



“Reliability, Accountability, Trust.” *Mark Nelson, MAFMIC Chairman*

If you recall from the MAFMIC Convention, my theme for the year is “*Reliability, Accountability, Trust.*” These words not only apply to our policyholders and agents, but also to our employees. Is a reliable employee an asset to a company? Yes, however, you want an employee who does more than just show up to work every day. Does the employee just show up to work every day? Do they find another task once they complete a task? Do you feel comfortable with this employee being the only person in the office for the day? All companies want employees who show up to work on time, but they also want productive employees who don’t need hand holding.

We all know the Managers and Board of Directors need to hold employees accountable. In fact, sometimes, we might be too quick to hold employees accountable. There are many variables that can contribute to an employee’s job performance.

I look at this winter as a perfect example of how weather has affected inspectors from being able to complete inspections. Not only has the weather been poor for any outside work, but many roads were closed either due to snow or flooding. I don’t know of many people that enjoy seeing their workload pile up, especially when it is beyond their control. If management didn’t look at the outside factors, they might think the inspector isn’t working efficiently and/or hard enough.

Trusting an employee can be difficult, but it is a valuable trait for a manager. The majority of employees don’t enjoy being micro-managed. I’ve worked for a micro-manager and I can honestly say, I didn’t enjoy that job. There are ways to have checks and balances without being a micro-manager. Trust employees to do the job, even if it is different than how the job has been done in the past. How many times have we heard the phrase “That’s the way we have always done it.”? Does that make it right? Maybe, but not necessarily.

Listening to managers at the Manager’s Workshop made me aware of benefit packages offered by township mutual companies. A small percentage offer health insurance and retirement accounts. The lack of benefits makes hiring qualified employees difficult, especially with the cost of health insurance. There are different types of benefits we can offer employees. Being flexible with an employee’s work hours so they can attend children’s activities is one example. Larger companies may have to be more consistent with time off or they may be able to offer even greater flexibility due to more employees providing coverage in the office.

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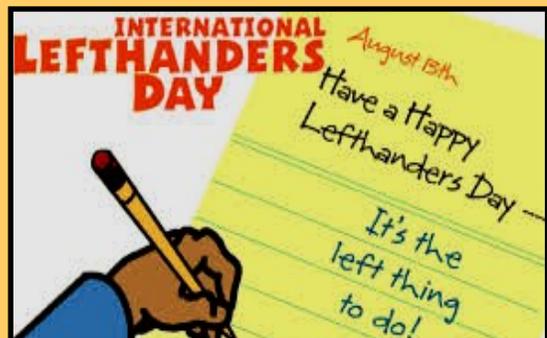
“Reliability, Accountability, Trust.”

I’ve come to appreciate these items the more I’ve been involved with MAFMIC. As a member of the Board of Directors for MAFMIC, we are similar to the boards of the mutual companies. We are not active in the day to day activities.

We need to trust Aaron, Dani, and Arlette to continue operating MAFMIC smoothly and efficiently. I would like to thank Aaron, Dani, and Arlette for the excellent work they have done for the members!

Thank you for your support of MAFMIC!

*Mark Nelson, MAFMIC Chairman
 2019-2020*



History is filled with famous lefthanded people, including:

*Julius Caesar, Aristotle, Alexander the Great, Mahatma Gandhi, Joan of Arc, Napoleon Bonaparte, Lord Baden-Powell, Queen Elizabeth II, Prince Charles, Prince William, Babe Ruth, Leonardo da Vinci, & Osama bin Laden.
 Bill Gates, Nicole Kidman, Robert De Niro, Robert Redford, Oprah name a few.*

Presidential Lefthanders: James A. Garfield, Herbert Hoover, Harry S. Truman, John F. Kennedy, Ronald Reagan, George H. W. Bush, Bill Clinton and Barack Obama.

Bray~Gentilly Mutual Company Profile



Bray Mutual Insurance was established in 1893 and Gentilly Mutual Insurance was established in 1900. The companies merged in 1985 to form Bray~Gentilly Mutual Insurance.



Deb Liden
Manager

In 1893, Bray Mutual Insurance wrote 54 policies. In 1930 the first company inspector was hired by Gentilly Mutual. All property was inspected for fire safety and the board thought it paid off, as there were “only” 10 fire losses that year.

We have 3 full-time employees and 7 independent agencies that write business for us. Our philosophy/mission is to provide the best service we can by being fair and honest with all policyholders & agents. No matter how big or how small their policy or agency is, we provide our best service. “Success through Service”.

Our goal for the next five years would be, to grow in policyholder count and to continue to grow financially. Also to continue to work with our agencies so that the ease of doing business with us is always improving. Our biggest challenge I’d say is staying competitive in this market, while remaining strong in our underwriting philosophies. As well as, keeping up with technology. We support our schools, local fire departments, churches and other local charities. A word that would best describe our mutual would be: *Committed* – we are committed to every aspect of being a strong Minnesota Mutual.

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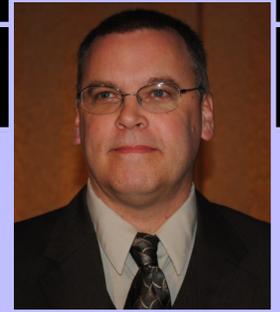


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June 5, 2019 Board Meeting Synopsis

Greg Parent, Secretary-Treasurer



The MAFMIC Board of Directors held their second quarter meeting on June 5 at the Pier B Resort & Hotel in Duluth. In addition to routine items like the financial and management reports, district updates, and committee reports, the board discussed several items and took action on a few of them requiring approval.

Office Manager/Event Coordinator Dani Hennen provided an update on the recent convention, policy schools, manager's workshop and a look ahead to the manager & director's seminar. President/CEO Aaron Cocking provided a recap of the Minnesota legislative session and several related items.

Aaron Cocking and Chairman-Elect Dan Rupp continued their discussion of the proposed MAFMIC Paid Time Off (PTO) Plan. The board approved the MAFMIC PTO Plan as presented. It will be incorporated into the Employee Handbook retroactive to January 1, 2019. Aaron Cocking will obtain information and a proposal for a Health Savings Account (HSA) Policy prior to the August 1 renewal of the MAFMIC health insurance policy and present his findings via a conference call with the board.

Aaron Cocking presented an update on the proposed E2Value Ag Valuation Guide. The board continued to discuss this topic. Aaron will report back to the board with additional pricing information and work on setting up a planning meeting or webinar with E2Value.

Chairman Mark Nelson and Dani Hennen presented a discussion involving the MAFMIC Auxiliary and the scholarship committee duties. After considerable discussion, the board voted to dissolve the MAFMIC Auxiliary, directed the Articles & By-Laws Committee to eliminate Article X in the MAFMIC By-laws, and to bring forth this proposed change to the membership at the next Annual Meeting to reflect the dissolution of the MAFMIC Auxiliary. The board also discussed a proposal that the MAFMIC staff and executive committee be in charge of awarding the scholarships in the future.

Dani Hennen presented a discussion involving the purchase of a new association management software system to replace the outdated IMIS system currently being used but no longer supported by the software manufacturer. Dani had narrowed her research down to two choices. The board approved having Dani Hennen and Aaron Cocking move forward with purchasing a new association management software system and select the one which best serves our needs.

The third quarter board meeting will be held at the MAFMIC office on September 17-18. The September meeting will see the annual employee performance reviews conducted by the executive committee and brought forth to the board for review and action regarding salaries and benefits. 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

MANAGER'S HIGHLIGHTS, MAY 7-8, 2019



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PRIORITY DATA

MAFMIC 2019 SCHOLARSHIP RECIPIENTS



Karen Weber, manager, Redwood County Mutual & Kerry Knakmuhs, Knakmuhs Agency Present Cayden Buysse his MAFMIC Scholarship



Kevin Standberg, Kerkhoven & Hayes Mutual, Presents Madison Hauge her scholarship

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Laurie Wellnitz, manager, Agassiz & Odessa Mutual, presents Jason Helgeson his MAFMIC Scholarship



The 2019 legislature needed extra time to finish up their work, but when they had adjourned our industry escaped relatively unscathed. The biggest negative issue that we dealt with this year was eliminating family exclusions from boat and umbrella policies. Despite the full House passing this bill, it was never heard in committee and the full Senate never took a vote on the bill. I expect that proponents of the bill will make another run at passing the bill next year. As we begin to think about issues for the 2020 legislative session, the MAFMIC Government Affairs Committee will meet in the late summer or early fall. If you have any issues you think should be addressed, please contact me or any member of the government affairs committee.

Shortly after session adjourned, several MAFMIC members headed to Washington D.C. for the annual Congressional Contact Program (CCP). With such a large turnover in our congressional delegation, this meeting was especially important. As many of you have heard me say, politics is a relationship business. With five new members of congress from Minnesota, the importance of starting to develop our relationships with them, as well as expand their awareness of our industry in Minnesota was of primary concern. In addition to our introductions with members and staff, we also discussed issues such as: maintaining state-based regulation of insurance and refocusing the Federal Insurance Office (FIO), reauthorization of the Terrorism Risk Insurance Act (TRIA), and reauthorizing and reform the National Flood Insurance Program (NFIP). If you have not had an opportunity to go along on a CCP trip, I would encourage you to go in future years.



2019 CCP Attendees

(from left to right)

MAFMIC President/CEO: Aaron Cocking, Rick Long (Western National), Kurtis Parlin (North Star Mutual), Jon Hebeisen (Western National), Karla Bauer (Kenyon-Holden-Warsaw Mutual), Kerry Knakmuhs (Redwood County Mutual), Jill Gustafson (RAM Mutual), Gabby Hager, Jenny Eiyneck (St. Joseph Mutual), Becky Knakmuhs, Nick Hager (Kelso & Shelby Mutual and South Central Mutual), and Jerry Zenke

“Anti-Subrogation Rule”

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



Minn. Stat. § 60A.41(a) prohibits an insurer from suing “its insured in a subrogation action where the loss was caused by the nonintentional acts of the insured.” The statute is known as the anti-subrogation rule. It seems rather straightforward: if your insured negligently causes a loss, you cannot bring a suit against your insured for recovery of the insurance proceeds. That is why we have insurance in the first place, many say.

But what if your insured causes a loss to another insured’s property? For example, you insure Jane Doe on a farm policy. You also insure Jane Doe’s neighbor, Sally Roe, under a separate policy. On a Saturday night, Jane wanders over to Sally’s house for some drinks and a bonfire. Jane has one too many cocktails and accidentally knocks over a kerosene lamp on Sally’s front porch. Sally’s house burns to a total loss. You pay Sally under her policy. Can you sue Jane in subrogation for causing the fire?

The answer: No, according to the Minnesota Court of Appeals’ 1999 decision interpreting the scope and extent of Minn. Stat. § 60A.41(b). *Illinois Farmers Ins. Co. v. Schmuckler*, 603 N.W.2d 138 (Minn. Ct. App. 1999). This past December, our high court had an opportunity to revisit the anti-subrogation rule to determine the scope and extent of who qualifies as an “insured” for purposes of applying the rule.

In *Depositors Ins. Co. v. Dollansky*, 919 N.W.2d 684 (Minn. 2018), the Court was asked to apply the anti-subrogation rule to an individual (Dollansky) not specifically named as an insured within the insurer’s (Depositor’s) policy, but who fell within the policy definition of an insured. To set the stage, Dollansky rented an RV from Karavan. The rental agreement required Dollansky to pay Karavan for any damages caused to the RV during the rental period. The RV got fire while Dollansky was traveling through Nebraska. Karavan submitted a claim to its insurer, Depositors, for the damage. Depositors paid Karavan \$204,895.05 for the damage. Depositors then sued Dollansky in subrogation to recover the insurance payments. Dollansky argued that he was an insured under Karavan’s policy with Depositors and therefore Depositors could not bring suit per the anti-subrogation rule. The policy defined an insured as Karavan and anyone else using an auto with Karavan’s permission. According to the Court, Dollansky met the policy definition of an insured, as he was using the RV with Karavan’s permission. Accordingly, Dollansky was an insured under Depositor’s policy. Because an insurer cannot sue its own insured in subrogation for nonintentional losses per the anti-subrogation rule, Depositor’s claim failed according to the Court.

In sum, the term “insured” is broadly construed in applying the anti-subrogation rule. But arguably, the anti-subrogation rule does not apply township mutuals by virtue of Minn. Stat. § 67A.25, which holds that the insurance laws of this state do not apply to township mutuals unless specifically stated that it applies to township mutuals. Nothing within Minn. Stat. § 60A.41 states that it applies to township mutual insurance companies.

Custody Agreement for Mutual Insurance Companies

Alex Coulter, Schluchter Investment Group

Mutual insurance companies operating in the state of Minnesota are allowed to have brokerage accounts, often while working with a financial advisor, to invest policyholder surplus. Mutual insurance companies and their Board of Directors may choose to work with any brokerage firm or advisor they desire. However, it is important that mutual insurance companies and their Board of Directors have a custodial agreement on file with the brokerage firm they conduct business.

The Custodial Agreement is an agreement between the mutual insurance company and the brokerage firm that holds the Mutual's investment assets. The custodial agreement should indicate that the custodian will provide the Mutual with reports specifying the total assets in custody. In addition, the custodian would indicate that mutual assets will be held separate from custodian assets or other client assets.

Statute 60A.11, the governing statute for 66A companies, explains the requirement for custody assets in subdivision 11. During examinations of mutual insurance companies, the representative of an appropriate regulatory body should have access to review securities at the specified custodian. The custodial agreement should include a clause that allows access to custody assets, during regular business hours, for any officer, independent accountant, or representative of an appropriate regulatory body.

Township mutual insurance companies should take action to have a custodial agreement on file. Discuss your current Custodial Agreement with the mutual insurance company's advisor or call Schluchter Investment Group for help answering any questions.

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Technology is making it easier to stay connected and do what needs to get done — from managing your insurance policy to wishing Aunt Inez a happy birthday.

But living a digital life can leave us vulnerable to identity thieves who use technology against us. We've gathered answers to questions you may have about practicing better security online, at home, and on your mobile device. Read on or click on a button to skip ahead.

PASSPHRASES AND MULTI-FACTOR AUTHENTICATION (MFA)

Passwords are a familiar part of our daily routines. You use them everywhere — at your bank, on your computer and smartphone, and to access various websites. But, there are more threats to passwords than ever and it's no longer safe to rely solely on a password to secure your digital life.

WHY AREN'T PASSWORDS "SECURE" ANYMORE?

Some people reuse the same email address or username and the same password when creating online accounts. This is a problem for two big reasons.

First, phishing attacks (also known as "password harvesting") are increasingly successful at tricking users into sharing login credentials with attackers on fake websites designed to appear legitimate. Second, after years of near-constant data breaches, there's a treasure trove of compromised usernames and passwords floating around online. It's relatively easy for anyone to find and search through these compromised login credentials.

When an attacker gets a username and password for one website — through phishing, searching a past data breach, or any other method — the login credentials will work on many other websites because most people reuse the same username and password across multiple online accounts.

HOW CAN I PRACTICE BETTER SECURITY ONLINE?

One solution to ensure better security is to use multi-factor authentication (MFA).

MFA still uses a username and a password, but it also requires an additional piece of data to complete the login process — either something you have (like a cellphone/phone number) or something that you are (like a fingerprint or your face). Examples of MFA are when you receive a six-digit code via text message on your cellphone (something you have), or when you use a fingerprint to log into your cellphone (something you are).

For personal accounts, consider enabling MFA whenever it is offered. Some websites will send you a code via text message, and others will use free smartphone apps like Google Authenticator or Microsoft Authenticator.

For accounts that don't offer MFA, consider changing your password at least once annually. For especially sensitive accounts (bank and other financial accounts) that don't offer MFA, consider changing your password quarterly. For social media accounts, twice a year is a good idea.

WHAT IS A SECURE ALTERNATIVE TO A PASSWORD?

A passphrase differs from a password in that it's literally a phrase. Most people find that phrases are easier to remember than random passwords, and passphrases tend to be longer and are more secure because they're more difficult to guess or crack. Here are some examples:

- P@s\$w0rD!#
- Thi\$-is-@-pr3tty-go0d-pAsspr@\$e_f0r-a-FRIYAY!

In this example, both the password and the passphrase use a mix of upper-case and lowercase characters, numbers, and symbols. However, the passphrase is considerably stronger because it would take an attacker a very long time to crack it.

Always use strong passphrases, and don't use the same passphrases across multiple accounts. You can use a password manager to help create new passphrases for new accounts, and to securely store each account passphrase. There are also websites that can generate random passphrases for you.

Continued on page 11

MOBILE SECURITY

HOW CAN I MAKE MY MOBILE DEVICE MORE SECURE?

Hackers often target mobile devices to gain access to personal information, and much of the security advice for PCs applies.

- Ensure you have a strong password or passphrase.
- Don't leave your mobile device unattended.
- Don't click on suspicious links.
- Don't install software or apps you aren't familiar with.

ARE THERE ANY PLACES I SHOULDN'T USE A WIRELESS NETWORK?

Don't connect to public wireless (Wi-Fi) networks — or any other Wi-Fi network — that you don't control. It's easy for attackers to monitor you from the websites you visit.

SECURITY FOR YOUR HOME

WHAT SECURITY PRECAUTIONS CAN I TAKE AT HOME?

There are three main security recommendations.

1. **Install security updates** as soon as possible or practical. If possible, enable automatic updates for all your devices (smartphones, PCs, routers, and other smart devices or "smarthome" devices) and important software (such as browsers like Google Chrome or Firefox, antivirus software, productivity software such as Microsoft Word, and tax or financial software).
2. **Use a unique password for each device and software interface.**
3. **Use multi-factor authentication (MFA)** for all personal user accounts.

WHAT FEATURES SHOULD I LOOK FOR IN ANTIVIRUS PROTECTION?

Antivirus software catches and removes malware that can usually be prevented in the first place by installing security updates in a timely manner.

Traditional antivirus software is somewhat less effective than it once was. However, many people find that using antivirus software provides an extra layer of protection, and there's no downside from a security standpoint.

IS A MAC MORE SECURE THAN A PC?

Both platforms have their security strengths and weaknesses, and both Apple and Microsoft have been generally successful at addressing security issues facing their specific platforms.

WHEN I DISPOSE OF MY DEVICE, HOW DO I MAKE SURE IT IS "WIPED" CLEAN?

When disposing of a computer, consider removing the hard drive (if possible) and destroying it. If you plan to sell the device to someone else, they can purchase a replacement hard drive from any electronics retailer.

SOCIAL MEDIA

Always assume that social media posts are recoverable. Even if the social media site itself doesn't store the information indefinitely (most do, even if you delete a post), other users can take screenshots of posts before they are removed or "disappear" from a social media site.

To secure your social media account, use a unique password, enable MFA, and never click on links in messages or posts that you don't recognize or trust.

Additionally, consider reviewing privacy settings at least once annually to ensure they are configured according to your comfort level.

PHISHING AND EMAIL SECURITY

It is never safe to send Social Security numbers, credit card numbers, bank account numbers, or other confidential or sensitive information through email. If you must provide this information to someone, the simplest method is to call them and provide the information verbally.

Continued ... **PHISHING AND EMAIL SECURITY**

If you must send information electronically, consider sending documents through a trusted file-sharing service that uses HTTPS on their website. You can then share an HTTPS hyperlink to the information via email.

HOW DOES PHISHING WORK?

Phishing emails are commonly in the form of “password harvesting” attacks (that’s the “ph” part of “Phishing”). Phishing emails usually appear to be urgent (e.g. “Your account will be disabled unless [X]” or “You must pay this overdue invoice”), and they usually contain attachments or links to legitimate-looking websites (such as microsofft.com).

Although there are confirmed attacks where simply opening a phishing email resulted in a compromised system, most phishing messages are safe to view. Attachments or files contained within phishing emails are almost always unsafe to view or open.

Never click on links or open attachments unless you know the sender AND you were expecting the information or file. If you’re not certain a message is legitimate, check with the person by calling, texting, or (gasp!) talking face-to-face. An attacker may have compromised the account of an individual or institution that you trust. Communicating over email just means you’re communicating with the attacker.

WHEN SHOULD I REPORT A PHISHING ATTACK AT WORK?

Time is usually of the essence. If you think you have received a phishing email, or if you think you opened an unsafe attachment or hyperlink by mistake while you’re at work, promptly report the occurrence to the company service desk.



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BLAST

FROM THE PAST

1986

Convention Highlights



SUNDAY COFFEE RECEPTION -- This delightful event sponsored by the North Star Mutual of Cottonwood opened the 1986 MAFMIC convention on Sunday afternoon. Pictured at left are North Star representatives who welcomed everyone to the event: Steve Knight, Princeton; Dennis Lundy, Dawson; John Dahl, Cottonwood; Paul Haynes, Austin; Cliff Hanson, Terry Timm, and Harry Anderson, all of Cottonwood.

Pictured at the right are delegates and spouses registering for the 1986 Convention and receiving their packets of information from the volunteers who served on the committee. With perfect weather this year on our arrival day, the Registration Area was filled to capacity all afternoon and the desk was left open until 6:00 p. m.



1986 NAMIC EXECUTIVES -- Pictured at the left are three members of the Executive Committee of the National Association of Mutual Insurance Companies who were present at our convention. They are: Bruce Heaton, Pontiac, Illinois; Cliff Hanson, Cottonwood; and Jim Modrell, Algona, Iowa.

Shown at the right are MAFMIC Chairman LEE BONDHUS and his wife HARRIETTE, welcoming many of the people that attended the Chairman's reception on Sunday evening. The reception was attended by a crowd estimated at over 450, which easily makes it the largest reception since this event began.



MONDAY AFTERNOON SESSION SPEAKERS



ALLEN J. GRAU



JIM MODRELL



PAUL BAIOCCHI

Pictured above are the Monday afternoon speakers. They provided an excellent program for the delegates attending. They are: ALLEN GRAU, Vice President of Marketing for the National Association of Mutuals; JIM MODRELL, President of Kossuth Mutual of Algona, Iowa; and PAUL BAIOCCHI, Vice-President of the American Association of Insurance Services, Bensenville, Illinois.

The Convention



YOUR 1986-1987 MAFMIC OFFICERS (left to right): GEORGE PAUR, Chairman, Bird Island; ROBERT LATHAM, Chairman-Elect, Luverne; ALBERT J. "STUB" NELSON, Vice-Chairman, Swanville; TOM MROSLA, Secretary/Treasurer, Rice; and LEE BONDHUS, Immediate Past Chairman, Storden.

Celebrate 100th Anniversaries

SIX MAFMIC MEMBER COMPANIES are observing their 100th Anniversaries during 1986. They were individually honored by our State Association at an impressive ceremony at the annual business session on Tuesday afternoon of the convention. Each Company was presented with an attractive wall plaque to commemorate its 100 years of service. All of those accepting plaques during this session are pictured below.



PALMYRA FARMERS MUTUAL -- KENNETH NELSON, Fairfax; MARCEL MATHISON, Hector; LESTER FREDRICKSON, Hector; HAROLD TOREEN, Hector; HOWARD SWANSON, Hector and ALVIN JENSEN, Franklin.



SPRING VALE MUTUAL -- GARY SOBAS, Mora, is shown receiving anniversary plaque from MAFMIC Chairman LEE BONDHUS.



PRAIRIE-PINE MUTUAL - BILL IVERSON, Alexandria; TIM IVERSON, Alexandria; GERALD HANSEN, Parkers Prairie and NORBERT KLIMEK, Brandon.



LAKETOWN MUTUAL -- LOREN ZIEROTH, Waconia.



HALLOCK FARMERS MUTUAL -- VERNON JOHNSON, Lake Bronson; PERRY PEARSON, Hallock and HARVEY DIAMOND, Humboldt.



LEENTHROP FARMERS MUTUAL -- DARREL BENSON, Montevideo and GEORGE BECKMAN, Montevideo.

IN SYMPATHY

MAFMIC wishes to express its sincerest condolences to family and friends of *Dort, Bea & Shirley*.



Dorothy "Dort" Seipp 94, Dorothy "Dort" Seipp joined Bob in heaven on March 11, 2019.

She was born on October 23, 1924 in Montevideo, MN and grew up in Granite Falls, MN with her parents, Oscar and Martha (Leipold) Anderson

and sister Karen. Dort **married Robert C. Seipp** (from Hanley Falls, MN) in 1945 on his return from the Marine Corps. They moved to Tyler, MN with his parents and published the Tyler Journal, the Fire News and did commercial printing. They had one daughter Barbara Ann.

In their retirement Dort & Bob moved to Phoenix, AZ. Later there was a move to Crosslake, MN.

Dort is survived by her daughter Barb; sister, Karen Cater; one niece & one nephew. She was preceded in death by her parents; husband, Bob; son-in-law, Mike Seibert; brother-in-law, Roger Ostroot & niece Solveig Ostroot.

MAFMIC's Robert C. Seipp Award named in honor of Dort's late husband. A prestigious award presented annually by MAFMIC to recognize professionalism and service to the mutual insurance industry in Minnesota.

The Robert C. Seipp Service Award was established in 1986 to honor past President Robert C. Seipp in his retirement from the Minnesota Association of Farm Mutual Insurance Companies (MAFMIC).



Shirley A. Sticha, 61, Passed away on May 30, 2019. She was loved and cherished by many people including: her husband Charlie; her children, Carla Sticha (Jeff Ingvalson), Carissa Holman (Seth) and Curt Sticha

(Elyse); her grandchildren, Kamryn, Kason and William; her parents, Bernadine Svoboda and William Svoboda; her siblings, Eddie Svoboda (Anne), Dorothy Tuma (Jack), Charlotte Trcka (Vern), Billy Svoboda (Kathy), Betty Svoboda and Cathy Sticha; her brother-in-law Norbert Sticha. Shirley is the wife of Charlie Sticha, **agent & director for New Prague-Ceska-Louisville Mutual & mother to Carla Sticha, agent for NPCL Mutual.**



Berneda LaVon Schickling 86, of Madelia, MN died on May 3, 2019 at the Madelia Community Hospital. Bea was born on March 15, 1933 to Walter & Lucille (Kowinsky) Schulz. She married Willard Schickling Nov. 29, 1952, they moved to Madelia

in 1968.

Bea worked various jobs in Madelia before becoming **employed with Madelia Lake Crystal Mutual Insurance Company. She was employed at the mutual for 41 years.**

She is survived by her children Steven (Sherry) Schickling of Owatonna, Larry (Phyllis) Schickling, LaVonne (Doug) Teigum and David (Jackie) Schickling, all of Madelia; 11 grandchildren and 8 great-grandchildren. She was preceded in death by her husband, Willard in 1995; parents Walter & Lucille Schulz; infant sister, Shirley Ann; brother Ronald Schulz and great-grandson Ethan Schickling.

Calendar 2019 of Events

- July 10** **Manager & Director Seminar**
Gorecki Center, St. Joseph, MN
- July 11** **MAFMIC Golf Outing**
Little Crow Golf Resort, Spicer
- July 23-25** **NAMIC Ag Risk Inspection school**
Columbus, Ohio
- Sept 4-5** **PIA, Education Day & Trade show**
Mystic Lake Center, Prior Lake
- Sept. 22-25** **NAMIC 124th Convention**
National Harbor, MD
- Nov. 20-21** **MAFMIC Short Course**
Minneapolis Marriott NW
- Feb. 9-11** **NAMIC 125th Convention**
Radisson Blu, Bloomington