

Your Mutual News

MELROSE MUTUAL INSURANCE COMPANY

Melrose Mutual Annual Meeting

Wednesday,
March 13th, 2019
8:00 p.m.

Meadowlark
Country Club
837 Country Club Dr.
Melrose, MN

Topics:

Financial Review
Election of Directors
Speaker

Door Prizes - Lunch

All members are encouraged to attend.



Trust in Tomorrow.

Message From the President

Greetings Everyone:

As I write this letter it is 41° below zero with a wind chill of -60°, but the weekend sounds like it should warm up.

When it gets so cold two things really come to mind—fire safety and carbon monoxide poisoning. As you know, when it is this cold, our heating systems have to work overtime and we are sometimes using other heating sources to try to stay warm and to keep things from freezing up. If you do have the inconvenience of frozen pipes, be sure to keep an eye on them as it starts warming up, so you don't have a messy water claim to deal with as well.

With that in mind, there are things we can all do to stay safe and warm:

- ◆ Make sure batteries are changed in smoke alarms & carbon monoxide detectors.
- ◆ Keep fire extinguishers in working condition and fully charged. Remember, the Mutual will recharge fire extinguishers free of charge to all policyholders. We also sell them below cost.
- ◆ Develop an escape plan, so all family members know how to exit the home and where to meet safely outside. Never enter a burning home to retrieve valuables.
- ◆ Be aware of sudden illness or headaches that could be a sign of carbon monoxide poisoning and leave the house immediately, then call 911.

In an effort to streamline our business and improve efficiency, the decision has been made to go to a five member board of directors, effective in 2019. We continue to work towards our motto of "Neighbor helping Neighbor".



I hope you all find yourselves safe and well. I hope to see you at our Annual Meeting on March 13th, 8:00pm at Meadowlark Golf Course.

Sincerely,
Allan Wiechmann, President

Notes from the office

I am very pleased to announce that Melrose Mutual had a profitable 2018, thanks to everyone's hard work and commitment to success.

In addition to a good year financially, we've had more reasons to celebrate. Our underwriter, Becca Weber became Mrs. Andy Borgerding on September 1st; then in January she achieved 5 years with Melrose Mutual. I am proud to say, in November, I celebrated 20 years with the company. We both enjoy what we do and are fortunate to work with great people everyday.

Join us at the Annual Meeting to learn more about the latest in fire fighting technology and fire safety from the Melrose Fire Department.

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 Borgerding-
Underwriter
rebecca@melrosemutual.com



118th Annual Meeting of Melrose Mutual

All members are invited to attend our annual meeting
Wednesday, March 13th, 2019, 8 pm at Meadowlark
Country Club in Melrose.

The 3 year term of 3 director are expiring this year. They are directors Allan Wiechmann, Dave Wenker and Todd Waytashek. Allan and Dave have agreed to run for another term. The board will be reduced to 5 members this year. 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.

Melrose Fire Department will be giving a brief presentation on the latest in fire safety and fire fighting technology.

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
- KENSINGTON INSURANCE AGENCY**
BELGRADE
- POLIPNICK INSURANCE**
SAUK CENTRE
- RETKA INSURANCE CENTER**
LITTLE FALLS
- SCHIFFLER AGENCY**
ALBANY
- VANGUARD INSURANCE**
LONG PRAIRIE
- WEALTHCARE INSURANCE**
COLD SPRING & MELROSE

Heating System Maintenance

With winter dragging on - cold, snow, more cold, more snow; it's important to continue maintenance on your heating system. While scheduling a professional furnace tune-up, changing filters, and testing smoke and carbon monoxide detectors are essential, so is checking the furnace's intake and exhaust pipes.

Often, furnace problems arise from blocked airflow in your intake or exhaust pipe. Even if your furnace seems to be working fine, it's important to regularly check the exhaust and intake pipes. The pipes are usually PVC, within five feet of each other, and near the foundation. Check the exhaust for ice buildup and the intake for frosting up. Also, check that nothing is blocking airflow such as nests, animals, or debris. Contact your HVAC professional with any questions or concerns.

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:

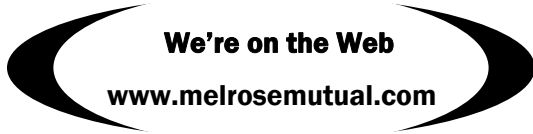
Our affiliated insurance companies.

- 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



Announcing
**The 118th
Annual Meeting**

of the policyholders of Melrose Mutual Ins Co

Wednesday, March 13th, 2019

Meeting starts at 8:00 pm

Meadowlark Country Club

**837 Country Club Drive
Melrose, MN**

* Financial Review * Election of Directors *

Speaker - Door Prizes - Lunch

All members are encouraged to attend.



Trust in Tomorrow.

TEN TIPS FOR FIRE SAFETY

- 1 Install smoke alarms on every level of your home, inside bedrooms and outside sleeping areas.
- 2 Test smoke alarms monthly. Replace batteries at least once a year.
- 3 Have a family fire escape plan and practice the plan twice a year.
- 4 If there's a fire in your home, get out, dial 911 and don't go back inside.
- 5 Keep matches and lighters out of children's reach.
- 6 Use flashlights during power outages, not candles.
- 7 Never leave a burning candle unattended.
- 8 Turn off space heaters when you leave the room and don't leave them unattended.
- 9 Only use smoking materials outside.
- 10 Keep flammable items away from anything that can get hot, such as space heaters.