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- SmartHub gives members more control over energy costs
- Consider serving as a board director
- Student scholarships available
- Apply now for the Electric Cooperative Youth Tour
- · Meeting minutes, and more

Evolving to better serve you in 2018

BY DON FRANKLUND, CO-GENERAL MANAGER/CHIEF EXECUTIVE OFFICER

ur work plan, challenges and achievements vary from year to year, but our New Year's resolution is always the same: To listen, observe, and evolve to meet the changing needs of our membership.

In upcoming issues, I'll ask the operations manager and member services manager to note some of our projects and improvements on the horizon. In this column, I'd like to reflect on a significant change that was driven by you, the member-owners of Mor-Gran-Sou Electric Cooperative.

You spoke, and we listened, when you asked for innovative technology to pay your electric bills online. Since we implemented SmartHub, an easy-to-use online payment system, you have more control: in checking real-time updates on energy use, having the knowledge to make lifestyle changes that can ultimately lower your utility bill, paying your bill at your convenience and more.

Mor-Gran-Sou members are using www.morgransou.com or downloading the SmartHub app to conduct routine business. These mobile services are new ways of connecting with people, like the member services representatives you reach when you call us, or greet you from behind the counters at our office. They are an extension of the customer service and quality services you expect us to provide.

Our shared goal is to help find ways to better control energy costs. That's why we communicate with you about the energy industry and ways we can work together to reduce some of those costs. Our

communications tools include the local pages of the *North Dakota Living* magazine, the *Current News* newsletter, bill stuffers, our website www.morgransou.com, Facebook page and more.

Since 2006, we have also conducted a member satisfaction survey every couple years, to help us learn your needs and how we can better serve you. We plan to do another survey sometime this spring. Like we've done in the past, it will be a random telephone survey that polls our members proportionately from across our service area. The primary objectives are for us to measure member satisfaction, assess how well we are serving you in a variety of areas, gauge interest in potential new options, if offered, and identify preferred communication among our diverse membership.

If you receive a call on the member satisfaction survey, please take the time to visit and share your thoughts. Listening to you helps us improve understanding, build trust, strengthen relationships and foster cooperation. It's also crucial to collaboration and success.

That's why Mor-Gran-Sou still loves face time with our members. Our annual meeting is a social event designed for our members and their families. We hope you'll make plans now to join us on Friday, July 20 at Prairie Knights Casino and Resort for co-op business, fun and prizes.

New to this year's annual meeting is the "Luck of the Draw" scholarship. We will be selecting two high school students, who are dependents of members, to earn a \$500 scholarship. The students

must be registered for the meeting and be in attendance at the time of the drawing.



Don Franklund

The scholarships, Youth Tour trip, soon-to-

be-implemented Operation Round Up program, and loan and grant options are some of the various ways we show our Touchstone Energy* Cooperative values of integrity, accountability, innovation and commitment to community.

Yes, we strive to provide safe, reliable and affordable electric service to our member-owners. That has been and always will be our mission. If we had a secondary reason to exist, it would be to improve the quality of life in the areas we serve. The way we do that is by listening, observing and evolving to meet your changing needs.

We are committed to this New Year's resolution, and we wish you a healthy and happy 2018. ■



Innovative Energy Alliance Cooperative hires Travis Kupper as co-general manager/chief executive officer

BY CARMEN DEVNEY

or-Gran-Sou Electric
Cooperative has added
a co-general manager/
chief executive officer to partner
with Don Franklund. Travis Kupper,
current chief financial officer
for Innovative Energy Alliance
Cooperative, is filling the position
vacated by Chris Baumgartner, who
resigned after five years of service to
become the senior vice president of
member services and administration
for Basin Electric Power Cooperative.
Kupper will start his new duties on
Ian. 1, 2018.

Established in 2008, the alliance is a professional management and services company that provides support for four electric cooperatives in North Dakota including Mor-Gran-Sou, Roughrider, Slope and KEM Electric Cooperatives, as well as the WDUS Holdings, LLC family including 3C Construction, West Dakota Utility Services and other subsidiaries.

Kupper has 19 years of cooperative experience. He started in October 1998 doing accounting software installations and support for National Information Solutions Cooperative in Mandan. He transitioned to Slope Electric Cooperative in New England in 2007, to work as chief financial officer. In the cooperative spirit of working together to share employees and resources, streamline processes, gain efficiencies and ultimately save the members money, Kupper was hired by Innovative Energy Alliance Cooperative in August 2010 as chief financial officer.

Kupper says he is looking forward to serving the same memberships in a different capacity. "In my role as chief financial officer, I have been responsible for all the financial aspects of the cooperatives. With this new position, I am tasked to ensure the continued success of the cooperatives. I am humbled by this opportunity and look forward to the new challenges it presents," he says.

The alliance, which employs 14 people, has had solid leadership over its decade of service. Kupper says his goal as a general manager will be to meet and ultimately exceed the high expectations set by the members. "They've had good leadership in the past, and I need to work hard to continue that high standard," he says.

Franklund, who has worked closely with Kupper since 2007, says Kupper has already been a great asset to the cooperatives — and that will only improve over time. "Travis grew up in a farming family in the northwest corner of the state, and he understands the challenges that are associated with living in rural areas," he says. "I'm looking forward

to working with him as my partner. We already have a great relationship, and I know he will continue to keep the needs of our



Travis Kupper

members in the forefront of what he does. He's member-focused."

Dean Dewald, the chairman of the Innovative Energy Alliance Cooperative board of directors, and current director for KEM Electric Cooperative, agrees that Kupper has the knowledge and expertise to help move the alliance forward.

"We had a strong slate of candidates, and that made our job difficult in choosing the person who will be the right fit," he said. "Because of Travis' background and 19 years of cooperative experiences, along with his understanding of the strengths and challenges the cooperatives face within the alliance family, he was the package deal — and we're glad to have him," he concludes. ■



The Electric Cooperative Youth Tour essay-writing contest deadline is approaching quickly. Student essays are due **Jan. 31**. The local student who wins will earn a weeklong trip to Washington, D.C. this summer, courtesy of Mor-Gran-Sou Electric Cooperative. For information on the contest and trip, call Jackie Miller at 701-597-3301, 701-663-0297 or 800-750-8212.



Mor-Gran-Sou puts the power of data in the hands of members

Mor-Gran-Sou Electric
Cooperative strives to offer
our members the best-possible
customer service by taking
advantage of cost-effective
advancements in technology. In
2013, Mor-Gran-Sou introduced
SmartHub, an application that
allows members to access electric
accounts on mobile devices and
provides a "My Account" Web
portal. If you are new to online
access, you will need to sign up for
SmartHub as a new user.

Julie Armijo, member services representative, says SmartHub offers members more options.

"Members can see their electric usage on a daily, weekly and monthly basis, and compare usage from month to month. SmartHub also gives us more options to connect with the member," she explains.

Jackie Miller, chief of staff/ manager of member services, encourages members to try SmartHub, if they have not already done so.

"This technology streamlines the way we do business as a cooperative — and also gives our members more information and control over their account," she says. "After they've decided to use either the Mobile account or Website account access, they'll go through a step-by-step process to sign up. If they have questions, we are here to help."

Mobile account access

Mor-Gran-Sou continues to work with National Information Solutions Cooperative (NISC), an information

technology company located in Mandan that develops and supports software and hardware solutions. to deliver the SmartHub App and provide members with convenient access to account information like monthly usage, payment history, quick bill pay and more. This safe and secure App is available for iOS (iPhone, iPad) and Android users, and it takes less than three minutes to set up. With people everywhere relying more and more on their mobile devices, we're pleased to offer this quick solution to help members easily manage their electric accounts.

Website account access

If you don't have a smart phone, you can still manage your account online. All the services offered by the SmartHub App are also on our website at www.morgransou.com. When you visit our website, you are provided with a link to your "My Account" section. Every member has one, so if you haven't signed up to access it yet, please do so from the "New User" hyperlink located on the SmartHub login screen. The "My Account" SmartHub Web gives you full access to your account information, including some additional features not available through SmartHub mobile. From there you can pay or view your bill, review account history and usage, set up auto pay or paperless billing, schedule future payments, change your address or phone number, or read the Current News newsletter or North Dakota Living local pages.

Additional electronic payment options

In addition to the traditional payment methods of cash and check, Mor-Gran-Sou provides multiple electronic payment methods. SmartHub mobile and Web access provide for payment by bank account and credit and debit cards with the click of a button. Payment methods can be stored and managed on our secure server to make payments simple and fast. Take it one step further by signing up for recurring payments that automatically pay your bill. For members who prefer to pay by telephone, our automated phone system is available 24/7 and can be reached by calling 1-877-853-5865.

On the next page, read common questions and answers. We encourage you to call us with additional questions, or visit our website at www.morgransou.com and click on Member Services and SmartHub for further details.



One SmartHub view from a phone app.



QUESTION: How do I sign up for SmartHub Web access?

Answer: The SmartHub Website can be accessed by visiting www.morgransou.com and clicking on "My Account."

QUESTION: How do I sign up for SmartHub mobile App?

Answer: The SmartHub App can be accessed in the Apple® Store or in the Android® Market. Search: SmartHub (not case sensitive but must be all one word); if duplicates appear, the correct App is provided by our partner, National Information Solutions Cooperative.

QUESTION: After I've signed up, how do I get started?

Answer: For both the App and Web SmartHub, the sign-up process is simple. You will need a copy of a bill for your account number and follow the step-by-step process.

QUESTION: Do I have to buy the App? **Answer:** No. Our App is free to download and install.

QUESTION: What is the difference between the mobile App and the Web version of SmartHub?

Answer: The mobile Apps are native applications that can be downloaded and installed on your compatible mobile phone or tablet device. The Apps allow you to find and receive directions to office locations and payment drop boxes using the map feature on your device.

The Web version is Internet accessible from any Web-enabled device. It allows you to register your accounts to receive notifications for account milestones, such as an approaching or a missed due date. The Web has a profile page available for you to maintain your personal information, password, security pass phrase and stored payment methods.

Both the Apps and the Web version give you secure access to maintain your account information, view your bills, see payment history, make payments on one or more accounts, and set up recurring payments. They also allow you to monitor and manage your usage by use of graphics.

QUESTION: Is my phone or tablet supported?

Answer: Our Apps are supported on the following platforms:

IOS 9.0 and above (iPhone and/or iPad) Android 4.1 and above (Smartphones or tablets) **QUESTION:** Is the App secure?

Answer: Yes! All critical information is encrypted in every transaction run and no personal information is stored on your mobile device. Mobile devices do offer you the ability to store your login information for Apps installed on the device. If you choose to store your login information, any person who has access to your mobile device can access your account.

QUESTION: How much is this going to cost?

Answer: There will be no additional costs to members who use SmartHub.

QUESTION: Do I have to change the way I pay my bill in order to use SmartHub? **Answer:** No. You can take advantage of all of the features of SmartHub and continue to pay your bill as you currently do.

QUESTION: I have five accounts. Can I see them all in the App and on the Web? **Answer:** Yes. The Web home page shows all of your accounts with the amounts due and hyperlinks to other detailed information. On the App, tap the Bill and Pay icon. The total due on all accounts shows, and below it you can select different information by account, such as partial payment option, billing history and payment history.

QUESTION: Can I make a payment on multiple accounts?

Answer: Yes.

Web: To pay the total amount owed on all accounts, click the Pay Now button in the upper right corner of the screen or the Make Payment button on the home page. You can also make a payment to a single account or partial payments to all accounts by clicking on the Billing & Payments button. It will allow you to check the accounts to be paid and change the amount for each account by clicking on Other Amount. After entering the amounts to be paid, click the Pay Now button.

App: Tap the Bill & Pay gadget. If paying the total amount due, tap the Pay button. If paying a partial payment, tap the Pay Partial Amount, tap on the account and adjust the Pay Amount.

QUESTION: How current is the account information I see in the App or on the Web? **Answer:** The information is shown in real time, and updates every afternoon. However, if you keep your App or the Web version open for an extended period of time, you should refresh the page by selecting a new option in order to ensure the information is still current.

QUESTION: How do I sign up for notifications? What if I want to receive notifications for multiple accounts?

Answer: You must log into the Web portal and click on Notifications. Select preferred notification method (text, email) and fill out the appropriate notification information based on your selection. Click Next to continue, verify the notification parameters and confirm. If you have multiple accounts, while you are setting the notification it will prompt you to indicate which account the notification is for.

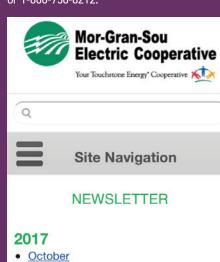
QUESTION: How do I find your offices and payment locations?

Answer: On the App, tap the Map and you will see all the office and payment locations available to you. To get directions, tap the location and an address box comes up. Tap the address box and the Map/GPS Navigator options appear. Tap on the preferred method and follow the instructions.

QUESTION: How can I find the cooperative monthly publications on my device or Web access?

Answer: On your mobile device tap on the Mor-Gran-Sou News button and click on the month you wish to read. You can also pass through the Web portal under your account; this home page has a Communications / Alerts with a link to the *Current News* newsletter and a link to the local pages.

For more information about Mor-Gran-Sou's SmartHub service, contact us at 701-663-0297, 701-597-3301 or 1-800-750-8212.



Members may access the Current News newsletter using SmartHub.

September

August

July



or-Gran-Sou Electric Cooperative takes pride in assisting with the development of rural leadership through our scholarship program. We feel it's important to help finance our local students' educational journeys by offering scholarships to qualifying seniors. With this in mind, we are happy to announce that we have updated our program to include more scholarship opportunities to our graduating seniors. The applicants must be U.S. citizens and dependents of Mor-Gran-Sou members. All scholarships will be awarded during the 2017-2018 school year.

The co-op will award nine, \$500 scholarships to qualified applicants whose parent(s) or guardian(s) are members of the co-op. School representatives from Elgin-New Leipzig Public School, Flasher Public School, Glen Ullin Public School, Hebron Public School, Mandan Public School, New Salem-Almont Public School, Selfridge Public School, Standing Rock Community School, and Solen Public School will select one graduating senior to receive the funds. Interested in applying? Students should contact their school counselor for deadline information. The schools will then forward each recipient's name to Mor-Gran-Sou Electric.

The co-op will also award one \$500 scholarship to a graduating senior from a school outside of our service area. Please contact our office if interested.

Luck of the Draw scholarships

Mor-Gran-Sou will award two \$500 Luck of the Draw scholarships to be drawn at our annual meeting on July 20. All high school seniors who are dependent of Mor-Gran-Sou members are eligible for this scholarship. Students must attend our annual meeting and be accompanied with at least one parent or guardian, and will be required to RSVP before the meeting.

Mor-Gran-Sou Electric is awarding a \$1,000 scholarship sponsored by Basin Electric Power Cooperative.

We award this scholarship to a student already enrolled or planning to enroll in a full-time graduate or undergraduate program. The student must attend an accredited, two-year or four-year college, university or vocational/technical school. Recipients will be chosen on a combination of SAT/ ACT scores and overall grade point average; activities, achievements and honors; work experience; a personal statement of career goals; an essay question centered on local cooperatives and how they serve the area; and an appraisal from a high school or college counselor or adviser, instructor or a work supervisor who knows the student well. Applications are available at area schools, co-op headquarters in Flasher, or online at www.morgransou.com.

Mor-Gran-Sou Electric is awarding one \$500 scholarship sponsored by 3C Construction.

Eligible applicants are high school seniors who are enrolled or planning to enroll in a certified vocational or technical school pursuing a career as a lineworker. Applications are available at area schools, co-op headquarters in Flasher, or online at www.morgransou.com.

Mor-Gran-Sou is also awarding one \$500 scholarship sponsored by West Dakota Utility Services.

Eligible applicants are high school seniors who are enrolled or planning to enroll in a certified vocational or technical school pursuing a career as a mechanic. Applications are available at area schools, co-op headquarters in Flasher, or online at www.morgransou.com.

Applications are due no later than 4:30 p.m. CT (3:30 p.m., MT) on Friday, Feb. 16, 2018. Please deliver or mail all necessary information to Mor-Gran-Sou Electric Cooperative at P.O. Box 297, Flasher, ND 58535-0297.

If you have questions or would like further information, please call Julie or Jackie at 701-597-3301, 701-663-0297 or 800-750-8212. ■

Mor-Gran-Sou announces annual safety poster contest

Kids, we need your help! Grab your art supplies and draw a poster that tells our readers how you play and work safely around electricity. This poster should display a clear, creative picture of this year's theme: "How do you stay safe at your home or farm when around electricity?" All posters should display the Touchstone Energy® Cooperative logo on their entries. No matter what you draw, have fun! We can't wait to hear from you. Cash prizes will be awarded in each division.

DIVISIONS:

Preschool to kindergarten First grade to third grade Fourth grade to sixth grade

DEADLINE:

Posters must be received at the Flasher office no later than 4:30 p.m. CT (3:30 p.m., MT) on Tuesday, Feb. 28, 2018.

RULES:

- Posters must be on white, 8.5- by 11-inch paper.
- Posters must depict the theme, "How do you stay safe at your home or farm when around electricity?" and display the Touchstone Energy logo. Be creative!
- Print the child's name, address, age and parent's names on the back of the posters.
- Only dependents of current Mor-Gran-Sou members are eligible for this contest.

PRIZES:

Each division will be awarded three prizes (nine prizes total): three first-place prizes of \$15; three, second place prizes of \$10; and three third-place prizes of \$5.

WINNERS:

Winning poster will be featured in the Mor-Gran-Sou local pages of the *North Dakota Living* magazine.



Mor-Gran-Sou's annual meeting scheduled for July 20, 2018

re you looking for a way to serve the people of central southwestern North Dakota? Look no further, as Mor-Gran-Sou Electric Cooperative can help you fulfill that desire. Why not serve as a board director for the cooperative? The initial commitment is a three-year term, with provisions in the bylaws limiting a director to serving six consecutive three-year terms, after which time the director is not eligible for another six consecutive three-year terms until one year has elapsed.

At the annual meeting, the following three board positions will be elected:

- The At-Large position presently held by Mark Doll;
- The Morton County position presently held by Bonnie Tomac; and
- The Sioux County position presently held by Chad Harrison.

Under the bylaws and due to the use of a mail-in ballot, no nominations are accepted from the floor at the annual meeting. Instead, the bylaws require the board of directors to appoint a Nominating Committee of five to nine members who geographically represent the cooperative. These members will provide a list of qualified and willing candidates to the board for approval and inclusion on the ballot at the board of directors' meeting scheduled for March 21, 2018. This date has been set so there is adequate time for each candidate's biographical information to be included with the notice of meeting sent to the members in June, along with the mail-in ballot for those who are unable to attend the annual meeting in person.

The Nominating Committee has been appointed by the board and will meet for the first time, set for Jan. 10, 2018. The members of the Nominating

Committee include Leslie Dirk, Mandan; Glenda Gross, Selfridge; Kathy Hoff, Leith; Andrew Holle, Mandan; Rhonda Leingang, Solen; Alan Malm, Flasher; Garek Murphy, Fort Yates; Jim Neubauer, Mandan; and Travis Wilkens, New Salem.

For a person to be nominated, the member vying for a board seat must submit the completed declaration of candidacy form to Mor-Gran-Sou by 4 p.m. CT (3 p.m. MT) on Wednesday, March 7, 2018. The completed form must be mailed to Mor-Gran-Sou Electric Cooperative, Attn: Jackie Miller, P.O. Box 297, Flasher, N.D., 58535-0297. If you or someone you know is interested in being nominated, please contact one of the Nominating Committee members or Jackie at Mor-Gran-Sou by calling 800-750-8212, 701-663-0297 or 701-597-3301. You can also email Jackie at jlmiller@morgransou.com.

The Nominating Committee members or Jackie can provide you or the potential candidate with the declaration of candidacy form. It is also located on Mor-Gran-Sou's website; to download the form electronically, visit our website at www.morgransou.com and click Home/Your Power in Membership/Forms and Applications/Declaration of Candidacy Form. Candidate qualifications can be found at www.morgransou.com and click Your Cooperative/Articles and Bylaws/Board of Directors/402 Director Qualification or on the declaration of candidacy form.

If you have questions about the process, give Jackie a call. All qualified and willing candidates who have completed and forwarded the written declaration of candidacy form to the Mor-Gran-Sou office by the March 7 deadline will be included in the list the Nominating Committee will provide to the board. ■

Bylaws and resolutions for the annual meeting

Under the bylaws, any bylaw amendments or resolutions must be presented to the members in writing in advance of the annual meeting scheduled for July 20, 2018. The board of directors has charged the Nominating Committee with reviewing and advising the board of any proposed bylaw amendments and resolutions. Therefore, any proposed bylaw amendments and resolutions should be submitted in writing no later than March 14, 2018, and/or they can be presented in-person at one of the following meetings of the Nominating Committee:

- Jan. 10, 2018 in the Mor-Gran-Sou office board room in Flasher at 7 p.m. CT
- March 14, 2018 in the Mor-Gran-Sou office board room in Flasher at 7 p.m. CT

If you do wish to submit a bylaw amendment or resolution in writing, please forward it to Mor-Gran-Sou Electric Cooperative, Inc., Attn: Nominating Committee, P.O. Box 297, Flasher, ND, 58535-0297, before March 14. Thank you.

MOR-GRAN-SOU ELECTRIC COOPERATIVE board meeting highlights

Meeting date: Nov. 29, 2017

- Approved the Oct. 26, 2017 regular Board meeting minutes
- Approved two work order inventories and a special equipment inventory
- Approved capital credit refunds to estates
- Reviewed and accepted the October financial report
- Approved a Resolution and all organizational documents for Mor-Gran-Sou Charitable Foundation (Operation Round Up)
- Approved Basin Electric Power Cooperative Economic Development Loan Program Amendment to Loan Contract
- Approved revisions to Mor-Gran-Sou's liability insurance policy coverage

- Approved a member bill credit for December
- Approved the 2018 Budget
- Heard update on Rural Utilities Service refinance options for Federal Financing Bank loans
- Appointed/confirmed director attendance and voting delegates for various meetings
- Heard the Co-General Manager/Chief Executive Officer update, and reports on several meetings attended
- Reviewed and accepted the director's expense report for October
- Reviewed department reports
- Held Executive Session

Upcoming regular board meeting date:

Jan. 31 in the NDAREC board room, Mandan, at 10:30 a.m. CT

Feb. 21 in Flasher at 10:30 a.m. CT

Members are welcome to attend the board meetings at any time. Please contact Mor-Gran-Sou at cternes@morgransou.com, or call 800-750-8212 or 701-597-3301 to confirm the meeting date and location if you wish to attend.

To place an item on the agenda, please contact Board Chair Leland "Judge" Barth or Co-General Manager/Chief Executive Officer Donald Franklund at least one week in advance.

Members may obtain a copy of approved Board minutes by completing and returning the "Request for Information or Data" form. You can find this form at www.morgransou.com, or call the office for a copy.

Statement of Non-Discrimination

Mor-Gran-Sou Electric Cooperative, Inc., is a recipient of federal assistance from the U.S. Department of Agriculture (USDA). In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident.

Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at 202-720-2600 (voice and TTY)

or contact USDA through the Federal Relay Service at 800-877-8339. Additionally, program information may be made available in languages other than English.

To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at www.ascr.usda.gov/complaint_filing_cust.html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call 866-632-9992. Submit your completed form or letter to USDA by:

(1) mail: U.S. Department of Agriculture Office of the Assistant Secretary for Civil Rights 1400 Independence Avenue, SW Washington, D.C. 20250-9410;

(2) fax: 202-690-7442; or

(3) email: program.intake@usda.gov

Mor-Gran-Sou Electric Cooperative, Inc. is an equal opportunity provider, employer and lender.



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OFFICERS AND DIRECTORS

ChairL	eland "Judge" Barth
Vice Chair	Casey Wells
Secretary-Treasurer	Bonnie Tomac
Directors	Mark Doll,
Vernard Frederick, Lance Froelich,	
Chad Harrison, Jay Larson, Bob J. Leingang	

MANAGEMENT

Co-GM/CEO.....Donald A. Franklund
Co-GM/CEO....Travis Kupper

www.morgransou.com

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