

Your Mutual News

MELROSE MUTUAL INSURANCE COMPANY

Annual Meeting

8:00 p.m.

Wednesday,

March 12th, 2008

VFW Club

416 East Main Street
Melrose, MN

Election of Officers
Territory Expansion

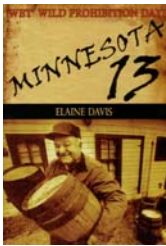
Door Prizes - Lunch

All members are encouraged to attend.

Mark your Calendar~ Annual Meeting Time is Here

This year will mark the 107th Annual Meeting of the Policyholders of Melrose Mutual Insurance Company at 8 p.m. on Wednesday, March 12th.

I am very excited about our guest speaker. Elaine Davis, author of the book, Minnesota 13 will talk about the wet and wild Prohibition days in Stearns County. Stick around after the meeting to tell her your story. This should be fun.



We will be giving away a Watch Dog Water alarm to each family in attendance. Place this handy little device wherever water might over-

flow...in the utility room, kitchen, bath or basement. The alarm will sound when the water reaches a sensor, minimizing the risk of water damage.

We also have wonderful door prizes to be given away, and a lunch after the speaker.

If you are interested in the workings of your insurance company, this is the perfect opportunity for you to sign up to have your name placed on the ballot. Two directors are up for re-election this year, Dennis Primus and Donald Hellermann. A vote will take place.

If you would like to be considered for nomination, contact Patti Rothfork at 320-256-7290. Nominations must be



received by March 5th to be included on the ballot. Nominations are not accepted from the floor at the meeting.

We will also be voting to amend the articles of incorporation to expand our territory. See the map enclosed.

Hope to see you all there.

Sincerely,

Patti Rothfork, Manager

Letter from the President

Change. Change seems to be the buzzword in this year's presidential campaign, as if it were something new. Your Mutual Insurance Company has been changing since the beginning.

This newsletter is a change. A few years ago we decided to change to the Mutual Monitor

as our newsletter and annual meeting notice. That was a change that didn't work out as well as we had hoped, now with changes in computer programs we are able to put together our own newsletter, and hopefully do it better.

Change. Another change that has taken place as of January

1, 2008 is that Melrose Mutual is now offering a 3% Auto/Home discount on your fire insurance premium. That is in addition to the discounts offered by Grinnell Mutual.

Change. Has your insurance policy been updated to keep up with changes that you have

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303 East Main Street
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 8-12:30

Staff
Patti Rothfork-Manager
patti@melrosemutual.com
Stacy Schiffler-Underwriting
stacy@melrosemutual.com
Carol Bloch-Bookkeeping
carol@melrosemutual.com

Board of Directors
Officers
Joe Soenneker-President
Len Hinnekkamp-V President
Dennis Primus-Secretary
Patti Rothfork-Treasurer

Directors
Dave Wenker
Joe Loehr
Don Hellermann
Allan Wiechmann

Water Damage, Practical Advice from ServiceMaster

What to do:

Call your agent and begin cleanup. Damage from water and bacteria growth can begin within hours.

Remove as much water as possible by mopping, blotting and vacuuming with a shop vac.

Remove wet area rugs or other floor coverings.

Lift draperies off the floor, loop through a coat hanger and place the hanger on the drapery rod.

Wipe furniture, prop up wet furniture cushions for even drying and place aluminum foil under furniture legs.

Move photos, paintings and art objects to a safe, dry location.

Do not remove books from shelves. Rather pack them tightly to prevent warping of pages until a restoration professional can begin this specialized drying.

Open drawers, closet and cabi-

net doors to enhance drying.

What not to do:

Do not enter a room with standing water until electricity has been turned off.

Do not use a regular household vacuum to remove water.

Do not lift tacked-down carpet without professional help.

Do not use electrical appliances while on wet carpet or flooring.

Do not disturb visible mold.

Fire Extinguishers for Sale

Don't be caught empty handed. We sell fire extinguishers and offer free recharging of empty extinguishers to our members.

Keep in mind that extinguishers manufactured before October

1984 and some newer inexpensive types cannot be refilled.

We sell fire extinguishers made by Amerex. The aluminum valves are solid metal. They feature large, long and comfortable operating levers and carrying handles designed for many



years of service.

Stop by the Melrose Mutual office during business hours or contact your agent.

A RIDDLE

Glittering points
that downward
thrust,
Sparkling spears
that never rust.

What is it?

Letter from the President

(Continued from page 1)

made in your home or on your farm? Check with your agent to be sure that your coverage has kept up with the changes you have made. Do you have the right endorsements added to your policy? Do you have collapse coverage on your eligible buildings? Ask your agent.

Your Board of Directors has a long range business plan with plans for changes that we feel should be made to improve the

company, and to offer better service to you, the members. This year at our annual meeting we will be asking for approval to submit a request to the Minnesota Department of Commerce to expand the number of townships in our primary writing territory, we are at our present limit of 150 townships. The next level would allow us to write insurance in up to 200 townships.

Remember your Mutual's Annual Meeting will be

March 12th at 8:00 PM at the Melrose VFW.

Sincerely,

Joe Soenneker

EDUCATIONAL SCHOLARSHIP AVAILABLE

A \$500 scholarship is awarded each year through our state association MAFMIC, to a MN high school graduating senior. Contact the office for rules and an application.

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:

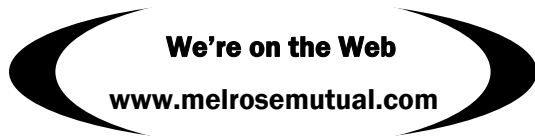
Our affiliated insurance companies.

- 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.
- Lienholders, 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 East Main Street
PO Box 266
Melrose MN 56352



**MELROSE
MUTUAL
INSURANCE COMPANY**

Your Local Agents

BORGERDING AGENCY
BELGRADE
DAVE FRIEDRICH AGENCY
RICE
GREENWALD AGENCY
GREENWALD
GREATER MN INSURANCE CENTER
LITTLE FALLS
HOMETOWN INSURANCE SERVICES
MELROSE
MIKE KUTTER AGENCY
GREY EAGLE
MYRON LARSON INSURANCE
ALEXANDRIA
POLIPNICK & ASSOC.
SAUK CENTRE
SCHIFFLER AGENCY
ALBANY
STEARNS INS SERVICES
ALBANY
VANGUARD INSURANCE
LONG PRAIRIE
WEALTHCARE INSURANCE
COLD SPRING & MELROSE

**Announcing
The 107th
Annual Meeting**

of the policyholders of Melrose Mutual Ins Co.

**Wednesday,
March 12th, 2008**
Meeting starts at **8:00 pm**

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