

DICKINSON CONSERVATION DISTRICT BOARD MEETING

Minutes

February 27, 2018

USDA Service Center~ 420 N. Hooper Street, Kingsford, MI

Date Approved: 3/20/2018

Signed By: Pat Peterson

- 1. Call to Order:** Amanda Nelson called the reorganizational meeting of the DCD Board of Directors to order at 4:30pm. Members in attendance: Bill Rice, Pat Peterson, Sue Pope. Also in attendance were Amanda Nelson, Lindsay Peterson, Bryan Reitter, Tom Berndt, Scott Goodwin (left at 5:30) and Rebecca Anderson.
- 2. Annual Board Re-organization:** Nelson called for nominations for Board Chair. M/S by Rice and Pope for Peterson to be Board Chair. M/S by Rice and Pope to close nominations and cast unanimous ballot for Peterson to be Chair. Approved. Peterson took over running the meeting. Peterson called for nominations for Vice Chair. M/S by Pope and Peterson for Rice to be Board Vice Chair. M/S by Pope and Peterson to close nominations and cast unanimous ballot for Rice to be Board Vice Chair. Approved. Peterson called for nominations for Board Secretary. M/S by Rice and Pope for Gendron to be Secretary. M/S by Rice and Pope to close nominations and cast unanimous ballot for Gendron for Secretary. Approved. Peterson called for nominations for Treasurer. M/S by Rice and Peterson for Pope to be Treasurer. M/S by Rice and Peterson to close nominations and cast unanimous ballot for Pope for Treasurer. Approved.
- 3. Approval of Agenda:** M/S by Pope and Rice to approve agenda with the correction of moving "EPA Equipment" to before Consent Agenda. Approved.
- 4. Consent Agenda:** The Consent Agenda included the following items: Minutes of 1/16/18 Mtg; January General Operations Report, and Forester Report for January. Moved by Rice and Pope supported. Motion moved.

Old Business

- 5. Components of Governance:** Rice encourage the other Director's to continue to search for Associate Directors who might be interested in the Board.
- 6. Associate Director Policy:** Nelson presented an edited copy of the Associate Director Policy for the Board to review. Motion to table policy until next board meeting. Pope moved and Rice Supported. Motion Carried.
- 7. Director Conflict of Interest Policy:** Nelson presented a copy of a Conflict of Interest for Directors. After some revision the motion to accept the policy was made. Pope moved and Rice Supported. Motion Carried.

NEW BUSINESS:

- 1. EPA Equipment:** WRISC/DCD has received a large grant to buy equipment. Scott Goodwin was present to answer all questions pertaining to DASH unit that he will be helping us build. Motion to purchases all necessary equipment for the DASH and ROV was made. Pope moved and Bill supported. Motion carried.
- 2. Insurance:** Nelson received a letter from Fischer Insurance stating that they will be reducing our employee Dishonesty coverage. If Directors wanted we could look for an extended coverage.

REPORTS

8. Finance Report:

- 1. Finance Committee:** Finance Committee has thoroughly reviewed all financials from the previous month.
- 2. Treasurer's Report:** The YRD Profit and loss by Class, Summary Balance Sheet, and Reconciliation Summary for January were presented. The reconciled checking balance was \$27,049.76 from 1/29/18. The average pay roll for the past month was \$4,243.68. Rice moved and Pope supported. Motion carried.
- 3. Bills** of totaling \$75 were submitted for approval at this meeting, as well as a report on all payrolls, taxes, and other bills paid since the last meeting. Expenses in past month included (some paid prior to meeting): Visa bills for Nelson \$1,009.38, Visa bills for Reitter \$45.60, and savings deposit \$250. After reviewing the bills and payments, Rice moved and Pope supported approval of the bills as presented. Motion carried.

9. Personnel Committee Report: N/A

10. Fundraiser Committee Report: The fundraiser committee met on February 12 to review goals and what we would like to accomplish with this Committee. They have started to plan an event for April 22 at the Iron Mountain Public Library.

. **AD Hoc Millage Committee Report:** Rice will be in contact with the County Clerk, Dolly Cook to figure out the dates that we need to be aware of for this election.

12. Administrative & Grants Update:

- a. *Grants update:* Nelson gave a verbal grants update and presented grants spreadsheet. See Attached.
- b. *Sales:* Nelson gave verbal update. Spring Tree Sales are flowing in and the District is ahead in Tree Sale orders than the previous year. Calendar sales did really well in the last year and is attributed to getting the Calendars out earlier than previous years.
- c. *Pesticide Applicator Business:* Nelson is looking at hiring Bob Martonen to help with some of the summer contracts that need to be completed this year.
- d. *Truck:* N/A

13. Partner Reports:

- a. *FAP:* Reitter gave a verbal update along with presenting the FAP spreadsheet. Reitter is in the process of writing a DNR Deer Habit Improvement Grant for this summer/fall in Menominee County. There will be a Forest Health workshop in Menominee County open to anyone who wishes to come.
- b. *NRCS:* Berndt gave verbal update. There was another application deadline and a bunch of plans that needed to be reviewed. Oak Wilt treatments can now be cost shared.
- c. *WRISC:* Lindsay Peterson gave verbal report. WRISC was not award the Phragmites grant that was applied for in the fall but the pool of funding was not as large as it had been in previous years. There is still a lot of work to be done over the summer with all the other grants that have been received. WRISC is currently looking for summer staff.

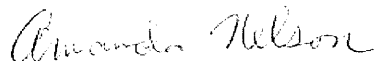
14. Meeting Reports:

1. *County Board meeting:* N/A
2. *Solid Waste Management:* N/A

RESOURCE ISSUES/DIRECTOR'S PRIVILEGE:

Adjournment: The meeting was adjourned at 6:36 pm. The next regular meeting date of the Dickinson CD Board will be held March 20, 2018 at 4:30 pm at the USDA Service Center. Rice moved to adjourned and Pope supported. Motion carried.

Respectfully submitted,



Amanda Nelson, District Manager

Dickinson Conservation District Use This One

Balance Sheet

03/14/18

As of February 28, 2018

Accrual Basis

	<u>Feb 28, 18</u>
ASSETS	
Current Assets	
Checking/Savings	
000-001 · FNB Checking	27,606.68
000-002 · Savings FNB	10,623.38
000-003 · Paypal	4,796.97
000-006 · Petty Cash Fund	156.79
Total Checking/Savings	<u>43,183.82</u>
Accounts Receivable	
018-044 · Accounts Receivable	3,699.62
018-045 · Grants Receivable	33,554.94
Total Accounts Receivable	<u>37,254.56</u>
Other Current Assets	
000-123 · Prepaid Expenses	1,384.75
000-125 · Undeposited Funds	222.00
Total Other Current Assets	<u>1,606.75</u>
Total Current Assets	<u>82,045.13</u>
TOTAL ASSETS	<u><u>82,045.13</u></u>
LIABILITIES & EQUITY	
Liabilities	
Current Liabilities	
Credit Cards	
202-203 · Credit Cards	
202-205 · 4594 VISA (Bryan)	15.00
202-207 · 3901 VISA (Amanda)	229.23
Total 202-203 · Credit Cards	<u>244.23</u>
Total Credit Cards	244.23
Other Current Liabilities	
000-231 · Payroll Liabilities	
000-232 · Fed & Fica Payable	4,061.80
000-235 · MI Withholding Tax Payable	673.57
000-237 · Worker's Compensation	55.50
000-238 · MESC Tax Payable	1,064.33
000-239 · Direct Deposit Liabilities	-4,348.84
Total 000-231 · Payroll Liabilities	<u>1,506.36</u>
200-240 · Sales Tax Payable	1,696.88
Total Other Current Liabilities	<u>3,203.24</u>
Total Current Liabilities	<u>3,447.47</u>
Total Liabilities	3,447.47
Equity	
000-005 · Investment Account	-6,250.00
000-393 · Fund Balance	109,516.98
Net Income	-24,669.32
Total Equity	<u>78,597.66</u>
TOTAL LIABILITIES & EQUITY	<u><u>82,045.13</u></u>

Dickinson Conservation District Use This One Profit & Loss by Class

October 2017 through February 2018

	Total Other Revenue	District Operation (ns)	Forestry Assistance Program (ns)	(MDNR Grants)	(MDNR Grants)	Total MDNR Grants	Total Applica tor (Sales)	(Sales)	(Sales)	(Sales)	Total Sales	UPRC D/Misc Grants	WRISC Grants	TOTAL
Ordinary Income/Expense														
Income														
272-000 · Pesticide														
Application Income	0.00	0.00	0.00	0.00	0.00	0.00	526.50	0.00	0.00	0.00	0.00	0.00	0.00	526.50
281-000 · District Operations														
Income	1,357.36	1,525.52	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,525.52
282-000 · FAP Forestry														
Assistance Program	0.00	0.00	14,774.06	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	14,774.06
284-000 · MDNR Grant														
Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22,847.20
289-000 · WRISC Income														
Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	21,839.26
294-000 · Sales														
Income	25.00	157.06	0.00	0.00	0.00	0.00	2,821.24	94.34	27,535.62	30,451.20	0.00	0.00	0.00	30,608.26
Total Income	1,382.36	1,682.58	14,774.06	0.00	22,847.20	22,847.20	526.50	2,821.24	94.34	27,535.62	30,451.20	0.00	21,839.26	92,120.80
Gross Profit	1,382.36	1,682.58	14,774.06	0.00	22,847.20	22,847.20	526.50	2,821.24	94.34	27,535.62	30,451.20	0.00	21,839.26	92,120.80
Expense														
272-001 · Pesticide														
Applicator Expenses	13.50	29.50	0.00	0.00	0.00	0.00	256.50	0.00	0.00	0.00	0.00	0.00	0.00	286.00
281-001 · District Operations														
Expense	1,729.42	21,361.08	1,861.79	23.79	0.00	23.79	2.35	168.75	10.00	6,181.31	6,360.06	0.00	2,078.42	31,687.49
281-003 · Supplies Control														
Expense	0.00	449.65	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	9.99	459.64
282-001 · FAP Forester														
Expenses	0.00	169.50	19,311.25	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	19,480.75
284-001 · MDNR Grant														
Expenses	0.00	0.00	0.00	233.91	39,340.78	39,574.69	0.00	0.00	0.00	0.00	0.00	0.00	0.00	39,574.69
UPRC&D/Misc. Grant														
Expenses	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	69.03	280.50	349.53
289-001 · WRISC Grant														
Expenses	0.00	78.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	24,761.96	24,839.96
Discrepancies														
999-999 · Unallocated														
0.00	-1.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	-1.00
Total Expense	1,742.92	22,199.79	21,173.04	257.70	39,340.78	39,598.48	258.85	168.75	10.00	6,181.31	6,360.06	69.03	27,130.87	116,790.12
Net Ordinary Income	-360.56	-20,517.21	-6,398.98	-287.70	-16,493.58	-16,751.28	267.65	2,652.49	84.34	21,354.31	24,091.14	-69.03	-5,291.61	-24,669.32
	-360.56	-20,517.21	-6,398.98	-287.70	-16,493.58	-16,751.28	267.65	2,652.49	84.34	21,354.31	24,091.14	-69.03	-5,291.61	-24,669.32

10:18 AM

03/02/18

**Dickinson Conservation District Use This One
Reconciliation Summary
000-001 - FNB Checking, Period Ending 02/28/2018**

	Feb 28, 18
Beginning Balance	24,694.07
Cleared Transactions	
Checks and Payments - 15 items	-11,197.80
Deposits and Credits - 44 items	13,001.56
Total Cleared Transactions	<u>1,803.76</u>
Cleared Balance	<u><u>26,497.83</u></u>
Uncleared Transactions	
Checks and Payments - 6 items	-839.39
Deposits and Credits - 4 items	1,948.24
Total Uncleared Transactions	<u>1,108.85</u>
Register Balance as of 02/28/2018	<u><u>27,606.68</u></u>
New Transactions	
Checks and Payments - 1 item	-30.35
Deposits and Credits - 2 items	225.50
Total New Transactions	<u>195.15</u>
Ending Balance	<u><u>27,801.83</u></u>

9:51 AM

03/02/18

**Dickinson Conservation District Use This One
Reconciliation Summary
000-003 - Paypal, Period Ending 02/28/2018**

	Feb 28, 18
Beginning Balance	1,511.54
Cleared Transactions	
Checks and Payments - 4 items	-324.13
Deposits and Credits - 17 items	4,052.56
Total Cleared Transactions	<u>3,728.43</u>
Cleared Balance	<u><u>5,239.97</u></u>
Register Balance as of 02/28/2018	5,239.97
New Transactions	
Deposits and Credits - 1 item	129.00
Total New Transactions	<u>129.00</u>
Ending Balance	<u><u>5,368.97</u></u>



General Operations Report

Submitted by: Amanda Nelson & staff

February Board Meeting

- Completed final details and held 68th Annual Meeting and Conservation Fair on January 20 at Bay West
- Submitted board election information to be certified by MDARD
- Thanks Annual Meeting display and participants and sponsors and completed follow-up PR
- Tree Sale Activities
 - Dealt with purchasing more stock
 - Processed approximately 80 orders
 - Ordered Tree Sale supplies
 - Answered Tree Sale questions
- Participated in FAP Teleconference
- Attended and held WRISC Board meeting
- Worked on GLRI budgets for FY 18 Boatwash and Pathways Education Grants
- Submitted GLRI Boatwash FY19
- Wrote 2 MEF grants
 - “WRISC Strike Team’
 - Water Quality Monitoring
- Lindsay attended NMU Job Fair in search of (3) summer staff
- Started DNR Deer Habitat Improvement Grant w/Bryan
- Reviewed Pesticide & Crime insurance covered by Fischer Insurance
- Searched for a garage to build DASH unit for EPA Grant
- Reviewed DCD tax rates
- Held first Fundraiser Committee meeting
-

RESTRY ASSISTANCE PROGRAM STATISTICS

* Enter data

Table 1. Outreach Summary		FEB	QTD	YTD	Go.	Progress to Date	Requires Action	Forester's Notes
Number of contacts	24	123	450	27% x				
Web site hits	741	2148	2500	86%				
Media occurrences (newsprint, web, radio, tv)	3	7	10	70%				
Mailings	2	3	3	100%				
Number forestry outreach events conducted/presented	1	6	8	75%				
Forestry outreach event attendance	46	160	500	32% x				
Number of forestry demonstration sites	0	0	1	0% x				
Advisory Committee Meetings	0	1	1	100%				
Continuing education attendance (hours)	3	24	25	96%				

Table 2. Work Summary		FEB	QTD	YTD	Goal	Progress to Date	Requires Action	Forester's Notes
Number landowner site visits	1	17	100	17% x				
Acreage landowner site visits	10	455	0	#DIV/0!			#DIV/0!	
Number landowner follow-ups	38	126	450	28% x				
Number referrals - private sector	3	12	35	34% x				
Acreage referrals - private sector	0	80	0	#DIV/0!			#DIV/0!	
Number referrals - public sector	7	14	40	35% x				
Acreage referrals - public sector	0	300	0	#DIV/0!			#DIV/0!	
Qualified Forest Program Enrollment (landowners)	1	4	35	11% x				
Qualified Forest Program Enrollment (acres)	2.5	168.5	1500	11% x				
Qualified Forest Program Parcel Verifications	5	30	35	86%				
Number cost-share program referrals	5	5	25	20% x				
Acreage cost-share program referrals	0	0	0	#DIV/0!			#DIV/0!	
Total number of plans to be written through referrals	7	13	20	65%				
Acreage all plans	0	80	0	#DIV/0!			#DIV/0!	
Number of Forest Stewardship Plans	0	0	0	#DIV/0!			#DIV/0!	
Acreage of Forest Stewardship Plans	0	0	0	#DIV/0!			#DIV/0!	
Number Tree Farm Plans	1	1	2	50%				TF plan written through referral = 1 ; TF plan written by CD Forester = 0
Acreage Tree Farm Plans	115	115	0	#DIV/0!			#DIV/0!	Total acreage of TF plans written by CD Forester = 0
Number NRCS CAP 106 Plans	0	1	0	#DIV/0!			#DIV/0!	
Acreage NRCS CAP 106 Plans	0	80	0	#DIV/0!			#DIV/0!	
Number all other conservation plans	0	0	0	#DIV/0!			#DIV/0!	
Acreage other conservation plans	0	0	0	#DIV/0!			#DIV/0!	
Number referrals for timber harvest	1	5	10	50%				
Acreage of timber harvest referrals	0	20	0	#DIV/0!			#DIV/0!	
Estimated volume (cords) timber sale set ups	0	0	0	#DIV/0!			#DIV/0!	
Estimated volume (mbf) timber sale set ups	0	\$0.00	0	#DIV/0!			#DIV/0!	
Total value of tree sales	\$0.00	\$0.00	0	#DIV/0!			#DIV/0!	
Number of trees and shrubs sold	0	0	0	#DIV/0!			#DIV/0!	
Total number (sites) of tree and shrub plantings	0	0	0	#DIV/0!			#DIV/0!	
Acreage tree & shrub plantings	0	0	0	#DIV/0!			#DIV/0!	
Number wildlife food plot plantings	0	0	0	#DIV/0!			#DIV/0!	
Acreage wildlife food plot plantings	0	0	0	#DIV/0!			#DIV/0!	
Number MAEAP FWHA*Syst completed	0	0	0	0% x			#DIV/0!	
Acreage MAEAP FWHA*Syst completed	0	0	0	0% x			#DIV/0!	
Number of MAEAP FWH Verifications Completed	0	0	3	0% x			#DIV/0!	
Number of Tree Farm inspections completed	0	0	2	0% x			#DIV/0!	



DELTA CONSERVATION DISTRICT MAEAP Technical Assistance

Fiscal Year 2018 - January Technician: Holly Moss

TOTAL PROGRAM GOALS			PERCENT COMPLETE
AGRICULTURE & FORESTRY	GOALS	ATTAINED	
ASSESSMENTS	70	9	12.9%
RISK REDUCTIONS	225	10	4.4%
VERIFICATIONS	45	8	17.7%

AGRICULTURE (FARMS)

Assessment Goal Per County - AG							Total Assessments	Total Risk Deductions
County	Farmstead		Cropping		Livestock		45 AG	Goal 225
	Goal	Actual	Goal	Actual	Goal	Actual		
Alger	3		3		2			
Delta	3	3	3	3	2	3	9	10
Dickinson	2		3		2			
Marquette	2		3		2			
Menominee	3		3		2			
Schoolcraft	3		3		1			
Total:							9	10
Percent Completed Total Goals							20%	4.4%

MAEAP Verification Goal Per County							Total Verifications
County	Farmstead		Cropping		Livestock		Goal 20
	Goal	Actual	Goal	Actual	Goal	Actual	
Alger	1		1		1		
Delta	1	2	1	2	1	2	6
Dickinson	1	1	1		1		1
Marquette	1		1		1		
Menominee	1		1		1		
Schoolcraft	2		2		1		
Total:							7
Percent Completed Total Goal							35%

Pending AG MAEAP Verification Visit: 3

- Johnson Brother's Inc, Dickinson Co. (1 - Cropping) - Pending until Spring (Soil Tests)
- Log Cabin Livestock, Alger Co. (1 system - Farmstead)

Field Visits: Hanson Seed Farm, Delta Co.



DELTA CONSERVATION DISTRICT MAEAP Technical Assistance

Fiscal Year 2018 - January Technician: Holly Moss

FORESTRY, WETLAND & HABITAT

County	Total Assessments		Total Risk Deductions	Total MAEAP Verifications			Tree Farm Certifications (Working with FAP)	
	Goal (25)	Actual	Goal 0	Goal (25)	Actual	Acres Per County	Actual	Acres Per County
Alger	0			0				
Delta	13			13	1	40		
Dickinson	0			0				
Marquette	0			0				
Menominee	0			0				
Schoolcraft	12			12				
Total:					1	40		

<i>Other Grant Requirements or Activities</i>	<i>Number</i>
MAEAP Phase 1 Field Day Demonstrations:	June 26 th , 2017 at MSU UPREC, Chatham Topic: Forestry Management, Revenue & Wildlife Habitat; Research on controlling Whitetail Deer with deer repellent on crops (Pending Farm Bureau Grant Approval)
MAEAP Phase 1 Meetings	Ag For Tomorrow Conference, March 13 th , 2018 at Bay College
Well Water Screenings:	TBD
Well Monitoring Samples:	Assigned by MDARD

Other

- No report for December. Was on vacation most of the month.
- Maps for Rory
- Hiawathaland Farm Bureau Monthly Meeting
- Dealt with Gov't Shutdown
- A few meetings for Michigan Farm Bureau Grant Application for Field day event.
- Worked on getting MAEAP Phase 1 Credit for Ag for Tomorrow
- Discussion with UPPREC North Farm on having some of the summer educational session as MAEAP Phase 1 Events and also will be attending as a speaker to one of their educational days in September.
- Contacted Erin Satchell on getting AWM runs and Evaluation of Existing Components completed for Johnson CNMP. Can't proceed to finish CNMP until those item are completed. Hope to finish this project this winter before the busy season starts.
- Worked on draft of new MAEAP FWH sign, have not heard anything since I submitted it.
- Monthly NRCS training webinars; program updates
- MAEAP Database training

Nelson, Amanda - NRCS, Kingsford, MI

From: Hines, Patricia (MDARD) <HinesP1@michigan.gov> on behalf of Switzer, John (MDARD) <SwitzerJ3@michigan.gov>
Sent: Tuesday, February 06, 2018 1:30 PM
To: Nelson, Amanda - NRCS, Kingsford, MI
Cc: Pawlowicz, James (MDARD); MDA-ESD-Grants
Subject: Dickinson Conservation District Election Certification
Attachments: Dickinson CD Election Certification.pdf

To the Dickinson Conservation District, District Manager, and its Board of Directors:

Based on the documents submitted for the Dickinson Conservation District's annual meeting and elections held on January 20, 2018, and reviewed by Regional Coordinator Jim Pawlowicz, of the Michigan Department of Agriculture and Rural Development, Environmental Stewardship Division, your election is hereby certified.

Please let me know if you have any questions.

Thank you.

John Switzer
Conservation Programs Manager
Michigan Department of Agriculture and Rural Development
Phone: 517-284-5606
Cell: 517-881-5172
Switzerj3@michigan.gov

Hines, Patricia (MDARD)

From: Pawlowicz, James (MDARD)
Sent: Monday, February 5, 2018 6:59 PM
To: Switzer, John (MDARD)
Cc: Hines, Patricia (MDARD)
Subject: Dickinson CD Election Certification FY 18

John—Based on documents I have reviewed, (ie nominating petitions, official notices, absentee ballots, oaths of office and certification of director election results), I recommend certification of the Dickinson Conservation District election which took place at their annual meeting held January 20th, 2018.

Jim Pawlowicz
Reg Coord.

**Michigan Association of Conservation Districts
Business Insurance Program**



Comprehensive Coverage Designed for Michigan Conservation Districts

The MACD Business Insurance Program is brought to you by MACD in partnership with the Fischer Insurance Agency, Inc.

Designed specifically for the needs of Conservation Districts, the MACD Business Insurance Program provides members with low cost coverage customized to address the specific needs of individual Districts.

- Property**
- General Liability**
- Business Auto**
- Workers' Compensation**
- Umbrella Liability**

Learn More:
MACD:
517-324-5274

Fischer Insurance:
800-453-6170

DATE: January 29th, 2018
TO: Michigan Conservation Districts & Board of Directors
FROM: Lori Phalen, Executive Director
SUBJECT: CHANGES TO EMPLOYEE DISHONESTY INSURANCE COVERAGE

This communication is to inform Michigan Conservation Districts of changes to the MACD Insurance Program. Effective 4/1/18 the insurance company is no longer including \$200,000 in Employee Dishonesty coverage. In its place, the policy will now offer a \$25,000 limit.

This change is due to the frequency and severity of employee embezzlement claims made in the prior policy periods. In an effort to keep the MACD Insurance Program sustainable well into the future the insurance company has taken the action to reduce this coverage.

Districts will have the option to purchase a higher coverage limit on a separate policy should they choose. On the following confirmation page please indicate that you acknowledge the change or if you would like a quote for additional coverage.

Please return this confirmation document once it has been reviewed and signed by your Board of Directors. This can be returned via fax to Fischer Insurance at 231-533-8681 or via email to denise@fischerins.com.

MACD has been proud to offer this insurance program to members for almost 20 years. To help insure the future viability of this program, your assistance is most appreciated.