



Farmers Mutual Insurance Company Manchester



Manager's Report *Sandy Walstrom*

ANNUAL MEETING

The 142nd Annual meeting of Farmers Mutual Insurance Company Manchester will be held at the Wedgewood Cove Golf Club at 2200 West 9th Street in Albert Lea on Thursday February 28, 2019 and will begin at 10:30 A.M. All company reports will be presented and lunch will be served to all.

Please accept the notice on the right side of this page as your invitation to attend your upcoming annual meeting. We enjoy seeing you there and value your comments, questions and concerns.

Any policyholder with a graduating high school senior may be eligible for a college scholarship from Farmers Mutual or our state association. Please see your agent for details.

Sandy Walstrom, Manager

GETTING READY FOR SPRING

Since we are already into winter and it's a bit late to do anything to protect your home from the hazards of that season, I thought I'd jump ahead a bit to spring. When it looks as though winter is finally coming to an end and warmer weather means you'll be going outside to clear winter debris and get your home ready for spring, make sure you do it safely. This means:

- ★ Wear safety goggles, sturdy shoes and long pants when you are operating lawn mowers and other machinery.
- ★ Protect your hearing when you are operating machinery. If you have to raise your voice to talk to someone who is an arm's length away when operating machinery, the noise level is potentially harmful to your hearing.
- ★ Wear gloves to protect your skin from plants, cuts and other irritations. Remember that the poisonous oil (urshinoil) from poison ivy, poison oak and poison sumac remains toxic even when the plants are dormant in winter and does not evaporate. All parts of the living or dead poison plants, including roots, flowers, or berries, contain the urushiol oil. Be especially careful of dead vines on firewood and leafless vines in the winter. Also, keep in mind that if these plants are burned in an open fire, it is possible to get poison oak or ivy systemically by breathing the smoke of burning poison oak or ivy and this is something that requires immediate medical attention as it can be fatal. Better still, **NEVER BURN THESE PLANTS!**
- ★ Read and follow the directions on any chemical or lawn and garden product. More is NOT better as the U.S. Military has discovered to the dismay of many Vietnam Veterans who are dealing with cancer issues thanks, in part, to the military ignoring the manufacturer's mixing directions for Agent Orange during that war.
- ★ Reduce your risk of sunburn and skin cancer by wearing long sleeves, a broad brimmed hat and sunshades. Use sun screen with an SPF of 15 or higher.
- ★ Pay attention to signs of heat-related issues including a high body temperature, headache, dizziness, rapid pulse, nausea or confusion. If you are doing spring cleaning in your house, be careful moving large pieces of furniture or appliances. Be safe using ladders and step stools. Follow the directions on cleaning products and wear

FARMERS MUTUAL INSURANCE COMPANY 2018 ANNUAL MEETING

Wedgewood Golf Club @ 10:30am
2200 West 9th Street, Albert Lea

The annual meeting of the members of the Farmers Mutual Insurance Company Manchester will be held at the Wedgewood Cove Golf Club at 2200 West 9th Street in Albert Lea, Minnesota on Thursday, February 28, 2019 at 10:30 a.m.

At said meeting, two directors will be elected to succeed the directors whose terms expire this year. Directors whose terms expire are: Gary Geesman and Jim Troe. Members seeking nominations for election to the Board of Directors shall submit their names in writing to the Secretary at least five (5) days prior to the date of the annual meeting.

The company's officers will make their reports and such business shall be transacted as shall properly come before this meeting.

Lunch will be served following the meeting.

DOOR PRIZES * \$100 CASH * NUMEROUS GIFTS

Marcia McKean
Secretary

DIRECTORS WHOSE TERMS EXPIRE



Gary Geesman



Jim Troe

- ★ wear a mask when you are cleaning dusty areas.
- ★ Keep children and pets away from your work areas. If your home was built before 1978, be sure to test for lead paint before you do any type of painting or sanding.

**UNDER FIRE?
GET OUT
STAY OUT**

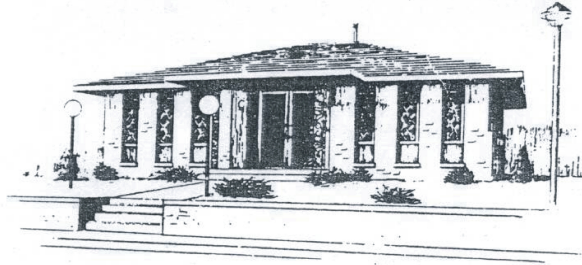


Farmers Mutual Insurance Co.

25380 State Highway 13

Manchester, Minnesota 56007

Phone: 507-826-3425



WHY YOUR TOWNSHIP MUTUAL IS IMPORTANT TO YOU

When you insure your property with your local township mutual, you are dealing with a company that is located in your neighborhood and an agent that is a neighbor.

The people you are dealing with are people you know as part of your community. They are not fair-weather folks who are only there when everything is going great. They are there to serve you all the time.

Farmers Mutual Insurance Company of Manchester has been serving the people of this area since 1876. The policyholders are the owners and therefore run the company by electing its directors and voicing their concerns. The perpetual goal of the company is to provide the best possible product at the lowest possible cost and provide those services through employees and agents that live in the area and know the insurance needs of the people.

AGENTS SERVING FARMERS MUTUAL INSURANCE COMPANY

AMERICANA INSURANCE GROUP, INC. 1450 West Main Street Albert Lea, MN 56007 507-377-2000	INTEGO INS. SERVICES 1206 W. Front Street Suite 4 Albert Lea, MN 56007 507-473-4900	SECURITY INSURANCE AGENCY Marty Nelson P O. Box 551 Ellendale, MN 56026 507-684-2314 or 1-800-661-2604
BRICELYN INSURANCE AGENCY 219 N. Main Street, PO Box 367 Bricelyn, MN 56014 507-653-4400	KEITH IVERSON INSURANCE AGENCY 18896 820th Ave. Hayward, MN 56043 507-373-0195	JOHN SORLIE 1910 Keystone Ave. Albert Lea, MN 56007 507-373-5522
CAFOUREK INSURANCE AGENCY 709 Wilson St. Albert Lea, MN 56007 507-377-8904	STEVEN JERDEE AGENCY 80552 220th St. Hayward, MN 56043 507-256-4246	STERLING STATE AGENCY 1431 Oakland Ave. W P.O. Box 128 Austin, MN 55912 507-437-3282
FIRST AMERICAN INSURANCE SERVICE 108 S. Mill Street, P.O. Box 296 Brownsdale, MN 55918 507-567-2279	LAURY INS AGENCY 111 N Main Street Suite 107 Austin, MN 55912 507-437.4901	STRONG AGENCY, INC. 209 South Washington Albert Lea, Mn 56007 507-373-3062
FORTRESS INS. AND FINANCIAL SERVICES 277 Commerce Dr. NW, Suite D Rochester, MN 55901 507-424-6201	LIGHTLY INSURANCE AGENCY 89509 210th St. Austin, MN 55912 507-433-4816	THOMPSON INSURANCE GROUP LLC 507 1 st NW, Suite A Austin, MN 55912 507-433-7000
HOMETOWN AGENCY Box 3097 Blooming Prairie, MN 55917 507-583-6691	MCKEAN AGENCY P.O. Box 77 Freeborn, MN 56032 Marcia McKean - 507-863-2207	WELLS INSURANCE AGENCY 53 First St. SW Wells, MN 56097 507-553-6644
HUBBARD AGENCY 1643 W Main Street Albert Lea, MN 56007 507-373-1688	MCKERN REISS INSURANCE AGENCY 13 West Main Kasson, MN 55944 507-634-4307	GEORGE WICHMANN 64090 170th St. Alden, MN 56009 507-265-3486
	ROHNE INSURANCE AGENCY 12047 870th Ave. Glenville, MN 56036 507-325-4681	

We invite you to contact your agent regarding your insurance program. They will be more than happy to review and answer any questions you may have. Farmers Mutual is a sound company that continues to grow. We hope you will pass this information on to your neighbors, as we would look forward to being their insurance company

Farmers Mutual Insurance Co.
25380 State Highway 13
Manchester, Minnesota 56007-5002,
Phone: 507-826-3425

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