

# Your Mutual News

## MELROSE MUTUAL INSURANCE COMPANY

### Melrose Mutual Annual Meeting

Wednesday,  
March 8th, 2017  
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.

### Message From the President

Greetings Everyone:

Well we made it through another year, and what a year it was. We survived the presidential campaign and the election. Now we have a new president who says he will “make America great again”. Speaking of great, we at the Mutual, had the best year in the history of the company. Thanks to the work of our team. A team who consists of the board of directors, our great office staff of Stacy and Becca, all of our agents, our inspectors and of course all of you our policyholders. Without you, we wouldn’t be a company. United we stand, divided we fall.



I know a lot of you are thinking, including your board of directors, since we had such a good year the rates should go down; but one good year does not make a good insurance company. Things change in the blink of an eye, so we all have to keep working on having more good years and keeping our 116 year old company strong in these ever-changing times. Remember our policy of “Neighbor helping Neighbor”.

Also, our inspection program is starting to pay off by keeping you and your property safe. When you get a call from the inspector, remember he is there to help protect your property and may even notice something that could prevent a major catastrophe down the road.

Don’t forget, the Mutual sells fire extinguishers below cost and services them for our policyholders free of charge.

Again, thanks for a great year and wishing you all the best in the new year. Working together we can have more great years to come.

I hope to see you all at our Annual Meeting on March 8th.

Sincerely,  
Allan Wiechmann, President

### From the office

Working together we just had the best year in the history of Melrose Mutual Insurance Company. It takes everyone doing their part to achieve greatness, and that is just what happened last year. You, our policyholders, have worked with your agent and our inspectors to protect your property from loss. The directors and staff have worked to build and protect the assets of the company while providing neighborly service. Thank you!



See you all 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



*Inspection Program Benefits Everyone*

Melrose Mutual is engaged in an inspection program because we know many losses can be prevented; and fewer losses mean lower premiums for policyholders. When you get a call from our inspector, Joe Schwinghammer, please take the time to schedule an inspection—it will benefit everyone. Also, for your convenience we sell fire extinguishers below cost and service them free of charge for all policyholders.



Come to the Annual Meeting to meet Joe and hear his presentation on inspections. As always, questions are welcomed.

*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

*116th Annual Meeting of Melrose Mutual*

**All members are invited to attend our annual meeting  
Wednesday, March 8th, 2017, 8 pm at Meadowlark Country  
Club in Melrose.**

Joe Schwinghammer, inspector, will give a short presentation on the inspection process.

The 3 year term of 2 directors are expiring this year. They are directors Dennis Primus & Chuck Goebel. They have both 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.

**Board of Directors**



Allan Wiechmann



Dave Wenker



Dennis Primus



Chuck Goebel



Jerome Hanfler



Todd Waytashek

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## *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:

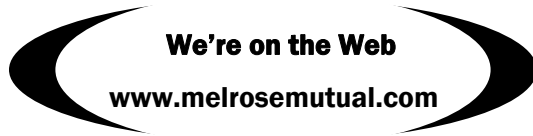
***Our affiliated insurance companies.***

- 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



2017 is my year to...

- Spend more time with family
- Break a bad habit
- Learn a new skill
- Do more good deeds
- Try new foods
- Call my local insurance agent to make sure my family is properly covered for whatever lies ahead

GRINNELL MUTUAL  
SINCE 1909

*Announcing*  
**The 116th  
Annual Meeting**

of the policyholders of Melrose Mutual Ins Co.

**Wednesday, March 8<sup>th</sup>, 2017**

**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.

**FARMUTUAL**  
insurance