Volume 42, Issue 5

SEPT-OCT 2014

Mutual LINK

CARBON MONOXIDE: THE SILENT DANGER

Deb Liden, Manager, Bray-Gentilly Mutual

Each year in the fall we remind our policyholders, family and friends to change the battery in their smoke alarms but what about the batteries in their Carbon monoxide detectors?

Carbon monoxide is a colorless, tasteless and odorless gas that is undetectable by human senses.

The effects of Carbon monoxide can be deadly. Red Blood cells absorb carbon monoxide quicker than they pick up oxygen, so when there are high levels of carbon monoxide present, the body replaces oxygen with the carbon monoxide in the blood and blocks any oxygen from getting into the body. Symptoms include headaches, dizziness, weakness, nausea, vomiting, chest pain and confusion. Untreated carbon monoxide poisoning can result in long-term disabilities or even death.

The United States Environmental Protection Agency lists the following as sources of Carbon monoxide: unvented kerosene and gas space heaters; leaking chimneys and furnaces; back-drafting from furnaces, gas water heaters, wood stoves, and fireplaces; gas stoves; generators and other gasoline powered equipment; automobile exhaust from attached garages; and tobacco smoke. Incomplete oxidation during combustion in gas ranges and unvented gas or kerosene heaters may cause high concentrations of CO in indoor air. Worn or poorly adjusted and maintained combustion devices (e.g., boilers, furnaces) can be significant sources, or if the flue is improperly sized, blocked, disconnected, or is leaking. Auto, truck, or bus exhaust from attached garages, nearby roads, or parking areas can also be a source.

It is important that you read the manufacturer's directions when installing a Carbon monoxide detector as different types of detectors require different installation. A Carbon monoxide detector should be installed on every level of the home and within 10 to 15 feet of every bedroom in the house. If you have an attached garage, a detector should be near or in a room over the garage. The unit itself should be replaced every five to six years.

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New Managers Seminar took place August 5th at MAFMIC

Pictured Front Row: *Vickie Fales*, Leon Mutual; *Deb Emery*, Dakota-Stanton Mutual; *Stacy Schiffler*, Melrose Mutual; *Sandy Walstrom*, Farmers Mutual of Manchester; *Ashley Mareck*, Paynesville Mutual; **Pictured Back Row:** *Teri Wermerskirchen*, Buffalo Lake-New Auburn Mutual; *Karen Weber*, Redwood County Farmers Mutual; *Audrey Wensman*, Grove Mutual, *Suzy Helm*, Itasca Mutual; *Julie French & Linda Ulve*, Claremont Farmers Mutual and *John Hendrickson*, Western Mutual.

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Member Profile of Bloomfield Mutual

Bloomfield Mutual Insurance Company was founded on March 27, 1887 as The Farmers Mutual Fire Insurance Company of the Town of Bloomfield. It was founded by a group of 29 individuals from four adjoining townships in Fillmore County, Minnesota, who seemingly had no common bond such as a church or nationality. They did however collectively have the minimum $25,000.00 of insurable property to organize a fire company. Although we have had name changes over the years but we have never merged with any other company. Today we are a Chapter 66A company that offers wind/hail/fire and associated perils packaged with Grinnell's personal liability. We are reinsured by Grinnell Mutual Reinsurance Company.

We write property coverages for both homes and farms. Personal liability is packaged with Grinnell Mutual. We have four full time and one part time office personnel. We have nine agencies who write for the company some of which have multiple agents.

Our mission statement is to provide affordable quality coverages, while maintaining a financially secure company. We recognize the importance of a secure and quality work environment for our employees and strive to maintain a positive work ethic and service experience for our clients.

Our goals for the company in the next five years is to increase financial stability and maintain a sound book of business that is underwritten properly.

Our company's biggest challenge at this point in time it is dealing with the amount of growth opportunity for the company and at the same time accommodating the needs of the agency force.

The involvement we have in our community, is we offer a $1,000.00 scholarships in five local school districts to a graduating senior in each district. We also sponsor the county 4-H demonstration contest, bid on 4-H fair animals at two county fairs, belong to several AG promotional groups, and participate in some local town celebrations. In the past during disaster situations we have made a special effort to assist the organizations supplying aid.

If we were to describe our company in one word it would be "Frugal-yet-fair- and-charitable." Is that one word?

Larry Webb, Manager of Bloomfield Mutual in Spring Valley

BLOOMFIELD MUTUAL INSURANCE COMPANY

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Arlette Twedt, MAFMIC, *Staff Liaison*

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

Seipp Service Award Nominations

Robert C. Seipp Service Award is awarded at the MAFMIC Annual Convention. Established in 1986 to honor past MAFMIC President Robert C. Seipp, this award recognizes professionalism and service to the Minnesota Mutual Insurance Industry.

A successful nominee will have provided service and generously given his or her time and expertise to promote a professional image for MAFMIC and the mutual insurance industry; be a current or past employee, director, officer or agent of MAFMIC or a MAFMIC member company; and provided ten (10) or more years of service to MAFMIC and/or a MAFMIC member company.

If you know someone who is deserving of consideration, please submit a Seipp Service Award Application to the MAFMIC Office no later than Friday, October 24th. The nomination should include:

- Nominee's name, organization and contact information
- History of nominee's employment and/or offices held within MAFMIC
- Education (industry and other) and professional designations
- Awards and other recognitions
- Participation in MAFMIC and/or NAMIC
- How has the nominee served and enhanced that mutual insurance industry? Why is the nominee deserving of this award?

Contact information and position of person making nomination.

Applications **are available on the MAFMIC website at (www.mafmic.org).**

MAFMIC Hours
Fall/Winter/Spring
Office Open:
Mon-Thurs
8:00am - 4:30pm
Fridays
8:00am - 3:00pm

Nominations for Vice-Chairman & Secretary Treasurer

The MAFMIC Nominating Committee is asking for recommendations from the membership for the offices of Vice-Chairman and Secretary-Treasurer of the association. The nominees will be presented to the membership for their approval at the next annual meeting. The Nominating Committee is chaired by the Immediate Past-Chairman and includes current MAFMIC board members and past-chairmen. If you wish to suggest someone, or be considered yourself, please notify the Nominating Committee Chairman *no later than October 15th.*

Contact: Jeff Mauland: **maulandj@nstarco.com**

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FDIC Coverage and General Information

Jim Barta, CPA PA,

As an Auditor and a CPA, I get many questions about FDIC coverages, deposit limits etc. One of the biggest questions comes when banks merge or are shut down by the FDIC.

- What if you have deposits in both banks and you now have more than the FDIC limit in the merged bank?
- What if a bank changes its charter?

The FDIC web site https://www.fdic.gov/should answer any questions that you may have. As you will see, if you go to this site, it has a calculator to determine your coverage when a bank fails, and is merged with another bank that you already have deposits with. There is a list of failed banks and a huge list of other items. You can even sign up for an E-mail Subscription.

https://service.govdelivery.com/service/multi_subscribe.html?code=USFDIC

Have a Happy and Safe Labor Day Weekend!

Making an MPACT

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MAFMIC SCHOLARSHIP CRITERIA

This educational scholarship was established by the Board of Directors of the Minnesota Association of Farm Mutual Insurance Companies, Inc. (MAFMIC) for presentation to one or more Minnesota high school graduating seniors.

Eligibility guidelines:

- The MAFMIC Scholarship will be presented to Minnesota high school graduating seniors.
- Applicant must be a resident of Minnesota.
- Applicant must be the son or daughter of a parent or legal guardian who is a policyholder from a qualifying mutual insurance company (MAFMIC Member Company).
- Applications must be submitted to the MAFMIC office through a qualified *Mutual* member company.
- Applicant must be graduating from a Minnesota high school.
- Applicant must have an accumulative grade point average of 2.5 for high school. A certified copy of the high school transcript must be included with the application.
- Applicant must be beginning their post-secondary education (college, vocational school or community college) for the first time in the fall following high school graduation.
- Applicant must have been accepted to a post-secondary education facility (i.e. accredited college, university or technical school).
- Applicant must submit a typed essay on a topic chosen by the Scholarship Selection Committee.
- All applications must be **postmarked on or before March 6th** in the year of issue qualify.

Selection guidelines:

- Members of the Scholarship Selection Committee will review all applications to insure eligibility as an applicant.
- The recipient(s) will be selected by blind assessment from all qualifying applications.
- Only one scholarship per year will be awarded through any single qualified mutual company.
- Scholarship recipients will be notified via mail prior to **May 1st**.

Distribution guidelines:

- A minimum of one scholarship in the amount of $500 will be awarded each year that there is a sufficient balance in the scholarship fund.
- The scholarship award will be paid jointly to the educational institution and the recipient *following the completion of the first semester* and prior to the start of the second semester.

Completed applications should be mailed to:

Scholarship Selection Committee
Minnesota Association of Farm Mutual Insurance Co.
601 Elm Street East — PO Box 880
St. Joseph, MN 56374
Email: info@mafmic.org
Phone (320) 271-0909

Revised 8-19-14

2015 MAFMIC SCHOLARSHIP APPLICATION

Name_____ **Telephone** _____

Please print or type

Street Address: _____

City/State/Zip _____

Minnesota School Currently Attending _____

A certified copy of my high school transcript has been enclosed. YES NO

What post-secondary school do you plan to attend? _____

Have you been accepted for admission to this school? YES NO

If not, please indicate reason: _____

ESSAY: On a separate sheet of paper please address one of the following topics in 150 typed words or less.

1) Describe your involvement in school and community activities and what impact they have had.

2) Describe your life goals and objectives.

Parent's Name _____

Parent's Address _____

Parent's Insurance Co (Mutual) _____**Policy No** _____

Agent's Name _____**Company phone** _____

Please read carefully before signing: *"I am applying for the MAFMIC Educational Scholarship. I have read and understand the application criteria. I hereby certify that all the information provided by me on this application is true and accurate to the best of my knowledge. I understand that MAFMIC officials may verify information provided by me."*

_____ _____

Applicant Signature ***Date***

_____ _____

Parent Signature ***Date***

Mail to : MAFMIC Scholarship Committee
601 Elm Street East - PO Box 880
St. Joseph, MN 56374

Application must be postmarked by March 6th to qualify.

Office Use Only Date Received _____ Date Reviewed _____
Comments:

MAFMIC Fall Regional Meetings

Meeting Locations

November 18 - Shooting Star, Mahnomen
November 19 - Holiday Inn, St. Cloud
November 20 - Ramada Inn, Rochester
November 21 - Jackpot Junction, Morton

Early registration fee on or before Friday, October 17, 2014
$60 member early registration *($90 member late registration)*

Continuing Education Credit: Application has been made for **1.0 hours** of non-company continuing education credits. We do not give partial credit for any portion of this Seminar. **(Approval Pending)**

Cancellation Policy : All Cancellations are non-refundable. You may substitute a participant at no additional charge.

AGENDA FOR ALL LOCATIONS

8:00 – 8:30 am	REGISTRATION & COFFEE
8:30– 9:00 am	**Welcome & MAFMIC Updates,** *Chairman, Paul Larson*
9:00 - 9:45 am	**Legislative Updates,** *Aaron Cocking, Director of Government Affairs*
9:45 - 10:00 am	BREAK
10:00 - 11:00 am	**Reinsurance & Ceding - (FMDC)** *Jim Dauphinais, Grinnell Mutual & Dan Rupp, RAM Mutual*
11:00 - 12:00 pm	**Mutual Pride & Tradition** *Bill & Tim Iverson, Prairie Pine Mutual*
12:00 - 12:45 pm	LUNCH

Company _____

Location Attending _____

FMDC

_____
(Manager)

☐ _____
(*Directors)*

☐ _____

☐ _____

☐ _____

☐ _____

Total Amount Due: $_____

Mail
PO Box 880
St. Joseph, MN 56374

Fax
(320) 271-0912

Phone
(320) 271-0909

Manager & Director Workshop

MAFMIC Chairman, Paul Larson

Legislative Updates & How to Report Insurance Fraud
Aaron Cocking, Director of Government Affairs

Manager's Session - *Round Tables* *- Moderators: Lori Anderson, Oscar/Parke Mutual & Deb Liden, Bray-Gentilly Mutual*

Privacy: Roping the Technology Octopus. *Moderator: Mike Kaufman, Unity Mutual Panel: John Neal, Willenbring, Dahl, Wocken,Zimmerman, PLLC & Kim Ersland, Grinnell Mutual*

(FMDC) Financial Implications & Impact of Defined Benefit Plans
Pete Hellie, North Star Mutual

Company/Agencies – What Do Each of These Look For
Josh Lowe & Dan Rupp RAM Mutual

Manager & Director Workshop
Held July 16th

~~ Golf Winners ~~ July 17, 2014 ~~

The 2014 MAFMIC Golf Outing took place once again at the Little Crow County Club in Spicer, MN. The event hosted 72 golfers and 17 teams! The sales for the putting contest, hit-the-circle contest, and mulligans for the day totaled $1,163! The weather was beautiful, and a fun time was had by all!

First place "Green Jacket" Winners: Mike Knudson, Tim Rademacher, Cameron Vien, and Ryan Knudson
Second place winners: Tim Iverson, Bruce Kinnunen, Dan Meier, Steve Storm
Third place winners: Mark Nelson, Scott Briffett, Mark Noack, Dave Geihl
Low Gross Team: Mike Sagedahl, Barb Riley, Sarah Gustafson, Rob Hoffman, Dave Koepp
High Score Team: Leon Kirchner, Bert Tellers, Dave Pederson, Steve Knight, Norma Monson

Other winners include:

Longest Drive:	Nick Hager	**Shortest Drive:**	Scott Briffett
Longest Putt:	Jay Kleven	**Closest to the Pin:**	Tim Iverson

Complimentary Golf Certificate: Bill Rugotske, West Brook Mutual, winner of "Hit the Circle" contest.
Golf Shirt donated by Little Crow Country Club: Larry Johnson, North Star Mutual
Winners of the Putters: Tim Radamacher, Leenthrop Farmers Mutual & Brian Gens, IMT Computer Services
Winners of the $50 Visa Gift cards (donated by Royal Renovations):
Karl Porisch, Mark Peterson, Wes Magnuson & Kevin Strandberg

MAFMIC would like to thank everyone for their generosity and making the day fun in the sun! Please visit www.mafmic.org to view more photos from the Annual Golf Outing.

MAFMIC GOLF OUTING * 2014

1st Place ~~ Mike Knudson, Tim Rademacher, Cameron Vien and Ryan Knudson

2nd Place ~~ Steve Storm, Dan Meier, Tim Iverson, & Bruce Kinnunen

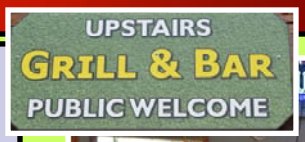
3rd Place ~~ Mark Noack, Scott Briffett, Mark Nelson & Dave Geihl

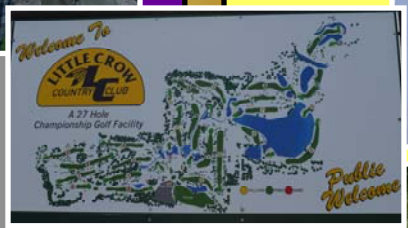
Low Gross Team

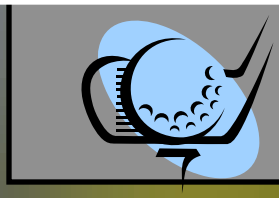
Dave Koepp, Sarah Gustafson, Barb Riley, Mike Sagedahl & Rob Hoffman

High Score Team Steve Knight, Bert Tellers, Norma Monson, Leon Kirchner & Dave Pederson

MAFMIC GOLF OUTING * 2014

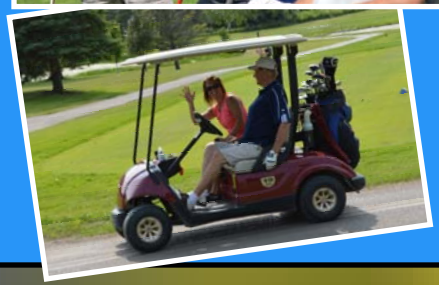






MAFMIC GOLF OUTING * 2014

MAFMIC *Chairman Paul Larson*



" Matching "

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

Whether an insurance company has an obligation to match roofing and siding materials following a loss has been a long debated—an often misunderstood—issue in Minnesota law. Other than an opinion from the Attorney General, there is no authority on the issue of matching in Minnesota. That may soon change, as we wait for an opinion from the Minnesota Supreme Court in the case captioned *Cedar Bluff Townhome Condominium Association, Inc. v. American Family Mutual Ins. Co.*

On December 2, 2013, the Court of Appeals entered a decision in the *Cedar Bluff Townhome* case. However, the decision was "unpublished," meaning that future courts could not follow it as "precedent" or controlling authority. Instead, the unpublished decision could be used only for persuasive purposes. The Supreme Court has accepted review of the Court of Appeals' decision. While that decision was pending, once released it will certainly be "published," meaning that it will be binding authority for Courts to follow moving forward.

The heart of the issue in the Court of Appeals' case was the definition of the term "of like kind and quality" or "of comparable material and quality." Cedar Bluff Townhome Condominium Association, Inc. is a townhome association, consisting of 20 buildings. A hail storm in October 2010, damaged the roofs and siding of each building. The siding on the buildings was 12 to 13 years old and had discernable fading. And, the manufacturer of the siding no longer made the specific color on the townhome buildings. A "slightly darker or slightly lighter" color was available, however. Because the policy required replacement of materials with "like kind and quality," the insurance carrier proposed to replace only the siding that was damaged. The cost of replacing all of the siding was nearly double.

The townhome association refused this proposal and requested appraisal under the policy. An appraisal panel ultimately determined that the loss consisted of replacing all of the siding and issued an award to that effect. The townhome association sought to enforce the award in district court. However, a district court judge determined that the insurance carrier is responsible to pay for only direct physical damage, the siding that was actually damaged, and not the cost of replacing undamaged siding. The townhome association appealed to the Court of Appeals.

The Court of Appeals ultimately reversed, finding that the term "of like kind and quality" was ambiguous, as was the terms "of comparable material and quality." The Court stated, "a reasonable person could understand that 'comparable material' means material that is the same color as the damaged property." Because the Court found the term ambiguous, the ambiguity was construed against the insurance carrier. In sum, the Court of Appeals determined that the insurance carrier must replace all of the siding.

The matter is now pending before the Supreme Court. A decision could be issued shortly.

Combine Fire Season is Here !

Larry Wyatt, Grinnell Mutual Insurance Company

Each fall, farmers across the country harvest the crops they have been growing all summer. This means that combines will be rolling into fields full of dry, combustible plants to harvest their grain.

New combines today can cost over $300,000 with most combine heads worth $100,000 or more. In some cases machines worth $500,000 or more can be rolling through the fields. These combines have several operating parts that quickly become hot enough to ignite combustible materials.

Our loss experience has shown that combines harvesting soybeans on days when the outside air temperature is above 80 degrees Fahrenheit are especially vulnerable to catching fire. When harvesting soybeans under those conditions, check the combine frequently for hot spots and each time the grain tank is emptied. Also make sure there are no smoldering fires burning near the fuel tank.

Have a "Fire Watch" person or persons in the field specifically watching the combine for smoke and/or a fire. That person or person(s) needs to watch both the combine and field behind the combine at all times. In rolling ground, the "Fire Watch" person should move to keep the combine in view when the combine drops behind a hill.

Each time the combine stops for fuel or to empty the grain tank, the combine should be inspected for hot spots or small fires. Early detection of a fire may mean the difference between putting out the fire or the total destruction of the combine and a loss of numerous acres of crops as a result. Call the fire department as soon as a visible fire is observed. Small hot spots that you can extinguish safely do not require a call to the fire department. Never risk the safety of yourself or others by attempting to extinguish a fire that is beyond the capabilities of a handheld portable fire extinguisher.

In order to reduce the probability of a combine fire and to reduce the severity of a fire, should one occur, Grinnell Mutual recommends the following tips:

1) Have a "Fire Watch" person or persons in the field to specifically watch for smoke and/or a fire on the combine or in the field behind the machine.

2) Before beginning each day, check all fluid levels (especially the engine oil level) and look for engine oil leaks or hydraulic oil line leaks.

3) Before beginning each day, be sure to grease the bearings that can be greased and make sure they are greased at the intervals recommended by the manufacturer. Also make sure that crop debris is not packed around or resting on the bearings.

4) At the start, end and several times during the day if necessary, blow dust, chaff and/or stalks off of the engine, engine compartment, turbo charger, muffler, exhaust pipes, and bearings that could get hot. Some of our Insureds use portable leaf blowers. The combine must be off and engine and exhaust parts must be cool when this is done.

5) If the engine is turbocharged, make sure that the oil line to the turbocharger is not leaking, rubbing, or resting on other parts of the engine. The engine oil in this line is pressurized (usually 50-60 psi) and can start a fire by spraying engine oil on hot surfaces in the engine if just a small leak occurs. *–Continued on page 16*

Continued …. ***Combine Fire Season is Here !***

Larry Wyatt, Grinnell Mutual Insurance Company

6) Make sure that the electrical wiring is up and off of the engine and in its proper supports. Electrical wiring should not be resting or rubbing on metal parts of the combine.

7) The large positive (+) cables from the battery must be properly supported. The cables should not be resting or rubbing on metal edges of the battery box, engine or frame of the machine.

8) Carry at least two 10 pound ABC dry chemical fire extinguishers on the combine. Be sure to periodically turn them over and shake them, so that the extinguishing agent does not become "packed" due to the constant vibration of the machine. Carry a large pressurized water extinguisher on the combine for use on fires that are not located in the immediate vicinity of the machine's electrical system/wiring.

9) Pickup trucks, service trucks, and trucks or semis transporting grain, should also have at least one ABC dry chemical fire extinguisher, 10 pounds or larger, and at least one pressurized water extinguishers in the cabs.

10) Carry a fully charged, portable cell phone in a shirt, pants or overalls pocket. If a fire occurs, you may have to exit the cab in a hurry and may leave the cell phone in the cab if you have taken out of your pocket.

11) If a fire occurs, try to pull the combine into the "harvested" part of the field to avoid catching the un-harvested part of the field on fire.

12) If a fire occurs, shut the combine off (if you can do so safely) after pulling into the harvested part of the field.

13) At the end of the day, let the combine engine idle for about 5 minutes (under no load) to cool down.

14) At the end of the day, after the combine is shut off and the engine and exhaust system are cool, blow the combine off one more time and check for any hot bearings. Do not "blow" dust and debris towards the engine and exhaust system.

15) Do not park the combine inside a building at the end of the day. Let the combine sit outside, preferably where it can be seen from the house. If a hot bearing does catch the combine on fire, the combine will not be inside a building where it could catch the building and other equipment parked inside on fire.

This article has been prepared in an effort to help prevent or limit the severity of combine fires and the potential injury to combine operators from these fires. If you have questions or comments about this publication, contact:

Grinnell Mutual Reinsurance Company
Special Investigations
4215 Highway 146, PO Box 790
Grinnell, Iowa 50112-0790
800-362-2041, ext. 8233
www.grinnellmutual.com

TECHNOLOGY TIP CORNER

John Dunn, Director of Business Development, Priority Data

The world continues to be connected more and more. The internet has challenges but generally has proven to be a great asset to us all. However, sometimes it seems the internet is very slow. How do you know if the speed of something is your machine (computer, iPad, phone), the program or your connection to the internet? One quick way is to check your connection speed. Go to a site like www.speedtest.net (Click on *Begin Test*) or download a speed test app to your phone. It will "ping" a server and tell you your upload and download speeds. Typically in a home or personal setting the download speed is significantly higher than the upload speed.

At work they likely will be more balanced but download will likely still be higher. If multiple devices on the same network (office, home, etc…) have very different numbers this also indicates there might be a problem with your network equipment or one of your machines. It can also be fun to see if your office or home connection is faster than your cellular connection particularly when you are on 4G. Try it, see what you get. If you have questions reach out to a trusted technology partner and they can tell you more about your results.

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Announcements

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Dave Pederson

As he begins his New Adventure!

WEDNESDAY, OCTOBER 15TH
2:00—4:00

WEDGE WOOD COVE GOLF CLUB
2200 W 9TH STREET
ALBERT LEA, MN 56007

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2014 MAFMIC CALENDAR OF EVENTS

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

MAFMIC wishes to express its sincerest condolences to the family and friends of Lavonne, Jerry & Duane

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

Lavonne "Bonnie" Steen, 79, Jackson, MN died on July 11, 2014. Bonnie was born February 9, 1935, to Ernest & Helen (Graves) Buchan. Funeral services were held July 15, 2014 in Jackson, MN. She married Merville Steen on June 4, 1955.

Her husband Merv, was director of Corn Belt Mutual (now South Central Mutual) and she was a past president of the MAFMIC Auxiliary.

Gerald (Jerry) Oachs, 82, Herman, MN died on August 6, 2014. Jerry was born December 22, 1931, to Walter & Dorothy (Wilkins) Oachs. Funeral services were held August 9, 2014 in Herman, MN. He married Joan Johnson December 27, 1952. Together they raised four children. Jerry became manager of Delaware Mutual Insurance Co. in 1968. He was on the Board of Directors until his retirement in 2000. In 1979, he served as MAFMIC chairman. He also served on the Board of Directors of RAM Mutual Insurance Co. for 27 years. He also served as Chaplin at multiple state and national insurance conventions held throughout the United States. He is the father of Doug Oachs, Manager of Delaware Mutual, Herman, MN.

Duane Oftedahl, 67, Ghent, MN died on August 26, 2014. Duane was born September 27, 1946 to Kenneth and Dorothy Oftedahl. He grew up in Cottonwood, MN. In 1975 he purchased the Engels Insurance Agency in Ghent and began a 38 year career as an insurance agent with Oftedahl Insurance Service and later the Community First Bank. Duane retired in August 2013. Duane was serving as a Director with Norwegian Mutual Insurance company for 30+ years. After a perfect day of golf, a crop check and ice cream, Duane suffered a stroke on Monday, August 25th.