

Fairmont Farmers Mutual *Messenger*

Volume 6, Issue 1 • February 2014



2013 **ANNUAL MEETING**



You are hereby notified that the 125th Annual Meeting of the Fairmont Farmers Mutual Insurance Company will be held:

TUESDAY MARCH 25, 2014 - 10:00 A.M.

*Knights of Columbus Hall – 920 East 10th Street
Fairmont, Minnesota*

For the purpose of hearing reports, the election of directors for terms of three (3) years and to conduct any other business that may come before said meeting.

The three-year terms of the following directors expire at this meeting:

Ken Tenney, Fairmont, Minnesota
Robert Roesler, Sherburn, Minnesota
Ron Malchow, Amboy, Minnesota

In accordance with the Articles of Incorporation of the Fairmont Farmers Mutual Insurance Company, nominations for director must be filed with the company COO at the home office at

Fairmont, MN in writing at least 15 days prior to the March 26 Annual Meeting. The purpose of the meeting is for the election of officers

and transacting such other business as may properly come before said meeting.

A member may cast his or her vote in person or through proxy. The Secretary has made Proxies available at the Fairmont Farmers Mutual Insurance Company home office located at 118 Downtown Plaza, Fairmont, Minnesota. Proxies must be filed with the Secretary a minimum of five (5) working days prior to the meeting. The Proxies will automatically terminate at the conclusion of the meeting for which authorized.

Coffee and cookies will be served following the Annual Meeting, and door prizes will be awarded.

Arlen Ostermann, Secretary

Fairmont Farmers Mutual • 125 Years

Fairmont Farmers Mutual is celebrating its 125th year of operation in 2014. Below are a few excerpts from the very first minute book. We must apologize if some of the names are spelled incorrectly. The minute books were recorded entirely by hand in cursive and are sometimes very difficult to decipher. Enjoy!

Records Of The Fairmont Farmers Mutual Fire Insurance Company Organized February 16th 1889

The First Annual Meeting Minutes January 7, 1890

Annual meeting of Fairmont Farmers Mutual Fire Insurance Company of Martin County Minnesota; Met in Court House Hall pursuant to Notice. The report of the Secretary was read and accepted and placed on file. The following amendment to Section 11 of the By-laws was passed so as to read as follows to strike the word after and including seventy-five cents and up to fifty cents and inserting the words one dollar instead.

The following additional By-law was read and accepted:

Sec 7 of By-laws: This Company will not accept risks in livestock in excess of the following amounts (to wit): All horses not to exceed \$100 on any one animal; all bulls not to exceed \$50 on any one animal; all cows not to exceed \$25 on any one animal; all calves, sheep and hogs not to exceed \$5 on any one animal.

In adjusting any loss, the above rate shall be the maximum allowed and such smaller amount or rate shall be allowed as shall appear upon competent proof to be 2/3 of the actual value at the time of loss. It was moved and carried that the chair appoint a committee of three to select names of 9 persons for directors for the insuring year. The following committee was appointed: Geo Gurtz; David Kelly and W.H. Willson. They presented the following names which were acted on by the members present: C. W. Jones, Geo Gurtz, Peter Olsson, R. Jagodzinske, E. Howard Fitz, J.G. Mitchell, W.H. Willson, D. Alton and D. Kelly. They were acted upon and declared elected for the following year.

Adjourned, W.H. Willson, Secretary

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First Board of Directors

<i>John G. Mitchell</i>	<i>A. Roskopf</i>
<i>Wm. Reinke</i>	<i>W.H. Willson</i>
<i>David Kelly</i>	<i>R. Jagodzinske</i>
<i>C.W. Jones</i>	<i>E. Howard Fritz</i>
<i>John Hellinsky</i>	

Secretary Report for 1889

Organized February 23, 1889; Commenced Business May 16, 1889		
Policies issued during the year	123	\$1,362.17
Policies expired during the year	1	\$12.70
Policies in force December 31, 1889	122	\$1,349.47
Losses Paid		\$55.00
All other expenses		\$299.15

The following notice appeared in the Martin Co. Democrat of January 9, 1896 and also in the Martin Co. Sentinel of January 10, 1896: To policyholders in the Fairmont Farmers Mutual Fire Insurance Company, take notice that flax and grass seed are not insured unless specifically mentioned in the policy.

Dated January 5, 1896.....J.G. Mitchell, Secretary

Spring

is Around the Corner

(We Hope)

We always look forward to spring, especially this year after the long cold winter. The farmers are getting ready for planting and home owners are busy with their spring cleanup. This may mean the purchase of new equipment such as lawn mowers, seed, fertilizer and chemicals. It is important for all policyholders to review their policies to make sure they have adequate coverage.

We have seen many changes on the unscheduled farm personal property coverages and yet we find many items underinsured, not insured or not listed on the unscheduled inventory at the time of a loss. If you do not have the items listed, or the values are inadequate, you may be subject to a co-insurance penalty. There have been significant changes in grain, livestock and machinery prices and these changes warrant your attention. The last days of winter would be a good time to review your policy and contact your agent with any questions or changes you may have.

ATVs, UTILITY VEHICLES, BOATS, SNOWMOBILES...

If you own any of the items listed above, your farm or home policy provides very limited coverage if the item is not specifically insured. The use of these vehicles also presents a substantial liability exposure that requires a recreational vehicle endorsement in order to have liability coverage.

Now would be a good time to contact your agent, review your insurance policy with him/her and get your insurance brought up to date before spring work begins. Don't wait until after you have a loss to find out that you have inadequate coverage.

New!

Policyholder Payments On-line!

Fairmont Farmers Mutual has a new and easier way for you to make your premium payments on the web.

Now you will be able to look up your balance due and make a payment by using your policy number, billing zip code, and last name. A link has been placed directly on the Fairmont Farmers Mutual website (www.fairmontfarmersmutual.net) main public page as "Make a Payment". It is the last item on the list on the left hand side. Please note that your policy number must be entered EXACTLY as it appears on your declarations page, including either spaces or dashes. This feature is available to direct bill policies only.

If you have questions regarding this new feature, please contact your agent and they can help you make your payments on-line!

Also remember to check our website from time to time for timely and informational articles and other material you may find interesting.



Fairmont Farmers

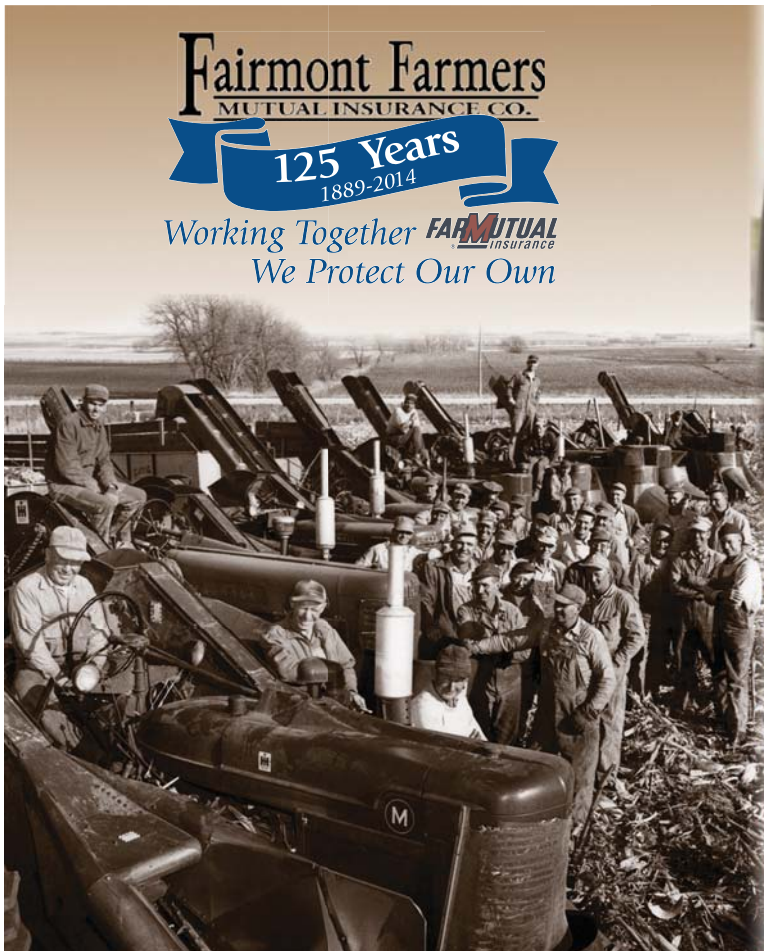
MUTUAL INSURANCE CO.



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1889-2014
Working Together **FARMUTUAL**
We Protect Our Own *Insurance*



SHARED PURPOSE. **MUTUAL VALUES.**[®]