expenditures may be deducted as incurred, but others are required to be capitalized as an asset, and expensed over the course of their productive life, usually as depreciation or amortization. In 2013 the IRS released final regulations regarding the application of Code Sections 162(a) and Code Section 263 (a) regarding amounts paid to acquire, produce, or improve tangible property. These final regulations will affect how every business makes the decision whether to expense currently or capitalize the expenditures it incurs in the conduct of its business activities.

Although the concept of expensing an item over the time period that its benefits are received is simple and straightforward, as with most issues involving the IRS, the details can quickly become complex. This article is not intended to be a comprehensive analysis of the complex issues addressed by the regulation. In addition, this article is specifically targeted to township mutual insurance companies. Therefore, if you are an agent, farmer or other business owner, you are encouraged to inquire about the specific impact of the final regulations with your tax advisor. They will uniquely understand your business operations and advise you on the tax planning steps that may be most beneficial for your business.

If you are a manager of a township mutual that is exempt from federal income taxes, then this article will not pertain to your company. All of the following discussion relates to federal income taxes. Likewise, if you are the manager of a taxable township mutual that has made the Section 831(b) election to be taxed only on investment income, then most of the following discussion will not apply to your township mutual either. Under the investment method of paying federal income tax, the impact of operating expenses, including depreciation and amortization on federal income tax is negligible.

However, if you are the manager of a township mutual that is either too large to qualify for, or has just not yet made the Section 831(b) election, then this article was written for you.
In general, any expenditure for an item that is expected to be used, consumed, or for which the benefits acquired will expire in a 12 month period can be expensed and deducted in the year the purchase was made. This includes supplies, maintenance items, warranties, software license agreements, advertising, wages and commissions. Items used in the conduct of business, and not expected to be consumed in a 12 month period must be capitalized and depreciated or amortized in accordance with applicable IRS rules, starting not with the date of their purchase, but with the date that they were placed in service. In general, office equipment is depreciated over a life of 5 or 7 years, with the option of Section 179 expensing, while custom software is amortized over 36 months and commercial real estate is depreciated over 39 years. No Section 179 expensing is allowed for custom software or real estate.

Section 179 is the code section that allows a capital item to be expensed and deducted in the year placed in service. It is a very flexible and useful tax planning device, and during the economic recovery the limits to its use were relaxed significantly, allowing up to $500,000 dollars of property to be expensed in a single year.

Continued on next page ...

Expensing vs Capitalizing ... Continued

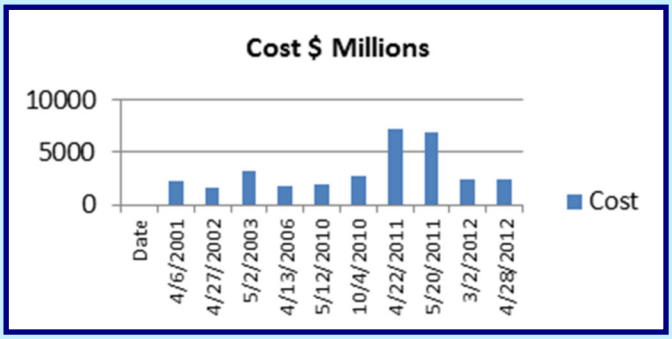
However, beginning in 2014 the Section 179 limits revert back to $25,000 per year, unless congress acts to increase it. Furthermore, all of the bonus depreciation perks enacted during the economic stimulus have now expired. In 2014 there is no longer any bonus depreciation. As a practical matter, most township mutual insurance companies will rarely exceed the $25,000 annual limitation for Section 179. The cost of computer hardware has generally decreased or not inflated through the years. Most of the real cost of technology upgrades involve the cost of custom software. While, custom software is not eligible for Section 179 expensing, the 36 month amortization under Section 167(f) allows for fairly rapid cost recovery. That leaves us with commercial real estate, which for township mutual insurance companies, means their office building. The cost of office buildings, their purchase, construction, or remodeling is generally 39 year property. Considering that office buildings are often one the largest investments in fixed assets, the long recovery period can make cost recovery on the federal tax return rather painful. But with guidance from the new capitalization regulations and a little pre-planning, one may have opportunities to shift some of the costs of office buildings from 39 year property to a current year deduction.

The new regulations allow various safe harbor elections, of which two may be useful to your township mutual insurance company. The first safe harbor applies to all equipment or supplies. The second applies specifically to the remodeling or updating of office buildings.
The first safe harbor is a de minimis election to expense in the current year items costing $5,000 or less. By choosing the de minimis election the item can be expensed currently and will not erode the $25,000 limit eligible for Section 179 expensing. The election requires that the company have an "applicable financial statement" and a written accounting policy in effect on January 1st of the year adopting such a policy. All mutual insurance companies have an "applicable financial statement" by virtue of filing their annual statement with state regulators. All that remains is to adopt a written accounting policy that specifies the current year expensing of capital items costing less than the specified de minimis amount, not to exceed $5,000. Once such an accounting policy is adopted, the company is required to consistently apply it for both books and tax reporting. It is an annual election but must be in place at the beginning of each year to apply.
The second safe harbor allows taxpayers with $10 million or less in average annual gross receipts in the three preceding tax years (almost all township mutuals) to expense as a current deduction the amount paid for repairs, maintenance, improvements to an eligible building in amounts not to exceed the lesser of $10,000 or 2% of the building's unadjusted basis. An eligible building is one with an unadjusted basis of $1 million dollars or less. Most township mutual office buildings meet these criteria. The safe harbor is applied annually, however if the amount spent during year exceeds the $10,000 or 2% limitations then the safe harbor does not apply to any amounts spent during the tax year. In other words, it may be beneficial to do a number of small remodeling projects of less than $10,000 or 2% over a period of multiple years, rather than a large one in a single year. By applying this safe harbor, you can effectively deduct costs in the current year rather than being forced to recover those costs over the next 39 years.

In summary, the final capitalization regulations impact most businesses. If your township mutual is taxable and has not made the investment method election, opportunities may apply for your company to elect safe harbors that will help accelerate the cost recovery of expenditures that will otherwise be capital in nature. In most cases, actions are required now in order for the safe harbor elections to be available should you choose to use them. The final regulations are effective for tax years beginning on or after January 1, 2014.

Tornado Facts & Figures ~ *Karl Porisch, Manager, Western Mutual*

With the winter of 2013/2014 somewhat behind us, Minnesotans will soon be looking forward to spring, the time of year when the blizzards, ice storms, and sub-zero wind chills of the past winter will fade from their memories in anticipation of warm rains, refreshing breezes, green grass, and mowing lawns. While spring is a special time in the lives of all of us, there is always the chance that Mother Nature may interrupt our idyllic thoughts with severe weather. According to Scientific American, the top 10 deadliest tornadoes occurred in the months of April, May and June and killed approximately 2,366 people. While this is a shocking number it should be noted that most of these storms occurred long before the advent of improved warning systems put in place by the National Weather Service. While the death count has decreased due to improved warning systems, the months in which most tornadoes occur has not changed. Recent statistics provided by the Property Claims Service show that in the last eleven years the most costly weather catastrophe's involving tornadoes all occurred in March, April or May. The chart to the right is a depiction of their findings.



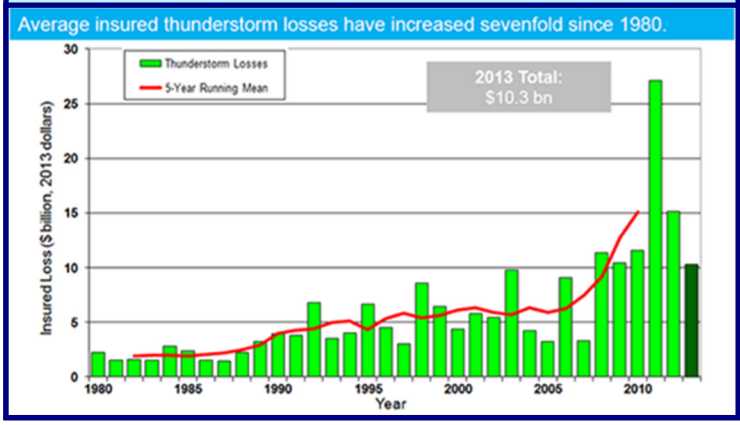
Source: Property Claims Services (PCS)

The other interesting trend is depicted below. This chart shows that since 1980 claims costs have continued to increase with the total for storm related damage in 2011 topping out at over $25 billion. While all the numbers are not yet in for 2013 early figures indicate insured losses will be at least $10 billion, while economic losses will exceed $15 billion.

U.S. THUNDERSTORM LOSS TRENDS, 1980-2013

(Annual totals 1980–2013)

Source: 2014 Munich Re, NatCatSERVICE; Property Claim Services (PCS), a division of Verisk Analytics.



If the data shown below is any indication of future weather patterns, we may be looking at the new norm, with increases in storm severity and incidence. It would seem then that we can also expect upward trends in insurance premiums and repair costs as the severe weather pattern in the midwest persists. So, what's in store for Minnesota this spring? Will we see a repeat of the trend for severe storms in April, May and June? It's anyone's guess, but I'm certain Mother Nature will not disappoint us and will probably display her power in the form of tornadoes and hail storms.

TECHNOLOGY TIP CORNER
John Dunn, Director of Business Development, Priority Data

Each issue of the Mutual Link I will try to provide a short technology tip or two that can improve your use of the technology we use every day. If you have suggestions or topics you want addressed please email me at jdunn@prioritydata.com and we will do our best to include them throughout the year.

Many folks are challenged when browsing the internet by the various website text and picture sizes. It can make reading or viewing each website difficult. If you have a mouse with a "roller wheel" or "roller ball" you can zoom in and out on the website you are browsing simply by holding down the control (ctrl) key and rolling the wheel (some call this scrolling). This will only impact the tab you are currently in and will not be saved when you exit so the browser will go back to your standard zoom settings. This works on any windows machine in most browsers (Internet Explorer, Firefox and Chrome).

Congratulations Marvin

Front Row: **Marvin Burggraff (Pres.) 40 yrs. as a Director on the Board for Pioneer Lake Mutual**
Back Row: Elroy Meyer, Ed Stangl, Howie Schomer, Reiny Hanneken (Sec/Treas/Manager), Gary Hebler (Vice Pres.), Lowell Carlson

Volume 42, Issue 3

Job Opportunities

FIELD POSITIONS, Cottonwood, Minnesota
North Star Mutual Insurance Company in Southwestern Minnesota is seeking to fill a number of field positions in Minnesota. Please visit the "Careers Tab" on the website **www.nstarco.com** for further information regarding these positions and instructions on how to apply.

EXECUTIVE DIRECTOR,
West Des Moines, IA
Mutual Insurance Association of Iowa is seeking an Executive Director, all of the information is posted on the MIAI website: **www.miai.org.**

Thank You To Our Sponsors

GRINNELL MUTUAL SINCE 1909

North Star MUTUAL INSURANCE COMPANY

PRIORITY DATA www.prioritydata.com

RAM Mutual Insurance Company

Volume 42, Issue 3

2014 MAFMIC CALENDAR OF EVENTS

July 16	Manager & Director Seminar, St. Cloud
July 17	MAFMIC Golf Outing Little Crow Country Club, Spicer
Sept 4	PIA Education Day & Trade Show Prior Lake Casino
Sept 17-18	Congressional Contact Visit Washington D.C.
Sept 21-24	NAMIC 119th Convention National Harbor, Maryland
Nov 18	Fall Regional Meeting Shooting Star, Mahnomen
Nov 19	Fall Regional Meeting Holiday Inn, St. Cloud
Nov 20	Fall Regional Meeting Ramada Inn, Rochester
Nov 21	Fall Regional Meeting Jackpot Junction, Morton
Feb 1-3 2015	MAFMIC Convention DoubleTree, Bloomington
Mar 18-19 2015	Short Course Mayo Civic Center, Rochester

To submit an article to be published in the Mutual Link please send them to Mutual Link, PO Box 880, St. Joseph, MN 56374 or email them to info@mafmic.org.

IN SYMPATHY

Gordon Langerud, 98, Hawley, MN, died on Saturday, April 5, 2014. Gordon was born on December 16, 1915, in Keene Township, near Hitterdal, MN, to Harold and Selma (Renslow) Langerud. He attended rural school in Keene Township and then attended school in Hitterdal for a short time. He was a dairy farmer in Keene Township all of his life.

He is the father of Gary Langerud, Manager of Flom Region Mutual, Flom, MN. He was preceded in death by his first wife, June; son David; and brother Burton. His funeral was Wednesday, April 9, 2014, at 11:00 A.M., in Salem Lutheran Church, Hitterdal, MN.

Stephen Leo Glady, 69, of rural Wykoff, died Sunday evening, March 2, 2014, at the Spring Valley Care Center. Stephen was born Jan. 17, 1945, in Wykoff, the son of Leo and Esther (Mensink) Glady. On Aug. 12, 1967, at St. Kilian's Catholic Church in Wykoff, he married his high school sweetheart, Jewell Miland, who he never stopped loving.

He served on the boards of Land O' Lakes, Northland Farmers' Co-op and Bloomfield Mutual Insurance Company.

Stephen is survived by his wife, Jewell; daughter and son-in-law, Megan Miland (Glady) and Christopher Nicholas Evens and granddaughter, Caylee Jewell, all of Albany.

Linda Schulte, 66, Gaylord, died April 21, 2014, at the Mayo-Methodist Hospital in Rochester. Linda was a retired part time employee of Buffalo Lake-New Auburn Mutual.

Linda was born on July 28, 1947, in Granite Falls, MN to Earl and Idell (Volstad) Hetle.

She is survived by her husband, Douglas Schulte of Gaylord; children, Bill Schulte of Gaylord, and Brenda Schulte-Vazquez of Gaylord; six grand- children; and sister, Verla Enestvedt of Sacred Heart.

MAFMIC wishes to express its sincerest condolences to family and friends of Gordon, Stephen and Linda.