



February 2017 Newsletter

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MGFA Community Service Award to be Bestowed at Annual Convention

The Minnesota Grain and Feed Association annually recognizes a member of the association who has demonstrated exceptional community service and leadership. Past recipients have provided good examples of community leadership and commitment, in the form of community, church and civic group volunteerism, serving

as mayor, fire chief or county commissioner, serving on the school board, etc. If you have someone in mind that you think is deserving of this recognition, please let us know. This person could also be you (don't be bashful)! A brief application (resume) form would need to be completed and **submitted by Wednesday, February 15**, along with the submission of business career and family photos. The candidate chosen will be recognized at the convention general session, in the Spring edition of the MGFA member magazine, on our website and in a post-convention media press release. Complimentary convention registration and lodging will also be extended to this deserving individual. Please give this request some serious consideration! You can view information on past recipients by going to www.mgfa.org > About Us > MGFA Community Service Award.

Make Plans to Attend the 110th Annual MGFA Convention & Industry Trade Show

The 110th Annual Convention and Industry Trade Show, hosted by the Minnesota Grain and Feed Association, is scheduled for Wednesday-Friday, **March 1-3, 2017** and will be held at the Hyatt Regency Minneapolis. On Wednesday afternoon, March 1, we kick things off with a pre-convention Twin Cities Sightseeing Tour, which includes a stop at the newly renovated State Capitol and dinner at the *Tavern on Grand*. Starting early on Thursday (9:30 a.m.), we have an exciting 3 hour seminar program planned for both grain elevator and feed mill industry employees, as well as a specific co-op farmer director seminar. The nearly sold out trade show will be open on Thursday afternoon and mid-day Friday, offering an excellent array of industry specific products and services. The General Sessions and Spouse Brunch on Friday will feature an excellent lineup of presenters. The overall collaborative learning and networking convention experience will culminate with a gala reception at the new US Bank (Vikings) Stadium, Club Purple Suite, on Friday evening, which will include personal tours of the stadium. For complete convention details & registration, go to www.mgfa.org > News & Events > Calendar of Events.

Convention Trade Show - Find What You Need with This One-Stop Opportunity!

The 110th MGFA Grain and Feed Industry Trade Show is scheduled for Thursday afternoon March 2 and mid-day Friday, March 3, 2017, at the Hyatt Regency Minneapolis. You will have the opportunity to visit with over 80 exhibitors from throughout the US and Canada, offering a wide range of products and services specifically related to the grain and feed industry. Nowhere else in Minnesota will you find a trade show of this size, designed specifically for the grain and feed industry. You are encouraged to see what's new in the industry and take advantage of the industry specific networking that takes place at an event like this. The list of exhibitors can be found by going to www.mgfa.org > Resources > Convention & Trade Show > Exhibitor Info. See you at the show!

ANNOUNCEMENT - MGFA Continues Its Popular Leadership Development Program for Emerging Leaders - "Achieve Results Through Leadership"

The MGFA will be offering a second opportunity for members to attend our leadership development program, designed for key employees (emerging leaders) who seem destined to be the leaders of the future in your firm and in the industry as a whole. The MGFA is again working with Russell Associates based in Le Sueur and their unique intrAtrain leadership program, in bringing members a top notch leadership development experience. The program combines a workshop (**scheduled for March 16 in St. Cloud**), with **pre and post workshop learning components**.

Why Should I Attend This Workshop? Great leadership is often called an "art" because it appears effortless and natural. Great leaders who "inspire and create passion in others to accomplish critical objectives" simply tap into the emotional side of the people equation to bring out the best in their constituents. The great leader can enable others when appropriate; make tough decisions when appropriate, and create a compelling direction that brings clarity, sparks innovation and creativity, and sees solutions when others see problems. The good news is that these skills can be learned and applied immediately to enhance results.

Who would benefit from this workshop? This workshop is ideal for current or emerging leaders in your company with high growth potential. All leaders who are accountable for maximizing the efficiency and productivity of others will certainly find value in the program. intRAtrain™ Blended Learning is a proven six-phase performance system that brings novice or experienced learners to performance mastery faster and with greater motivation than traditional training. intRAtrain Blended Learning Solutions is a highly effective and efficient system for training on many subjects, including leadership development.

intRAtrain Blended Learning Solutions Combines:

1. Pre-Knowledge Assessment- to establish the current level of knowledge and understanding of the learner
2. Performance Contracting- to set the desired behavior change; raise accountability
3. eLearning- that maximizes knowledge transfer
4. Live Learning Workshop- to increase interaction/involvement and optimizes skill development – **(March 16 in St. Cloud)**
5. Post-Knowledge Assessment- to ensure all participants learned the critical and need-to-know information and to establish the current level of knowledge and understanding of the learner
6. Reinforcement- which ensures an ongoing focus and extends the behavior and performance change process

Program registration information can be found on the website at www.mgfa.org > News & Events > Calendar of Events. Feel free to contact the association if you have any questions about this new member program.

MGFA Convention Lodging **ALERT - Hyatt Reaches Capacity but Rooms Available at Adjacent Millennium Hotel**

The Hyatt Regency Minneapolis is at capacity for Wednesday & Thursday arrivals, although you can still try by calling (888) 421-1442. Fortunately, arrangements have been made with the **Millennium Hotel Minneapolis**, which is located just across the street from the Hyatt and is connected by a skyway to the Hyatt. The group room rate is the same \$115 single/double, but this hotel does carry a \$10/night parking charge, which is \$19 less than their normal parking charge so "come on down!" The Millennium is able to accept reservations two ways. The options are as follows:

Website: For online booking, go to Millennium Hotel Minneapolis, enter the "Group Code" **1703MNGRFE** select the requested dates and follow the remaining prompts to complete the reservation.

Telephone: Guests may call directly to the In-House Reservation Specialists during regular business hours at 800-522-8856; to the Millennium Hotels toll-free line at 866-866-8086 or call the hotel direct at 612-332-6000.

The cutoff at the Millennium for making a room reservation through the MGFA block is **Friday, February 17**.

NOTE: If you reserved a block of rooms at the Hyatt and have since determined that you may not need all the rooms you reserved, please let us know before you cancel those rooms so we can help redistribute those rooms to others wanting to stay at the Hyatt while attending the convention.

Silent Auction Being Held During Convention to Benefit the MGFA Scholarship Program

A silent auction will again be held at the upcoming MGFA convention, as a means to generate some additional funding for the MGFA "Commitment to Agriculture Scholarship Program", which annually awards up to four \$1000 scholarships for MGFA member students. The silent auction will be located in the convention tradeshow exhibit hall and its hours of operation will coincide, for the most part, with the hours of the tradeshow (concluding at 2:00 p.m. on Friday, March 3, a half hour prior to the close of the tradeshow). So far, we have received the

following items available for bidding at the silent auction (and more are expected):

- Suite tickets to a Twins game on May 3rd – **12 seat suite on the first base line near home plate** (estimated \$2700 value) – donated by Dorsey & Whitney Law Firm, Minneapolis
- Two 18-hole rounds of golf at The Pines and The Preserve – donated by Grand View Lodge on Gull Lake
- One night stay in a junior suite and breakfast buffet for 2 – donated by the Hilton Minneapolis
- Two night stay in a king or double queen suite and 4 water entertainment passes – donated by Thumper Pond, Ottertail
- One night stay in a deluxe room and \$50 credit in the Green Mill Restaurant – donated by the Best Western Kelly Inn, St. Cloud
- Two 18-hole rounds of golf with cart – donated by North Links Golf Course, North Mankato
- One night stay, including breakfast for two – donated by the Hyatt Regency Minneapolis
- One night stay, including 4 water park passes – donated by Arrowwood Lodge at Brainerd Lakes, Brainerd
- A variety of unique grain bin bird feeders and coin banks – donated by Big Boy Bird Feeders, Jordan
- A Duluth stay and play package – donated by Visit Duluth CVB
- One night stay and \$20 casino credit – donated by Grand Casino Mille Lacs or Hinckley

Convention Speaker Spotlight - Greg Martinelli - Friday Keynote Presentation

Great Adventures in Your Ag Career - We work & live in a great industry that is undergoing great change! You see it every day in your news feeds. Mergers, Acquisitions, Divestitures, Spin-offs and Consolidations. We have the awesome responsibility of feeding billions with less land, farmed by less producers. We are an industry of start-ups, technology and great research that also endures through shut-downs and bankruptcies. Changes have been going on and will continue to go on long after we retire. Let's dig into ways that we can thrive in a time of change and make a difference with our careers in Ag.

One of the greatest work force changes in history has begun and has yet to be mastered by any organization. The changing of the guard from Boomers to Millennials is in full swing. Much has been discussed on how to cope with this change. Today, we will dig into the "Coaching Environment" and why it's so important to your company.

Whether you are in your first month of the Ag business or you are a seasoned professional, you are going to enjoy the stories of my first days in Ag Sales to the legend of Joe Bittle. Bring an open mind and a willingness to embrace the changes going on in one of the greatest careers a person can pursue.

Greg Martinelli is a Sales Coach, Consultant & Trainer who works with Agriculture companies to create a coaching environment so they can dramatically increase sales productivity, profits and ultimately dominate their market.

The 110th Annual Meeting Notice - Minnesota Grain and Feed Association

The 110th Annual Meeting of the Minnesota Grain and Feed Association will be held on Thursday, March 2 at 12:45 p.m. at the Hyatt Regency Minneapolis Hotel. Members will review the association fiscal year-end statement, hear from association leadership and staff, act on resolutions brought before the group and have the opportunity to vote on three (3) board of director positions due to expire at the meeting.

Three Board Director Terms to Expire at the 110th MGFA Annual Meeting

The 110th Annual Meeting of the Minnesota Grain and Feed Association, will take place on Thursday, March 2

and is being held in conjunction with the 110th annual convention of the MGFA. The three year term for three Board directors are due to expire at the Annual Meeting.

Aaron Coe, a CHS location manager out of the Marshall region, currently occupies the At-Large position and he is choosing not to run for re-election to the Board. This position is open to any regular member of the association that is based in Minnesota. Interested parties are asked to contact the MGFA office.

Mark Herberg, farmer/director from the Farmers Elevator Company of Traverse and representing MGFA District 3, will be running for re-election to a second three year term. His position is "only" open to a farmer/director candidate from a member cooperative elevator, whose main office is located in District 3.

Bob Heim, owner/manager of Heim Milling of St. Cloud, will also be seeking his second three year term on the board. His position is open to any regular member candidates whose main office is located in District 2.

Again, interested parties are asked to contact the Association office. **Information about the MGFA Board and District Boundaries can be found in the 2016 MGFA Annual Directory, pages 9-12.**

Join Us for a Pre-Convention Twin Cities Highlights/Sightseeing Tour, Including a State Capitol Stop & Dinner at *Tavern on Grand* - Wednesday 2:30 pm Departure

During the pre-convention tour this year, we will experience a sampling of what makes the Twin Cities fantastic. During the four-hour tour, our guide will provide commentary on the downtowns of Minneapolis, Saint Paul and surrounding areas. Minneapolis is filled with exciting attractions, events, restaurants, clubs, shopping, culture, sports, recreation and entertainment that is unsurpassed in the Midwest. The excitement will start when we first glimpse the Minneapolis skyline, an ever-changing scene of contemporary skyscrapers in a dazzling variety of colors, shapes and sizes that heralds the city's dynamic growth and vibrant, thriving lifestyle. While in Minneapolis we will explore the famous Nicollet Mall, Skyway network, theater district, Minneapolis Sculpture Garden, Guthrie Theatre, Milwaukee Train Depot, Orchestra Hall, the television home of Mary Tyler Moore, and St. Anthony Falls, the birthplace of Minneapolis.

Our next destination is Saint Paul, Minnesota's charming historic capital city. Magnificent Art Deco and Victorian reminders of the past nestle next to sleek skyscrapers, giving this Capital City an Old-World charm. While in Saint Paul, we will view Rice Park, Ordway Center for the Performing Arts, Landmark Center, Children's Museum, Mickey's Diner, The Fitzgerald Theater, Minnesota History Center, and finally stop and tour the newly renovated Minnesota State Capitol, considered the second most beautiful capitol building in the United States, after Utah.

The Italian Renaissance-style capitol is constructed of gray granite from St. Cloud, Minnesota, and Georgian marble. The two most striking features of the exterior are the central dome, which is a near-exact copy of St. Peter's in Rome, and the gold-leaf charioteer bearing Minnesota products. The interior uses more than 20 kinds of marble as well as several typed of stone found in Minnesota. Wheat, corn, gophers, north stars, and lady'slipper flowers are used throughout as architectural motifs. The vivid colors of restored house and Senate Chambers, and original furnishings complete this masterpiece where Minnesota state government has evolved.

Upon leaving the Capitol, we'll drive by the magnificent Cathedral of Saint Paul, the fourth largest cathedral in the United States with seating for 3,000 people. Built in the Classical Renaissance style of architecture, the Cathedral dome is modeled after St. Peter's Basilica in Rome. We will drive along Summit Avenue, one of the longest stretches of virtually uninterrupted Victorian architecture in the United States. This monumental boulevard of homes, churches, synagogues and schools attracts tourists and natives alike who stroll past its architectural curiosities and landmarks. Streets like Summit Avenue were not uncommon in the 19th century, but in most American cities, these thoroughfares have completely lost their character to progress, except in Saint Paul. Some homes to note along Summit Avenue are the James J. Hill House, the home of F. Scott Fitzgerald and the Governor's Mansion. Finally, we'll enjoy dinner together at *Tavern On Grand*. **The tour departs the Hyatt at approximately 2:30 p.m. on Wednesday, March 1 and is a separate ticketed event, using the**

convention registration form to register for the tour.

Convention Speaker Spotlight - William Nelson - Thursday Co-op Farmer Director Seminar

William Nelsons' background includes several years as an instructor at the U of M Waseca, followed by 20+ years leading the CHS Foundation and Co-op Foundation and its emphasis on education. William also spent 2+ years working with next generation farmers. His Graduate Education includes a degree in Studies of the Future. His **Topic** is: Future Challenges and Opportunities for Cooperative Directors - **Description:** Successful Directors of Cooperative Businesses in the future will need to be able to adapt to changing board responsibilities and requirements in an evolving economic, political, and social environment. This session will explore future issues and opportunities created by changing demographics in the workforce in rural and ag communities; transitions in leadership opportunities and (requirements) for rural co-op directors, including board transitions. Where and how will we find or create the next generation of Directors, and how can current Directors, working with management, help prepare them?

"Thank You" to Our Sustaining Sponsors!

We'd like to extend our sincere appreciation to nine member firms, who have accepted our invitation to be an Annual Sustaining Sponsor of all MGFA activities offered during this calendar year. The sustaining sponsor program allows us to focus on the delivery of the various programs and events, versus spending precious time working on program budgets and the pressing need to solicit additional sponsors for individual programs and events. The sustaining sponsors appreciate the simplicity of providing a one-time level of support and in return, being recognized at every MGFA program and event during the year. The Annual Sustaining Sponsors for 2017 are:

Platinum Level Sponsor

CHS, Inc., Inver Grove Heights

Silver Level Sponsor:

Ag Country Farm Credit Services, Fargo, ND

Bank of America, Minneapolis

CoBank, Minneapolis

Minnesota Corn Growers Association, Shakopee

VAA, Inc (Van Sickle, Allen & Associates), Plymouth

Bronze Level Sponsor:

AGP, Inc., Omaha, NE

BNSF Railway, Fort Worth, TX

Gardiner Thomsen CPA's, Des Moines, IA

Convention Hospitality Suites...and the Tradition Continues

The 110th annual MGFA Convention will include the continuation of a long-standing tradition of evening hospitality suites being hosted by various firms, offering another way to network with your industry friends and colleagues. This tradition dates back to the pre-prohibition era, when the "Grain Convention" started holding its annual convention at exclusive Minneapolis hotels.

This year, the suites will be conveniently located on one floor of the Hyatt. On Wednesday evening, March 1, **Howalt-McDowell Insurance** and **Associated Financial Group** (formerly Ahmann-Martin) will be your hosts. On Thursday evening, Howalt-McDowell and Associated Financial Group will be joined by **ADM-Benson Quinn & Mankato, Webster Scale Inc., Victor Lundeen Company, Holmes Murphy, Carlson Highland Company and Fafinski, Mark & Johnson PA.** On Friday evening, **Webster Scale Inc., Victor Lundeen Company, Carlson Highland Company and Fafinski, Mark & Johnson** will be hosting suites. We'd like to thank these firms for their investment in the overall convention experience. Be sure to stop by for a cold one!

Regulatory Compliance Seminar Being Held in Fargo on March 15

The National Grain and Feed Association, Minnesota Grain and Feed Association, North Dakota Grain Dealers Association and the South Dakota Grain & Feed Association have teamed up once again to provide members with a one-day Regulatory Compliance Seminar to address OSHA, FDA and EPA issues impacting the grain, feed and processing industry. In addition, with the recent elections, the seminar will address how changes to the Administration and Congress could affect the aforementioned agencies and their agendas. The operations part of the seminar will address implementing a safety and health management plan to comply with OSHA standards and developing effective training programs on a variety of issues for employees as well (seminar agenda and registration form is attached).

The event will be held on **Wednesday March 15**, 2017 at the Holiday Inn in Fargo. Cost to participate is \$100 for members and \$175 for non-members. Pre-registration is strongly encouraged. You can register on-line at www.ndgda.org or print the registration form by going to www.mgfa.org > News & Events > Calendar of Events.

Retirement Celebration Scheduled for Harvey Van Eps - An Exceptional 53 Year Career Comes to a Close

You are invited to join friends and colleagues in celebrating the 53 plus years of service that Harvey Van Eps has given to Prinsburg Farmers Co-op. The event is scheduled for **Friday** February 10, 2017, 11am – 2pm at the Prinsburg Community Center (Lunch Provided). Stop by to wish Harvey and Glenn the best on their retirement and to welcome Neil Graves as the new General Manager. Harvey, by the way, was the recipient of the 2015 MGFA Community Service Award, given out annually to a member of the association who has demonstrated exceptional community service in his or her lifetime. Congratulations to Harvey on reaching this milestone and for his exceptional service to the Prinsburg Farmers Co-op and the Prinsburg community!

Applications Being Accepted for the 2017 MGFA Scholarship Program

Do you or an employee have a college-aged child who could use some financial support in their pursuit of a degree in agriculture? If so, your college student may be eligible to receive a scholarship through the MGFA's Commitment to Agriculture Scholarship Program. The MGFA is offering \$1,000 scholarships & is currently accepting applications for the 2017 school year for college students at either a 2-year or a 4-year college who have a minimum 2.75 GPA. Applicants must be the child of a current MGFA member elevator or feed mill employee who is in good standing with the Association. The student must be pursuing a degree in agriculture (preference will be given to those with a focus on agribusiness). The scholarship application is available on our website at www.mgfa.org > About Us > MGFA Scholarship Program or you can contact the MGFA office for more information. **The application deadline is April 21, 2017.**

Shuttle Loading and Rail Safety

Suggested practices for shuttle loading operations... Employees need to be able to recognize hazards in the rail yard that could potentially cause harm to personnel, equipment, or commodity. Detailed planning, proper training, and communication are key components for any shuttle loading operation.

Effective Communications: Prior to working around railcars, a set of requirements needs to be established between the rail crew and facility employees. Since a loading/unloading operation typically is loud by nature, depending solely on voice and radio communication is not always efficient. One way to address this issue is to use lights during dark hours or a spotter relaying hand and arm signals during daylight hours. Regardless of which method(s) chosen, always ensure that the person(s) you are working with understands what you are trying to communicate before an action is initiated.

Working around Railcars

When an employee or crew member is required to go between or work on the end of cars, the following practices are recommended:

1) Engine operator has a clear understanding of the work to be performed; 2) Engine operator is notified by employee/crew of movement between cars and verifies by radio; 3) Engine operator ensures the equipment will not move until the employee/crew requesting protection has reported by radio that they are no longer between or on the end of the equipment; 4) The employee/crew going between or working on the end of equipment is to wait until all movement of equipment has stopped and the slack has adjusted. 5) When stepping out from between cars or power units, employees/crew are to watch for equipment moving on adjacent tracks or roadways.

Track Etiquette

1) Do not cross within 25' of standing cars 2) Do not cross in front of approaching cars 3) Step over, not onto, the tracks, frogs or switches 4) Do not walk between tracks 5) Do not sit on the track or rail structures 6) Do not sit on the steps or handrails of a moving power unit 7) Do not attempt to mount, cross over, cross under or dismount a rail car while it is moving

Car Roof Operations and Roof Fall Protections Environmental conditions, such as walkways made slippery by snow, ice, or rain, can cause workers to lose their footing and potentially slip off rail car roof tops. Employees should not stand on any other portion of the car roof other than the walkway. Windy days can pose an additional hazard for workers on top of the cars. Riding or standing on the roof of a moving car should only be done while the car is at the loadout spout and when the car is creeping or stopped. Additional safety training is advised for employees at facilities equipped with car roof fall protection systems.

In 2012, the Occupational Safety and Health Review Commission issued a decision in Secretary of Labor vs. Erickson Air-Crane, Inc., Docket Number 07-0645 to reaffirm the "1996 Miles Memo," particularly the determination of where fall protection is feasible (inside or contiguous to a building) and where it is not feasible (away from such areas). The decision also reaffirmed that, for those areas where fall protection is not feasible, administrative controls can be used to protect employees.

Hopper Gates: Railcar hopper gates were designed to open and close easily. Damage, normal wear/tear and weather can all deteriorate a hopper gate to the point of it requiring additional help to move. Tools, such as a large ratchet/socket combo or a pry bar, are often used. The safest way to use a pry bar is for the worker to have a secure grip, feet securely planted, and to pull up with the leg muscles minimizing back strain. To minimize the chance of injury, seek additional help.

Crossing over Cars: An employee should cross only between cars equipped with crossover platforms and hand holds. Always maintain a firm grip and be prepared for sudden movement. Never step on a coupler, uncoupling lever, or draw bar while crossing through cars. Do not cross underneath a coupler, instead, find a car with a safe crossover platform. Never attempt to cross over while the cars are in motion. Ensure that crossover

platforms, ladders and handrails are inspected. If possible, use another car in the string to mount or cross between cars. Using a car drawbar as a step can be dangerous because each drawbar has several inches of slack and a foot can easily be caught if the car happens to move or is jarred.

Never cross under a rail car!!!

Disclaimer: The National Grain and Feed Association and Minnesota Grain and Feed Association make no warranties, expressed or implied, concerning the accuracy, application or use of the information contained in this publication. Further, nothing contained herein is intended as legal notice. Competent legal counsel should be consulted on legal issues. Grain handling facilities should contact experienced safety and health legal counsel or a third-party expert if they have questions about the proper way to implement the items addressed in the document.

More safety information at www.ngfa.org Contact Manager of Training, Education and Regulatory Affairs Jim Seibert, or VP Safety and Regulatory Affairs Jess McCluer at 202-289-0873 or Dave Nelson, MGFA Safety Program Director at 218-784-8140.

Air Permitting Rule for Grain Elevators Halted

In a victory for the grain, feed and processing industry, the NGFA has learned that in its final days, the Obama administration did not sign a pending rule that would have subjected more grain-handling facilities to costly air pollution permitting requirements.

An NGFA-led coalition met the White House Office of Management and Budget (OMB) in December to urge that it not allow the Environmental Protection Agency (EPA) to issue final changes to the agency's new source performance standard (NSPS) that determines whether grain elevators are required to obtain costly permits under the Clean Air Act.

NGFA has been told that EPA's final rule to amend the existing NSPS Subpart DD - Standards of Performance for Grain Elevators - will be withdrawn from OMB and returned to the EPA for review by President Donald Trump's appointees as part of Trump's [Regulatory Freeze Pending Review](#) policy issued on Jan. 20.

The previous EPA's NSPS revisions would have included new emission limits for certain grain elevators; additional testing, monitoring, recordkeeping and reporting requirements; different compliance requirements for periods of startup, shutdown and malfunction; and a new method for calculating emissions from temporary storage facilities. One of the most problematic provisions would have required that a percentage of a grain elevator's temporary storage capacity be added when calculating total permanent storage capacity, which could have required many country elevators, in particular, to exceed the trigger that requires costly air permits.

Source: National Grain and Feed Association

Announcing a New Addition to the MGFA Insurance Team - AFLAC

The Minnesota Grain and Feed Association is teaming up with a well-known insurance provider - Aflac, to add an extra layer of protection for your employees, in the form of supplemental coverage. Aflac offers individual insurance plans and generally processes claims in four days on average. There is no direct cost to your company to add this popular employee benefit. Over 465,000 businesses nationwide offer Aflac to their employees. Our local Aflac contact is looking forward to working with association members, to evaluate your insurance needs and to assist in communicating with and educating your employees about the value of supplemental coverage. If you are interested in learning more about this new Aflac relationship, contact Michael McGuire by phone or e-mail – (651) 330-8035 or michael_mcguire@us.aflac.com.

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