

Your Mutual News

MELROSE MUTUAL INSURANCE COMPANY

Melrose Mutual Annual Meeting

Wednesday,
March 11th, 2015
8:00 p.m.

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

Greetings

Here we are; another year has come and gone. Hope everyone is doing fine.

The Mutual ended up having a profitable year in spite of high losses. This is due to our good reinsurance program; however, our reinsurance comes with a price: the more we rely on it the higher our premium bill. It takes many good years to cancel out the bad before our premiums go down again. Reluctantly, the board agreed to a small rate increase on the fire portion of your premium.

Loss prevention is key to keeping your premiums down. Again we had fire losses, but water damage losses are getting more expensive as many of you have finished basements. When water leaks from an upstairs toilet all the way down to the finished basement, costs to repair can easily exceed \$50,000. Check out the article on water damage prevention to see how you can prevent this type of loss.

Also, if you need a fire extinguisher, purchase it from the Mutual. It will be the last one you may ever need to buy because we will recharge them at no cost to you, our policyholder.

For Sale

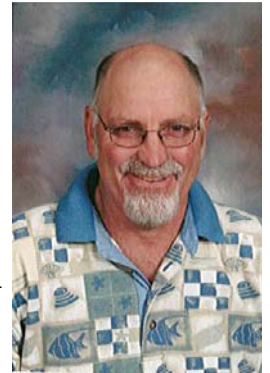
Fire Extinguishers

5lb \$35.00
10lb \$55.00



FREE REFILLS

There are some managerial changes going on at the Mutual. After 14 years of service, our manager, Patti Rothfork resigned effective December 31, 2014. With regrets, the board accepted her decision. Patti had been working with the board over the past two years preparing for this change. She will be staying on part-time to help with the transition.



Stacy Schiffler started the New Year as the new manager of Melrose Mutual. She lives in Albany with her husband, Paul of 12 years and their 3 children. Stacy has worked at the Mutual for 16 years, taking on more responsibility with each passing year. Her current relationship with our agents and policyholders should make the transition go over smoothly. Welcome Stacy!

Also, we will have a long time director stepping down. Leonard Hinnenkamp, our current Vice-President has been a valued member of the board of directors for 30 years. Thank you Lenny for your dedication.

With that, I wish everyone good health. Thanks for your business. It is my hope that we can keep serving you for years to come.

Sincerely,
Allan Wiechmann, President
Melrose Mutual Insurance Company



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PO Box 266
Melrose MN 56352

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

Office Hours

Mon-Thur 8-4:30
Friday 8-3:00

Staff

Stacy Schiffler-Manager
stacy@melrosemutual.com

Becca Weber-Underwriter
rebecca@melrosemutual.com

Patti Rothfork-Consultant
patti@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

10 Minutes a Year could save you Thousands

People want to think their homes are maintenance free but they're really not. Taking 10 minutes a year to inspect your home for **water damage** and corrosion could save thousands of dollars in repairs. Anywhere water connects, flows and collects are trouble spots. The best way to avoid a problem is to set up a plan for regular maintenance.

- Check hoses to appliances and replace every 5 years
- Check your water pressure. If it is over 80 psi, expect leaks
- Ventilate bathrooms and set air conditioners to prevent indoor condensation
- Direct water away from house and walls
- Know where the main shut off valve is and how to shut the water off

If you have a leak or see water stains on your ceiling you need to find out where the problem came from because it won't go away by itself. If you do have a spill, clean up the water as soon as possible to prevent further damage.

114th Annual Meeting of Melrose Mutual

All members are invited to attend our annual meeting Wednesday, March 11th, 2015, 8 pm at Meadowlark Country Club in Melrose.

The term of 2 directors are expiring. Jerry Hanfler of Little Falls has agreed to run again, Vice-President, Leonard Hinnenkamp will be retiring. Members seeking nominations for election must submit their name in writing to

the office in Melrose at least 5 days prior to the date of the annual meeting. Nominations are not accepted from the floor.

The 2014 financial statement will be available at the meeting, but you are welcome to stop by the office any time to pick one up.

After business is concluded door prizes will be awarded, to include 4 - \$50 cash prizes. And, as always, lunch will be served.

Retirements

Leonard Hinnenkamp has served on the Melrose Mutual board of directors for 30 years. When asked about his years on the board, he had the following comments: "It's been an interesting journey. I've been through many big changes with the Company: from 1 agent to a dozen, from handwriting policies to computerization. I had a great group of directors to work with, and a good staff. I learned a lot. Now I'm retired and take one day at a time." Thanks Lenny. We will miss you.

I am also retiring this year, although I'm not old enough to collect social security, I am ready to pass along the management duties. I started just as the Company was turning 100 years old and facing some major challenges. The board and I worked long and hard to secure a positive financial condition for the Company. It has been a great experience!

I have many people to thank for my success, but I couldn't have done it without the help of Stacy Schiffler. She has stuck with me through it all. I am confident that Stacy will work hard as your new manager to carry Melrose Mutual into the future.

~Patti Rothfork

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:

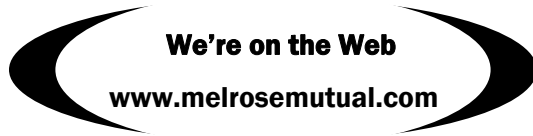
Our affiliated insurance companies.

- 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

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

Announcing
**The 114th
Annual Meeting**

of the policyholders of Melrose Mutual Ins Co.

Wednesday, March 11th, 2015

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.

