

March 2020 Volume 32 Issue 2

INSIDE THIS ISSUE

- Judges' Dinner Info.
- New Lawyers Volunteer Event
- President's Page
- Foundation Focus: Children's Law Center of MN
- Thank you to the RCBF year-end donors
- Green Line Lunches
- Thank you to the well-being event speakers
- Calendar
- CLE Opportunities
- Save the Dates
- Member News
- Classifieds
- MNLRIS
- Placement Service

THE 7 Habits of Highly Effective Judges

2020 RCBA Judges' Dinner



Thursday, March 26
Town & Country Club
5:00-8:00 p.m.

More details
on page 2.



RCBA Judges' Dinner: The 7 Habits of Highly Effective Judges

Thursday, March 26, 2020
Town & Country Club
300 Mississippi River Blvd N, St. Paul
Social - 5:00 p.m.
Dinner - 6:30 p.m.

MEDIA SPONSOR:

FINANCE & COMMERCE

Watch the Ramsey County Judges showcase their dramatic flair with live performances and video cameos. The Distinguished Humanitarian and Liberty Bell Awards will also be presented.

Cost:

Table Reservation - \$650; a reserved table includes ten seats, a table sign promoting the name of the sponsoring firm/organization and acknowledgment in the Barrister and event program.
RCBA Member - \$60
Non-Member - \$75
Law Students and Law Clerks - \$35 (Law clerks call 651-222-0846 to take advantage of the discounted rate)

Add \$5 for all registrations received after March 20, 2020.

Register online at www.ramseybar.org.

Questions? Contact Sharon Elmore at selmore@mnbars.org or 651-789-3756.

NEW LAWYERS VOLUNTEER EVENT: Feed My Starving Children

Thursday, March 12, 2020 from 6:00-7:30 p.m.

Help turn hunger into hope with your own two hands by packing nutritious meals for hungry children around the world.

Feed My Starving Children, Eagan
990 Lone Oak Road, Suite 136

FREE for all attendees!

Volunteer with the RCBA New Lawyers for Feed My Starving Children.

Questions? Contact Thea Anderson at 612-222-0846 or tanderson@mnbars.org





Checking in with the Minnesota Supreme Court

Energy and time. These are probably the two things many of us hope for the most. We are so taxed on both, so when someone shares their time or energy or both, it's inspiring. Recently, Minnesota Supreme Court Justice Natalie Hudson came and shared both with the RCBA Board to update us on some of the main focal points of the Court in the coming year.

The Court faces a significant change this year with Justice Lillehaug resigning in July 2020. When you are one of seven people, according to Justice Hudson, you get to know one another quite well. She commented that they are a tight knit group and Justice Lillehaug's presence will truly be missed amongst his peers. Although Justice Hudson stated that approximately 75% of their cases are decided unanimously amongst the group, she did mention that the justices can, and do, engage in some rigorous discussions. She, along with many of us on the Board, was openly surprised about the level of interest in the St. Paul garbage situation, exclaiming, "Who knew?"

Another visible change to the Court has to do with security. After acquiring more than ten million dollars in funding for security upgrades at the capitol and judicial center, there will soon be metal detectors installed amongst other security measures at these facilities.

The Supreme Court, or "court of last resort" as it is sometimes referred to, reviews approximately 700 cases a year. They accept review of about 10% of cases from the Minnesota Court of Appeals in addition to resolving appeals from other Appellate Courts, Lawyer's Board petitions, etc. In addition to their responsibility to write the law, each justice serves as a judicial district liaison and on various committees too numerous to name. The Court recently secured an extra judicial seat in the Seventh District to increase efficiency there, allocated six million dollars to the Public Defender's Office in an effort to improve access to justice, an additional two million dollars to aid in psychological examinations,

and an additional six hundred thousand dollars in funding for the treatment courts throughout the state. They are a busy group to be sure, but they also have certain policy initiatives that are top of mind.

First, the attorney well-being initiative that was spurred by the 2017 ABA Report *A Call to Action*. The Court's active involvement in bringing attention to this initiative through continuing education and outreach is working. The increase of referrals to Lawyers Concerned for Lawyers ("LCL") has driven the Court to fund two additional positions to support this need at LCL. Justice Hudson was also pleased to note that the University of Minnesota law school has taken the Court's lead in launching their own program to support students on the path to lawyer well-being called "Let's Talk."

The second initiative before the Court deals with the legal paraprofessional pilot project. This project would have paralegals, under attorney supervision, assist lower income individuals with the crushing need in areas of housing, debtor/creditor, and family law. This initiative and corresponding task force is focused on improving access to justice and fulfilling a need not presently being addressed. More to come on this initiative this year.

Finally, Justice Hudson talked about the Court's responsibility to take cases because they want to speak on a subject, not always because there was an error. They focus on cases of statewide importance or constitutional issues, and cases that could clarify the law in order to bring the state together.

And, after all these interesting and admirable subjects were generously discussed, and the presentation was over, I received an email from Justice Hudson, saying that she enjoyed her visit with the RCBA board. Talk about time and energy. I'm inspired to do more. I hope you are, too.



Justice Natalie Hudson (fourth from the left) and the RCBA Board of Directors.

FOUNDATION FOCUS: CHILDREN'S LAW CENTER OF MINNESOTA

Children's Law Center of Minnesota (CLC) was founded in 1995, when Minnesota State Bar Association members wanted to address the legal needs of youth in Minnesota. CLC's mission statement is as follows: Children's Law Center of Minnesota promotes the legal rights and well-being of children and youth. CLC's staff and volunteers provide direct representation of children and youth, primarily in the child welfare system, and advocate for changes in the systems that affect their lives. Since its inception, CLC has trained over 900 volunteer attorneys and represented more than 3,600 foster care children and youth. In 2019, CLC represented 900 clients, which represents a 150% case increase for the organization since 2010.

CLC utilizes a multidisciplinary and holistic approach to its representation. CLC attorneys and social workers listen to CLC's clients and help them navigate the complicated systems impacting their daily lives when they have been taken from abusive or neglectful parents or custodians. These advocates help CLC's clients understand the child protection system and their rights, and help judges and other parties understand what these children want to happen in their cases.

The cases that CLC attorneys work on are often complicated amalgams of various areas of law. For example, Anne Gueinzus, CLC's managing attorney, described a case involving twins in Ramsey County:

Our clients had lost their father and then became state wards after their mother's parental rights were terminated. One twin was adopted by a family member while the other remained in the foster care system in search of a permanent family. Following the court's termination of parental rights, the children's biological mother passed away. Our remaining client's older sibling was in charge of administering the mother's estate and sought to deny our client from receiving any distribution of the sale of the mother's home due to the fact that the mother's parental rights had been terminated to our remaining client. Our volunteer attorney received a notice of Hearing on a Petition to Allow Final Account, Settle and Distribute Estate and contacted CLC for assistance. We connected our volunteer attorney with another CLC volunteer with extensive probate experience. He explained to our volunteer the applicable probate laws allowing for distribution to our client and the hearing end-

ed up not being contested. The petitioner then amended the petition consistent with CLC's interpretation and both CLC clients received 25% of the estate's net distribution. The share for the CLC client remaining in foster care was placed in a court's account for access on the youth's 18th birthday or upon petition to the court if earlier distribution is requested. CLC was able to achieve this positive outcome due to our network of remarkable volunteer attorneys who dedicate their time and talents to the youth CLC serves.

As evidenced by this example, CLC relies on a diverse and collaborative pro bono team. Youth have a right to counsel, but often they—and even other adults in their lives—do not know they have this right. CLC holds several training sessions a year to educate child advocates about Minnesota laws that affect foster care children and to provide guidance for quality representation of these children. In addition to training, CLC staff attorneys and social workers provide ongoing support for volunteer attorneys. For many of CLC's clients, their attorney is the most stable and consistent adult in their lives.

Children's Law Center wants you to know its work is something all attorneys can support. CLC has approximately 340 volunteer attorneys and is a unique pro bono opportunity. CLC also provides ongoing training and support for its volunteers. In matching a volunteer attorney with a specific CLC child client, CLC also pairs the volunteer with a staff attorney and a staff social worker. CLC staff seeks to accommodate the strengths of its volunteer attorneys. CLC's goal is to make sure that all of their volunteers feel comfortable in their representation. As Anne says, "Even transitional focused attorneys that often do not litigate are able to do this work because they use their attorney skillset to counsel and advocate for these children." If specific attorneys are not interested in representing a CLC client, these attorneys can still help by research and writing assistance, and of course, by donating to CLC.

In 2019, the Ramsey County Bar Association provided a grant of \$4,000 to help CLC staff support their volunteer attorneys.

If you have questions or you are interested in volunteering contact Anne Tyler Gueinzus, Managing Attorney. 651-644-4438 ext 107, anneg@clcmn.org.

By: Athena Hollins



INFORM. NAVIGATE. EMPOWER.
Children's Law Center of Minnesota

THANK YOU for your year-end contributions to the Ramsey County Bar Foundation!

Hon. Gail Chang Bohr

Hon. Edward Cleary

Jerome Geis

In memory of those deceased
lawyers of the RCBA, whose noble
example shines forth as a beacon
for its current members.

William Kronschnabel
In memory of Hon. Michael F.
and Marilyn Fetsch.



Hon. Richard and Mrs. Jane Kyle

Dan and Lynne O'Connell

Marvin J. Pertzik

John and Miriam Schulz

Mr. Jon Theobald

David Vanney

GREEN LINE LUNCHES

The **RCBA Diversity Committee** continues its series of "Green Line Lunches" in celebration of the vibrant University Avenue neighborhoods along the light rail line.

No reservation is necessary. Participants order off the regular lunch menu and pay for their own lunch.

Tuesday, March 10, 2020 at Noon

Cheng Heng (Cambodian)

448 University Ave W
(Western Ave Station)

Tuesday, May 12, 2020 at Noon

Los Ocampo (Mexican)

615 University Ave
(Dale St Station)

Tuesday, April 14, 2020 at Noon

Bole Ethiopian Cuisine

490 N Syndicate St
(Hamline Ave Station)

Tuesday, June 9, 2020 at Noon

Thai Cafe

371 University Ave W
(Western Ave Station)



LAWYERS CONCERNED FOR LAWYERS
Free. Confidential. 24 hours a day, 7 days a week.

**Helping Lawyers,
Judges and
Law Students
throughout
Minnesota**

FREE AND CONFIDENTIAL
HELP WITH:

alcohol • drugs • mental health
financial • marital • family • career

651-646-5590
help@mnlcl.org
www.mnlcl.org

**24-hour crisis assistance
at 888-243-5744**

Thank you to all who attended the wellbeing event on January 13th.



Special thanks to our speakers:

Jeff Baill
Sarah McEllistrem
Tom Nelson
Justice David Lillehaug
Joshua Bobich
Patty Beck
Matthew Foli

Shelley Carthen Watson
Judge Donovan Frank
Joan Bibelhausen
Robin Wolpert
Susan Humiston
Mike Millios

MARCH EVENTS

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
1	2	3 <i>Clarence Darrow: Crimes, Causes, and the Courtroom</i>	4 <i>CLC Oversight Committee Meeting</i>
8	9	10 <i>Green Line Lunch (see pg. 5)</i>	11 <i>Working with Conflict - OurFamilyWizard Half Day CLE</i>
15	16	17 <i>Real Estate Section CLE</i>	18 <i>RCBA Board of Directors Meeting</i> <i>Family Law Section CLE</i>
22	23	24 <i>RCBA Diversity Committee Meeting</i>	25 <i>RCBA Diversity Committee CLE</i>
29	30	31	

Regular Section Meeting Times (Dates subject to change)

Criminal Law Section - Dates vary

Family Law Section - Fourth Wednesday of each month

Real Estate Section - Third Tuesday of each month

Solo and Small Firm Section - Fourth Thursday of each month

Trusts & Estates Section - Second Tuesday of each month

THURSDAY

FRIDAY

SATURDAY

5

6

7

RCBA Executive Committee Meeting

12

13

14

New Lawyers Volunteer Event - Feed My Starving Children (see pg. 2)

Trust & Estates Section CLE

19

20

21

Solo/Small Firm Section CLE

26

27

28

2020 Judges' Dinner (see pg. 2)

For March CLE course presenters, descriptions, and registration information, please see page 8.

SAVE THE DATE

Green Line Lunch

Tuesday, April 14, 2020
Bole Ethiopian Cuisine
490 N Syndicate St
(Hamline Ave Station)

Happy Hour Hosted by New Lawyers

Thursday, April 16, 2020
Location: TBD

Member Appreciation Day

Wednesday, May 13, 2020
First National Bank Building
Conference Center
332 Minnesota St, St. Paul

Memorials

Friday, May 15, 2020
Sundin Music Hall
1531 Hewitt Ave, St. Paul

Charity Golf Tournament

Monday, July 27, 2020
Keller Golf Course
2166 Maplewood Drive, St. Paul

Families First Halloween

Monday, October 26, 2020
John A. Johnson Elementary
740 York Ave, St. Paul

RCBF Bench & Bar Benefit

Saturday, November 7, 2020
Saint Paul Hotel
350 N Market St, St. Paul

APRIL CLE OPPORTUNITIES

April 9, 2020

Trusts & Estates Section CLE

April 21, 2020

Real Estate Section: Common Interest Communities: Unit Resales and Related Issues

April 22, 2020

Family Law Section CLE

April 23, 2020

Solo/Small Firm Section: Ethics and Technology: Practical Tips for Your Practice

April 29, 2020

Mental Health in the Legal Profession: Real Solutions to Real Issues

MARCH CLE OPPORTUNITIES

(Unless Otherwise Noted)

Location:

First National Bank Building
Training Room
332 Minnesota St, St. Paul

Time: Noon – 1:00 p.m.

Cost, includes lunch:

\$15 RCBA members
\$30 non-members

Credit: 1 standard credit
applied for

Register at ramseybar.org
or call (651) 222-0846.



RCBA is offering flexible CLE packages again for the 2019-2020 CLE season. Great savings over buying individual CLEs. High Quality, Relevant CLEs presented by local experts

5 CLEs \$60

10 CLEs \$110

15 CLEs \$150

Any length: 1 credit hour, 1.5 hours, 2 hours, 3 hours
Any format – live or remote access
Includes lunch, if applicable.

To purchase a package,
email info@ramseybar.org or call
(651) 222-0846.

March 3 | Clarence Darrow: Crimes Causes and the Courtroom

Join us for CLE Movie Night at the History Theatre! A master of the courtroom stage, who possessed an uncanny understanding of human character, Clarence Darrow was arguably the greatest trial lawyer of the twentieth century. Replete with humor, humanity and intense courtroom drama, the movie engages in four of the great defense lawyer's most famous cases between 1910 and 1928. Using Darrow's own thoughts and courtroom summations, the movie explores timeless social, legal and ethical issues and provides a fresh and engaging tool to facilitate discussion of ethical behavior in and out of the courtroom.

Reception with appetizer buffet: 5:00-6:00 p.m.

CLE Movie and audience discussion: 6:00 p.m.

Location: The History Theatre, 30 10th St E, St. Paul, MN

Credit: 2.5 ethics credits approved

Ticket Cost: \$25 adults; \$15 students

CLE Registrants: \$55 RCBA members; \$75 non-members

Purchase Tickets at the History Theatre

Online: www.historytheatre.com

By phone: 651-292-4323

In person: Box Office at 30 East Tenth St, St. Paul

March 11 | Working with Conflict - OurFamilyWizard Half Day CLE

Presenters: Deb Clemmensen, M.Ed., licensed psychologist;

Louisee Livesay, Livesay Law Office;

Brian Burns, LMFT, Couples & Family Therapy Center;

Racheal Howitz, OFW Professional Liaison;

Nancy Chausow Shafer, Family Law Software

Understanding and working with conflict during and after divorce and separation cases from a collaborative perspective.

Registration: 11:00-11:30 a.m.

CLE Presentation: 11:30 a.m. - 4:30 p.m.

Location: Pazzaluna Urban Italian, 360 St. Peter St, St. Paul, MN

Credit: 4.25 standard credits approved

Cost: FREE for all attendees; includes lunch

Register online at www.ramseybar.org or send an email to info@ramseybar.org

March 12 | Trusts & Estates Section: Help for Attorneys in Crisis - Dealing with Lawyer Addiction and Impairment

Presenter: Robert Schuneman, Outreach Coordinator, Lawyers Concerned for Lawyers

How to recognize and obtain help when you, a work colleague or other professional colleague may have a substance use, mental health, or other issue that affects behavior, conduct and performance. Topics include understanding the issues, approaching the lawyer (including interventions), arranging assistance such as treatment, and practice management issues during and following a reduced work schedule or leave of absence. Colleagues can save careers, families, and lives.

Location: US Bank Training Room, 16th Floor, 101 5th St E, St. Paul

Credit: 1 elimination of bias credit applied for

March 17 | Real Estate Section: Redevelopment Agreements and the Ford Site Redevelopment

Presenter: Eric D. Larson, Assistant City Attorney, Saint Paul City Attorney's Office

An overview of the 122-acre Ford Site Redevelopment and presentation of some of the key elements of redevelopment agreement between the City and the developer.

March 18 | Family Law Section: The Role of Domestic Violence in Alternative Dispute Resolution

Presenter: Rana S. Alexander, Esq., Executive Director, Standpoint, F/K/A Battered Women's Legal Advocacy Project

Settling a family law case out of court can be difficult when there is domestic violence. The dynamics of domestic violence can conflict with the purpose of mediation. Rana Alexander, Esq. of Standpoint will discuss how domestic violence affects alternative dispute resolution processes and the attorney's role in the proceedings. She will also cover how attorneys can educate judges on why alternative dispute resolution is not always beneficial to the parties in cases where there has been domestic violence.

March 25 | RCBA Diversity Committee: Innovations in Prosecution

Presenter: John Choi, Ramsey County Attorney

Hear directly from Ramsey County Attorney John Choi about his office's efforts to evolve away from "assembly line prosecution" and the mass incarceration it has fostered. Learn about new collaborations and initiatives that work to embrace human dignity, correct racial injustice, and reimagine prosecution.

Cost: FREE for RCBA members; \$20 for non-members

Seating is limited, so register early.

March 26 | Solo Small Firm Section: Client Representation in Residential Real Estate Brokerage

Presenter: Douglas R. Miller, Miller Law PLLC

Representing residential real estate consumers in brokered transactions, including agency relationships and licensing statute impacts your client's rights; spotting licensing violations and breaches of fiduciary duty; representing sellers; representing buyers; trips and traps for consumers and how to avoid them; ancillary services and product, and why you should care; forms; arbitration, and more.

Registration (and breakfast): 8:00-8:30 a.m.

CLE Presentation: 8:30-10:00 a.m.

Location: Louisiana Cafe, 613 Selby Ave, St. Paul, MN

Credit: 1.5 standard credit approved

Cost (includes breakfast): \$20 RCBA members; \$30 non-members

SAVE THE DATE

2020 GOLF Tournament

Monday, July 27, 2020

Keller Golf Course
2166 Maplewood Dr,
St. Paul



Bench & Bar Benefit

Saturday, November 7, 2020

The Saint Paul Hotel
350 N Market St, St. Paul

Member Appreciation Day

Wednesday, May 13, 2020

First National Bank Building
Conference Center
332 Minnesota St, St. Paul



RCBA MEMBER NEWS

Atticus Family Law, S.C. has expanded to Duluth to serve northeastern Minnesota with **Alexandra Reynolds**, a native of Iron Range, serving the Duluth area, assisting her clients in their divorce, custody, and other family law needs.

Attorney **Mark D. Salsbury** has joined Fredrikson & Byron as a shareholder in the business and tax planning, private equity and mergers and acquisitions groups. **Amanda M. Mills** has also joined as an associate in the firm's litigation group, and **Amanda L. Welters** has rejoined the firm in the mergers and acquisitions, venture capital and angel financing and start up and rapid growth (SURGE) groups.

Bradley R. Bultman is now a partner at Larson King, LLP, representing clients in complex litigation nationwide in the areas of mass/toxic torts, product liability, premises liability, construction, agriculture, personal injury, and professional liability. **Kaylin C. Schmidt** has also joined the firm in the areas of complex litigation, professional liability, health care, products liability, and complex torts.

Effective Jan. 1, 2020, **Briggs and Morgan**, a 140-attorney Minneapolis/St. Paul firm with roots dating back to 1882, has joined the **Taft** law firm, founded in 1885; **Taft** is now comprised of more than 600 lawyers across 11 U.S. offices, primarily located in the midwest.

Submit your news to blenderink@mnbars.org

CLASSIFIED ADS

Achieve Your Goals.

Attorney coach/consultant Roy S. Ginsburg provides marketing, practice management and strategic planning services to individual lawyers and firms. Contact: roy@royginsburg.com 612-812-4500.

Mediation Training in St. Paul.

The transformative approach. Family, Civil and Advanced plus New 1-day Negotiation Course. Highly-rated curriculum and instructor. Register now for early-bird rates. www.transformativemediation.com. Contact: Dan@simon-mediation.com or 612-824-8988.

MINNESOTA Lawyer Referral

What you can expect:

Expanded Marketing to
Attract Clients

Pre-screened Referrals
Delivered by Trained Staff

An Expanded Reduced Fee
Program with an Updated
Fee Schedule

New Opportunities for
Unbundled Services

More Narrowly Tailored
Client Referrals

Online Opportunities for
Self-Referrals

The New Referral Service You Oughta Know

The Hennepin and Ramsey county bar associations have merged their existing referral services into a new and enhanced program, the **Minnesota Lawyer Referral and Information Service (MNLIRIS)**. The creation of this program allows us to consider new, innovative ways to meet the needs of modern legal consumers. Now is the time to get involved!

Trained members of the MNLIRIS staff communicate with over 1000 legal consumers a month connecting them with vetted member attorneys or other appropriate resources. In previous years, our referral services have delivered over 1.5 million dollars in business. Our enhanced new program will only continue to expand. Your business cannot afford to miss out.



Client Line: 612-752-6699 Attorney Line: 612-752-6660

mnlawyerreferral.org



PLACEMENT SERVICE

Let the Bar Association help you find the right staff for your law firm. We specialize in the placement of full-time and part-time legal office support staff: **Paralegals | Legal Assistants | Receptionists | Office Administrators**

What law firms say...

“The best part about working with the RCBA is how it simplifies the hiring process. The Placement Service has consistently met our expectations by finding good, qualified candidates. The service is also very reasonably priced compared to their competition. It’s a win-win experience.”



GET STARTED! Contact Placement Service Director Sabina Zeenat at szeenat@mnbars.org or 651-222-0846



“Every law firm has unique staffing needs. I’m here to help you find the right person for your office. Let’s work together.”

Sabina Zeenat, Placement Director



“For over 30 years, the RCBA Placement Service has been a go-to-resource for local lawyers and law firms.”

Cheryl Dalby, Chief Executive Officer

Kathleen R. Gearin

Ramsey County District Judge, Retired



During 26 years on the bench, Judge Gearin presided over a wide range of civil cases, from family law to complex commercial matters, and gained a reputation for her integrity, decisiveness and sensitivity. As Chief Judge of her district, she frequently dealt with sensitive cases, including the Coleman-Franken Senate recount and the longest government shutdown in U.S. history. She is available as a mediator, arbitrator, special master and discovery referee in cases involving **business/commercial, employment, family law, governmental/public agency, insurance, personal injury/torts, professional liability** and **real property** matters.

The JAMS Minneapolis panel also includes:

Philip L. Bruner, Esq. • Daniel H. Mabley, Hennepin County District Judge, Retired
Hon. James M. Rosenbaum (Ret.) • Hon. Janice M. Symchych (Former) • Lawrence Zelle, Esq.

333 South Seventh Street • Suite 2550 • Minneapolis, MN 55402
jamsadr.com.minneapolis • 612.332.8225





332 Minnesota Street
Suite W-710
Saint Paul, MN 55101

Change Service Requested

Nonprofit Org.
U.S. Postage
PAID
Twin Cities, MN
Permit No. 2466

RCBA OFFICERS

Sarah McEllistrem
President

Susan Buckley
President-Elect

Monica Dooner Lindgren
Vice President

Elizabeth Clysdale
Secretary-Treasurer

Caryn Boisen
Past President

BARRISTER STAFF

Sharon Elmore
Managing Editor

Bethany Lenderink
Layout

Cheryl Dalby
Chief Executive Officer

Thank you to **OUR PARTNER:**



You can trust 30+ years
of experience protecting lawyers.



There is a reason MLM is the *only* professional liability insurance carrier endorsed by the MSBA.

Put your trust in the carrier
created by lawyers,
run by lawyers,
exclusively serving lawyers.

- Works exclusively with lawyers professional liability insurance
- Specializes in solo to mid-size firms
- Returned over \$49 million in profits to policyholders since 1988
- Offers an array of services to mitigate risks

Protecting Your Practice is Our Policy.™

Get a fast quote today!
www.mlmins.com
or contact Chad Mitchell-Peterson
612-373-9681 or chad@mlmins.com