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# BALATON PRESS TRIBUNE

OUR 114TH YEAR • No. 33

WEDNESDAY, AUG. 14, 2019

\$1.00



Marshall High School standout wrestlers (from left) John Sterner and Donny Wichmann pose for a selfie while reuniting at the State Class AA Wrestling tournament in February at the Xcel Energy Center in St. Paul. Submitted photo

## Donny remembered Celebration of Life Saturday

By Jenny Kirk

To those who knew him, Donny Wichmann was an all-around top-notch person, athlete and coach. He inspired countless people and was considered a legend to many. But after courageously battling brain cancer for nearly four years, the 53-year-old died on July 16.

“He was an incredible

person,” Balaton resident Wally Wichmann said of his nephew. “He was as strong as could be. But not in the last few days of his life, of course. He was in bed the last few days. The cancer finally got him.”

A Celebration of Life for Donny is being held on Saturday, Aug. 17 at 11 a.m.

**Donny Wichmann:**

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## Community Happenings

### EDA MEETING

Held at Lakeview Senior Housing on Monday, August 19<sup>th</sup> at 7 p.m.

### BALATON AMBULANCE DEPARTMENT

Will meet on Tuesday, August 20<sup>th</sup> at 6 p.m. for Training Purposes.

### BALATON FIRE DEPARTMENT

Will meet on Tuesday, August 20<sup>th</sup> at 7 p.m. for Training Purposes.

### RTR SCHOOL BOARD

Has rescheduled their meeting for Wednesday, August 21<sup>st</sup> at 7 p.m. at the Tyler High School.

### MURRAY COUNTY FAIR

Opens on Wednesday, August 14<sup>th</sup> and continues thru Saturday, August 17<sup>th</sup>.

### FREE CONCERT SPONSORED BY LOCAL CHURCH FELLOWSHIPS

Uniting in Prayer, Mission and Celebration, presents: **Meredith Andrews in Concert** on Sunday, August 18<sup>th</sup> at 7 p.m. at the Murray County Fairgrounds

Earlier events that day include: 3 p.m.- 5:30 p.m. Fresh Food and Fun Festival; 6 p.m. Pre-Concert Prayer and Celebration



Clara Buyck of Balaton loves on her dairy calf Buttercup during the 2019 Lyon County Fair recently in Marshall. Photo by Jenny Kirk



Little Mr. Balaton Zach Chandler shakes the hand of former Balaton mayor Daryl Swan, who, along with his wife, Geneva Swan (pictured at left), received this year's Lyon County Outstanding Senior Citizen award on Saturday at the Lyon County Fairgrounds in Marshall. Full story next week. Photo by Jenny Kirk

## Lyon Co. Fair all around success

By Jenny Kirk

The Lyon County Fair had a lot to offer. Whether it was for visitors, participants or volunteers, there were countless opportunities to engage, learn and enjoy.

“It’s awesome,” said Clara Buyck, an 8-year-old 4-Her from Balaton. “I love it.”

Along with her twin sister, Elizabeth, and 6-year-old sister, Evelyn, Clara Buyck showed her own registered Holstein dairy cow.

“I’ve been in 4-H for three years,” Clara said. “I love it because we get to go to shows and walk it and just get to have fun with my cow. It’s a girl. Her name is Buttercup.”

**Lyon Co. Fair:**

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# Mega milestone for Western Mutual

By Jenny Kirk

Balaton’s oldest existing business is celebrating another mega milestone as Western Mutual Insurance Company turned 125 this summer.

The city of Balaton was incorporated in 1892. Two years later, a group of farmers worked together to establish Western Mutual, a farmers mutual fire company.

“Six farmers got together and decided they could insure themselves cheaper than buying from a large company,” current board president Ron Schwartau said. “That’s how all the farm mutual operate in the state. Mutuels are owned by the policy holders. That’s why everyone has a vote if they’d like to vote at annual meetings.”

According to a late 1960s news story by Bill Hanson, the six organizers are believed to be Ever Johnson, Pete Johnson, John Hommerberg, Martin Skaug, Robert Neil and James Morgan. One of the first secretaries was Louie Peterson.

While there were some tough times over the last century, Western Mutual always persevered.

“Now, we’re the oldest business in Balaton, which

I think is a pretty unique thing,” Schwartau said.

Six months ago, the now-thriving business made some changes.

“On Jan. 1, we added wind coverage,” Schwartau said. “And these are written by 40-plus agencies around the state. We’re not in the big cities because those are risks that we aren’t familiar with enough. We can write houses in town, but at this point, we stay out of the big cities. You have to go with what your strength is. Our strength is small town communities and farms. We started as a farm insurance company, and after that, we started doing homes.”

Daryl Swan, the longest-serving board member, said their reinsurance company, Grinnell Mutual, had previously carried the wind coverage for Western.

“It costs more for wind insurance than fire insurance,” Swan said. “You don’t have as much fire losses compared to wind losses. We’ve always had the fire and then Grinnell carried the wind for us. But we’re insuring it ourselves now.”

Swan said it took nearly five years to get the process



Current Board President Ron Schwartau holds up a plaque given in recognition of Western Mutual Insurance’s 125<sup>th</sup> anniversary. The company is Balaton’s oldest existing business. Photo by Jenny Kirk

switched over. As a member of the board for 33 years, he said he’s pleased with where the business is at.

“We’re still financially strong and we’re growing,” he said. “Ron is such a good board member and a sharp individual. He knows what’s going on. With my experience, I thought I’d stay (as a board member) till we get through with (the transition of wind coverage).”

January also marked a name change for the company, to Western Mutual Insurance Company of Minnesota (WMIM).

“Our surplus now in the company, from writing these policies, is about \$5.5 million, but we need that for the risk that we have, too,” Schwartau said. “The surplus is called member equity. It’s the value of investment, value of the building — everything that we have. It’s similar to someone’s net worth statement.”

When Western Mutual first began, Schwartau said the amount of money that was collected was a pittance.

“It was pennies on the dol-

lars to try to insure,” he said. “Then I looked at some of the old claim they had, and it might be \$5 for losing oats or something. And the total losses paid for the year might be a couple thousand dollars for the entire company.”

Though there was water damage to some records, Schwartau was able to highlight every decade except for one, beginning 110 years ago.

Back in 1909, \$5825 was collected for payments,” he said. “That was for the whole year. I couldn’t find what they had in the bank at that time. And I couldn’t find 1919. That may have been among those destroyed.”

In 1929, there were premiums of \$4,803.

“They dropped a little bit, but of course, that was kind of a collapse of the economy,” Schwartau said. “By 1939, they had recovered a little bit. It was back up to \$5,393 in premiums. And they actually had \$16,000 in the bank.”

In 1949, the total amount of premiums collected increased to \$8,391.

“That still isn’t much when

you stop to think about it,” Schwartau said. “But in ‘59, they started to grow. It went up to \$22,519. By ‘69, they were up to \$38,488. But look at the jump here between ‘69 and ‘79. They were up to \$262,307 in 1979, so there was some major growth there. Without digging through all the minutes, I’m not sure why. They must’ve added more agencies in there for that amount of growth.”

By 1989, Western Mutual premiums had climbed to \$450,000, but the amount in the bank really didn’t go up.

“They had \$16,000 in the bank — they were collecting more money, but the amount of surplus they had really didn’t grow,” Schwartau said. “And you need surplus to be able to cover your debts. You have to be able to cover claims when they come in. There got to be a point in the 80s when they were on the

he said. “The state basically came in and said the house has got to get in order or you’ll be out of business. And they did. The board of directors and management at that time buckled down. They watched what they were doing in terms of keeping expenses in control. And it gradually started to come back.”

Swan said they cut every possible expense, including board member compensation.

“There were some tough times in the 80s,” Swan said. “We only got \$5 a meeting, but we had to give that up. We had to cut all the expenses we could, or the state was going to shut us down. Our surplus dropped too low. But we turned it around and kept it going.”

Since about 1990, Schwartau said the company has experienced “pretty steady growth.” The business is governed by a



Western Mutual Insurance board member Jason Swan hands out Lingen Dairy Soft Serve ice cream to Verlaime Ross, while Darrel and Lois Giles patiently wait their turn. Western Mutual board members and employees served more than 350 complimentary bowls of ice cream over five hours during Fun Fest in July. Photo by Jenny Kirk

very brink of not making it,” Schwartau said the state requires a certain amount of surplus to be able to operate.

“They had a lot of claims,”

seven-member board (it was previously nine) and oper-

**Western Mutual:**

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In recognition of its 125<sup>th</sup> anniversary, recently renamed Western Mutual Insurance of Minnesota put up a new sign on its Balaton building. Photo by Jenny Kirk