



MIKEL NELSON, MAFMIC CHAIRMAN 2018-2019



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**.*

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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



124TH Annual
MAFMIC Convention
Radisson Blu, Bloomington
February 10-12, 2019

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Mid-Minnesota Mutual Assistant Manager

Assistant Manager to ensure the operations of Mid-Minnesota Mutual are conducted in a manner to support the organization's goals and objectives. The successful candidate will possess the capabilities to assume management responsibilities of a farm mutual insurance company within nine to eighteen months of hire.

For a complete list of job duties and responsibilities or to submit a resume, please send to MidMinnesotaMutual@gmail.com

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Member Profile ~ Shible Mutual

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.



Manager, Mitch Gerdes



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.



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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:

Registration	Early Bird	After Jan. 18
Delegate	\$350	\$375
Spouse/Guest	\$350	\$375
Non-member	\$550	\$575
One Day Only	Call MAFMIC Office	

*** 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 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.

			OPTIONAL											
			Delegate	Spouse/Guest	First Time Attendee	Gluten Free Meal	Legislative Visitation	Add'l Chairman's Reception \$70	Prayer Breakfast \$40	Add'l Monday Lunch \$45	Add'l Breakfast Buffet \$45	Add'l Tuesday Lunch \$45	Add'l Banquet \$70	TOTAL AMOUNT
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9.														
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Mail
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St. Joseph, MN 56374

Fax
(320) 271-0912

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(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 – <i>Ella Dorner</i>
8:45 a.m. - 11:15 a.m.	Opening Session - <i>Michael Franzese</i>
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 - <i>Chuck Foreman</i>

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?

The Future is NOW!



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Thank you to over 20 Township Mutual clients who have been growing their Mutual with the use of Agent Rating and *PDSpectrum®*.

It is our pleasure to serve MAFMIC members and we look forward to supporting the Minnesota farm mutual industry for years to come.

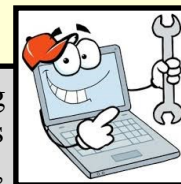
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Put The Mouse Down: A Basic History About Hot Keys



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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Breaks, Meals and Receptions
Miscellaneous items such as
Programs, Lanyards, Banners, Signs
Awards etc...

Annual Meeting



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

Wishing you and your families a
bountiful Thanksgiving and a
wonderful holiday season with
happiness & prosperity throughout
the coming year, 2019!



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

IN SYMPATHY

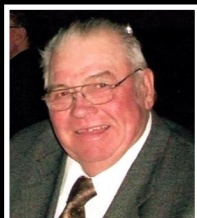


Oliver Ferdinand Thoe, 94, passed away on September 27, 2018, at Field Crest Care Center in Hayfield.

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

SUN	MON	TUE	WED	THUR	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Calendar of Events

2018

Nov 14-15 MAFMIC Short Course
Arrowwood Resort, Alexandria, MN

2019

Feb 10-12 MAFMIC Convention
Radisson Blu, Bloomington

Mar 26-28 Spring Agents: Mankato 26th,
St. Cloud 27th, Detroit Lakes 28th

May 7-8 Managers Workshop
Grand View Lodge, Nisswa

May 20-22 NAMIC Farm Mutual Forum
Bloomington, MN

July 11 Manager & Director Seminar

July 12 MAFMIC Golf Outing
Little Crow Golf Resort, Spicer, MN

*MAFMIC wishes to express its
sincerest condolences to family and friends of
Oliver & David*

**Turn your clock BACK
1 HOUR on
Sunday, November 4th**

