

Your Mutual News

MELROSE MUTUAL INSURANCE COMPANY

ANNUAL MEETING TOPICS

The 108th Annual Meeting of the Melrose Mutual Insurance Company is March 11th at the Meadowlark Country Club in Melrose. On the agenda this year will be a presentation of the 2008 financial statement, election of directors, a discussion on territory expansion into Wadena County and other related business.

The terms of 2 directors are expiring. Vice-president Leonard Hinnenkamp has agreed to run again, Joe Loehr will be retiring leaving his position open. We currently have 2 candidates on the ballot for this position. If you are interested in running, please contact the office.

After business is concluded we will be giving away prizes, to include 3 - \$50 cash prizes. And, as always lunch will be served. Hope to see you there!

Meet the Candidates

Richard Roden

Richard Roden attended Father Pierz Memorial High in Pierz. After a short stint in the Army and working odd jobs, Rich joined the National Guard and has spent the past 30 years at



Fort Ripley, while also farming and bartending at the Falls Ballroom. The last 3 years with the Guard, Richard spent traveling the state giving instruction and inspecting equipment .

Currently he is retired and living with his wife of 49 years, Alvina, in Little Falls. They have 4 children and 11 grandchildren.

Although Rich is retired from the Guard he is still actively farming and pursuing his many hobbies including skiing, snowmobiling, dancing and woodworking.

His experiences and diverse background would bring a new perspective to the board.

Jerome Hanfler

Jerry Hanfler is a graduate of Little Falls High School. He grew up on a farm south of Little Falls. After high school Jerry farmed and worked in construction, building pole

sheds and poultry barns among other things. For the past 16 years he has worked for the boat industry in Little Falls. Jerry and his wife, Gloria have been married for 35 years. They have 5 children and 10 grandchildren. When his children were



younger Jerry worked with the local FFA and 4-H groups. Currently they reside on 20 acres of Jerry's home farm having sold the remainder to his son. He

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Melrose Mutual Annual Meeting

**Wednesday
March 11th, 2009
8:00 p.m.**

**Meadowlark
Country Club**

**837 Country Club Dr
Melrose, MN**

(Located south of I-94: Go south over the overpass, take 1st right onto Country Club Road, follow the road, it curves twice. Take a left at stop sign onto Country Club Drive. The Clubhouse is on the right.)

**GIFTS FOR
EVERYONE!
OVER \$200 CASH
PRIZES
PLUS OTHER DOOR
PRIZES**

**Lunch will be served
after the meeting.**

**All members are
encouraged to
attend.**



303 East Main Street
PO Box 266
Melrose MN 56352

Ph. (320) 256-7290
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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 Hinnekamp-V President
Dennis Primus-Secretary
Patti Rothfork-Treasurer

Directors

Dave Wenker
Joe Loehr
Don Hellermann
Allan Wiechmann

Letter from the President

Your Board of Directors has not been to Washington to seek a Government bailout, we don't need one. Through good business practices, and the use of common sense, Melrose Mutual remains a strong insurance company. Our sound financial plan has protected the policyholders surplus from any decrease. Maybe the CEO's of the big companies should take some lessons from the small mutual insurance company's on how to do business.

After 24 years of faithful service on the board of directors of Melrose Mutual Insurance Company, Joe Loehr has reached retire-

ment age. Thank you Joe for your years of service.

With the increase in our writing territory over the last number of years, the board felt it was time to look beyond the local area for directors. A call was put out to the agents for candidate recommendations. The nominating Committee did meet with candidates to discuss the Company and what will be expected of them as Directors. Richard Roden of Little Falls and Jerome Hanfler of the Little Falls Bowlus area have agreed to have their name placed on the ballot. The Committee feels both are



well qualified.

Remember your annual meeting is March 11th at 8:00 PM at a new location this year: the Meadowlark Country Club. Our former meeting place, the Melrose VFW Club has closed.

Sincerely,
Joseph Soenneker

Candidates..continued

(Continued from page 1)

enjoys hunting, fishing and helping his son on the farm.

Jerry is interested in learning about the mutual insurance industry and is excited about the challenge of helping lead us into the future.

Notice of Filing

Members seeking nomination for election to the Board of Directors shall submit their names in writing to the home office before March 4, 2009.

Vote by Proxy

A member may cast a vote through proxy. The appointment of a proxy shall be in writing filed with the Home office before March 4, 2009.

A PUN

Two Eskimos sitting in a kayak were chilly, but when they lit a fire in the craft, it sank, proving once again that you can't have your kayak and heat it, too.

Director Retires

Joe Loehr has served on the Melrose Mutual board of directors for 24 years. When asked about his years on the board, he had the following comments: "The Mutual has come a long way from when I started. I learned a lot. I enjoyed my time serving on the board because I had a good group of directors to work with and a super manger. I will continue to do some farm work, play cards and whatever else comes along." Thank you Joe, for your time. We will miss you.

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:

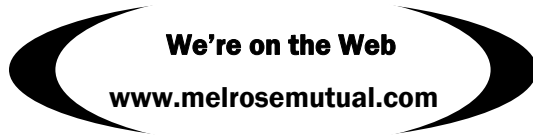
Our affiliated insurance companies.

- 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 East Main Street
PO Box 266
Melrose MN 56352



MELROSE MUTUAL INSURANCE COMPANY

Your Local Agents

DAVE FRIEDRICH AGENCY
RICE
FIRST INTERNATIONAL AGENCY
STAPLES
GREENWALD AGENCY
GREENWALD
GREATER MN INSURANCE CENTER
LITTLE FALLS
HOMETOWN INSURANCE SERVICES
MELROSE
MIKE KUTTER AGENCY
GREY EAGLE
LARSON INSURANCE
ALEXANDRIA
NELSON INSURANCE AGENCY
STAPLES
NORTH AMERICAN AGENCY
BELGRADE
POLIPNICK & ASSOC.
SAUK CENTRE
SCHIFFLER AGENCY
ALBANY
VANGUARD INSURANCE
LONG PRAIRIE
WEALTHCARE INSURANCE
COLD SPRING & MELROSE

Announcing The 108th Annual Meeting

of the policyholders of Melrose Mutual Ins Co.

Wednesday,

March 11th, 2009

Meeting starts at **8:00 pm**

Meadowlark Country Club

837 Country Club Drive
Melrose, MN

* Election of Officers * Territory Expansion




Door Prizes - Lunch

All members are encouraged to attend.



Melrose Mutual Insurance Co.

2009 Proposed Territory Expansion

-  In Territory
-  Out of Territory
-  Proposed Expansion

