Sweet Green Salad and Walnut Oil Dressing

Turn a simple salad into a juicy treat with fresh stone fruit or strawberries. In the fall, substitute sliced pears or apples.

Salad Ingredients:
4 cups gourmet salad greens
2 cups thinly sliced nectarines or peaches (about 2)
¼ cup Walnut Oil Vinaigrette

Walnut Oil Vinaigrette Ingredients:
¼ cup red wine vinegar
2 tablespoons minced shallots
2 tablespoons walnut oil
2 tablespoons honey
1 tablespoon fresh lemon juice
½ teaspoon salt
¼ teaspoon freshly ground black pepper

Vinaigrette Preparation:
Combine all ingredients, stirring with a whisk. Can be refrigerated for up to 1 week.

Salad Preparation:
Combine greens and fruit in large bowl. Drizzle with vinaigrette and toss gently to coat.

Servings: 4 (about 1 cup each)
A Message from the President

What will 2013 present to us? What can we look forward to? Many of us began the year with our customary black-eyed peas and cabbage; hopefully hedging our odds for health and prosperity. As of this printing, the year is well underway.

This January 258 Germania Farm Mutual members, serving as district meeting delegates, met in San Antonio for their district meetings. These annual district meetings are one way Germania’s farm mutual membership governs our Association. Another way is through membership participation at your Local Chapter meeting where you, as a member of Germania Farm Mutual Insurance Association, will vote on a constitutional amendment being recommended by your Board of Directors, and members in Districts 1, 9, 13 and 19 will vote on their next District Director.

We are actively monitoring the ongoing Texas legislative session and will keep you apprised through our public website, www.GermaniaInsurance.com, of any items which may have an effect on Germania. As a policyholder and owner of Germania Farm Mutual, we thank you for your supportive voice on legislation important to us.

Spring break and Easter are around the corner. You may be planning a spring vacation, or looking forward to decorating Easter eggs with your children or grandchildren. With the coming of spring also come spring thunderstorms and the potential for hail. Did you know that, according to the Texas Department of Insurance, hail peril losses exceeded all other peril losses paid by insurers in Texas from 1999 through 2011? As you prepare for spring, take a moment to contact your Germania agent and review your insured property values and coverages. Please also consider the helpful tips provided in “Staying on Top of Roofing Claims” just in case Mother Nature does pay you an unexpected visit this year.

Germania is looking forward to a great 2013, and to continuing to provide you the best customer experience. Tell a family member or friend about Germania and how you place your trust in us to meet your property, auto and life insurance needs. Germania exists to serve you.

Paul Ehlert, President

Board Recommends Constitutional Amendment

On October 16, 2012, the board of Germania Farm Mutual Insurance Association voted to recommend an amendment to the constitution. The membership of Germania Farm Mutual Insurance Association will vote on the recommended amendment at the April 2013 Local Chapter meetings. The amendment is indicated in red below:

Article III, Paragraph 2

Par. 2. Directors: The Board of Directors shall, from time to time, establish the number of Districts, not to exceed nineteen Districts, and shall establish the area and membership for each District as is deemed feasible by the Board of Directors. One or more of these Districts may comprise the entire State of Texas and each such district shall be called a “Statewide District”. A District with an area of less than the entire State of Texas shall not overlap another District whose area is less than the entire State of Texas and each such district shall be called a “Non-Statewide District”. Each district shall be entitled to one Director known as a District Director. The reduction of the number of districts by the Board of Directors shall not have the effect of shortening the term of an existing Director for such a District; but such Director shall continue to serve on the Board of Directors until the expiration of said Director's term. If the Board of Directors establishes a new District, the Board of Directors shall appoint a Director for such District to serve until an election is held in such District.

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Par. 3. Meetings: The annual meeting of the Board of Directors shall be held on the first Wednesday in July of each year coming after the 15th of said month, and shall remain in session until adjourned. A special meeting may be called by the President or upon the written request of a majority of the Board of Directors. Members of the Cabinet who are not members of the Board of Directors shall attend and participate in all board meetings but without vote.

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…The President shall call the District meeting to order and preside as Chairperson, and shall appoint a person to serve as Secretary at such meeting. In a Non-Statewide District having to elect a Director, the Delegates of the Non-Statewide District shall nominate not more than five candidates for the office of Director from such Non-Statewide District.

In any Statewide District having to elect a Director, the Board shall nominate not more than three (3) candidates, and a minimum of one (1) candidate, for election to the office of Director from such Statewide District. The Board shall be the sole source of nominations for any Statewide District Director position. The Statewide District Director candidate(s) recommended and approved by the Board shall then be voted on as set forth in the paragraph below.

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In the event irregularities have occurred in the nomination of candidates or in the election of a District Director in any District and proof of such irregularities are submitted to the Germania Board, the latter shall then investigate the facts and decide which candidate is lawfully elected and shall notify the Secretary of the respective Local Chapters of the fact. The Board may delegate the task of investigating such matter, decision-making on the matter, and notification of the same, to a duly appointed committee of the Board. The decision of the Germania Board is final.

The entire Constitution with the amendment is set forth verbatim and can be viewed on the Germania website at http://www.germaniainsurance.com/index.html. Upon written request, a copy of the Constitution with the amendment will be provided to a member.
District Directors Seeking Election During April Local Chapter Meetings

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Donald Scott Phillips (Denison)
Following graduation from high school, Scott Phillips continued his education at Richland College in Dallas along with several courses with the American College and Life Underwriters Training Council. In 1992, he began working as a partner with Fredda Gibbs Lemons in the Phillips Insurance Agency/Local Chapter 141, purchasing the multi-line independent insurance agency in 2006. Prior to working in the insurance industry, he worked in the food service industry in sales and management for 15 years.

Mr. Phillips is a member of the Texoma Association of Insurance and Financial Advisors and served as president of the association 1998-1999. His civic involvement includes being a member of the Denison Area Chamber of Commerce, working with the Downtown Denison Main Street Association, Denison Neighborhood Association, as well as the entire city of Denison on several projects and improvements.

District 9
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Following graduation from high school, Donald Spiess continued his education at Blinn College and at Sam Houston State University. Mr. Spiess, a licensed insurance agent for 39 years, operates the Spiess Insurance Agency/Local Chapter 14.

He has served on the board of Germania Farm Mutual Insurance Association since 1983 and is active on its subsidiary boards and committees. In 2010, he was recognized by the National Association of Mutual Insurance Companies for completing the Farm Mutual Director Certification program.

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District 19
Daniel Wilkinson (Humble)
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District 19
Michael L. Bayless (Lumberton)
A graduate of Silsbee High School, Michael Bayless continued his education at Lamar University in Beaumont. He began his insurance career in Beaumont in 1981. He became a producer for Bayless Insurance/Local Chapter 386 in 1983. In 1991 after employment as marketing director with Jackson National Life in Dallas and Houston Insurance Brokerage in Houston, he returned to Bayless Insurance/Local Chapter 386 as a producer. In 2002, he became owner of Bayless Insurance/Local Chapter 386.

Mr. Bayless currently serves as a director of the Lumberton Chamber of Commerce, president of the Lumberton Independent School District Education Foundation and trustee/board secretary of Lumberton ISD.

The value of confidence
Look around your house and estimate, at today’s prices, what it would cost to rebuild your home from the ground up. Add up the price of lumber, drywall, cement, paint, flooring, cabinets, countertops, plumbing, electrical fixtures and labor – all replaced to the same standards you see today. Those are just a few of the critical calculations factored into insuring to value.

Industry experts estimate that 60 percent of American homes are underinsured, carrying enough insurance to cover just 78 percent of the price tag for rebuilding after a major loss. When you insure to value, you avoid joining this statistical group.

Pride of ownership
No matter how long you’ve lived in your home, you’ve probably made some improvements, upgrades or renovations. Whether it’s replacing carpet with hardwood flooring, retiling a bathroom, replacing laminate countertops for granite, these improvements increase the value of your home. The final touch on any improvement is to tell your Germania agent about it, ensuring your home’s replacement value is upgraded too.

If you’ve been in your home for five or more years, even without making improvements, the replacement value has risen. Building materials, energy and labor prices have increased replacement costs by more than 7 percent a year since 2001, potentially reducing the adequacy of your property coverage along the way by as much as two-thirds.

Engaging technology
This year, Germania began using Marshall & Swift/Boeckh’s (MSB) enhanced residential cost estimate tool. Created by a leading provider of insurance services, and used by most major insurers, the MSB tool helps agents establish the replacement value of our policyholders’ property. Policies renewing after July 14, 2013 will benefit from the MSB system.

The enhanced tool standardizes construction costs and reduces surprises should a major loss occur. It also figures in many of the “hidden” costs of rebuilding such as architect, engineer and inspection fees, general contractor overhead and profit and the cost of removing debris.

Whether you’ve made home improvements or not, the MSB cost estimating system sets a new standard for Germania policyholders. While some home values will increase at renewal due to use of the new system, it will also provide confidence that your family’s biggest investment is wisely protected. Ask your Germania agent for a complete policy review to make sure your home is insured to value.
Few homeowners regularly inspect their roof until they see signs of leaks. Germania Today offers you insights into roofing claims, a common result of spring hail and wind storms.

**Neighboring advice**

By nature, hail and wind storms cause sporadic damage. If your neighbor had storm damage, it doesn’t mean your roof has been marred too. However, if you see the signs, you should take action. “Report it right away to avoid further damage,” advises Dennis Aschenbeck, a licensed Germania property adjuster for 20+ years.

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“Make a list of what doesn’t seem right and give it to your adjuster,” offers Aschenbeck. “We’re here to help. Storm damage is not something that most people deal with on a daily basis, but we’re quite familiar with it. We’re happy to answer questions about what you should expect next.”

**Protect your property**

“You have a duty to protect your property from further damage,” he says. “Your Germania policy covers expenses for the temporary repairs made before permanent work begins on covered losses. Good roofers or repairmen will make emergency repairs if you’re not comfortable boarding up windows or placing tarps on your roof,” explains Aschenbeck. Take photographs of the damage before it’s cleaned up and save all receipts and photos for your adjuster.

**Make the call**

Call your Germania agent or go to GermaniaConnect if you suspect roof damage. Germania will send a claims adjuster to your home for a thorough inspection. These experienced adjusters assess each claim on its own merit, including the age and condition of the roof and the roofing materials.

Make repairs wisely

When it’s time to hire a contractor, Germania suggests the following:

- Get at least three estimates. Turn to local companies with history in your community.
- Be wary of companies soliciting business door-to-door or who have one-time discount offers.
- Research each roofing contractor and obtain references.
- Check on the company with the Better Business Bureau.
- Hire insured and/or bonded contractors.

Once you hire a contractor, remember:

- A signed contract doesn’t guarantee the work gets done.
- Enforce the schedule and oversee the work.
- Be sure the contractor uses the specified materials that are right for your roof.
- Be smart about your claims reimbursement monies.

Consider alternatives

Visit GermaniaInsurance.com for details on some of today’s advanced roofing materials. Installing hail-resistant roofing materials will save you money in the long run: Germania offers a premium credit for impact-resistant shingles and many policyholders raise their wind/hail deductible (thus lowering their premium) once it’s installed.

**Top it off**

If you have any questions about your property coverage or deductible, contact your Germania agent.

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**Make Your Voice Heard**

**Local Chapter Meetings Set**

Each April, members of Germania Farm Mutual Insurance Association gather in their communities at Local Chapter meetings to share their ideas and shape their Association. Last year, nearly 20,000 Germania members demonstrated their pride in the mutual insurance model through their participation.

Your annual meeting is an opportunity to socialize while voicing your suggestions and opinions and vote on Local Chapter officials and District Directors (within set election cycles). This year, all Association members will also have the opportunity to vote on an amendment to the Constitution as recommended by the Board of Directors of Germania Farm Mutual Insurance Association. For more information on the amendment, please view the separate article in this newsletter (page 7).

Discover how the April Local Chapter meetings play an essential part in reinforcing our member-owned farm mutual insurance concept – setting Germania apart from most other insurers in Texas. Look for your personal invitation and details in the mail and participate in a friendly gathering that solicits your participation in the governance of Germania.
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James Bryant Holub (Wichita Falls)
Following graduation from high school, Bryant Holub continued his education at Midwestern State University in Wichita Falls. He has been involved in the insurance industry since 1979 and as an agency partner since 1981 at Holub Insurance Agency/Local Chapter 85.

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Germania Farm Mutual Insurance Association
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