

# Your Mutual News

## MELROSE MUTUAL INSURANCE COMPANY

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## Annual Meeting

**8:00 p.m.  
Wednesday,  
March 13<sup>th</sup>, 2013**

**Meadowlark  
Country Club**  
837 Country Club Dr.  
Melrose, MN

Topics:  
Election of Officers  
Financial Review  
Speaker

*Door Prizes - Lunch*

**All members are  
encouraged to  
attend.**

### *Message from the President*

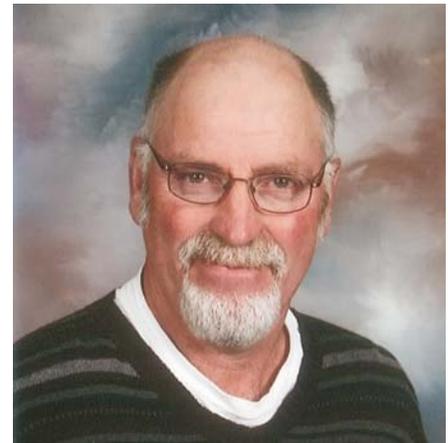
Wow, another year has come and gone. How quickly they go by! The government managed to keep us from falling off the Fiscal Cliff by putting another "band-aid" on the situation. But, like Forrest Gump would say "that's all I have to say about that!"

We, at the Mutual, had a very successful year thanks in part to many things: staff, directors, our inspection program and all of you, the policy holders, working together.

With the dry harvest season, we were fortunate to have few fire claims, which leads me to another point. Please make sure you have fire extinguishers on your equipment and around your house and/or farm. If they need to be refilled, remember to contact your agent or Melrose Mutual to have them recharged. Melrose Mutual recharges them for free for all our policy holders. We also have new ones available for purchase. We buy in bulk and sell them at a reduced rate.

We had a number of losses on additional lines, especially water claims. Make sure everyone in your home knows where the main water shut-off valve is so that in the case of a leak, it can be shut off quickly to prevent damage. Also, if you plan on going on vacation, or plan on being gone for any period of time, make it a practice to shut off your main water supply.

Another good procedure to get into is to document and make a list of personal belongings. Take pictures, write down serial numbers and create some kind of inven-



tory before a loss. It will make things go much smoother and quicker in settling your claim.

Yes, rates have gone up due mostly to the storms we have been dealing with the past few years. Our fire rates have stayed fairly steady. Some may have gone up while others may have gone down depending on your particular policy.

Melrose Mutual still insures solid fuel burning devices however, there are strict guidelines that must be followed. If you have a SFB device and are not sure if it is installed correctly or haven't had it inspected, give your agent or the Mutual a call to have someone check it out. Keep in mind that if the Mutual does not know that you have a SFB device, a claim resulting from said device may be denied.

Thanks again for a successful year. Working together, I know we can have another one this year.

Your President,  
Allan Wiechmann



303 Main Street East  
PO Box 266  
Melrose MN 56352

Ph. (320) 256-7290  
Fax. (320) 256-7809  
www.melrosemutual.com

Office Hours

Mon-Thur 8-4:30  
Friday 8-12:30

Staff

Patti Rothfork-Manager  
patti@melrosemutual.com

Stacy Schiffler-Underwriting  
stacy@melrosemutual.com

Karen Heitzman-Bookkeeping  
karen@melrosemutual.com

Board of Directors

President:  
Allan Wiechmann-Melrose  
Vice-President:  
Len Hinnenkamp-Melrose  
Secretary:  
Dennis Primus-Sauk Centre

Directors:  
Dave Wenker, Melrose  
Jerome Hanfler, Little Falls  
Charles Goebel, Belgrade  
Todd Waytashek, Sauk Rapids

*Annual Meeting Invitation*

You are invited to the 112th Annual Meeting of the Melrose Mutual Insurance Company. Come to meet your board of directors and staff and stay for a review of the financial condition of the company, an educational presentation, door prizes and lunch.

The 2012 financial statement will be available at the meeting, but you are welcome to stop by the office any time to pick one up.

The 3 year term of 3 directors are expiring this year. They are: President Allan Wiechmann, and directors Dave Wenker and Todd Waytashek. They all have agreed to run for another term.

If you are interested in becoming a member of the board of directors you are welcome to place your name on the ballot. To qualify you must be a member in good standing, be 18 years of age or older and be willing to attend monthly board meetings and some educational classes. Members seeking nominations for election must submit their name in writing to the office in Melrose before March 8th, 2013. Nominations are not accepted from the floor at the meeting.

*For Sale*  
Fire Extinguishers

5lb \$35.00  
10lb \$55.00



FREE REFILLS

*Notes from the Office*

*\*New Adjuster\**



Welcome Kris Friesen, our new adjuster! He worked for American Family Insurance for 10 years but has been an adjuster for 14. He also spent 4 years as a storm chaser.

Kris likes to golf in his spare time, as well as spend week-

ends at the family cabin in Glenwood. He and his wife, have been married for 7 years and have 4 children. They plan to make their home in Morris.

*\*New Employee\**

Carol Bloch retired after 10 years and Karen Heitzman took over her duties and is assisting Stacy with underwriting. Karen started April 9, 2012 .

Karen lives in Albany with her husband, Keith, of 7 years. She is the Director of Music Ministries at her church and enjoys doing anything crafty.

*\*Inspector Change\**

Dave Mehelich, who was our adjuster, is now doing inspections for us.

Bill Lieser and Allan Wiechmann are still inspecting for the Mutual as well.

*Directors Receive Professional Designation*

Three Melrose Mutual board members received Farm Mutual Director Certification (FMDC) designations from the National Association of Mutual Insurance Companies (NAMIC). David Wenker, Allen Wiechmann, and Dennis Primus were among 68 farm mutual directors recognized during NAMIC's 117th Annual Convention in September.

The FMDC program recognizes farm mutual insurance company board members for their educational accomplishments and their dedication to professionalism. To become a certified farm mutual director, participants must be an active director of a farm mutual company, complete four courses from each of three areas – Management, Operations & Insurance, and Finance & Accounting, and complete continuing education classes to maintain the designation. Since the beginning of the program more than 350 directors have become certified.

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## *Privacy Policy*

**Melrose Mutual Insurance Company** will collect only the personal information necessary to conduct our business. That means what is needed to provide competitive financial products (which includes insurance policies) and services to our members.

This township mutual will protect personal information obtained from our consumers and maintain strong security controls to ensure that information in our files and computer systems is protected against unauthorized access. We will ensure accuracy and integrity of communications and transactions and protect our consumer's confidentiality.

Consumers will always have access to personal account information. You will always have the opportunity to review your personal information and make necessary changes to ensure that our records are complete and accurate.

This township mutual will only share information when absolutely necessary. We will only share information with companies with which we partner to offer additional products or services through a joint marketing effort or when required to do so by the government. For example, information may be disclosed to others, including our independent agents and brokers, to enable them to provide business services or functions for us. Such services may include helping us to evaluate requests for insurance or benefits, performing general administrative activities such as maintaining existing accounts, or to otherwise assist us in servicing or processing an insurance product or service requested or authorized by the consumer.

We will not disclose information about our customers to others without written consent unless the disclosure is necessary to conduct our business. By law, we are permitted to share information about our customers without written permission under certain circumstances and to certain person or organizations, such as:

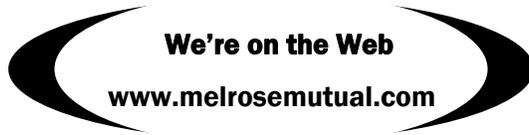
***Our affiliated insurance companies.***

- Your agent or broker.
- Parties who perform a business, professional or insurance function for our company, including our reinsurance companies.
- Independent claims adjusters, appraisers, investigators and attorneys who need the information to investigate, defend or settle a claim involving you.
- Businesses that help us with data processing or marketing.
- Other insurance companies, agents or consumer reporting agencies as reasonably necessary in connection with any application, policy or claim involving you.
- Insurance support organizations, which are established to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims.
- Medical care institutions or medical professionals to verify coverage.
- Insurance regulatory agencies in conjunction with the regulation of our business.
- Law enforcement or other governmental authorities to protect our legal interests or in cases of suspected fraud or illegal activities.
- Authorized persons as ordered by a subpoena, warrant or other court order or as required by law.
- Lien holders, mortgagees, lessors or other persons shown on our records as having a legal or beneficial interest in your policy.

We will not share information without written permission except for items listed above. We will not, under any circumstances, sell member information to telemarketing firms.

**MELROSE MUTUAL  
INSURANCE COMPANY**

303 Main Street East  
PO Box 266  
Melrose MN 56352



**MELROSE MUTUAL  
INSURANCE COMPANY**

**Your Local Agents**

HOMETOWN INSURANCE SERVICES  
MELROSE  
RETKA INSURANCE CENTER  
LITTLE FALLS  
KUTTER INSURANCE AGENCY  
GREY EAGLE  
DOMBROVSKI AGENCY  
PAYNESVILLE  
LARSON INSURANCE  
ALEXANDRIA  
NELSON INSURANCE AGENCY  
STAPLES  
GREENWALD AGENCY  
GREENWALD  
NORTH AMERICAN AGENCY  
BELGRADE  
POLIPNICK INSURANCE  
SAUK CENTRE  
RODNEY C KNUTSON  
FOLEY  
SCHIFFLER AGENCY  
ALBANY  
VANGUARD INSURANCE  
LONG PRAIRIE  
WEALTHCARE INSURANCE  
COLD SPRING & MELROSE

*Announcing*  
**The 112th  
Annual Meeting**

of the policyholders of Melrose Mutual Ins Co.

**Wednesday, March 13<sup>th</sup>, 2013**

**Meeting starts at 8:00 pm**

Meadowlark Country Club

837 Country Club Drive  
Melrose, MN

\* Financial Review \* Election of Officers \*

*Speaker - Door Prizes - Lunch*

**All members are encouraged to attend.**

