

Fairmont Farmers Mutual

Messenger

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FAIRMONT FARMERS MUTUAL INSURANCE COMPANY

You are hereby notified that the 129th Annual Meeting of the Fairmont Farmers Mutual Insurance Company will be held:

TUESDAY MARCH 27, 2018
10:00 A.M.

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



**NOTICE OF
ANNUAL MEETING!**

for the purpose of hearing reports, the election of directors for terms of three (3) years, proposed Article and By-law changes and to conduct any business that may properly come before said meeting.

The restatement of the Articles and By-laws will be an order of business to come before the meeting. There are two amendments that are included in the Restatement of the Articles and By-laws to be voted upon at this meeting.

The Article amendment will deal with the Annual Meeting date. Article V, Section 2 of the Articles of Incorporation will be changed as follows:

Current:

Section 2. The annual meeting of the corporation in which the Board of Directors shall be elected shall be held on the fourth Tuesday of March of each year, within the State of Minnesota, at a time and place as may be determined by the Board of Directors.

Proposed:

Section 2. The annual meeting of the corporation in which the Board of Directors shall be elected shall be held at a date, time and place as the Board of Directors shall designate each year, within the State of Minnesota, with proper notice given to the membership.

The first By-law amendment will deal with the Annual Meeting date. Section III Subdivision 1 of the By-laws will be changed as follows:

Current:

SUBDIVISION 1. The annual meeting of the members of the Corporation shall be held on the fourth Tuesday in March, commencing at such time and place as the Board of Directors shall designate and shall be, for the purpose of electing directors of the Corporation and for the transaction of any other business which may come before the meeting. At the Annual Meeting the management of the Corporation shall present to the members a full report of the business of the Corporation for the previous fiscal year.

March 2018							
S	M	T	W	T	F	S	
	4	5	6	7	1	2	3
11	12	13	14	15	16	17	18
18	19	20	21	22	23	24	25
25	26	27	28	29	30	31	

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NOTICE OF ANNUAL MEETING

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Proposed:

SUBDIVISION 1. The annual meeting of the members of the Corporation shall be held on a date, time and place as the Board of Directors shall designate and shall be, for the purpose of electing directors of the Corporation and for the transaction of any other business which may come before the meeting. At the Annual Meeting the management of the Corporation shall present to the members a full report of the business of the Corporation for the previous fiscal year.

The second amendment to the By-laws of the Company will deal with the common meeting practices as follows:

Current:

SUBDIVISION 4. At all meetings of members of the Corporation, Roberts Rules of Order shall govern all procedural questions where not inconsistent with law, the Certificate (Articles) of Incorporation or the By-Laws of this Corporation.

Proposed:

SUBDIVISION 4. At all meetings of members of the Corporation, common meeting procedures and protocols shall govern all procedural questions where not consistent with law, the Certificate (Articles) of Incorporation or the By-Laws of this Corporation.

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

Richard Viesselman, Trimont, Minnesota
Alan Brudelic, Lewisville, Minnesota

In accordance with the Articles of Incorporation of the Fairmont Farmers Mutual Insurance Company, nominations for director must be filed with the CEO at the home office at 118 Downtown Plaza, Fairmont, MN in writing at least 15 days prior to the March 27 Annual Meeting.

A member may cast one vote for each policy 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.

Justin Williamson, Secretary



Don't Forget The Scholarship Deadline!

March 15, 2018, is the deadline for the Minnesota Association of Farm Mutual Insurance Company (MAFMIC) Scholarship Applications. Please check the www.fairmontfarmersmutual.net website under the Scholarship tab for more information. Don't delay!

The One Extension Cord Mistake You Should Never Make

Extension cords are super handy to have around when you have something that can't reach the wall socket. But you should be wary of plugging in too many things at once. In fact, this winter fire departments across the country are warning people about the hidden dangers of extension cords.

Power strips and extension cords are words that are often used interchangeably to describe a long electrical cord with multiple plugs, but many people don't realize they are not necessarily the same thing as a surge protector. Surge protectors will automatically cut off the power when it gets overloaded.

Power strips may have a lot of extra sockets, but that doesn't mean it can actually handle everything you throw at it. There's a limit to how much juice those things can take. If you plug the wrong thing into a power strip, that one mistake can turn very costly - or even worse, it may take a precious life.

When it gets freezing cold outside, the first thing most people do is turn up the heat. But if you don't have a fireplace, the next best thing is a space heater. It's compact, portable, and warms up a small room in a minimal amount of time.

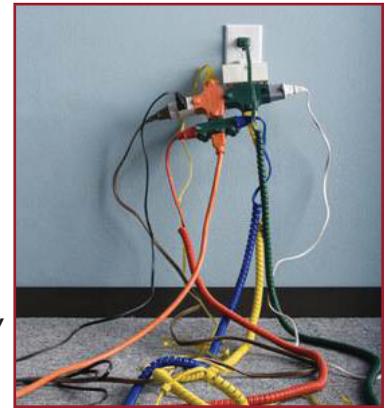
But another thing that it heats up is - you guessed it - extension cords. Even if a space heater is the only thing plugged into the power strip, it can end up making your house much hotter than you originally anticipated.

- A Fire Department in Oregon says: "The weather is getting colder, and people are pulling out their space heaters. We just wanted to remind you that you should NEVER plug a heater into a power strip. These units are not designed to handle the high current flow needed for a space heater and can overheat or even catch fire due to the added energy flow. Please share and stay safe this winter season."
- Rachel Rothman, the chief technologist at the Good Housekeeping Institute also has this to add: "You should definitely not use an extension cord or power strip, which could easily overheat. And you really shouldn't plug any other electrical devices into the same outlet as the heater for safety reasons."
- According to the National Safety Fire Administration, half of all heating home fires occur during December, January, and February. And from 2009 to 2013, heating equipment accounted for 56,000 home fires. Don't become one of those statistics.

If you're thinking of getting a space heater this winter, make sure it's been third-party tested by an independent lab, like UL. If you don't see a UL rating on the box, skip it.

Also...do not forget to make sure your smoke detectors are working, and regularly check your space heater cords to make sure they are not frayed or damaged. This way, you'll keep both toasty warm and safe this winter.

DIY by Marilyn Caylor 12/31/2017



Fire Department Service Charges

Fairmont Farmers Mutual insurance policies include up to \$1,000 covering Fire Department service charges in the case of a call to save or protect property from a covered peril. There is no deductible applied to this coverage and there is no extra premium charged.

It has been brought to our attention after a recent fire call that some Fire Department service charges are on the rise. We recently received a claim for a Fire Department service charge in excess of \$2,900 for a house fire. In this case, the service charge was billed on a per person and truck per hour rate after the first hour. We understand that insureds have also been billed for water usage.

In order to be sure you have adequate coverage for your property, Fairmont Farmers Mutual suggests that you check with your own responding Fire Department as to what you can expect for Fire Department service charges, especially in outlying areas where distance and other factors could affect the amount charged. Your responding Fire Department charges may warrant that you purchase additional coverage.



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Visit your Fairmont Farmers Mutual agent to review all your insurance needs.

