

# Your Mutual News

## MELROSE MUTUAL INSURANCE COMPANY

### Melrose Mutual Annual Meeting

Wednesday,  
March 12th, 2025

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 124th Annual Meeting

of the policyholders of Melrose Mutual Ins Co.

Wednesday, March 12, 2025

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:

I hope this message finds you well. I am pleased to report that we, as a mutual, had a profitable year. It's important that we all continue to work together to keep it that way.

The insurance industry continues to feel the pressure of severe weather and the ever increasing cost of materials and labor. While those factors are out of our control, there are steps we can take to reduce risk.



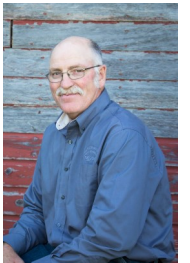
I encourage you to make sure smoke and carbon monoxide detectors are working, check fire extinguishers regularly (including shaking them to ensure the contents haven't settled), and replace washing machine and refrigerator hoses every 10 years to prevent water damage. While we hope you don't have a claim, if you do, contact your agent or our mutual office. Our agents and dedicated staff, Stacy and Becca, are here to assist you. As always, we live by our motto "Neighbor helping Neighbor".

Wind and hail storms have become common in Minnesota, and when the storm hits "storm chasers" are not far behind. "Storm Chasers" are contractors that travel to areas damaged by storms, often using deceptive tactics to sell repair services.

We advise you to choose local, trusted contractors and suppliers to complete your repairs. Come to the meeting to learn more about the importance of choosing the right contractor for your job.

As our current board members approach retirement in the next five years, we are looking for people to get involved. If you are interested in the insurance industry please reach out to us for more information.

Hope to see you at the Annual Meeting on March 12th at 11:30am. Thank you for your continued trust in our Mutual, and wish you all the best in the coming year.



Sincerely,  
Allan Wiechmann  
President

**Attention!**

Meeting Time:  
**11:30 am**



**FOR SALE**

**Fire Extinguishers**

5# \$60.00

10# \$80.00





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PO Box 266  
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www.melrosemutual.com

**Office Hours**

Mon-Thur 8-4:00  
Friday 8- noon

**Staff**

Stacy Schiffler-Manager  
stacy@melrosemutual.com



Becca Borgerding-  
Underwriter  
rebecca@melrosemutual.com



*124th Annual Meeting of Melrose Mutual*

All members are invited to attend our annual meeting  
Wednesday, March 12th, 2025, 11:30am at Meadowlark  
Country Club in Melrose.

We will have a short presentation on storm chasers and the im-  
portance of using local, trusted contractors and lumber yards to  
complete your repairs.

The 3 year term of 2 directors are expiring this year. It is directors  
Allan Wiechmann and Dave Wenker. They have agreed to run for  
another term. Members seeking nominations for election must sub-  
mit their name in writing to the office in Melrose at least 5 days prior  
to the date of the annual meeting.

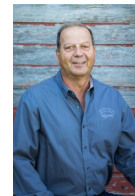
*Our Local and Trusted Agents*

- DOMBROVSKI AGENCY**  
PAYNESVILLE
- GREENWALD AGENCY**  
GREENWALD
- HOMETOWN INSURANCE SERVICES**  
MELROSE
- KAMPA GERBI & ASSOCIATES**  
LITTLE FALLS
- KUTTER INSURANCE AGENCY**  
GREY EAGLE
- NATIONAL INSURANCE BROKERS VERONEN AGENCY**  
STAPLES
- POLIPNICK INSURANCE**  
SAUK CENTRE
- 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

*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.

