

Your Mutual News

MELROSE MUTUAL INSURANCE COMPANY

Melrose Mutual Annual Meeting

Wednesday,
March 13th, 2024

11:30 am

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!

Announcing The 123rd Annual Meeting

of the policyholders of Melrose Mutual Ins Co.

Wednesday, March 13, 2024

Meeting starts at 11:30 am

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!

Message From the President

Greetings:

What a winter this has been, at least so far! The warmer temperatures make it seem a lot shorter, not good for snowmobiling or ice fishing though—be safe out there on the ice all you fisherman.

The mutual had a good year financially, despite all the changes happening in the insurance industry that are far beyond our control. Changing weather patterns, inflation and economic pressures have changed the way insurance companies have to do business to stay in business. This is happening to all insurance companies, not just the mutual companies. We can expect to see coverage changes to the wind portion of your policies in the coming year. Like Melrose Mutual, our new wind packaging partner, North Star Mutual, is committed to providing you quality coverage at a fair price.

Our agents and office staff have worked very hard this year to get all your policies switched over. Thank you for taking the time to meet with our inspector, and then with your agent to make sure you are properly protected in case you have a loss. The board and I are very appreciative and can't thank everyone enough for your commitment to our mutual... thank you, thank you, thank you!

I would like to congratulate Mike Kuefler, our former accountant and auditor, on his

retirement. He has been doing our books for over 30 years! We are pleased to announce that Doug Gleisner, from Creative Planning (formerly Bergan KDV) will be our new accountant and auditor. Please welcome him at the meeting.

The board would like to thank Becca for her 10 years, and Stacy for her 25 years of service to the company, please join us in congratulating them.



With that, I hope you are all well and wish you the best in the coming year and hope to see you at the Annual Meeting on March 13th at 11:30am.

Sincerely,
Allan Wiechmann
President

From the office

We made it! It's been a crazy year and a half; but I'm happy to say we have come through all of it as a better, and stronger company.

Our Melrose Mutual family continues to grow, Becca and her husband Andy welcomed their second child in October, another baby girl. The whole family is happy and healthy!



See you at the meeting!

Attention!

Meeting Time:
11:30 am





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Office Hours

Mon-Thur 8-4:00
Friday 8– noon

Staff

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123rd Annual Meeting of Melrose Mutual

All members are invited to attend our annual meeting
Wednesday, March 13th, 2024, 11:30am at Meadowlark
Country Club in Melrose.

We will have a short presentation on the changes in the insurance industry and how we are continuing to serve our members.

The 3 year term of 1 director is expiring this year. It is director Jerome Hanfler. He has 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.

In memory of Joe Schwinghammer

It is with sadness that we announce the passing of our adjuster/inspector Joe Schwinghammer. Many of you had the pleasure of working with Joe over the last 20 years and know that he truly loved his work and helping people, he will be greatly missed.



Joe was born on May 23rd, 1955 to Louis and Hyacinth Schwinghammer. He was raised on the family farm outside of Albany, which he took over in the late 1970's. After graduating from high school, and before becoming a full-time farmer, he spent part of his "before settling down" years working in Tommy Bartlett's water-skiing show in the Wisconsin Dells. In the mid-90's after farming for over 20 years, he decided that it was time for a career change and became an independent insurance adjuster which was a career he held and was incredibly proud of until his passing. His gift of working with people made him successful and very respected in the area.

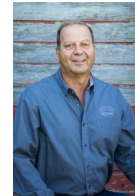
Survivors include daughters BreAnne (Ryan LeNoue) Schwinghammer, and Amanda (James) Birnie, and their mother, Julie Schwinghammer; grandchildren Audrey and Julian Birnie; sisters Marlene Schwinghammer, LaVonne Zirbes, Joyce (Ron) Kohorst, Yvette (Gordy) Smith, and Jan (John) Grutsch; sister-in-law Doris Ethan, and numerous nieces and nephews of the regular/great/great-great variety. He also leaves behind a love of several years, Julie Wannigman.

A celebration of life event is planned for Saturday, March 9th at the Pelican Lake Ballroom in St. Anna, MN from 2pm-6pm. (2pm-3pm visitation, 3pm-4pm toasts and eulogies, and 4pm-6pm celebration) Snacks and appetizers will be served. No flowers please, friend and family presence is enough.

Board of Directors



Allan Wiechmann



Dave Wenker



Dennis Primus



Chuck Goebel



Jerome Hanfler

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.

