

NORTHERN FINNISH

MUTUAL INSURANCE
Protecting peace of mind since 1914

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Annual Meeting of the Policyholders Thursday, April 28, 2022 The Gathering Barn, 50467 State Hwy 13, Ashland WI 5:30 p.m. Registration & 6:00 p.m. Meeting SNACKS & PRIZES

ELECTION of TWO DIRECTORS * Three-year Board Terms * Ballot will be given at meeting

JOHN SWANSON – BRULE

John was born and raised in Brule and still resides there today. He has been married to Doreen for almost 53 years. They have one daughter. John went to Northwestern college and then to Vocational School for a certified mechanic. He worked in Superior for several years. John's hobbies include hunting, wood working, and gardening. John has been with the Northern Finnish board for fifteen years.

MELANIE DUNN - HERBSTER

Melanie and husband John live off Grid in a 600sq.ft cabin on the South Shore of Lake Superior. They moved to Herbster one year ago in hopes to live a more authentic meaningful and less impactful on earth lifestyle. They have two daughters who have relocated to the area as well. Oldest daughter attends Northland college and the youngest is a sea kayak guide on the big lake. John is a local sub-contractor carpenter and Melanie owns a small business, South Shore Botanicals. She is a Floral and Native Garden designer and a grower of premium cut botanicals. She gives Nature Immersion walks that focus on plant identification and the ecology of the region. Melanie is also a trained Herbalist and Permaculture Designer.

MICHAEL OLLANKETO-MARENGO

Michael was born and raised in Marengo and still resides there today. He has been married to Debra for 47 years. They have four children, two boys and two girls and have eleven grandchildren. Michael was on the board at Northern Finnish in the early 1990's for six years. He also served as a supervisor for the Town of Marengo and was the Chairman for two years from 2017-2019. Michael graduated from High School and went on to Vocational School for machine tool. He was a dairy farmer for twenty plus years. He has also worked at Bretting's and the Ashland hospital. Currently Michael is a bus driver.

Message from Your NFM Board and Staff

First, let us wish all policyholders with NFM a happy and safe 2022! As members of a cooperative venture in which we endeavor to insure each other's homes, farms, small businesses, we wish to remind everyone to remember the basics of fire prevention during the year. It is the simple things like caution with candles, grilling or fire pits or being aware of the snow/ice buildup and on walkways that will continue to keep losses to a minimum.

Secondly, we ask your contribution to a brief survey (**separate insert**) that will assist your elected board in important decisions for your Town Mutual. As you are aware, one outcome of the COVID pandemic has been a rising in both new construction and repair costs. The supply chain for materials has contributed to rising costs. The exit/retirement of workers from the labor force has accelerated the preexisting issue where fewer young people were entering the trades.

According to the National Association of Home Builders, current lumber costs alone are up 340% from 2020. What's more, lumber prices have already risen by an additional 67% since the beginning of 2021. (Dec 1,2021 report)

While not at the top of most people's radar, these trends impact our Town Mutual. At the time of losses, we see increase costs for repairs and this impacts your mutuals bottom line. Considering these ongoing cost concerns, it's important for policyholders like you to respond accordingly. As such, consider taking the following measures:

- Review your policy to gain assurance your policy has the right level of protection.
- Consider coverage adjustments/increases, change in deductibles.
- Communicate with your NFM Agent or the company office.

While the phrase "we are all in this together" has taken on new recent implications, our motto "neighbor helping neighbor", emphasizes the values we hold dear.

Best wishes to you and your family on behalf of your board and staff!
Janice M Penn, Board President

NEW BILLING/PAYMENT INFORMATION

1. Premium Billings: If we have your email address on file, you will first receive an email notice with your premium billing. This will be followed-up with a premium billing notice in the mail.
2. Payments: You can make a payment by the following:
 - a. Checking account or Debit/Credit Card by Mail
 - b. Pay online with checking account or credit/debit card or pay pal or google or apple pay
 - c. You can call the office and we would be happy to assist you in making a payment
 - d. You can drop your payment off at the company office (inside or drop slot next to the door)
3. Sign up online to have RECURRING payments, TEXT notifications and PAPERLESS statements.

Attention - All Policyholders of ALL ages who are attending a trade school or any college can apply for a \$500 Scholarship!

Northern Finnish Mutual Agents/Agency

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