

VOLUME 9 ISSUE 1

FEBRUARY 2016

# Your Mutual News

## MELROSE MUTUAL INSURANCE COMPANY

### Melrose Mutual Annual Meeting

**Wednesday,  
March 9th, 2016  
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 Everyone:

Well another year has come and gone, how quickly they go, as Brad Paisley says in his song "Don't blink, 100 years go faster than you think".

With that said, enjoy the small things and moments in life that bring you joy.



Now back to where I started, enjoy the small moments and things that give your heart joy because like the song says, 100 years go faster than you think. Keep smiling and I wish you well until the next time.

Sincerely,  
Allan Wiechmann,  
President

Now down to business. Every year the Mutual seems to have a different peril to deal with; one year it is fire, the next water damage and this year was vandalism. Vandalism is a growing problem as we see on the news day after day. We at the Mutual had some small claims, but also had some larger claims, the last one to the tune of nearly \$100,000. There are things we can do: surveillance cameras, alarm systems and keeping doors locked. I think the best way is to act on our motto of "Neighbor helping Neighbor". If you know of a vandalized property or information that could help find the people responsible for a vandalism please don't be afraid to come forward; there are numbers to call where you can remain anonymous. Please take a look at the reward poster on the back of this letter and help us find the vandals responsible for this damage.

Remember, if you need fire extinguishers the Mutual sells them at a discounted price and services them, free of charge.

### *A Year of Change*

It's hard to believe that my first year as manager has come and gone already, but even harder to believe that 17 years have passed since I started with the Mutual. I have many people to thank, but most of all, the board of directors, agents, my dedicated co-worker Becca and all of you, our valued policyholders for your support and continued business. Working together, we can continue the tradition of Melrose Mutual Insurance Company by "Neighbor helping Neighbor".

Along with my new title came a new computer system to get up and running. Change is never easy and it has posed many challenges, but we do have new declarations pages and billing invoices. If you have any questions or comments please feel free to contact me at the office.

Wishing you a happy, healthy and prosperous year; and I hope to see you at the meeting!

Stacy Schiffler, Manager





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 8-3:00

**Staff**

Stacy Schiffler-Manager  
stacy@melrosemutual.com



Becca Weber-Underwriter  
rebecca@melrosemutual.com



*Protect your Home from Vandalism*

When you go on vacation or leave for work in the morning the last thing you want to worry about is the security of your home. Visibly empty house are prime targets for vandalism or break-ins, and the threat is real.

Below are some simple tips that may keep you from being the next victim:

- Don't post travel plans on social media or discuss with casual acquaintances.
- Install outdoor motion lights.
- Leave shades or blinds in normal positions, but be sure to keep valuables out of sight.
- Trim shrubs and trees so trespassers have fewer hiding spots.
- Ask a neighbor to shovel the walk or mow the lawn.
- Ask a neighbor to keep a watchful eye and let them know your plans.

*115th Annual Meeting of Melrose Mutual*

**All members are invited to attend our annual meeting  
Wednesday, March 9th, 2016, 8 pm at Meadowlark Country  
Club in Melrose.**

The Melrose Police Department will be giving a short presentation on vandalism.

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

*Our Friendly Agents in Your Area*

- DOMBROVSKI AGENCY**  
PAYNESVILLE
- GREENWALD AGENCY**  
GREENWALD
- HOMETOWN INSURANCE SERVICES**  
MELROSE
- KUTTER INSURANCE AGENCY**  
GREY EAGLE
- 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

**Board of Directors**



Allan Wiechmann



Dave Wenker



Dennis Primus



Chuck Goebel



Jerome Hanfler



Todd Waytashek

## *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:

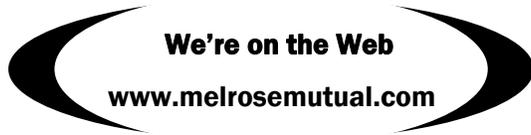
### ***Our affiliated insurance companies.***

- 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



**Billions Go  
Up In  
Smoke  
Each Year!**



**Earn up to \$10,000 through our  
Arson/Fraud Reward Program!**

**How?** By providing credible evidence  
leading to the identification of vandals  
who damaged property on Wednesday,  
November 25, 2015, at:

**47792 280th Street  
Brooton, MN**



**GRINNELL MUTUAL**  
REINSURANCE SINCE 1909

If you have any information on this  
theft, please call one of the following:

**Tri County Crime Stoppers**  
(800) 255-1301

**Grinnell Mutual Fraud/Arson  
Hotline**  
855-GMRC-FRAUD (855-467-2372)

*Announcing*  
**The 115th  
Annual Meeting**

of the policyholders of Melrose Mutual Ins Co.

**Wednesday, March 9<sup>th</sup>, 2016**

**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.**

**FARMUTUAL**  
insurance