

Fairmont Farmers Mutual Messenger



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NOTICE OF ANNUAL MEETING FAIRMONT FARMERS MUTUAL INSURANCE COMPANY

You are hereby notified that the 122nd Annual Meeting of the Fairmont Farmers Mutual Insurance Company will be held:

TUESDAY, MARCH 22, 2011 - 10:00AM
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:

Kenneth 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 manager at the home office at Fairmont, MN in writing at least 15 days prior to the March 22 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 1285 Highway 15 South, 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.

Bruce Peters, *Secretary*

2011 MAFMIC SCHOLARSHIP APPLICATION

In the year 2000 an educational scholarship fund was established by the Board of Directors of the Minnesota Association of Farm Mutual Insurance Companies (MAFMIC). These scholarship funds are available to Minnesota high school graduating seniors who qualify, according to an established set of eligibility guidelines which are listed on the back of the application. You can find a copy of the application on our website: www.fairmontfarmersmutual.net. You can also contact your agent or Fairmont Farmers Mutual to obtain a copy.

If you have a high school senior, be sure to get your copy of the 2011 application and eligibility guidelines now. These applications should be sent to the MAFMIC Scholarship Selection Committee and must be post-marked by **March 15** to qualify. Don't delay. Apply now!



Farm Equipment Road Safety Tips

In this area of the country, many of us travel rural roads on a daily basis. We often find ourselves in traffic with large, slow-moving farm equipment. Many of us tend to feel impatient being held up on our way to work or other destinations and end up taking unnecessary risks. For this reason, we need to know the rural road safety guidelines.

If you live, work or commute through an area populated with farm fields, drive with caution, especially during spring planting and fall harvest seasons.

A few rural road safety considerations:

- Slow down as soon as you spot a piece of farm equipment. In fact, if you see something ahead that is neither car nor truck, slow down, at least until you have identified the object.
- Watch for hand signals. Just because a tractor veers right does not mean the operator is pulling over for you to pass. The sheer size of farm equipment often dictates the necessity of wide turns, hence the veer right. If a tractor operator is signaling you to wait, trust him. He has a much higher vantage point than you.
- Watch for turns at places other than intersections. Use extreme caution when passing large farm equipment. Farm equipment does not always turn at intersections and the flashing lights cannot be construed as turn signals. Be aware of farm driveways and field approaches.
- Be aware of the triangular Slow-moving-Vehicle (SMV) sign. Slow moving vehicle signs should only be used on slow moving vehicles, not to mark driveways or for other non-vehicular uses.



- Watch for flashing amber lights. This type of light often marks the far right and left of farm equipment. Also watch for reflective tape marking extremities and sides of equipment.
- Do not speed past farm machinery. Even when you may pass safely and legally, the turbulence created by your vehicle may cause the machinery to sway and become unstable.
- Do not pull out in front of a slow moving vehicle and then decrease your speed suddenly. A tractor pulling a grain cart does not have the maneuverability of a car. Remember the fact that most machinery is very large. Make sure you have ample space to pass. As with any passing operation, check the rear-view mirror before returning to your travel lane.
- Do not expect equipment to run partly on the road shoulders. Driving with one set of wheels on the pavement and one set on loose-surfaced shoulders substantially increases the risk of overturn or other accident.
- Be aware of mail boxes, road signs, and other obstacles on the road side. Large farm equipment may attempt to drive on the shoulder of the road whenever possible. However, they must swing toward the center of the roadway when they come upon a mail box, road sign or something on the road side. When in traffic with large farm equipment, be alert to the area and roadways you are traveling.

If possible, when you meet a piece of equipment on the road, try to find a safe spot to pull over to allow safe and easy passage of the implements. It could mean someone's life and livelihood. We must learn to share the road.



Farm Equipment Road Safety Tips continued

Farmers should also consider these rural driving safety tips:

- Make sure all safety lights are clean and working. Replace any worn SMV emblems. Add reflective tape to your equipment: yellow on the sides, orange or red on the rear.
- Try not to group pieces of equipment together when traveling on high-traffic roadways. Motorists need time to pass and return to their lane. Space equipment to allow motorists to pass one unit at a time.

- Provide a follow car with hazard lights flashing. People respond well to this type of escort.
- Limit movements of equipment during evening or peak traffic hours.
- Keep lights on and flashing, even in the daytime.

A farmer may be required to transport equipment through small towns or developments. Talk to local law enforcement officials. They may be willing to assist you safely through town.

RECREATIONAL VEHICLES, GOLF CARTS...

As we approach the spring and summer season, the recreational vehicles, golf carts, boats and personal watercraft, etc., will be pulled out and put to use. Many times policyholders acquire these items but forget to contact their agent regarding their recent purchase.

If you have any of these items and have not specifically addressed the coverage for them, you may have limited or no coverage. The loss to the item is definitely a concern, but the largest risk is related to the liability exposure that comes with the use of these various recreational vehicles. A liability loss can result in thousands of dollars in defense costs to say nothing of the damages that may result.

Contact your agent if you have recently made a purchase of a recreational vehicle. Your agent will be able to review your current policy and advise you of any additional coverage you may need.

SEED AND CHEMICALS – DON'T GET CAUGHT SHORT

This is the time of the year that you take delivery of your seed, chemicals and other products that will be used during the planting season. Most farmers have unscheduled farm personal property coverage that will pay for loss due to covered perils. The unscheduled farm personal property also has a co-insurance requirement. As you take delivery of the seed and other products, the value of your farm personal property increases significantly. If you do not have adequate coverage, a co-insurance penalty may be applied at the time of a loss.

You may need additional coverage for the increased inventory. This can be accomplished by using peak season coverage. This allows you to purchase the extra coverage only for the time that you need it. The peak season coverage can also be used for grain, hay or other items that increase your inventory for a short period of time.

If you are a seed dealer and are responsible for the seed while it is in your possession, please contact your agent for the proper coverage. Seed held for resale is not covered under the unscheduled farm personal property.

Fairmont Farmers

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