Greetings!! I hope all MAFMIC members are enjoying a good, profitable fall season. Hopefully by the time this gets to you the local farmers have their crops in the bins and all the fieldwork safely finished.

My remarks for this edition of the LINK are centered on the upcoming annual MAFMIC Convention in February. There are many MAFMIC members involved in planning and putting together the convention. Once again, they have done what should prove to be a GREAT JOB. Quite honestly, after being involved in the planning a bit, I have come to the conclusion that this is a thankless job. The committees and MAFMIC staff put in a lot of time finding speakers, choosing meals, and all the rest of the details.

We will once again be at the Radisson Blu in Bloomington. This has proven to be a great change of venue for the Association. While it is a fact that the Chairman is not much of a fan of the Mall of America, many of our members and spouses are, so happy shopping to you all!!!

As always, there will be a Chairman’s reception Sunday evening. Julie and I look forward to meeting with as many of you as we can. Please show the pride you have in your own company, and wear your company apparel.

Monday morning will start with the Prayer Breakfast. We have selected a young lady named Ella Dorner. Ella has a very interesting life story: She fell in her home when she was 15 years old and suffered amnesia. As she puts it, “I had the brain of a 1 year old, but I was trapped in a 16 year olds body”.

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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.
Our Keynote speaker on Monday is Michael Franzese. Michael Franzese grew up as the son of the notorious Underboss of New York’s violent and feared Colombo crime family. At his most affluent, he generated an estimated $5 to $8 million per week from legal and illegal businesses. It was a life filled with power, luxury…and deadly violence. Michael left the mob. No one had ever done that and lived, until he did.

On Monday afternoon, we will board busses and go to the State Capital to meet with our legislators. This is one of the most important things we do every other year. Our voice is important in St. Paul, and this is our year to be sure that we are heard and that our legislators know we are concerned. There will be an optional activity for those not going to the capitol.

Tuesday will be the annual Business Meeting of the Association. There will be one change for this year, there will not be a question box session. Over the last few years it has become increasingly difficult to gather enough questions for the panel to fill the time. We are attempting to get either the new Governor of the State of Minnesota to speak or the new Commerce Commissioner.

The RAM/MAFMIC luncheon will be our final gathering. We are very excited to have Chuck Foreman, former MN Vikings legend #44 as our speaker. Be sure to bring along your old jersey to have him sign after.

As you leave the convention, please be patient. The past couple years, we have had issues with the parking ramp as we all leave the building at the same time. Unfortunately, that is just how the ramp is designed. MAFMIC’s staff is aware of the problem and so is the Radisson staff. We will be working on a remedy prior to the convention.

Thank you all for your great help and support this past year. It has been an honor to serve as the Chairman of a great association made up of excellent people and strong companies. WHY NOT US??

Mikel Nelson
MAFMIC Chairman 2018-2019
**Editorial Advisory Committee**

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Ben Berg - Headwaters Mutual  
Alex Coulter - Schluchter Investment Group  
James Doke - Priority Data  
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Dan McCue - Grinnell Mutual Reinsurance Co.  
John Neal - Willenbring, Dahl, Wocken & Zimmerman  
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Jim Williams - Abdo, Eick & Meyers, LLC  
Jan Helling - Board Liaison - Madelia-Lake Crystal Mutual  
Dani Hennen - Staff Liaison - MAFMIC  
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**JOB POSTING**

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Shible Mutual Fire Insurance Company was founded by a group of area farmers from Shible and surrounding townships in 1896.

We write fire and additional line perils allowed under MN statute 67A. We provide packaged homeowners and farm insurance policies.

Shible Mutual has one office staff employee and manager. Currently we have nine agencies that write business for us.

Our company business philosophy/mission statement is to provide fire and additional lines coverage at the lowest possible rate and best possible service.

Our goal for the company in five years is to continue to be a strong financial company and continuing to serve the insurance needs of our local communities at fair and reasonable rates. We would like to increase policy count and retain current policyholder loyalty to our company.

Our biggest challenges are keeping up with technology uses in the industry and competition in the marketplace. Another challenge is getting the opportunity to serve the insurance needs of future generations.

Our company is involved in our community by supporting local community events, school activities, churches, FFA, fire department and EMS services.

If we had to describe our company in one word it would be, “Reasonable” in the community.
Inside This Issue

FMDC

FARM MUTUAL DIRECTOR CERTIFICATION

Harold Borchardt  Fairmont Farmers Mutual
Alan Brudelie  Fairmont Farmers Mutual
James Entinger  Buffalo Lake-New Auburn
Jeffery Huseby  Bird Island-Hawk Creek
Christina Meyer  Fairmont Farmers Mutual
John Schmidt  Fairmont Farmers Mutual
Brian Steen  Fairmont Farmers Mutual
Richard Swanson  Southeast Mutual
Richard Viesselman  Fairmont Farmers Mutual
Justin Williamson  Fairmont Farmers Mutual
Daniel Zachman  Has San Lake Mutual

PFMM

PROFESSIONAL FARM MUTUAL MANAGER

Casey Gibbs - Grinnell Mutual Reinsurance
Eric Johnson - Woodland Mutual
Barb Kling - Bloomfield Mutual
Roger Miller - Lake Park & Cuba Mutual
Joel Peiffer - IMT insurance Company
Karen Weber—Redwood County Mutual
Teri Wermerskirchen - Buffalo Lake

New Auburn Mutual

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## 124th Annual Convention Registration
February 10-12, 2019
Radisson Blu Mall of America
2100 Killebrew Drive
Bloomington, Minnesota 55425

### Mutual Insurance Company:

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*Must register by January 18 for the Early Bird Rate!*

Delegate/Spouse/Guest/Non-member - will receive all meal tickets except the Prayer Breakfast. Prayer Breakfast is an optional ticket that can be purchased for $40.00.

### Cancellations/Transfers

Cancellations must be made in writing. Substitute another person at no additional charge. Cancellations on or before Jan. 21st - 75% refundable. Jan. 22-Feb 6 - 50% refundable. No Refunds after Feb 6th.

### Registration Form

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*NOTE: First person listed will be your COMPANY’S VOTING DELEGATE at the annual business meeting.*

Please print names and mark delegate or spouse/guest AND if registrant is first time attendee. Please check necessary additional meals.

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PO Box 880  
St. Joseph, MN 56374  
Fax  
(320) 271-0912  
Phone  
(320) 271-0909  

*(Office use)* Check: __________________________ Date: __________________________
### 124th Annual Convention At-A-Glance

**Sunday, February 10**
- 1:30 p.m. - 6:00 p.m. Registration & North Star Reception
- 5:00 p.m. - 8:00 p.m. Chairman’s Reception

**Monday, February 11**
- 7:00 a.m. - 1:00 p.m. Registration Desk Open
- 7:00 a.m. - 4:00 p.m. Hospitality Break Area
- 7:00 a.m. - 8:30 a.m. Prayer Breakfast – *Ella Dorner*
- 8:45 a.m. - 11:15 a.m. Opening Session – *Michael Franzese*
- 11:15 a.m. - 11:45 a.m. Lunch and Load Buses
- 12:00 p.m. - 4:00 p.m. Legislative Visitation
- 12:45 p.m. - 4:00 p.m. Optional Session
- 6:00 p.m. - 7:30 p.m. Banquet
- 7:30 p.m. - 12:00 a.m. Hospitality Rooms

**Tuesday, February 12**
- 7:00 a.m. - 12:00 p.m. Hospitality Break Area
- 7:30 a.m. - 12:00 p.m. Registration Desk Open
- 7:30 a.m. - 8:45 a.m. Hot Breakfast Buffet
- 9:00 a.m. - 10:15 a.m. Annual Business Meeting
- 9:00 a.m. - 11:00 a.m. Auxiliary Meeting & Program
- 10:30 a.m. - 12:00 p.m. General Session
- 12:00 p.m. - 1:30 p.m. RAM/MAFMIC Luncheon – *Chuck Foreman*
Can A Minor Obtain A Policy of Insurance
By John Neal, Attorney, Willenbring, Dahl, Wocken & Zimmermann, PLLC

A question was recently asked: Can an insurance company issue a policy to a minor? The answer is yes. But after you read what follows, let me ask you this: why would you?

Insurance policies are treated as contracts. See Cincinnati Ins. Co. v. Franck, 644 N.W.2d 471, 473 (Minn. Ct. App. 2002) (stating that insurance policies are treated under contract principles). There is a long history of case law dealing with contracts entered into by minors. Generally speaking, contracts with a minor are avoidable at the minor’s election. In other words, if you issue a policy to a minor, a minor may later be able to void the policy and seek a return of premiums paid.

There is a Minnesota Supreme Court case dating back to 1894, where this very event occurred. The case is Johnson v. Northwestern Mutual Life Insurance Company, 57 N.W. 934 (Minn. 1894). There, a minor obtained an insurance policy with Northwestern Mutual. Id. at 369. When the minor turned 21, he asked Northwestern to return his premiums on the basis that he obtained the policy when he was a minor. Id. at 369. Northwestern refused to return the premiums, in which case the minor (now the age of majority) sued Northwestern. The Court ultimately determined that Northwestern had to return the money and void the policy. Specifically, the Court stated:

To leave this question of making contracts through the immature judgement of infants who are easily influenced or misled, and frequently to their great injury, and then have the Courts continually called upon to decide whether a contract is of such a beneficial nature to the infant that it might be enforced against him, would lead to an endless variety of decisions. The interests of the infant will be best served by holding such contracts voidable.

Id. at 372. Most of the case law in this area is over 100 years old. Presumably, there are few cases today because parties avoid entering into a contract or agreement with a minor without the parent or guardian’s consent. In sum, you may issue a policy to a minor, but that minor has the option of later avoiding the policy and seeking a return of premiums. More importantly, if a loss occurs on the policy before it is voided, why take that risk?
Put The Mouse Down: A Basic History About Hot Keys

Since the early 80s with the arrival of the Graphic User Interface system (GUI), navigating through a computer has been easy. Simple icons and pictograms helped beginners to experts find and locate files with ease. With the simple drag of a mouse people could now see and find, in real time, files and documents they were looking at on a computer display.

Prior to the GUI system, DOS (Disk Operating System) ruled the work place with command prompts and special coding to locate files. Of all the potential headaches that DOS gave people, at least it was productive. A user would have to type to enter in commands keeping their hands at the keyboard instead of reach for a mouse and locate an icon or menu.

In some ways those specialized commands that helped users navigate without a mouse have either been forgotten, or not taught to the next generation, yet software developers keep these command shortcuts in every piece of modern software.

These shortcut commands are known as “Hot Keys” and they offer a faster way to do simple tasks such as copying or pasting text, switching through open programs, locking your computer, opening a new tab in your Internet browser, or calculate formulas on your current Excel project.

Say you need to copy a paragraph of text from one document to another; you could highlight the text, click Edit and select Copy, or you could highlight the text and hit Ctrl and C. It’s a step that may only shave off a few seconds from processing that document, however, doing so multiple times can save minutes.

Learning these keys may take some time, but with regular use, they will become second nature, and soon using the mouse to apply edits will feel foreign.

Listing all of the Hot Keys that are available could be its own entire document, but luckily Microsoft already has a dedicated web page to the various Hot Keys and what they do.

You can find the list of Hot Keys here: http://support.microsoft.com/kb/126449

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Please consider sponsoring for our 124th Annual MAFMIC Convention. Funds will be used towards: Speakers & Entertainment, Breaks, Meals and Receptions, Miscellaneous items such as Programs, Lanyards, Banners, Signs, Awards etc...

Please advise the MAFMIC office of your annual meetings. The date, time & location.

We would like to include the annual meeting on the website calendar.

Your help is very much appreciated!

MAFMIC CLOSED

Thurs. Nov. 22nd
Friday Nov. 23rd
Mon. Dec. 24th
Tues. Dec. 25th

Monday, December 31, 2018
Tuesday, January 1, 2019

Thankful for our MAFMIC Members!

Best Wishes from the staff here at MAFMIC
Aaron, Dani and Arlette

MAFMIC Members:
We are excited to announce that we will be having a MAFMIC choir at the 2019 convention. If interested, please inform me of what part you sing and if you can play an instrument. Once we obtain this info, we will then send out the music to you ahead of time, so you can practice your part.

On Sunday (Feb 10th) we will meet to practice together. Bright and early Monday morning (Feb 11th) we will get everyone fired up, by leading the singing for the prayer breakfast.

More details to come as the convention gets closer. Please contact me if you are interested!

Brenda Derickson
blderickson@gmail.com
(507) 221-0172
Oliver Ferdinand Thoe, 94, passed away on September 27, 2018, at Field Crest Care Center in Hayfield. Oliver was born on April 21, 1924, the son of Alfred and Emma (Gulbransen) Thoe in Hayfield. Oliver was united in marriage to Virginia Schultz on June 27, 1948. Over the years, he worked at REA, American Linens, Farmers Co-op, Land O’Lakes, farmed and was an insurance agent for Vernon Edda Mutual. He served on the Hayfield Fire Department and was Fire Chief in 1980. Oliver served on the Hayfield Chamber, Hayfield Pool Committee, Trinity Lutheran Church Council and Usher, and was a Hayfield Santa Claus. He was a life-long Hayfield School sports fan and friend to everyone. Oliver is survived by his wife, Virginia Thoe, Hayfield, MN; children, Patti (Charlie) Miller, Owatonna; Paul (Cathy) Thoe, UT; Mark (Deb) Thoe, WI; 14 grandchildren; 18 great grandchildren.

David Ondracek, 80, passed away on October 18, 2018. He was born June 10, 1938, in Hutchinson, the son of Frank and Helen (Marvan) Ondracek. David graduated from Hutchinson High School, class of 1956. On Jan. 10, 1959, David Ondracek and Darlene Prochaska were united in marriage at Czech Brethren Presbyterian Manse in Silver Lake. He honorably served in the National Guard for seven and a half years, and was currently a member of Silver Lake American Legion Post 141. David was a dedicated farmer all his life. He served 33 years on the Sumter Mutual Insurance board, was president from 2006 to present. He was preceded in death by his parents, Frank and Helen Ondracek; parents-in-law, Frank and Dora (Rivers) Prochaska; sister-in-law, Dolores Pieper; and many aunts and uncles. David is survived by his loving wife of 59 years, Darlene Ondracek; children, Joleen Nowak, Donna Engelen (Mike), Dave “Goober” Ondracek (Sally Aubol), all of the Silver Lake/Hutchinson area. He is also survived several grandchildren, step grandchildren, great-grandchildren and many nieces, nephews, family and friends.