



Mutual LINK



Microsoft Ends Support for Internet Explorer

Submitted by: Joel Peiffer, IMT Computer Services

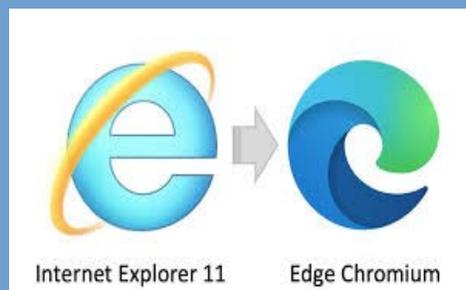


As most have undoubtedly heard, Microsoft is officially retiring their legacy web browser, Internet Explorer, on June 15, 2022. After this date it will no longer be supported and given updates. This process of phasing it out of their various applications has been slowly moving forward since Microsoft’s original announcement in August of 2020.

So what action should you take if you currently use Internet Explorer? The first thing you should do is find a new (supported) web browser that best suits your needs moving forward. Microsoft has created Microsoft Edge, which is their successor to Internet Explorer. However you should know there are many other available options for users. Some of the more popular web browsers available include: Firefox, Google Chrome, Safari (for Mac users) and DuckDuckGo.

A fear for some who have used Internet Explorer for many years will be trying a new browser. Thankfully, most browsers today have very similar layouts, features and functionality. This will help increase the comfort level for many people as they start to use a new web browser. Another concern for many people will be all of their Favorites they’ve saved for frequently visited sites. Fortunately, you are able to export these from Internet Explorer. Most browsers have an import feature where you can load these in with little effort and not miss a beat.

Don’t leave yourself or your business vulnerable if you are still using Internet Explorer. Take action now so you can rest easier come June!



INSIDE THIS ISSUE

| | | | |
|--------------------------------------|---|-----------------------------|-----|
| Committee Members | 2 | Obtain Proof of Loss or Not | 8-9 |
| Member Profile - Cain Ellsworth & Co | 3 | CCP Visitation | 10 |
| MAFMIC PAC Golf Outing | 4 | Human Resource Clique | 11 |
| Mgr & Director Seminar Info | 5 | Announcements | 12 |
| MAFMIC Golf Outing Registration | 6 | Blast from the Past | 13 |
| Rising Interest Rates Article | 7 | Calendar of Events | 14 |

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Member Profile –Cain, Ellsworth & Company, LLP

Article submitted by: Stacie Dykstra

Cain Ellsworth & Company, LLP is a firm of Certified Public Accountants with two office locations: Sheldon, Iowa, and Sioux Falls, South Dakota. Founded July 1, 1968, in Sheldon, by John Cain, we have concentrated our efforts around our core values of integrity, professionalism, respect, and relationships. Our main service concentrations for mutual insurance companies include:

- Accounting and bookkeeping support
- Audits, reviews, and compilations of financial statements
- Agreed upon procedures
- Analysis and industry comparison of financial results
- Cash flow projections
- Human resources consulting
- Outsourced payroll preparation & tax reporting
- Strategic planning and Board facilitations
- Income tax planning and transaction consulting
- Income tax return preparation
- Regulatory filings and compliance
- Merger consulting



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& COMPANY, LLP**

Beyond the Numbers...

Currently we have four partners and a team of twenty-four professionals and support personnel. Our mission is to enrich the lives of the people we connect with every day and to help individuals and businesses grow, prosper, and profit. We aspire to be the greatest outside contributor to the success of our clients, both internal and external. Financial stability and strength are key contributors to the success of our businesses, our communities, and ultimately our families and friends. Cain Ellsworth believes that in our role as accountants, tax specialists, and mentors/coaches, we can help our communities and clients thrive and succeed.

We know that in order to be successful, you cannot be all things to all people. With that knowledge, we have chosen to specialize our services and the industries we serve. We want to give our team members the opportunity to gain a deep and practical understanding of our clients and their industries. With that focus in mind, our strategy for the next five years is to grow the insurance and community banking segments of our practice and to continue to partner with progressive companies that are looking to build relationships with their service providers. As with all businesses right now, our top challenge is employee recruitment. We are always looking to hire talented team members.

Our firm hires talent from several communities throughout northwest Iowa and South Dakota and we encourage our team members to be actively involved in their communities through their school, churches, or other non-profits. Our employees are active volunteers on various boards and committees.

Also, each year our firm raises funds and volunteers for one non-profit organization that is nominated by a team member. We believe that it is important to contribute and invest not only monetary resources but to also be the “hands and feet” of Jesus to those we meet.

If you had to describe your company in one word what would it be?

Family



Stacie Dykstra
Partner Director of
Business Development



Abby De Zeeuw
Partner CPA



9th Annual MAFMIC PAC Golf Classic



Monday, June 20, 2022
11:00AM
Fox Hollow Golf Club
4780 Palmgren Ln.
St. Michael, MN 55376

\$125 per person
(Includes Green Fees, Cart, Range Balls, & Food)

Please RSVP by Monday, June 6, 2022 by returning this form
or emailing Adam Axvig at adam@mafmic.org

MAFMIC PAC Golf Classic Registration

Name: _____

Phone: _____

Email: _____

Playing Partners:

1.)

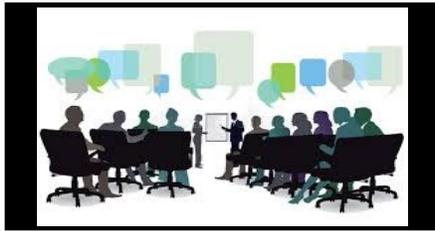
2.)

3.)

Golf Package - \$125pp \$ _____

Total Enclosed \$ _____

Please send checks to: MAFMIC PAC, P.O. Box 880, St. Joseph, MN 56374



Manager & Director's Seminar

Wednesday, July 13, 2022

The Park Event Center

Waite Park, Minnesota

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 applying for 4.5 hours of non-company continuing education credits (pending approval).

***** We do not give partial credit for any portion of this Seminar *****

AGENDA

| | |
|------------------|---|
| 8:00 – 8:45 am | REGISTRATION & CONTINENTAL BREAKFAST |
| 8:45 – 9:00 am | Welcome & Association Announcements |
| 9:00 – 10:30 am | Topic: “Agritainment ~ When Farming isn’t Farming Anymore” Speaker: Casey Roberts, Laurus Insurance Consulting |
| 10:30 – 10:45 am | BREAK |
| 10:45 – 12:15 pm | Topic: “Directors Roles and Responsibilities” (FMDC) Speaker: Casey Roberts, Laurus Insurance Consulting |
| 12:15 – 1:15 pm | LUNCH |
| 1:15 – 2:45 pm | Topic: “Appraisals & Arbitrations” Speaker: Tony Krall, Meagher + Geer, P.L.L.P. |
| 2:45 – 3:00 pm | BREAK |
| 3:00 - 4:30 pm | Manager Session * Round Tables |
| 3:00 - 4:30 pm | Director Session * Topic: FMDC Session |

Early registration fee on or before Friday, July 1, 2022

\$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 15, 2022** in order to receive the MAFMIC group rate.

Hilton Garden Inn
550 Division Street
Waite Park, MN 56387
(320) 640-7990
Rate: \$124.00 + tax

Cancellation Policy

- Cancellation notices received on or before July 1, 2022 are 75 percent refundable.
 - Cancellation notices received July 2 to July 11, 2022 are 50 percent refundable.
 - No refunds are available after July 11, 2022. 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.

MAFMIC Golf Outing

BEST BALL SCRAMBLE



Little Crow Golf Resort - Spicer, MN
Thursday, July 14, 2022

10:00 a.m. – Registration Check In

11:00 a.m. – Shotgun Start

4:30 p.m. – Dinner & Awards Ceremony

Register with MAFMIC by Friday, July 1, 2022

Golf Package - \$125.00

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

Dinner Only - \$30.00

Sponsor a Hole - \$200

*** All Proceeds will go to the MAFMIC Scholarship Fund * Make Checks Payable to MAFMIC ***

Name: _____

Company: _____ Address: _____

Phone: _____ Email: _____

Please check all that apply: Golf Package - \$125.00 per person \$ _____

Dinner Only - \$30.00 per person \$ _____

Hole Sponsorship - \$200 per hole \$ _____

Other Sponsorship \$ _____

TOTAL ENCLOSED \$ _____

Playing Partners (3): _____

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St. Joseph, MN 56374



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Rising Interest Rates and Bonds

*Submitted by Alex Coulter, Senior Financial Associate,
Schluchter Investment Group*

The first quarter of 2022 saw a historic increase in short term rates throughout the United States. Significant inflation concerns and anticipated Federal Reserve actions pushed short term interest rates to multi year highs. On December 31st, 2021, the five year U.S. Treasury yielded 1.26 percent. On March 31st, 2022, the five year U.S. Treasury yielded 2.42 percent, as reported by the U.S Department of the Treasury.

The significant move higher in short term interest rates throughout the United States is due largely to anticipated Federal Reserve actions. Inflation numbers throughout the United States have continued to run at abnormally high levels. In an effort to combat the high inflation, the Federal Reserve began to raise interest rates with a 0.25% rate hike in the Federal Funds Rate at the March meeting. However, the market has anticipated that the Federal Reserve will need to take more aggressive rate hike path, which has resulted in short term interest rates aggressively moving higher.

It is important to reiterate the inverse relationship between interest rates and the value of bonds. To explain further: typically when interest rates increase, the value of bonds goes down. Given the current rising interest rate environment, many mutual insurance companies may have noticed the value of the investment portfolio has decreased since the beginning of 2022. The rapid increase in interest rates does put pressure on the price value of mutual insurance investment portfolios in the short term. However, it does provide an opportunity in the intermediate and long term for reinvesting in higher interest rates. Higher yielding investment portfolios will ultimately help to increase total policyholder surplus.

The rising interest rate environment and its impact on bond pricing has created short term pricing pressures. It is a great opportunity for boards to meet and review their current bond ladder and liquidity of the investment portfolio. Schluchter Investment Group is happy to meet with your board to discuss the current interest rate environment and to review the investment portfolio.

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Alex Coulter
Senior
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Associate

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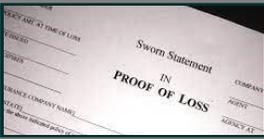
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22-SC-00976 (04/22)

TO OBTAIN A PROOF OF LOSS OR NOT?

*Submitted by John Neal, Attorney
Willenbring, Dahl, Wocken & Zimmermann, PLLC*



As I was preparing this article, our colleagues Wendy and Amanda at Abdo reminded me that I wrote about this same topic in the September/October 2017 edition of the Mutual Link. Amanda was so organized she even had a copy of the article! Thank you, Wendy and Amanda!

Not much has changed since 2017 with respect to the legal issues surrounding proofs of loss. But, like many other things, the practicality of resolving claims has changed since 2017, and so too has the ability to obtain a signed proof of loss.

You may ask: Is a proof of loss necessary? Your answer to this question is more of a business decision than a legal one.

1. Proof-of-Loss Considerations

A. practical considerations

Some insureds refuse to sign a proof of loss, believing they are agreeing to the amount. In that case, the company may have an open claim for an extended period of time if the company requires a signed proof of loss before payment is issued. What do our insurance policies say about your rights in this regard?

Most policies contain a payment clause, stating that losses will be paid within five business days after submission of a proof of loss. For example, the MAFMIC forms contain the following:

An insured loss will be payable within five (5) business days after a satisfactory proof of loss is received at the Home Office and the amount of the loss has been established either by written agreement with you or the filing of an appraisal award with us.

The Minnesota standard fire insurance policy contains similar language:

The amount of loss for which this company may be liable shall be payable 60 days after proof of loss, as herein provided, is received by this company and ascertainment of the loss is made either by agreement between the insured and this company expressed in writing or by the filing with this company of an award as herein provided.

In sum, policy language does require a proof of loss before payment will be issued. The Company has a contractual right to insist upon receiving a signed proof of loss before paying a claim. But, like any contractual term, a party can relieve the other party of that term/requirement, if it so wishes. In other words, if your desire is to close the claim without a signed proof of loss, you can waive the proof-of-loss requirement.

B. legal considerations

With respect to township mutual policies marketed and issued as “homeowner’s insurance,” there are certain statutory provisions that apply to proofs of loss.

The Unfair Claims Practice Act (UCPA) identifies the following as an unfair claims practice:

unless otherwise provided by law or in the policy, requiring an insured to give written notice of loss or proof of loss within a specified time, and thereafter seeking to relieve the insurer of its obligations if the time limit is not complied with, unless the failure to comply with the time limit prejudices the insurer’s rights and then only if the insurer gave prior notice to the insured of the potential prejudice.

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Continued on page 9 —————>

The key term here is “unless otherwise provided by law or in the policy[.]” As discussed above, most policies do require a proof of loss (unless you waive it).

In addition, Minn. Stat. § 65A.296 specifically supersedes the UCPA in this respect. Section 65A.296 allows an insurance carrier to deny a claim where the insured fails to submit a proof of loss within 60 days, so long as certain requirements are met. Those requirements include notifying the insured by certified mail (return receipt requested) that the claim will be denied if the proof of loss is not returned within 60 days. The notice must also include the proof-of-loss form, along with instructions for completing the form. If the insured fails to return the proof of loss within 60 days, the claim is resolved unless the insured can establish with a court that he/she/it had good cause for failing to comply with this time requirement. If the insurer fails to comply with these notice requirements, the insurer can still establish a bar to the claim, if it can show that it was prejudiced by the insured’s failure to timely return the proof of loss within 60 days.

The UCPA contains other requirements for proofs of loss that the company should be aware of. Again, for township mutuals, this applies to policies marketed and issued as “homeowner’s insurance” as regulated by Minn. Stat. § 67A.191, subd. 2.

For example, the UCPA requires a company at the outset of a claim to provide the insured will all necessary claims forms to the complete the claim, unless the claim is resolved within 10 business days. If you require a proof of loss to complete the claim, you will need to issue it to the insured from the outset of the claim.

Also, the UCPA requires a company to either accept or deny a claim within 60 days of receiving a proof of loss. (Note: the policy language above requires payment within 5 business of receiving a proof loss and where the amount is established by written agreement or appraisal. The 60-day time limit will apply absent a written agreement or appraisal award, even where the company receives a proof of loss). This rule imposes time restrictions on the company to complete its investigation. Where arson or fraud is suspected, or in those situations where an examination under oath may be necessary, it can be difficult to complete a claim within 60 days.

C. other considerations

There are occasions where you may need or want a proof of loss. For example, if your accountant or auditor requires it. Your accountant or auditor may want third-party verification to confirm the insurance payment. The insured’s signed proof of loss may fulfill this third-party verification requirement. Discuss this with your accountant or auditor.

It is also recommended that you obtain a signed proof of loss where fraud or an intentional loss is suspected. If the proof of loss contains language whereby the insured agrees—by signing the document—that the loss was not caused by any means within the insured’s control or the insured did not engage in any misrepresentation or fraud in the loss or claims process, this adds another layer of protection to the company.

2. Conclusion

Whether you choose to require a proof of loss before issuing payment is a business decision. The applicable insurance policy may require it and you have the right to enforce that provision or waive it.

If you chose to require a proof of loss on a homeowner’s policy, there are certain requirements that apply. You must submit the proof-of-loss form to the insured at the outset of the claim, along with instructions to complete the form. If the insured fails to return it within 60 days, you may have a legal right to deny he claim if certain conditions are met. If the insured returns the form in 60 days, you must complete your investigation within the next 60 business days and either admit or deny the claim.

There may be other reasons to require a proof of loss where your accountant or auditor require it or where fraud or an intentional loss is involved.

CCP Visit to Washington D.C.



MAFMIC will be heading to Washington to participate in NAMIC's Congressional Contact Program (CCP) for a visit with our congressional delegation July 27-28. The event will kick off with a meeting at NAMIC's Washington office at 4pm Eastern on the 27th, we will then head to Capitol Hill the next day for a full day of meetings with our members of Congress.

Please let MAFMIC President Adam Axvig know if you're interested in attending this year or have questions.



This is the rescheduled trip due to the cancellation of the original planned trip from last year. We will hopefully be reverting back to our April timing in 2023.



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How to Prevent 'Brain Drain' When Key Employees Leave

By: Leah Davis, CPA - Abdo; leah.davis@abdosolutions.com; 507.524.2347

It's no secret that the baby-boomer retirement wave is coming. In some companies, it's already washing ashore. What's more, the increased mobility of today's workforce means employees aren't staying in one job for as long as they did 20 years ago. The impending mass exodus and ever-changing tide of resources present a serious predicament: Companies must be able to preserve precious institutional knowledge throughout these shifts.

With planning and foresight, it's possible to keep your company's brainpower intact, regardless of your employee roster. Here's how you can prevent "brain drain" when key employees retire or leave.

1. Identify individuals in key positions and their replacements.

Take a moment to list out the individuals who hold key roles within your organization. Do this for all key individuals—not only the ones who are retiring in the near future. Then, determine if you have individuals in-house who have the potential to step into each key individual's role if necessary.

2. Make training part of key individuals' to-do lists.

Training their replacements should be a formal job requirement for all key individuals. Although training needs will vary from position to position, key individuals should involve their trainee in day-to-day tasks to create opportunities for exposure and experience. Consider holding key individuals accountable to this requirement through performance evaluations.

To prevent tenured employees from feeling threatened, make sure they know training is necessary for the health of the organization—and not just to benefit the replacement. Additionally, key individuals should understand that not having someone who can do their job could prohibit them from advancing into a new role or taking extended time off without worry.

3. Be intentional about succession planning.

Don't be afraid to call it what it is: planning for a future that doesn't include soon-to-be-retiring individuals. Help these employees understand that things will change—that their replacement might not do things the same way they do, and that's OK. Acknowledge they might not have the energy for change. Explain any leadership changes in a respectful, compassionate manner: "We're going to let your replacement quarterback this initiative, but your knowledge and expertise are invaluable to its success."

4. Consider phased-out retirement for certain key positions.

To ease the transition for all, consider offering certain key positions a phased-out retirement. For example, this might involve contracting a retired employee for 10 hours a week over the course of six months. A phased-out retirement might not work for everyone, especially for those who find it difficult to let go of the reins.

The Silver Lining: A Wave of Fresh Ideas

Although preventing "brain drain" may sound like a daunting challenge, it also represents a great opportunity. This is your chance to step back, look at how and why your organization has been doing things, and invite new perspectives. To help make the most of this transitional time, consider employing an HR consultant to provide tactical and strategic support. Abdo can work with your leadership to develop formal training and succession planning, help guide new employees in achieving outcomes, and assisting with their fresh ideas.

Keep in mind that "brain drain" can also occur when a seasoned director or officer (non-employee) of the company retires. The items above may also be relevant for those instances.

1985

BLAST FROM THE PAST

RESEARCH AND DEVELOPMENT COMMITTEE



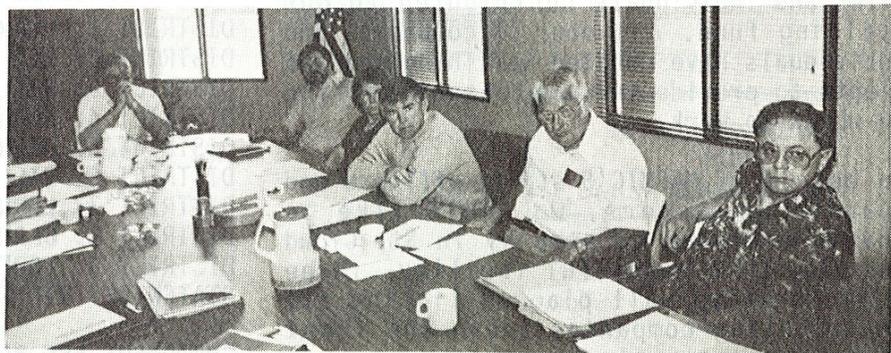
RESEARCH AND DEVELOPMENT COMMITTEE met on Wednesday, May 22nd at the board room in St. Cloud to discuss future direction of the Association. Pictured above are some of the members of the committee. PAUL STEUVEN, Luverne; HENRY MINKS, Minnesota Lake; DON ASCHEMAN, Blue Earth; JERRY BULIE, Cleveland; KEITH ANDERSON, St. Cloud; BOB LATHAM, Luverne; JEFF JENSEN, Luverne; CILLA DRESSEN, Tyler; BILL IVERSON, Alexandria; and JERRY HALL, Miltona.

The sub-committees operating under the Research and Development Committee are: NEW MARKET CONCEPTS, MERGER GUIDELINES; REINSURANCE ANALYSIS, FINANCIAL ANALYSIS; and LOSS CONTAINMENT AND CONTROL.

The committee met and decided to pursue the idea of establishing a sample guide to overall company operations manual. We would appreciate receiving any copies of manuals that are now being used.

EDUCATION COMMITTEE met on Thursday, May 23rd to format plans for the upcoming meetings of the Association. All members were present for this meeting along with Chairman Lee Bondhus and President Keith Anderson. Pictured below are some of the members of the committee. They are: LEE BONDHUS, MAFMIC chairman, Storden; STEVE RELLER, Owatonna; ELDA MILTZ, Aurora; DON HUGHES, Education Committee Chairman, Bird Island; BILL HALLORAN, Cold Spring; and JERRY BULIE, Cleveland. At the meeting, DON HUGHES was re-elected chairman of the committee and CILLA DRESSEN was elected Vice-Chairman. BOB LATHAM, who has served nine years on the committee and is a former chairman of the group, announced his retirement from the committee. Initial plans were formulated for the 1985 Fall District Meetings, the 1986 MAFMIC convention, the 1986 MAFMIC Spring Short Course and the 1986 MAFMIC Adjusters' School. Another meeting to finalize plans for these meetings will be in August.

EDUCATION COMMITTEE



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IN SYMPATHY



UPCOMING EVENTS

2022



Linda Cunningham, 64, died on April 2, 2022 under hospice care. She was born on April 11, 1957 to Harold and Caroline Warwick in Amery, WI. At the age of 7, she was providentially grafted into her oldest brother's family and grew up as a daughter of Norman and Marlys Warwick.

Linda graduated from New Ulm Christian School in 1975. She married the love of her life, **Van Cunningham, (Redwood County Farmers Mutual-board member)** that summer at First Baptist Church in New Ulm. Linda and Van made their home on the Cunningham farm in Sleepy Eye. God blessed their union with a son, Jason.

Linda was a member of MAFMIC Auxiliary serving as Secretary, Vice President, and Auxiliary President in 2019. Linda loved music and spent many pleasant hours playing the piano and singing.

In addition to her husband Van, Linda is survived by her son, Jason (Tina) Cunningham; two grandchildren, Hunter Rose (Hannah) of Sleepy Eye and Desirae (Max) Hartman of Sioux Falls, SD; three great-grandchildren Oakley, Bentley Rose and George Hartman.

- May 3 - 4** **Manager's Workshop**
Grand View Lodge, Nisswa
- June 20** **MAFMIC PAC Golf Outing**
Fox Hollow Golf Club, St Michael
- July 13** **Manager & Directors Seminar**
The Park Event Center, Waite Park
- July 14** **MAFMIC Golf Outing**
Little Crow Country Club, Spicer
- July 27-28** **MAFMIC CCP Visit**
Washington D.C.
- August 9-10** **MAFMIC Agents Meetings**
9th - Mankato * 10th - Moorhead
- Nov. 16-17** **MAFMIC Short Course**
Holiday Inn, St Cloud



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