

NOTICE OF ANNUAL MEETING FAIRMONT FARMERS MUTUAL INSURANCE COMPANY

You are hereby notified that the 126th Annual Meeting of the Fairmont Farmers Mutual Insurance Company will be held:

TUESDAY, MARCH 24, 2015 - 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:

Harold B. Borchardt, Welcome, Minnesota
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 COO at the home office at Fairmont, MN in writing at least 15 days prior to the March 24 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.

Robert Roesler, Secretary

Electrical Safety Tips



- » Replace or repair damaged or loose electrical cords.
- » Avoid running extension cords across doorways or under carpets. Consider having additional outlets added by a qualified electrician so you do not have to use extension cords.
- » Avoid overloading outlets. Plug only one high-wattage appliance into each receptacle outlet at a time.
- » If outlets or switches feel warm, frequent problems with blowing fuses or tripping circuits, or flickering or dimming lights, call a qualified electrician.

Tips provided by the National Fire Protection Association

HELP PREVENT HEATING HAZARDS

Winter is in full swing! The days are shorter and the temperatures are lower. No matter where you live, winter brings a change in the weather. In an effort to keep our homes and workplaces cozy, many people use alternative heat sources like fireplaces, portable space heaters, and wood burning stoves. According to the National Fire Protection Association, heating equipment is involved in an estimated 53,600 reported residential fires annually, with associated losses of 400 deaths, 1,520 injuries, and \$893 million in property damage.* Heating is the second leading cause of residential fire deaths, making it important to review ways to help reduce the risk of a heating-related fire.

- » Keep flammable items at least three feet away from heating equipment.
- » Have a qualified professional install stationary space heating equipment, water heaters or central heating equipment according to the local codes and manufacturer's instructions.
- » Remember to turn portable heaters off when leaving the room or going to bed.
- » Plug space heaters directly into outlets, never into an extension cord or power strip.
- » Always use the right kind of fuel, specified by the manufacturer, for fuel burning space heaters.
- » Install and maintain carbon monoxide and smoke alarms in your home and business. Test alarms monthly.
- » Have heating equipment and chimneys cleaned and inspected every year by a qualified professional.
- » When using a wood-burning fireplace, make sure the fireplace has a sturdy screen to help prevent sparks from flying into the room. Ashes should be cool before putting them in a metal container. Keep the container a safe distance away from your home or business.

*Statistics and tips provided by the National Fire Prevention Association.

Fairmont Farmers Mutual has just completed its 125th year of service to its policyholders. We strive to live up to the Company's Mission Statement and Business Philosophy:

Mission Statement

The mission of Fairmont Farmers Mutual Insurance Company is to be responsive to the needs of our policyholders and the market conditions in which we operate and to provide quality insurance products at a fair price while maintaining the profitability of the company.

Business Philosophy

We will provide quality insurance products to our policyholders at a reasonable price. Quality customer service will be delivered to our policyholders. We will handle all of our business relationships in a professional, responsive and ethical manner at all times.

Management decisions will be made in light of their effect on our policyholders, while striving to protect and increase our financial strength at all times.

We will be a responsible employer. All employees will be treated with the utmost dignity and respect at all times. Employees will be free to offer their suggestions to management for the operation of the company.

Our reputation, based on honesty and integrity, is a history which we are proud of. We will continue to do our best to earn this continued excellence today and tomorrow for the benefit of our policyholders.

Fairmont Farmers Mutual has grown over the past 125 years from 123 policies and \$1,362 in premium in 1889 to over 10,400 policies and \$17,500,000 in premium in 2014.

The future of Fairmont Farmers Mutual will always be grounded on our reputation of honesty and integrity. We will continue to do our best to earn this continued excellence today and tomorrow for the benefit of our policyholders.

POLICY REVIEW

When was the last time you sat down with your insurance agent and reviewed your insurance coverage? During the course of a year you may make changes or purchases that may affect your insurance policy. It may be a piece of jewelry, boat, recreational vehicle, farm equipment, an addition to your home or a new building. It is important to review your policy annually to make sure you have the coverage you need and/or to adjust the values on the items you insure.

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 field work begins. Don't wait until after you have a loss to find out that you have inadequate coverage.

REMINDER DON'T FORGET THE SCHOLARSHIP DEADLINES!

March 6, 2015 is the deadline for the Minnesota Association of Farm Mutual Insurance Company (MAFMIC) Scholarships and March 15, 2015 is the deadline for the Grinnell Mutual Scholarships. Please check the www.fairmontfarmersmutual.net website and the www.grinnellmutual.com website under the Scholarships tabs for more information.

Don't delay!



Fairmont Farmers

MUTUAL INSURANCE CO.



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