



MOORHEAD
AREA PUBLIC SCHOOLS

INDEPENDENT SCHOOL DISTRICT 152
School Board Meeting
MAPS Operations Center Board Room 600
1313 30th Avenue South
Moorhead, Minnesota

May 23, 2022
5:30 PM

Live Stream Link: <https://www.youtube.com/watch?v=bf5Zx57ZMU0>

MISSION STATEMENT: To develop the maximum potential of every learner to thrive in a changing world.

BOARD MEMBERS:	Cassidy Bjorklund, Vice-Chair	Rachel Stone, Director
	Melissa Burgard, Chair	Matt Valan, Director
	Kara Gloe, Clerk	Keith Vogt, Treasurer
	Scott Steffes, Director	Dr. Brandon Lunak, Superintendent of Schools

AGENDA PACKET

1. CALL TO ORDER

- A. Call to Order and Roll Call
- B. Pledge of Allegiance
- C. Preview of Agenda – Dr. Brandon M. Lunak
- D. Approval of Agenda
- E. We Are Proud

This is the time during the meeting to recognize outstanding achievements of students, staff, and community members. After an honoree's name has been read they will accept their certificate(s) and a photo will be taken.

We are proud of MHS students Carter Norman and Jacob Kragero who competed in the

Minnesota SkillsUSA State Leadership and Skills Conference. Carter Norman placed 2nd in Automotive Service Technology, 2nd in Power Equipment Repair, and 3rd in Mechanical Dexterity. Jacob Kragero placed 1st in Automotive Service Technology, and 1st in Power Equipment Repair. The team will advance to the national SkillsUSA contest in Atlanta in June 2022. The team is coached by Jeff Schneider and Chantz Rud.

We are proud of Mohamed Mustafa who took first place in the Minnesota Department of Health's Escape the Vape youth video contest. The Escape the Vape video contest asked Minnesota middle and high school students to create and submit a 30-second public service announcement video to educate their peers on the dangers of vaping. There were 263 entries from more than 70 schools in Minnesota and Mohamed took first place in the High School Division with his video entitled Don't Let Vaping Take that Away from You. The winner of each division received a \$500 prize and their schools also received \$500.

We are proud of Horizon Middle School 7th Grader Sienna Lee. Sienna, who plays the cello, auditioned and was chosen to participate in the Minnesota String and Orchestra Teachers Association's Middle Level Honors Orchestra. She rehearsed and performed with the Honors Orchestra during the Minnesota Music Educators Association conference on February 18 and 19 at the University of Northwestern in St. Paul and at the Minneapolis Convention Center. She was chosen from string players all across Minnesota.

We are proud of the 8th Grade Orchestra who were invited to perform at Orchestra Hall in Minneapolis as part of the State Honors Concert. Only five middle school/junior high orchestras were invited to perform, based on their scores at the regional level. The orchestra is directed by Brian Cole and Josh Biles.

We are proud of MHS Band members Tim Foster and Aiden Williams who were selected by a rigorous audition process for the 2021-22 Minnesota All-State Band and Orchestra. Tim performed with the All State Band in the percussion section. Aiden performed in the winds and percussion section of the All-State Orchestra that band members can audition. We are also proud of MHS 10th grade tuba player Henry Skatvold who was selected for the MN Band Directors Association Middle Level 9-10 Honor Band. The MHS Band is directed by Pam Redlinger.

We are proud of MHS Choir members Martan Gregoire and Lydia Horan who were selected through a rigorous audition process for the 2021-22 Minnesota All-State Choir. The MN All-State Choir is comprised of the top choir students from around the state. The MHS Choir is directed by Kathie Brekke.

F. Resolution of Recognition and Appreciation

WHEREAS, the Moorhead Area Public School district has been fortunate to have a dedicated faculty and staff committed to the mission of the District, and

WHEREAS, several members of that faculty and staff are now about to embark on new adventures in life away from the Moorhead Area Public Schools, and

WHEREAS, we as members of the Moorhead Area Public Schools Board of Education wish to extend our utmost appreciation for the work that these faculty and staff members have done to make education an exciting and joyous experience for the students of our district, and

WHEREAS, the Board wishes to extend our sincere best wishes for every happiness in the future to those Faculty and staff members who will be leaving the district in 2021 – 2022, and

NOW THEREFORE BE IT RESOLVED, that the Moorhead Area Public Schools Board of Education recognizes and appreciates the service of those employees departing the District, those employees being

Ken Appel	Kim Bergley	Richard Bergley	Amy Biller
Kim Brosdahl	Winifred Evenson	Elisabeth Ferguson	Janelle Frost-Geiser
Barb Gerlach	Jodi Gramlow	Robin Grooters	Dawn Gunderson
Colleen Hoffman	Norma Holland	Fareeda Jari	Kim Jenni
Charles Jordan	Jim Kapitan	Kathy Kunkel	Jon Larson
Paula Lewis	Charlene Lien	Scott Matheson	Steve Novacek
Wendy Paulson	Brian Rheault	Shannon Rieder	Minda Sadlowski
Susan Simons	Janel Simonson	Alice Swanson	Eric Tollefson
Rosa Valdez	Treva Watnemo	Lori Wenner	

BE IT FURTHER RESOLVED, the Moorhead Area Public Schools Board of Education wishes them well in all future endeavors, and, further, that this recognition of Appreciation and Support be duly recorded and spread across the minutes of the Moorhead Area Public Schools Board of Education on this 23rd day of the month of May in the year 2022.

Melissa Burgard, Chair	Cassidy Bjorklund, Vice-Chair
Kara Gloe, Clerk	Rachel Stone, Treasurer
Scott Steffes, Director	Matt Valan, Director
Keith Vogt, Director	Dr. Brandon M. Lunak, Superintendent

G. Public Forum

The Public Forum will be open for up to thirty (30) minutes for public comment. Individuals who wish to speak during the Public Forum have submitted a written request by 1:00 p.m. on the day of the meeting. The School Board chair will call speakers to the microphone and will recognize one speaker at a time. Each speaker is permitted to speak for up to three (3) minutes total. The Public Forum will not be recorded or live streamed.

2. CONSENT AGENDA

All items on the Consent Agenda are considered to be routine, and have been made available to the School Board at least two (2) days prior to the meeting; the items will be enacted by one resolution. There will be no separate discussion of these items unless a School Board member so requests, in which event that item will be removed from this agenda and considered under separate resolution. To the extent possible, School Board member inquiries on consent agenda items are to be made directly to the district administration prior to the time of the meeting.

A. SUPERINTENDENT - Dr. Brandon M. Lunak

1. Approval of May 9, 2022 School Board Work Session Minutes

B. HUMAN RESOURCES AND OPERATIONS - Kristin Dehmer

1. May Claims
2. Family Medical Leaves
3. Change in Contract
4. Termination
5. Resignations
6. Retirements
7. New Employees
8. Additional Staffing
9. Board Resolution for Discontinuance of Non-Licensed Staff
10. Affiliation Agreement with Luther College

CONSENT AGENDA RESOLUTION

Suggested Resolution: Move approve the Consent Agenda as presented.

Moved by:

Seconded by:

Discussion:

3. NEW BUSINESS

**A. Resolution to Issue General Obligation School Building Bonds, Series 2022A:
Kristin Dehmer**

Suggested Resolution: Move to approve the Resolution Stating the Intention of the School Board to Issue General Obligation School Building Bonds, Series 2022A, in the Aggregate Principal Amount Not To Exceed \$2,645,000 as presented.

Moved by:

Seconded by:

Discussion:

B. School District Insurance Package Renewal: Kristin Dehmer

Suggested Resolution: Move to approve the insurance package renewals in the total amount of \$900,673.04 as presented by Mr. Joel Quam of Bremer Insurance.

Moved by:

Seconded by:

Discussion:

4. COMMITTEE REPORTS

5. OTHER PERTINENT ITEMS TO COME BEFORE THE BOARD

6. ADJOURNMENT

Suggested Resolution: Move to approve adjournment of the May 23, 2022 School Board Meeting at ____p.m.

Moved by:

Seconded by:

Discussion:



Superintendent of Schools

Memo S.22.118C

TO: School Board

FROM: Dr. Brandon Lunak, Superintendent of Schools

DATE: 05/16/2022

RE: Approval of May 9, 2022 School Board Work Session Minutes

Attached please find the May 9, 2022, School Board Work Session Minutes for your review.

Suggested Resolution: Move to approve May 9, 2022, School Board Work Session Minutes as presented.

BL:dmb

ATTACHMENTS:
05.09.22 Work Session Minutes

**WORK SESSION
SCHOOL BOARD
INDEPENDENT SCHOOL DISTRICT 152
MAPS OPERATIONS CENTER
09 May 2022**

CALL TO ORDER: The Work Session of the School Board of Moorhead Area Public Schools #152 was called to order by Chair Burgard on Monday, May 9, 2022, at 5:30 p.m. in the MAPS Operations Center Board Room 600. Members in attendance: Cassidy Bjorklund, Melissa Burgard, Scott Steffes (joined at 5:36 p.m.), Rachel Stone, Matt Valan, and Keith Vogt. Administrators present: Brand Lunak, Jeremy Larson, Kristin Dehmer, Duane Borgeson, Brenda Richman, and Dan Markert.

The Pledge of Allegiance was recited.

Preview of Agenda: Dr. Lunak recommended approval as revised. Added to Operational. *Item C. Revised School Board Meeting Time.*

Approval of Agenda:

ACTION: *Bjorklund moved, and was seconded by Vogt to approve the agenda as revised. Motion Carried. Result 5-0-0 Roll Call vote: Bjorklund – yea, Burgard – yea, Stone – yea, Valan – yea, Vogt – yea.*

We Are Proud recognitions: Horizon Middle School 8th Graders Lana Stanley, Bella Anderson, and Felix Wolfe who placed 5th in the Minnesota State Science Olympiad Competition, and coach Christine Berg; the MHS Boys Basketball team who competed in the Minnesota High School Class AAAA State Tournament. Team members include Jamal Dixon, Mason Hills, Ray Altenbernd, Jaden Griffin, Mekhi Elmore, Gavin Quade, John Jenkins, Elliot Hoff, Karsten Stumo, Cole Pepple, Giulio Angotti, Colton Hagen, Rylan Larson, Hunter Wachenheim, Adam Jenkins, Michael Haugo, DJ Smith, Dylan Zimmerman, Elinneus Davis, Austin Shultz and coaches Matt Ellingson, Jay Hartman, Cory Asfeld and Logan Cornish; the Destination Imagination teams that placed 2nd at their divisions at the Minnesota Destination Imagination State Tournament. Dorothy Dodds 4th graders Sarah Hartwig, Ashtyn Kimber, Maddie Smith, MHS freshman Megan Hartwig, Neveah Kellerman, and coach Carrie Hartwig.

Steffes joined the meeting at 5:36 p.m.

Public Forum: No requests to address the board were submitted.

CONSENT AGENDA: The following items were enacted under one resolution: April 25, 2022, Regular School Board Meeting Minutes.

CONSENT AGENDA RESOLUTION

ACTION: *Bjorklund moved, seconded by Steffes to approve the consent agenda as presented. Motion Carried. Result 6-0-0 Roll Call vote: Bjorklund – yea, Burgard – yea, Steffes – yea, Stone – yea, Valan – yea, Vogt – yea.*

OPERATIONAL ITEMS

Horizon Student Handbook and Curriculum Guide: Amanda Henry, principal of Horizon Middle School, reviewed changes to the 2022-2023 Horizon Student Handbook and Curriculum Guide with the School Board. No additional discussion.

ACTION: *Valan moved, seconded by Stone to approve as presented.*

Motion Carried. Result 6-0-0 Roll Call vote: Bjorklund – yea, Burgard – yea, Steffes – yea, Stone – yea, Valan – yea, Vogt – yea.

Second Reading of Policies: Dr. Lunak, superintendent, conducted the second reading of policies: 506 Distribution of Non-School Sponsored Materials on School Premises by Students and Employees, 514 Students in Homeless Situations, 522 Title IX Nondiscrimination Policy, Grievance Procedure and Process, 524 MAPS Internet Acceptable Use and Safety Policy, 601 School District Curriculum and Instructional Goals of MAPS, 603 Special Education and Procedures, 606 Title I Policy Governing Comparability, 633 Patriotic Exercises, 634 Religion, 652 Staff Development for MN Academic Standards, 656 Basic Standards Testing, Accommodations, Modifications, and Exemptions for IEP, Sect 504, and LEP Students, 703 Naming of School Buildings and Grounds, 730 School District Copyright Policy, 732 Use of All School Equipment and Materials for Instructional Purposes Off School Premises, 810 Establishment and Adoption of School District Budget, 820 Cash Management. No changes were made since the first reading and recommended approval.

ACTION: *Vogt moved, seconded by Bjorklund to approve policies as presented.*

Motion Carried. Result 6-0-0 Roll Call vote: Bjorklund – yea, Burgard – yea, Steffes – yea, Stone – yea, Valan – yea, Vogt – yea.

Revised School Board Meeting Start Time: Dr. Lunak made the recommendation to the School Board to adjust the start time of the School Board meeting scheduled on May 23, 2022, from 6 p.m. to 5:30 p.m. to accommodate those board members wanting to attend the district music concerts.

ACTION: *Stone moved, seconded by Bjorklund to approve rescheduling the meeting start time of the May 23, 2022, Regular meeting of the School board to 5:30 p.m.*

Motion Carried. Result 6-0-0 Roll Call vote: Bjorklund – yea, Burgard – yea, Steffes – yea, Stone – yea, Valan – yea, Vogt – yea.

DISCUSSION ITEMS

Lakeland Mental Health Center Update: Renee Olson from Lakeland Mental Health Center presented yearly information to the School Board regarding mental health services provided by

Lakeland Mental Health Center Services. Discussion followed regarding student referrals, therapy session services, and scheduling sessions for students during the academic day.

COMMITTEE REPORTS: Brief reports were heard on the District Technology Committee, and Clay county Joint Powers Committee.

OTHER PERTINENT ITEMS TO COME BEFORE THE BOARD: Dr. Lunak reminded the board of the AVID Senior Graduation Celebration and the Multi-Factor training for district Google users.

ADJOURNMENT

ACTION: *Steffes moved, seconded by Bjorklund to approve the adjournment of the May 9, 2022 meeting at 6:10 p.m.*

Motion Carried. Result 6-0-0 Roll Call vote: Bjorklund – yea, Burgard – yea, Steffes – yea, Stone – yea, Valan – yea, Vogt – yea.

Kara Gloe, Clerk
Deb Becker, Recording Secretary



Human Resources and Operations

Memo OEDHRO.22.143C

TO: Dr. Brandon M. Lunak, Superintendent

FROM: Kristin Dehmer, Executive Director of Human Resources and Operations

DATE: 05/17/2022

RE: May Claims

The May claims are as follows:

General Fund	\$1,181,548.92
Food Service	\$158,432.13
Community Service	\$29,634.76
Building Construction	(\$509.70)
<u>Student Activities</u>	<u>\$34,592.52</u>
TOTAL	\$1,403,698.63

The May construction claims are as follows:

Construction	<u>\$375,133.70</u>
TOTAL	\$375,133.70

The April wire payments are as follows:

General Fund	\$1,887,049.04
Food Service	\$1,098.26
Community Service	\$3,644.70
Internal Service Fund	\$566,032.76
Student Activities	\$11,078.11
<u>Post Employ Irrevocable Trust</u>	<u>\$32,934.88</u>
TOTAL	\$2,501,837.75

Suggested Resolution: Move to approve the May claims, subject to audit, in the amount of \$1,403,698.63, the May construction claims, subject to audit, in the amount of \$375,133.70, and the April wire payments, subject to audit, in the amount of \$2,501,837.75.

KLD:tra

ATTACHMENTS:

None



TO: Dr. Brandon M. Lunak, Superintendent

FROM: Kristin Dehmer, Executive Director of Human Resources and Operations

DATE: 05/17/2022

RE: Family Medical Leaves

Teresa Miller-Fillbrandt

Paraprofessional, High School, medical leave (non-FMLA), beginning March 31, 2022 intermittently for the remainder of the school year.

Amber Arndt

Teacher, Horizon Middle School West Campus, family medical leave (non-FMLA) beginning May 3, 2022 through May 6, 2022.

Korreena Taylor

Bus Driver, Operations Center, family medical leave (FMLA) beginning May 9, 2022 through May 27, 2022.

Memba Siryon

Paraprofessional, Horizon Middle School East Campus, family medical leave (non-FMLA) beginning May 16, 2022 for the remainder of the school year.

Rose Husel

Paraprofessional, Probstfield Center for Education, medical leave (non-FMLA) beginning May 23, 2022 through September 20, 2022.

Brian Streitz

Teacher, Horizon Middle School East Campus, family medical leave (FMLA) beginning approximately May 26, 2022 for the remainder of the school year.

Tammy Schenck

Administrative Assistant, High School, medical leave (FMLA) beginning June 2, 2022 for the remainder of the school year.

Erin Gunderson

Teacher, Dorothy Dodds Elementary, medical leave (FMLA) beginning August 22, 2022 through October 14, 2022.

Margaret Koch

Teacher, Robert Asp Elementary, medical leave (FMLA) beginning approximately August 22, 2022 through December 5, 2022.

Suggested Resolution: Suggested Resolution: Move to approve the medical leave for Teresa Miller-Fillbrandt, Amber Arndt, Korreena Taylor, Memba Siryon, Rose Husel, Brian Streitz, Tammy Schenck, Erin Gunderson and Margaret Koch as presented.

KLD:jal

ATTACHMENTS:

None



TO: Dr. Brandon M. Lunak, Superintendent

FROM: Kristin Dehmer, Executive Director of Human Resources and Operations

DATE: 05/17/2022

RE: Change in Contract

The administration requests the approval of the Change in Contract for the following employees:

Isaac Lundberg

Culture & Climate Specialist, Horizon Middle School East Campus, to Supervisor of Federal Programs and Educational Equity, Operations Center, S6 (3) \$90,042, effective July 1, 2022 (new position per 2022-2023 staffing plan).

Joe Schmitcke

Night Lead Custodian to Head Custodian, Ellen Hopkins Elementary School, C11 (3) \$24.28 per hour, effective May 4, 2022 (replaces Jim Banducci).

Suggested Resolution: Move to approve the Change in Contract for Isaac Lundberg and Joe Schmitcke as presented.

KLD:kre

ATTACHMENTS:
None



MOORHEAD
AREA PUBLIC SCHOOLS

Human Resources and Operations

Memo OEDHRO.22.147C

TO: Dr. Brandon M. Lunak, Superintendent

FROM: Kristin Dehmer, Executive Director of Human Resources and Operations

DATE: 05/17/2022

RE: Termination

The administration requests the approval of the Termination of the following employee:

Kathleen Rheault

Lunchroom Supervisor, Ellen Hopkins Elementary School, effective April 25, 2022.

Suggested Resolution: Move to approve the termination of Kathleen Rheault as presented.

KLD:kre

ATTACHMENTS:

None



TO: Dr. Brandon M. Lunak, Superintendent

FROM: Kristin Dehmer, Executive Director of Human Resources and Operations

DATE: 05/11/2022

RE: Resignations

The administration requests the approval of the resignation of the following employees:

Angela Doll

Assistant Principal, Moorhead High School, effective June 30, 2022.

Kayla Evenson

Human Resources Generalist, Operations Center, effective May 26, 2022.

Lauren Fee

Health Technician, Horizon Middle School West Campus, effective June 1, 2022.

Christopher Frieese

Paraprofessional, Robert Asp Elementary School, effective at the end of the 2021-2022 school year.

Michelle Hanson

Early Childhood Special Education Teacher, Early Intervention Services, effective at the end of the 2021-2022 school year.

MacKaelie Herr

Community Education Intern, Operations Center, effective May 13, 2022.

Jorddan Kleindl Wadholm

Art Teacher, Horizon Middle School West Campus, effective at the end of the 2021-2022 school year.

Gabriel Lassila

Trades & Industry Teacher, Moorhead High School Career Academy, effective at the end of the

2021-2022 school year.

Stephanie Magelky

ABE Paraprofessional, Vista Center for Education, effective May 19, 2022.

Rebecca Manske

ASL Interpreter, district, effective at the end of the 2021-2022 school year.

Ivy Mattson

Art Teacher, Ellen Hopkins Elementary School, effective at the end of the 2021-2022 school year.

Matt Peck

Assistant Principal, Ellen Hopkins Elementary School, effective at the end of the 2021-2022 school year.

Kristi Rusten

Elementary Education Teacher, Ellen Hopkins Elementary School, effective at the end of the 2021-2022 school year.

Brittney Sadlemyer

Elementary Education Teacher, Horizon Middle School West Campus, effective June 1, 2022.

Sheri Schumann

Administrative Assistant, Horizon Middle School East Campus, effective July 1, 2022.

Alison Skansgaard

Accountant, Operations Center, effective May 20, 2022.

Ben Taylor

Language Arts Teacher, Moorhead High School, effective June 1, 2022.

Silka Tobias

ABE Teacher, Vista Center for Education, effective May 11, 2022.

Sandra Van Dyke

School Patrol, Dorothy Dodds Elementary School, effective at the end of the 2021-2022 school year.

Emily Wendorff

Elementary Education Teacher, Robert Asp Elementary School, effective May 31, 2022.

Suggested Resolution: Move to approve the resignation of Angela Doll, Kayla Evenson, Lauren Fee, Christopher Friese, Michelle Hanson, Mackaelie Herr, Jorddan Kleindl Wadholm, Gabriel Lassila, Stephanie Magelky, Rebecca Manske, Ivy Mattson, Matt Peck, Kristi Rusten, Brittney

Sadlemyer, Sheri Schumann, Alison Skansgaard, Ben Taylor, Silka Tobias, Sandra Van Dyke, and Emily Wendorff as presented.

KLD:kre

ATTACHMENTS:

None



TO: Dr. Brandon M. Lunak, Superintendent

FROM: Kristin Dehmer, Executive Director of Human Resources and Operations

DATE: 05/17/2022

RE: Retirements

The administration requests the approval of the retirement of the following employees:

Kim Bergley

Bus Assistant, Operations Center, effective June 1, 2022.

Richard Bergley

Bus Driver, Operations Center, effective June 1, 2022.

Robin Grooters

Principal, Dorothy Dodds Elementary School, effective June 30, 2022.

Kathy Kunkel

Health Technician, Horizon Middle School East Campus, effective May 31, 2022.

Lori Wenner

Head Cook, S.G. Reinertsen Elementary School, effective May 27, 2022.

Suggested Resolution: Move to approve the retirement of Kim Bergley, Richard Bergley, Robin Grooters, Kathy Kunkel, and Lori Wenner as presented.

KLD:kre

ATTACHMENTS:

None



TO: Dr. Brandon M. Lunak, Superintendent

FROM: Kristin Dehmer, Executive Director of Human Resources and Operations

DATE: 05/17/2022

RE: New Employees

The administration requests the approval to hire the following new employees subject to the satisfactory completion of federal and state statutes and district requirements:

Laura Baldwin

Social Media and Digital Communications Intern, Operations Center, \$14.75 per hour, 15 hours per week, effective May 16, 2022 (replaces MacKaelie Herr).

Leonard Beck

Math Teacher, West Central Academy, BA (0) \$42,878, effective at the beginning of the 2022-2023 school year (replaces Josh Lund).

Elizabeth Dominguez

Literacy Intervention, Dorothy Dodds Elementary School, MA+10 (13) \$78,320, effective at the beginning of the 2022-2023 school year (replaces Tara Lindberg).

Marcy Jorda

Culture and Climate Specialist/PEER Teacher, Probstfield Elementary School, MA+30 (10) \$72,644, effective at the beginning of the 2022-2023 school year (new position per 2022-2023 staffing plan).

Raquel Martinez

Art Teacher, Probstfield Elementary School, BA (8) \$52,861, effective at the beginning of the 2022-2023 school year (new position per 2022-2023 staffing plan).

Hannah Mathes

Elementary Education Teacher, Robert Asp Elementary School, BA (3) \$46,619, effective at the beginning of the 2022-2023 school year (replaces Emily Wendorff).

Brooklynn Merkens

JumpStart Teacher, Probstfield Elementary School, BA (4) \$36.08 per hour, effective at the beginning of the 2022-2023 school year (replaces Mara Piro).

Lori Messall

Music Teacher, Probstfield Elementary School, MA+20 (13) \$81,537, effective at the beginning of the 2022-2023 school year (new position per 2022-2023 staffing plan).

Monica Olivares

Spanish Immersion Teacher, Ellen Hopkins Elementary School, MA+30 (11) \$74,436, effective at the beginning of the 2022-2023 school year (replaces Carmen Valero Sanchez).

Melissa Osland

LSS Teacher, Probstfield Elementary School, BA+30 (5) \$54,575, effective at the beginning of the 2022-2023 school year (new position per 2022-2023 staffing plan).

Megan Oss

Elementary Education Teacher, Robert Asp Elementary School, MA (5) \$56,407, effective at the beginning of the 2022-2023 school year (replaces Amy Biller).

Lauren Siebels

School Counselor, Probstfield Elementary School, MA+20 (11) \$71,472, effective at the beginning of the 2022-2023 school year (new position per 2022-2023 staffing plan).

Tera Sistad

Assistant Principal, Horizon Middle School East Campus, P2 (6) \$104,705, effective July 1, 2022 (new position per 2022-2023 staffing plan).

Katelyn Stall

Elementary Education Teacher, Robert Asp Elementary School, BA (0) \$42,878, effective at the beginning of the 2022-2023 school year (replaces Emily Ellingson).

Johan Stenslie

Social Studies Teacher, Horizon Middle School East Campus, BA (1) \$44,131, effective at the beginning of the 2022-2023 school year (replaces Jeff Offutt).

Nikki Wardien

Administrative Assistant, Moorhead High School Career Academy, AA6 (4) \$20.67 per hour, effective June 1, 2022 (replaces Yanira Cardona).

Annika Werlinger

Lunchroom Supervisor, Horizon Middle School East Campus, \$16.94 per hour, 3 hours per day, effective May 4, 2022 (replaces Brenda Nelson-Cigelske).

Suggested Resolution: Move to approve the employment of Laura Baldwin, Leonard Beck, Elizabeth Dominguez, Marcy Jorda, Raquel Martinez, Hannah Mathes, Brooklynn Merkens, Lori Messall, Monica Olivares, Melissa Osland, Megan Oss, Lauren Siebels, Tera Sistad, Katelyn Stall, Johan Stenslie, Nikkie Wardien, and Annika Werlinger as presented.

KLD:kre

ATTACHMENTS:

None



TO: Dr. Brandon M. Lunak, Superintendent

FROM: Kristin Dehmer, Executive Director of Human Resources and Operations

DATE: 05/17/2022

RE: Additional Staffing

Probstfield Elementary School

Self-Contained DCD Special Education Teacher

A 1.0 FTE is requested to support students at Probstfield Elementary School. Due to the realignment of school boundaries, there is a need for a self-contained DCD program teacher.

Special Education Teachers

2.0 FTE are requested. Due to the realignment of school boundaries, there is a need for 3 special education resource teachers to serve Probstfield Elementary School. One FTE will be transferred from Dorothy Dodds Elementary and the other two need to be added because the student movement does not create enough of a reduction of student caseload in the other elementary schools to allow us to transfer more FTE to Probstfield Elementary School.

District

Speech Language Pathologist

A 1.0 FTE is requested to support students in the district. The existing district SLPs are not able to cover the number of students who receive speech and language services.

Suggested Resolution: Move to approve the additional staffing for the 2022-2023 school year.

KLD:kre

ATTACHMENTS:

Additional Staffing Proposal SLP Additional Staffing Proposal PCE LSS Teachers Additional Staffing Proposal PCE Self-Contained DCD Teacher



Instructions:

1. Must be complete for all positions requested after the approval of the annual staffing plan.
2. Make a copy for each position requested.
3. Administrative approval required.
4. Approved Proposals will be presented to the School Board for review.

Name of the Building	Probstfield Center for Education
Topic of Proposal	Self-contained DCD Special Education Teacher
Submitted By:	Duane Borgeson
Date:	4/28/2022
Date to be Implemented	8/23/2022
Person Responsible to Recommend to Superintendent:	Duane Borgeson
Recommendation by person responsible: Approve	

District Mission Statement: *To develop the maximum potential of every learner to thrive in a changing world.*

Complete a description of your program proposal. All six (6) areas must be addressed and support the proposal. The proposal should be as comprehensive as possible and must support the district philosophy.

- 1. Describe the proposal for funding:** This proposal is a self-contained special education teacher (DCD) for PCE. Due to the realignment of school boundaries, there is a need for a self-contained DCD program teacher to serve PCE. Student movement does not create enough of a reduction of student caseload in the other elementary schools to allow us to transfer the FTE to PCE. The added building therefore causes a loss of some efficiency of providing special education services.
- 2. Explain in detail the rationale or purpose of the proposal. (Please relate, if possible, the rationale to the previously identified high priority needs):**
The existing district special education staff are not able to cover the number of students who receive special education services in the added building.
- 3. State the negative implications if the proposal is not approved.**
The negative implications if this proposal is not approved include: our district will be out of compliance in providing student services identified on the IEP, student service groups will increase resulting in a reduced rate of progress for students meeting standards in the general education classroom and meeting IEP goals, and stress of staff's mental health will be increased



due to the service needs of students conflicting with their contracted work day prep and or duty-free lunch time.

4. List alternative actions if this proposal is not approved. It is assumed that any alternative listed is less desirable than the proposal.

Alternative actions would include: increasing caseloads across the district in order to provide service in the new building.

Estimate the cost implications of this proposal on the following chart:

PROPOSAL BUDGET

PERSONNEL	Number Requested	Estimated Cost	Reimbursement	Net Cost
Special Ed Teacher	1.0 FTE	100,000	60,000	40,000
Benefits:				
Subtotal:				
OTHER COSTS	NA	Estimated Cost	Reimbursement	Net Cost
Supplies:	N/A	250	150	100
Capital Outlay:	N/A	1000	600	400
Other Expenses:	N/A			
Subtotal:				

NET COST				
Code				

6. Comments on budgetary items:

a. Equipment, remodeling, site improvement, etc:	No impact
b. Review by Business Office before Superintendent's approval:	
c. Space implications (short/long range):	Space to provide special education services
d. Equity implications:	
e. Technology implications:	Chromebook for teaching staff
f. Suggested timelines for implementations:	2022-23 school year



g. Who has been involved in this decision? Other comments:	Duane Borgeson, Ashley Nelson, Julie Kummer, Brandon Yoney, Angela Doll
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Approve: _____	Disapprove: _____	Hold: _____	Date: _____
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Form must be routed to Human Resources and the Finance and Operations for review.



Instructions:

1. Must be complete for all positions requested after the approval of the annual staffing plan.
2. Make a copy for each position requested.
3. Administrative approval required.
4. Approved Proposals will be presented to the School Board for review.

Name of the Building	Probstfield Center for Education
Topic of Proposal	Special Education Teachers (2.0 FTE)
Submitted By:	Duane Borgeson
Date:	4/28/2022
Date to be Implemented	8/23/2022
Person Responsible to Recommend to Superintendent:	Duane Borgeson
Recommendation by person responsible: Approve	

District Mission Statement: *To develop the maximum potential of every learner to thrive in a changing world.*

Complete a description of your program proposal. All six (6) areas must be addressed and support the proposal. The proposal should be as comprehensive as possible and must support the district philosophy.

- 1. Describe the proposal for funding:** This proposal is for two full-time special education teachers for PCE. Due to the realignment of school boundaries, there is a need for 3 special education resource teachers to serve PCE. One FTE will be transferred from Dorothy Dodds Elementary and the other two need to be added because the student movement does not create enough of a reduction of student caseload in the other elementary schools to allow us to transfer more FTE to PCE. The added building therefore causes a loss of some efficiency of providing special education services. These positions will be supported for one year by remaining ESSRs funds in order to not impact the 2022-23 school year staffing budget.
- 2. Explain in detail the rationale or purpose of the proposal. (Please relate, if possible, the rationale to the previously identified high priority needs):**
The existing district special education staff are not able to cover the number of students who receive special education services in the added building.
- 3. State the negative implications if the proposal is not approved.**
The negative implications if this proposal is not approved include: our district will be out of compliance in providing student services identified on the IEP, student service groups will



increase resulting in a reduced rate of progress for students meeting standards in the general education classroom and meeting IEP goals, and stress of staff's mental health will be increased due to the service needs of students conflicting with their contracted work day prep and or duty-free lunch time.

4. List alternative actions if this proposal is not approved. It is assumed that any alternative listed is less desirable than the proposal.

Alternative actions would include: increasing caseloads across the district in order to provide service in the new building.

Estimate the cost implications of this proposal on the following chart:

PROPOSAL BUDGET

PERSONNEL	Number Requested	Estimated Cost	Reimbursement	Net Cost
Special Ed Teacher	2.0 FTE	200,000	200,000	0
Benefits:				
Subtotal:				
OTHER COSTS	NA	Estimated Cost	Reimbursement	Net Cost
Supplies:	N/A	250	150	100
Capital Outlay:	N/A	1000	600	400
Other Expenses:	N/A			
Subtotal:				

NET COST				
Code				

6. Comments on budgetary items:

a. Equipment, remodeling, site improvement, etc:	No impact
b. Review by Business Office before Superintendent's approval:	
c. Space implications (short/long range):	Space to provide special education services
d. Equity implications:	
e. Technology implications:	Chromebooks for teaching staff



f. Suggested timelines for implementations:	2022-23 school year
g. Who has been involved in this decision? Other comments:	Duane Borgeson, Ashley Nelson, Julie Kummer, Brandon Yoney, Angela Doll

Approve: _____	Disapprove: _____	Hold: _____	Date: _____
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Form must be routed to Human Resources and the Finance and Operations for review.



Instructions:

1. Must be complete for all positions requested after the approval of the annual staffing plan.
2. Make a copy for each position requested.
3. Administrative approval required.
4. Approved Proposals will be presented to the School Board for review.

Name of the Building	District-wide
Topic of Proposal	Speech Language Pathologist
Submitted By:	Duane Borgeson
Date:	4/28/2022
Date to be Implemented	8/23/2022
Person Responsible to Recommend to Superintendent:	Duane Borgeson
Recommendation by person responsible: Approve	

District Mission Statement: *To develop the maximum potential of every learner to thrive in a changing world.*

Complete a description of your program proposal. All six (6) areas must be addressed and support the proposal. The proposal should be as comprehensive as possible and must support the district philosophy.

- 1. Describe the proposal for funding:** This proposal is for a full-time speech/language pathologist. This FTE would come from the hourly work done by Maggie Hanson (approximately 0.5 FTE) and the SLP-A time that was approved for SG Reinertsen for the spring of 2022 (0.4 FTE). The gap in funding would be covered by remaining Special Education ESSR dollars.
- 2. Explain in detail the rationale or purpose of the proposal. (Please relate, if possible, the rationale to the previously identified high priority needs):**
The existing district SLPs are not able to cover the number of students who receive speech and language services.
- 3. State the negative implications if the proposal is not approved.**
The negative implications if this proposal is not approved include: our district will be out of compliance in providing student services identified on the IEP, student service groups will increase resulting in a reduced rate of progress for students communication development, and stress of staff's mental health will be increased due to the service needs of students conflicting with their contracted work day prep and or duty-free lunch time.



4. List alternative actions if this proposal is not approved. It is assumed that any alternative listed is less desirable than the proposal.

Alternative actions would include: reducing speech language service support from other students who have communication needs access identified on their individual education plan in order to accommodate this student's access to educational programming.

Estimate the cost implications of this proposal on the following chart:

PROPOSAL BUDGET

PERSONNEL	Number Requested	Estimated Cost	Reimbursement	Net Cost
SLP	1.0 FTE	100,000	60,000	40,000
Benefits:				
Subtotal:				
OTHER COSTS	NA	Estimated Cost	Reimbursement	Net Cost
Supplies:	N/A	250	150	100
Capital Outlay:	N/A	1000	600	400
Other Expenses:	N/A			
Subtotal:				
NET COST				
Code				

6. Comments on budgetary items:

a. Equipment, remodeling, site improvement, etc:	No impact
b. Review by Business Office before Superintendent's approval:	
c. Space implications (short/long range):	Space to provide therapy services
d. Equity implications:	
e. Technology implications:	Chromebook for SLP
f. Suggested timelines for implementations:	2022-23 school year



g. Who has been involved in this decision? Other comments:	Duane Borgeson, Ashley Nelson, Julie Kummer, Brandon Yoney, Angela Doll, district SLPs
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Approve: _____	Disapprove: _____	Hold: _____	Date: _____
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Form must be routed to Human Resources and the Finance and Operations for review.



TO: Dr. Brandon M. Lunak, Superintendent

FROM: Kristin Dehmer, Executive Director of Human Resources and Operations

DATE: 05/18/2022

RE: Board Resolution for Discontinuance of Non-Licensed Staff

The following personnel have been recommended for termination and non-renewal of their employment with the Moorhead Area Public schools as a result of financial limitations and discontinuance of position. Reductions are being made in accordance with applicable contract provisions of the Master Agreements for Administrative Assistants and Non-Aligned.

Termination and Non-Renewal of Employment

Nichole Huls	1.0	LPN
Laura Eidem	1.0	LPN
Ashley Enge	1.0	LPN
Kassidi Steffes	1.0	LPN
Aaron Schoenack	1.0	Health Technician
Carly Knowles	1.0	Health Technician
Kathy Evert	1.0	Health Technician
Heidi Knutson	0.4	SLP-A
TOTAL	7.4	

Suggested Resolution: Move to approve the Termination and Non-Renewal of Non-Licensed positions as presented.

KLD:kre

ATTACHMENTS:
None



TO: Dr. Brandon M. Lunak, Superintendent

FROM: Kristin Dehmer, Executive Director of Human Resources and Operations

DATE: 05/17/2022

RE: Affiliation Agreement with Luther College

Attached is the agreement for Field Experiences with Luther College and Moorhead Area Public Schools to serve as a field and clinical experiences/student teaching experience placement center for student teachers and field experience students. Terms of this agreement shall be for a period of four school years beginning with the 2021-2022 school year and ending with the 2024-2025 school year. Moorhead Area Public Schools Policy 921 supports the agreements with universities and colleges to provide Student Training Experience/Internship. Moorhead Area Public Schools would provide students of Luther College an opportunity to work cooperatively in a Student Teacher learning situation with a Teacher certified by the State of Minnesota.

Suggested Resolution: Move to approve the agreement with Luther College as presented.

KLD:kre

ATTACHMENTS:
None



TO: Dr. Brandon M. Lunak, Superintendent

FROM: Kristin Dehmer, Executive Director of Human Resources and Operations

DATE: 05/16/2022

RE: Resolution to Issue General Obligation School Building Bonds, Series 2022A

At the regularly held election on November 5, 2019, the voters of the District approved the issuance and sale by the district of general obligation bonds for the acquisition and betterment of school sites and facilities in the maximum principal amount of \$110,000,000 pursuant to Minnesota Statutes, Chapter 475.

The purpose of the bonds as approved by the voters was to provide financing for the acquisition and betterment of school sites and facilities, including the demolition of parts of the existing high school, renovation of parts of the existing facility, the construction and equipping of additions to the high school, and the remodeling and renovation of the District's Career Academy.

On February 13, 2020, the District issued its General Obligation School Building Bonds Series 2020A, in the principal amount of \$107,355,000, in accordance with the authority granted by the District voters, leaving a remaining unused voter-approved bond authority of \$2,645,000. This authority was unused due to the 2020 bonds receiving a premium bid, allowing for full funding of project costs anticipated at the time. This issuance will provide additional funds for the project construction to cover increases in costs since 2020.

It is necessary and expedient to the sound financial management of the affairs of the District to issue its General Obligation School Building Bonds, Series 2022A in the original aggregate principal amount of \$2,645,000, to provide financing for the Projects. The \$2,645,000 was included in the 2021 payable 2022 levy, which was certified by the school board at the December board meeting. The 2022 levy went down 5.68% and these dollars were included in that decrease.

The administration has retained Ehlers and Associates, Inc. as the independent municipal advisor for the District with the respect to the offer and sale of the Bonds and, is authorized by Section 475.60, subdivision 3(9), of the Act to sell the Bonds other than pursuant to a competitive sale.

Suggested Resolution: Move to approve the Resolution Stating the Intention of the School Board to Issue General Obligation School Building Bonds, Series 2022A, in the Aggregate Principal Amount Not To Exceed \$2,645,000 as presented.

KD:dmb

ATTACHMENTS:
Resolution

EXTRACT OF MINUTES OF A MEETING
OF THE SCHOOL BOARD OF
INDEPENDENT SCHOOL DISTRICT NO. 152
(MOORHEAD AREA PUBLIC SCHOOLS)
CLAY COUNTY, MINNESOTA

Pursuant to due call and notice thereof a regular meeting of the School Board of Independent School District No. 152 (Moorhead Area Public Schools), Clay County, Minnesota, was held in the School District on May 23, 2022 at 6:00 o'clock p.m.

The following members were present:

and the following were absent:

Member _____ introduced the following resolution and moved its adoption:

**RESOLUTION STATING THE INTENTION OF THE SCHOOL
BOARD TO ISSUE GENERAL OBLIGATION SCHOOL
BUILDING BONDS, SERIES 2022A, IN THE AGGREGATE
PRINCIPAL AMOUNT NOT TO EXCEED \$2,645,000; AND
TAKING OTHER ACTIONS WITH RESPECT THERETO**

BE IT RESOLVED by the School Board (the “Board”) of Independent School District No. 152 (Moorhead Area Public Schools), Clay County, Minnesota (the “District”), as follows:

1. Background. It is hereby determined that:

(a) At a duly called and regularly held special election on November 5, 2019, the voters of the District approved the issuance and sale by the District of general obligation bonds for the acquisition and betterment of school sites and facilities in the maximum principal amount of \$110,000,000 pursuant to Minnesota Statutes, Chapter 475, as amended (the “Act”).

(b) The purpose of the bonds as approved by the voters is to provide financing for the acquisition and betterment of school sites and facilities, including the demolition of parts of the existing high school, renovation of parts of that existing facility, the construction and equipping of additions to the high school, and the remodeling and renovation of the District’s Career Academy (collectively, the “Projects”).

(c) On February 13, 2020, the District issued its General Obligation School Building Bonds, Series 2020A, in the principal amount of \$107,355,000 pursuant to the Act, in accordance with the authority granted by District voters, leaving a remaining unused voter-approved bond authority of \$2,645,000.

(d) It is necessary and expedient to the sound financial management of the affairs of the District to issue its General Obligation School Building Bonds, Series 2022A (the “Bonds”), in the original aggregate principal amount of \$2,645,000, pursuant to the Act, to provide financing for the Projects.

2. Covenant as to State Credit Enhancement.

(a) The District hereby covenants and obligates itself to notify the Minnesota Commissioner of Education (the “Commissioner”) of a potential default in the payment of principal and interest on the Bonds and to use the provisions of Minnesota Statutes, Section 126C.55 (the “Credit Enhancement Act”) to guarantee payment of the principal and interest on the Bonds when due. The District further covenants to deposit with the paying agent for the Bonds (the “Paying Agent”), or any successor paying agent, three (3) days prior to the date on which a payment is due an amount sufficient to make that payment or to notify the Commissioner that it will be unable to make all or a portion of that payment. The Paying Agent is authorized and directed to notify the Commissioner if it becomes aware of a potential default in the payment of principal or interest on the Bonds or if, on the day two (2) business days prior to the date a payment is due on the Bonds, there are insufficient funds on deposit with the Paying Agent to make that payment. The District understands that as a result of its covenant to be bound by the provisions of the Credit Enhancement Act, the provisions of that section shall be binding as long as any Bonds of this issue remain outstanding.

(b) The District further covenants to comply with all procedures now and hereafter established by the Minnesota Departments of Management and Budget and Education pursuant to subdivision 2(c) of the Credit Enhancement Act and otherwise to take such actions as necessary to comply with that section. The Board Chair, Clerk, Treasurer, Superintendent, or Director of Business Services of the District are authorized to execute any applicable Minnesota Department of Education forms.

3. Sale of Bonds. The Board has retained Ehlers and Associates, Inc. (the “Municipal Advisor”) as the independent municipal advisor for the District with respect to the offer and sale of the Bonds and, therefore, is authorized by Section 475.60, subdivision 2(9), of the Act to sell the Bonds other than pursuant to a competitive sale.

4. Acceptance of Proposal. The Board shall meet at the time and place specified in the Official Statement to receive and consider proposals for the purchase of the Bonds and take any other appropriate action with respect to the Bonds.

5. Authority of Municipal Advisor. The Municipal Advisor is authorized and directed to assist the District in the preparation and dissemination of a Preliminary Official Statement to be distributed to potential purchasers of the Bonds and to open, read, and tabulate the proposals for the purchase of the Bonds for presentation to the Board. The Municipal Advisor is further authorized and directed to assist the District in the award and sale of the Bonds on behalf of the District after receipt of written proposals and to assist the District in the preparation and dissemination of a final Official Statement with respect to the Bonds.

6. Authority of Bond Counsel. The law firm of Kennedy & Graven, Chartered, is authorized to act as bond counsel for the District (“Bond Counsel”), and to assist in the preparation and review of necessary documents, certificates, and instruments related to the Bonds. The officers, employees, and agents of the District are hereby authorized to assist Bond Counsel in the preparation of such documents, certificates, and instruments.

7. Reimbursement from Bond Proceeds. The District may incur certain expenditures that may be financed temporarily from sources other than the Bonds and reimbursed from the proceeds of the Bonds. Treasury Regulation § 1.150-2 (the “Reimbursement Regulations”) provides that proceeds of tax-exempt bonds allocated to reimburse expenditures originally paid from a source other than the tax-exempt bonds will not be deemed expended unless certain requirements are met. In order to preserve its ability to reimburse certain costs from proceeds of the Bonds in accordance with the Reimbursement Regulations, the District hereby makes its declaration of official intent (the “Declaration”) described below to reimburse certain costs:

(a) Declaration of Intent. The District proposes to issue the Bonds to finance the costs of the Projects. The District may reimburse original expenditures made for certain costs of the Projects from the proceeds of the Bonds in an estimated maximum principal amount of \$2,645,000. All reimbursed expenditures will be capital expenditures, costs of issuance of the Bonds, or other expenditures eligible for reimbursement under Section 1.150-2(d)(3) of the Reimbursement Regulations.

(b) Declaration Made Not Later Than 60 Days. This Declaration has been made not later than sixty (60) days after payment of any original expenditure to be subject to a reimbursement allocation with respect to the proceeds of the Bonds, except for the following expenditures: (a) costs of issuance of the Bonds; (b) costs in an amount not in excess of \$100,000 or five percent (5%) of the proceeds of the Bonds; or (c) “preliminary expenditures” up to an amount not in excess

of twenty (20) percent of the aggregate issue price of the Bonds that finance or are reasonably expected by the District to finance the Projects for which the preliminary expenditures were incurred. The term “preliminary expenditures” includes architectural, engineering, surveying, bond issuance, and similar costs that are incurred prior to commencement of acquisition, construction, or rehabilitation of the Projects, other than land acquisition, site preparation, and similar costs incident to commencement of construction.

(c) Reasonable Expectations; Official Intent. This Declaration is an expression of the reasonable expectations of the District based on the facts and circumstances known to the District as of the date hereof. The anticipated original expenditures for the Projects and the principal amount of the Bonds described in Section 7(a), above, are consistent with the District’s budgetary and financial circumstances. No sources other than proceeds of the Bonds to be issued by the District are, or are reasonably expected to be, reserved, allocated on a long-term basis, or otherwise set aside pursuant to the District’s budget or financial policies to pay such original expenditures. This resolution is intended to constitute a declaration of official intent for purposes of the Reimbursement Regulations.

(The remainder of this page is intentionally left blank.)

The motion for the adoption of the foregoing resolution was duly seconded by Member _____, and upon vote being taken thereon the following director voted in favor of the motion:

and the following voted against:

whereupon the resolution was declared duly passed and adopted.

STATE OF MINNESOTA)
)
)
COUNTY OF CLAY) ss.
)
INDEPENDENT SCHOOL)
DISTRICT NO. 152)

I, the undersigned, being the duly qualified and acting Clerk of Independent School District No. 152 (Moorhead Area Public Schools), Clay County, Minnesota (the “District”), hereby certify that I have carefully compared the attached and foregoing extract of minutes of a regular meeting of the School Board of the District held on the date specified above, with the original minutes on file in my office and the extract is a full, true, and correct copy of the minutes, insofar as they relate to authorizing the issuance of the District’s General Obligation School Building Bonds, Series 2022A, in the maximum aggregate principal amount of \$2,645,000.

WITNESS My hand as such Clerk this ____ day of May, 2022.

Clerk of the School Board
Independent School District No. 152 (Moorhead Area
Public Schools), Clay County, Minnesota

May 23, 2022

PRE-SALE REPORT FOR

**Independent School District No. 152
(Moorhead Area Public Schools), Minnesota**

**\$2,645,000 General Obligation School Building Bonds,
Series 2022A**



Prepared by:

Ehlers
3060 Centre Pointe Drive
Roseville, MN 55113

Advisors:

Greg Crowe, President
Matthew Hammer, Municipal Advisor
Jen Chapman, Financial Specialist

BUILDING COMMUNITIES. IT'S WHAT WE DO.

EXECUTIVE SUMMARY OF PROPOSED DEBT

Proposed Issue:

\$2,645,000 General Obligation School Building Bonds, Series 2022A

District voters authorized the issuance of up to \$110,000,000 in bonds in a bond referendum election held on November 5, 2019. On February 13, 2020, the District issued General Obligation School Building Bonds, Series 2020A totaling \$107,355,000, leaving a remaining unused authority of \$2,645,000.

Purposes:

The proposed issue includes financing for the acquisition and betterment of school sites and facilities, including the demolition of parts of the existing high school, renovation of parts of the high school, the construction and equipping of additions to the high school, and the remodeling and renovation of the District's Career Academy.

Authority:

The Bonds are being issued pursuant to Minnesota Statutes, Chapter 475. The Bonds will be general obligations of the District for which its full faith, credit and taxing powers are pledged. Debt service for the bonds will be paid from the District's annual debt service tax levy.

Term/Call Feature:

The Bonds are being issued for a term of 15 years, 7 months. Principal on the Bonds will be due on February 1 in the years 2026 through 2038. Interest is payable every six months beginning February 1, 2023.

The Bonds maturing on February 1, 2031 and later will be subject to prepayment at the discretion of the District on February 1, 2030 or any date thereafter.

Bank Qualification:

Because the District is expecting to issue no more than \$10,000,000 in tax exempt debt during the calendar year, the District will be able to designate the Bonds as "bank qualified" obligations. Bank qualified status broadens the market for the Bonds, which can result in lower interest rates.

State Credit Enhancement:

By resolution the District will covenant and obligate itself to be bound by the provisions of Minnesota Statutes, Section 126C.55, which provides for payment by the State of Minnesota in the event of a potential default of a school district obligation.

To qualify for the credit enhancement, the District must submit an application to the State. Ehlers will coordinate the application process to the State on your behalf.

Rating:

Under current bond ratings, the state credit enhancement would bring a Moody's "Aa2" rating. The District's most recent bond issues were rated "Aa2" (credit enhanced rating) and "Aa3" (underlying rating) by Moody's Investors Service. The District will request a new rating for the Bonds.

If the winning bidder on the Bonds elects to purchase bond insurance, the rating for the issue may be higher than the District's bond rating in the event that the bond rating of the insurer is higher than that of the District.

Basis for Recommendation:

Based on your objectives and characteristics of various municipal financing options, we are recommending the issuance of General Obligation School Building Bonds as a suitable option to finance the planned projects.

- This is the only financing tool that can legally be used to finance all of the projects in the District's planned construction program.
- General Obligation Bonds will result in lower interest rates than some other financing options.
- Unlike with some other financing options, the District will be able to finance the payments with an additional debt service levy.
- This option is also consistent with the District's plans communicated to the community prior to the election.

Method of Sale/Placement:

We will solicit competitive bids for the purchase of the Bonds from underwriters and banks.

We will include an allowance for discount bidding in the terms of the issue. The discount is treated as an interest item and provides the underwriter with all or a portion of their compensation in the transaction.

If the Bonds are purchased at a price greater than the minimum bid amount (maximum discount), the unused allowance may be used to reduce your borrowing amount.

Premium Pricing:

In some cases, investors in municipal bonds prefer “premium” pricing structures. A premium is achieved when the coupon for any maturity (the interest rate paid by the issuer) exceeds the yield to the investor, resulting in a price paid that is greater than the face value of the bonds. The sum of the amounts paid in excess of face value is considered “reoffering premium.” The underwriter of the bonds will retain a portion of this reoffering premium as their compensation (or “discount”) but will pay the remainder of the premium to the District. Any net premium received may be used to reduce the principal amount of the Bonds, increase the net proceeds for the project, or to fund a portion of the interest on the Bonds.

Review of Existing Debt:

We have reviewed all outstanding indebtedness for the District and find that there are no refunding opportunities at this time.

We will continue to monitor the market and the call dates for the District’s outstanding debt and will alert you to any future refunding opportunities.

Continuing Disclosure:

The District will be agreeing to provide certain updated Annual Financial Information and its Audited Financial Statement annually, as well as providing notices of the occurrence of certain reportable events to the Municipal Securities Rulemaking Board (the “MSRB”), as required by rules of the Securities and Exchange Commission (SEC). The District is already obligated to provide such reports for its existing bonds, and has contracted with Ehlers to prepare and file the reports.

Arbitrage Monitoring:

The District must ensure compliance with certain sections of the Internal Revenue Code and Treasury Regulations (“Arbitrage Rules”) throughout the life of the issue to maintain the tax-exempt status of the Bonds. These Arbitrage Rules apply to amounts held in construction, escrow, reserve, debt service account(s), etc., along with related investment income on each fund/account.

IRS audits will verify compliance with rebate, yield restriction and records retention requirements within the Arbitrage Rules. The District’s specific arbitrage responsibilities will be detailed in the Tax Certificate (the “Tax Compliance Document”) prepared by your Bond Attorney and provided at closing.

The Bonds may qualify for one or more exception(s) to the Arbitrage Rules by meeting 1) small issuer exception, 2) spend down requirements, 3) bona fide debt service fund limits, 4) reasonable reserve requirements, 5) expenditure within an available period limitations, 6) investments yield restrictions, 7) de minimis rules, or; 8) borrower limited requirements.

We recommend that the District review its specific responsibilities related to the Bonds with an arbitrage expert in order to utilize one or more of the exceptions listed above.

Investment of Bond Proceeds:

Ehlers can assist the District in developing a strategy to invest your Bond proceeds until the funds are needed to pay project costs.

Other Service Providers:

This debt issuance will require the engagement of other public finance service providers. This section identifies those other service providers, so Ehlers can coordinate their engagement on your behalf. Where you have previously used a particular firm to provide a service, we have assumed that you will continue that relationship. For services you have not previously required, we have identified a service provider. Fees charged by these service providers will be paid from proceeds of the obligation, unless you notify us that you wish to pay them from other sources. Our pre-sale bond sizing includes a good faith estimate of these fees, but the final fees may vary. If you have any questions pertaining to the identified service providers or their role, or if you would like to use a different service provider for any of the listed services please contact us.

Bond Counsel: Kennedy & Graven, Chartered

Paying Agent: Bond Trust Services Corporation

Rating Agency: Moody's Investor's Service

PROPOSED DEBT ISSUANCE SCHEDULE

Ehlers Presents Pre-Sale Report to School Board, School Board Approves Resolution Authorizing Sale of the Bonds:	May 23, 2022
Due Diligence Call to review Official Statement:	Week of June 13, 2022
Distribute Official Statement:	Week of June 13, 2022
Conference with Rating Agency:	Week of June 13, 2022
Ehlers Receives and Evaluates Proposals for Purchase of Bonds:	June 27, 2022
School Board Meeting to Award Sale of Bonds:	June 27, 2022
Estimated Closing Date:	July 21, 2022

Attachments

Estimated Sources and Uses of Funds

Estimated Debt Service Schedule

Estimated Long-Term Financing Plan for Debt and Capital Payments and Levies

Resolution Authorizing Ehlers to Proceed with Bond Sale/Credit Enhancement

Resolution (provided separately)

EHLERS' CONTACTS

Greg Crowe, President	(651) 697-8522
Matthew Hammer, Municipal Advisor	(651) 697-8592
Jen Chapman, Financial Specialist	(651) 697-8566
Nate Gilger, Public Finance Analyst	(651) 697-8538

PRE-SALE ESTIMATES

Moorhead Area Public Schools, ISD 151

May 23, 2022

Estimated Sources and Uses of Funds, 2022A School Building Bonds

Authorized Bond Amount	\$2,645,000
Dated Date of Bonds	7/21/2022
Bond Term / Number Years	16
Estimated Interest Rate	4.00%
Sources of Funds	
Par Amount	\$2,645,000
Underwriters Premium ¹	38,282
Debt Service Funds on Hand ²	77,000
Investment Earnings ³	3,249
Total Sources	\$2,763,531
Uses of Funds	
Allowance for Discount Bidding	\$31,740
Capitalized Interest ²	77,000
Legal and Fiscal Costs ⁴	52,274
Net Available for Project Costs	2,602,517
Total Uses	\$2,763,531
Deposit to Construction Fund	\$2,599,268

1 The underwriter of the bonds may pay a premium to purchase the bonds. The amount will be determined based on the competitive bidding process. If any premium is received, it will be used to pay a portion of the first year's interest on the bonds or provide additional construction funds.

2 The District levied for a portion of the interest payments due during fiscal year 2023. The balance will be paid with funds on hand in the debt service fund. In order to keep the debt service levies for FY 2024 and FY 2025 consistent with later years, a portion of those interest payments will be paid from funds on hand in the debt service fund.

3 Estimated Investment earnings are based on an average interest rate of 0.25% and an average life of 6 months for investments.

4 Includes fees for municipal advisor, bond counsel, rating agency, paying agent, and county certificates.

Independent School District No. 152 (Moorhead, MN)

\$2,645,000 General Obligation School Building Bonds, Series 2022A

Dated: July 21, 2022

Call Date: 2/1/2030

Net Debt Service Schedule

Date	Principal	Coupon	Interest	Total P+I	CIF	Net New D/S	Fiscal Total
07/21/2022	-	-	-	-	-	-	-
02/01/2023	-	-	54,189.58	54,189.58	-	54,189.58	54,189.58
08/01/2023	-	-	51,337.50	51,337.50	(22,500.00)	28,837.50	-
02/01/2024	-	-	51,337.50	51,337.50	(22,500.00)	28,837.50	57,675.00
08/01/2024	-	-	51,337.50	51,337.50	(16,000.00)	35,337.50	-
02/01/2025	-	-	51,337.50	51,337.50	(16,000.00)	35,337.50	70,675.00
08/01/2025	-	-	51,337.50	51,337.50	-	51,337.50	-
02/01/2026	95,000.00	4.000%	51,337.50	146,337.50	-	146,337.50	197,675.00
08/01/2026	-	-	49,437.50	49,437.50	-	49,437.50	-
02/01/2027	120,000.00	4.000%	49,437.50	169,437.50	-	169,437.50	218,875.00
08/01/2027	-	-	47,037.50	47,037.50	-	47,037.50	-
02/01/2028	125,000.00	4.000%	47,037.50	172,037.50	-	172,037.50	219,075.00
08/01/2028	-	-	44,537.50	44,537.50	-	44,537.50	-
02/01/2029	135,000.00	4.000%	44,537.50	179,537.50	-	179,537.50	224,075.00
08/01/2029	-	-	41,837.50	41,837.50	-	41,837.50	-
02/01/2030	145,000.00	4.000%	41,837.50	186,837.50	-	186,837.50	228,675.00
08/01/2030	-	-	38,937.50	38,937.50	-	38,937.50	-
02/01/2031	150,000.00	3.500%	38,937.50	188,937.50	-	188,937.50	227,875.00
08/01/2031	-	-	36,312.50	36,312.50	-	36,312.50	-
02/01/2032	155,000.00	3.500%	36,312.50	191,312.50	-	191,312.50	227,625.00
08/01/2032	-	-	33,600.00	33,600.00	-	33,600.00	-
02/01/2033	160,000.00	3.500%	33,600.00	193,600.00	-	193,600.00	227,200.00
08/01/2033	-	-	30,800.00	30,800.00	-	30,800.00	-
02/01/2034	160,000.00	3.500%	30,800.00	190,800.00	-	190,800.00	221,600.00
08/01/2034	-	-	28,000.00	28,000.00	-	28,000.00	-
02/01/2035	165,000.00	4.000%	28,000.00	193,000.00	-	193,000.00	221,000.00
08/01/2035	-	-	24,700.00	24,700.00	-	24,700.00	-
02/01/2036	175,000.00	4.000%	24,700.00	199,700.00	-	199,700.00	224,400.00
08/01/2036	-	-	21,200.00	21,200.00	-	21,200.00	-
02/01/2037	385,000.00	4.000%	21,200.00	406,200.00	-	406,200.00	427,400.00
08/01/2037	-	-	13,500.00	13,500.00	-	13,500.00	-
02/01/2038	675,000.00	4.000%	13,500.00	688,500.00	-	688,500.00	702,000.00
Total	\$2,645,000.00	-	\$1,182,014.58	\$3,827,014.58	(77,000.00)	\$3,750,014.58	-

Yield Statistics

Bond Year Dollars	\$30,335.97
Average Life	11.469 Years
Average Coupon	3.8964124%
Net Interest Cost (NIC)	3.8748481%
True Interest Cost (TIC)	3.8641852%
Bond Yield for Arbitrage Purposes	3.7259606%
All Inclusive Cost (AIC)	4.0858838%

IRS Form 8038

Net Interest Cost	3.7304530%
Weighted Average Maturity	11.426 Years

PRE-SALE ESTIMATES

Moorhead Area Public Schools, ISD 152
Analysis of Possible Structure for Capital and Debt Levies

\$2,645,000 Voter Bond Issue
16 Years
Wrapped Around Existing Debt

Type of Bond	Principal Amount	Dated Date	Interest Rate
Voter-Approved Building	\$2,645,000	02/01/22	4.00%

May 23, 2022

Levy		Tax Capacity		Existing Commitments						Other Levies		Existing Tax Rate	Remaining School Building Bond				Combined Totals			
Payable Year	Fiscal Year	Value (\$000s)	% Chg	Building Bonds ²	Abatement Bonds ²	OPEB Bonds ²	Est. Debt Excess ³	Net Levy	Tax Rate	Lease Levy	2019C COPS		Principal	Interest	Add'l. Debt Excess ³	Net Levy	Initial Debt Levy	State Aid	Net Levy	Tax Rate
2021	2022	43,610	2.1%	10,445,342	135,070	771,876	(97,954)	11,254,334	25.81	972,940	335,903	28.81	-	-	-	-	12,563,177	-	12,563,177	28.81
2022	2023	44,380	2.3%	11,524,951	133,573	-	(511,443)	11,147,081	25.12	972,940	337,103	28.07	-	54,190	4	69,431	12,526,554	-	12,526,554	28.23
2023	2024	45,267	2.0%	11,309,281	721,337	-	(670,701)	11,359,917	25.10	972,940	332,903	27.98	-	102,675	4	60,559	12,726,318	-	12,726,318	28.11
2024	2025	45,946	1.5%	11,297,941	719,657	-	(481,225)	11,536,373	25.11	972,940	333,503	27.95	-	102,675	4	74,209	12,917,024	-	12,917,024	28.11
2025	2026	46,406	1.0%	11,294,686	717,347	-	(480,704)	11,531,329	24.85	972,940	333,703	27.66	95,000	102,675	-	207,559	13,040,280	-	13,040,280	28.10
2026	2027	46,406	0.0%	11,322,301	701,414	-	(480,481)	11,543,234	24.87	945,783	333,503	27.63	120,000	98,875	(8,302)	221,516	13,044,245	-	13,044,245	28.11
2027	2028	46,406	0.0%	11,353,066	698,159	-	(480,949)	11,570,276	24.93	918,626	332,903	27.63	125,000	94,075	(8,861)	221,168	13,042,964	-	13,042,964	28.11
2028	2029	46,406	0.0%	11,344,613	697,424	-	(482,049)	11,559,989	24.91	918,626	336,903	27.62	135,000	89,075	(8,847)	226,432	13,041,949	-	13,041,949	28.10
2029	2030	46,406	0.0%	11,763,773	695,956	-	(481,682)	11,978,048	25.81	501,259	336,103	27.62	145,000	83,675	(9,057)	231,051	13,041,212	-	13,041,212	28.10
2030	2031	46,406	0.0%	12,050,423	698,186	-	(498,389)	12,250,221	26.40	231,306	335,203	27.62	150,000	77,875	(9,242)	230,027	13,041,716	-	13,041,716	28.10
2031	2032	46,406	0.0%	12,062,708	694,861	-	(509,944)	12,247,625	26.39	231,306	333,753	27.61	155,000	72,625	(9,201)	229,805	13,042,691	-	13,042,691	28.11
2032	2033	46,406	0.0%	12,061,711	696,582	-	(510,303)	12,247,990	26.39	231,306	337,195	27.62	160,000	67,200	(9,192)	229,368	13,040,601	-	13,040,601	28.10
2033	2034	46,406	0.0%	12,069,061	697,943	-	(510,332)	12,256,672	26.41	231,306	334,950	27.63	160,000	61,600	(9,175)	223,505	13,041,394	-	13,041,394	28.10
2034	2035	46,406	0.0%	12,199,786	562,445	-	(510,680)	12,251,551	26.40	231,306	337,590	27.63	165,000	56,000	(8,940)	223,110	13,043,758	-	13,043,758	28.11
2035	2036	46,406	0.0%	12,537,374	561,932	-	(510,489)	12,588,817	27.13	231,306	-	27.63	175,000	49,400	(8,924)	226,696	13,041,561	-	13,041,561	28.10
2036	2037	46,406	0.0%	12,272,118	561,218	-	(523,972)	12,309,363	26.53	231,306	-	27.02	385,000	42,400	(9,068)	439,702	13,012,082	-	13,012,082	28.04
2037	2038	46,406	0.0%	12,537,374	-	-	(513,333)	12,024,041	25.91	231,306	-	26.41	675,000	27,000	(17,588)	719,512	12,974,859	-	12,974,859	27.96
2038	2039	46,406	0.0%	12,537,899	-	-	(501,495)	12,036,404	25.94	231,306	-	26.44	-	-	-	-	12,267,710	-	12,267,710	26.44
2039	2040	46,406	0.0%	12,539,835	-	-	(501,516)	12,038,319	25.94	231,306	-	26.44	-	-	-	-	12,269,625	-	12,269,625	26.44
2040	2041	46,406	0.0%	12,541,200	-	-	(501,593)	12,039,607	25.94	231,306	-	26.44	-	-	-	-	12,270,913	-	12,270,913	26.44
2041	2042	46,406	0.0%	12,538,050	-	-	(501,648)	12,036,402	25.94	231,306	-	26.44	-	-	-	-	12,267,708	-	12,267,708	26.44
2042	2043	46,406	0.0%	12,771,728	-	-	(501,522)	12,270,206	26.44	-	-	26.44	-	-	-	-	12,270,206	-	12,270,206	26.44
2043	2044	46,406	0.0%	12,783,330	-	-	(510,869)	12,272,461	26.45	-	-	26.45	-	-	-	-	12,272,461	-	12,272,461	26.45
2044	2045	46,406	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2045	2046	46,406	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2046	2047	46,406	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2047	2048	46,406	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2048	2049	46,406	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2049	2050	46,406	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
2050	2051	46,406	0.0%	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Totals				275,158,552	9,693,104	771,876	(11,273,273)	274,350,258		10,924,668	4,691,213		2,645,000	1,182,015	(116,398)	3,833,650	293,801,008	-	293,801,008	

1 Tax capacity values for taxes payable in 2021 and 2022 are the final values. Estimates for future years are based on the percentage changes as shown above.

2 Initial debt service levies (prior to subtracting debt equalization aid) are set at 105 percent of the principal and interest payments during the next fiscal year.

3 Debt excess adjustment for taxes payable in 2021 is the actual amount. Debt excess adjustment for taxes payable 2022 is based on audited data. Debt excess for future years is estimated at 4% of the prior year's initial debt service levy.

4 A portion of the FY 2023 interest payments was not levied, and of the FY 2024 & FY 2025 payments needed to keep those levies consistent with later years will be paid from funds on hand in the debt service fund. Capitalized interest is expected to total \$77,000.



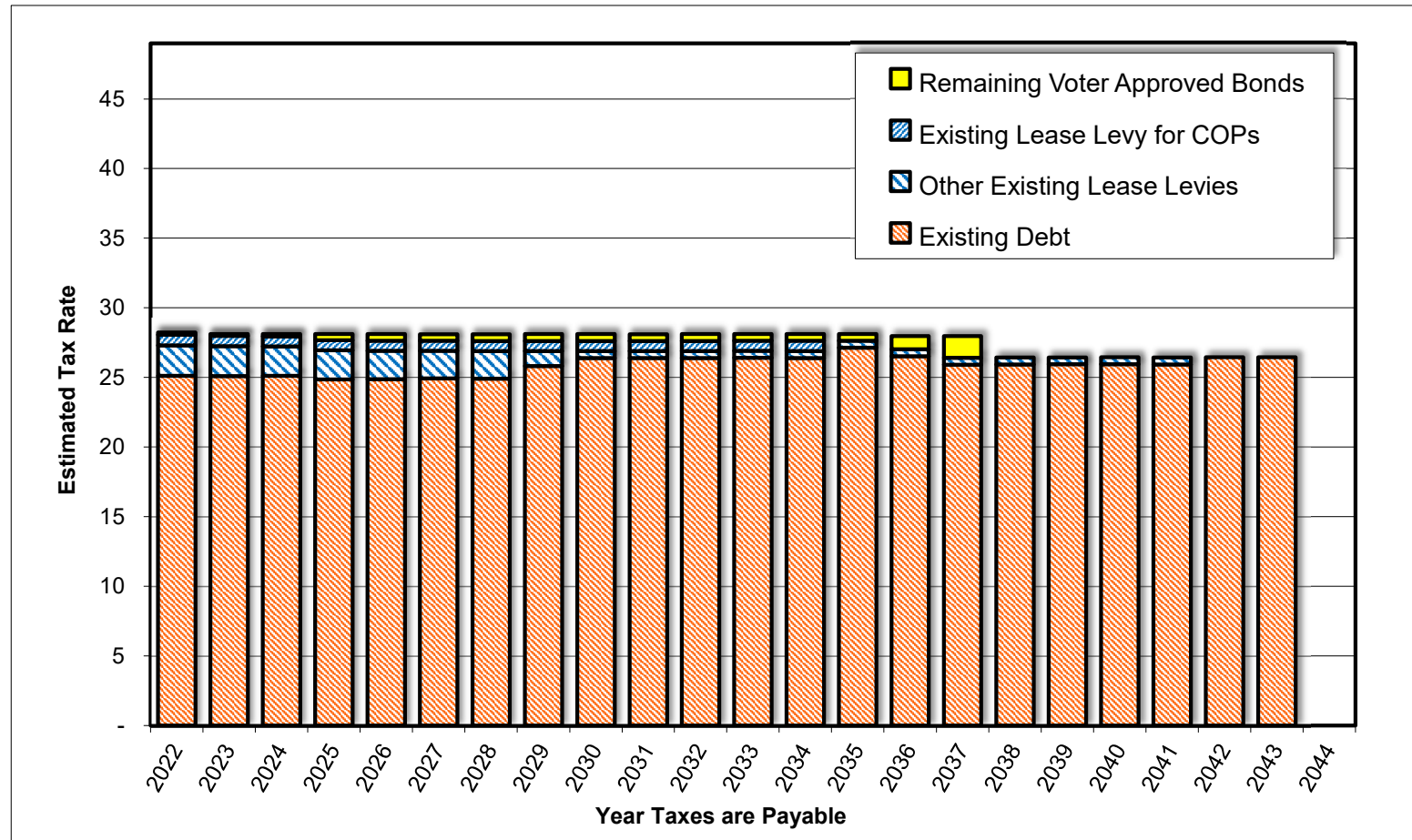
PRE-SALE ESTIMATES

Moorhead Area Public Schools, ISD 152
Estimated Tax Rates for Capital and Debt Service Levies
Existing Commitments and Proposed New Debt

\$2,645,000 Voter Bond Issue
16 Years
Wrapped Around Existing Debt

Date Prepared:

May 23, 2022





TO: Dr. Brandon M. Lunak, Superintendent

FROM: Kristin Dehmer, Executive Director of Human Resources and Operations

DATE: 05/17/2022

RE: School District Insurance Package Renewal

Mr. Joel Quam, Bremer Insurance, will be in attendance at the May 23rd School Board meeting to present the district's insurance package renewal and answer any questions regarding the district's liability coverage for property, student accidents, and worker's compensation insurance coverage.

The information regarding the insurance package is attached.

Mr. Quam will discuss the expiring premium costs, the renewal premium costs and describe the changes requested for the district's renewal policy.

After reviewing the coverage of the options, the administration is recommending the approval of the following:

1. Property & Liability proposal from EMC Insurance with an annual premium of \$371,321.04
2. Worker's Compensation proposal from SFM with an annual premium cost of \$482,088.00
3. Cyber Liability proposal from Travelers with an annual premium of \$45,187.00
4. Volunteer Accident proposal from Berkley Accident & Health with an annual premium cost of \$2,077.00

The total annual premium cost for these renewals is \$900,673.04

Suggested Resolution: Move to approve the insurance package renewals in the total amount of \$900,673.04 as presented by Mr. Joel Quam of Bremer Insurance.

KLD:tra

ATTACHMENTS:
Insurance Package Renewal



May 17, 2022

Ms. Kristin Dehmer, Executive Director of Human Resources and Operations
 Ms. Denice Sinner, Director of Business Services
 Moorhead Public Schools - ISD #152
 1313 30th Ave S
 Moorhead, MN 56560

Dear Mr. Lunak, Ms. Dehmer, MS. Sinner & School Board Members:

For your July 1, 2022, Insurance renewal policy period we have submitted your Insurance Coverages to a variety of carriers to make certain you have the most competitive options available. In this document, we will review your expiring versus renewal insurance premium costs, the coverage changes that were made and the marketing efforts your Administration directed us to make for your renewal policy period.

Coverage Description	Expiring Premium	Renewal Premium
Property	\$223,925.17	\$281,877.04
MN Premium Tax/Fees	Included	Included
General Liability	\$23,830.64	\$31,805.00
School Leaders E&O	\$14,797.00	\$15,426.00
Inland Marine (Sign)	Included	Included
Crime	\$2,716.00	\$2,716.00
Commercial Auto	\$18,701.00	\$22,598.00
Excess Liability	\$12,261.00	\$16,899.00
Total Package Premium	\$296,230.81	\$371,321.04
(SFM) Workers' Comp	\$479,469.00	\$482,088.00
(Travelers) Cyber Liability	\$29,984.00	\$45,187.00
(Berkley) Volunteer Accident	\$2,013.18	\$2,077.00
Total Premium Cost	\$807,696.99	\$900,673.04

Insurance Marketing: We submitted your applications to the following Insurers.

Carrier	Response
EMC	Renewal proposal for your consideration (current carrier)
Selective	Declined to offer quotation, would not be more competitive
Hanover	Declined to offer quotation, would not be more competitive
Liberty	Declined to offer quotation, would not be more competitive
Wright Specialty	Declined to offer quotation, not writing new schools
Continental Western	Declined to offer quotation, not writing new schools
SFM (WC only)	Workers' Compensation renewal proposal included
Travelers	Cyber Liability renewal option through Travelers Insurance
Cyber	Solicited 11 other cyber carriers, not as competitive, coverage limitations
Berkley	Volunteer Accident renewal proposal

Property: Your Blanket Property coverage limit has increased from \$555,429,991 to \$603,900,791.

Liability: Population changes were made to your Student and Teaching Staff.

Workers' Compensation: Your Workers' Compensation payroll increased by 14% (\$8,355,453). However, your premium increased by only .55% (\$2,619) when compared with your expiring premium cost. Your Workers' Compensation Experience Modification factor has decreased from .95 to .82 for your 7-1-2022 policy period.

Cyber Liability: Your Cyber Liability coverage limit remains at \$3,000,000 for your renewal policy period. Please note that Cyber threats continues to be a growing problem. The number of claims and severity of losses are increasing rapidly.

Recommendation to the Board: Your Administration reviewed your renewal insurance coverage options. It is your administrations recommendation that the board approve the EMC Property & Liability proposal with the SFM Workers' Compensation proposal and renew the other coverage lines as presented.

The annual premium cost for all proposed Insurance coverages are as follows:

Coverage Description	Insurance Carrier	Annual Premium Cost
Property & Liability Package	EMC	\$371,321.04
Workers' Compensation	SFM	\$482,088.00
Cyber Liability	Travelers	\$45,187.00
Volunteer Accident Liability	Berkley Accident & Health	\$2,077.00
Total All Policies		\$900,673.04

Thank you for placing your insurance business and trust with our agency, your patronage is appreciated! Please let us know if you have any questions or need additional information for any aspect of your insurance coverage needs.

Sincerely,



Joel Quam
Bremer