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# 2021 ANNUAL REPORT

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### Introduction:

Mid Minnesota Development Commission (MMDC) is a regional development organization that serves the four Minnesota counties of Kandiyohi, McLeod, Meeker, and Renville, otherwise known as Economic Development Region/District 6E. Commissioners include elected officials from counties, cities, townships, and school districts, as well as a number of individuals who represent specific sectors or groups in the public interest.

MMDC works to strengthen communities by improving quality-of-life and opportunity for prosperity. We provide technical assistance to communities, businesses, and local organizations who may not have the internal capacity needed to achieve specific planning or improvement-related goals. We work to tackle common regional barriers to regional economic success, like workforce, housing, childcare, and broadbandshortages. This while also equipping and empowering those who have potential to positively-impact their communities through business ventures, volunteerism, or other community participation.



### A Message From Our Chairperson:

The theme of my message in the 2020 annual report was "Change". This year, as I complete my final year in the Chairperson position for the MMDC's Board of Commissioners, I prefer to focus on optimism. I am very optimistic about our organization and our four-county region. It's been fun to see our MMDC staff excited to be part of solutions that will help to overcome broadband, childcare, workforce, and other common obstacles. It's been even more fun to see the progress they're making on these and other issues. I'm very optimistic that efforts will continue and that real progress will be made in the coming year.

I'm also encouraged by the energy our newer commissioners have brought to the MMDC in the last year or so. If I do say so myself, we're a pretty well-informed, talented bunch. While there may be times when we disagree on some finer points, it's obvious to me that everyone on our board really cares about our region. We've made it our home because we believe it's the best place there is to run our businesses and raise to our families and I'm proud of the progress the MMDC has made with our collective hands on the tiller. I'm optimistic that this will continue as well and look forward to assisting and supporting our next Chairperson in whatever way I can.

Finally, I'm optimistic about the future of our region, which offers a high quality-of-life and opportunity for all sorts of people. We have a strong regional economy and an innovative spirit. It seems, throughout our region, whenever one door closes another is sure to open after just a bit of patience. Sure, we've seen a few businesses close their doors and we've taken some other pandemic-related knocks. Still, unlike some other areas of the country, we've also seen a number of businesses, large and small, open their doors or begin construction of new facilities. It seems there is reason for optimism everywhere you look!

#### Respectfully,

Kevin Crowley, MMDC Chairperson





### **Commission Representation:**

- Robert Anderson McLeod County Townships (Hassan Valley)
- Jeff Benson MMDC Region School Boards (BOLD)
- Shirley Carter Public Intrest (Healthcare Sector)
- Kevin Crowley (Chairperson) Kandiyohi County Municipalities (City of Pennock)
- Doug Erickson (Treasurer) Renville County Board of Commissioners
- Rick Fagerlie Municipality Over 10,000 Residents (City of Willmar)
- Kathy Grochow MMDC Region School Boards (Dassel Cokato)
- · Jon Hawkinson Renville County Municipalities (City of Olivia)
- Sue Hilgert (Secretary) Public Interest (Mental Health & Substance Abuse Recovery Sector)
- · Jill Hoff Public Interest (Local Workforce Development Board)
- Doug Krueger McLeod County Commissioners
- Thomas McDonnell Public Interest (Production & Manufacturing Sector)
- Maureen Melgaard-Schneider Public Interest (Aging Population)
- Robert Moller Public Interest (Agriculture and Aggregate Mining Sectors)
- Tracy Montgomery McLeod County Municipalities (City of Plato)
- Shawn Mueske Public Interest (Higher Education/Ridgewater College)
- Rollie Nissen Kandiyohi County Commissioners
- · Chris Rowan Meeker County Municipalities (City of Watkins)
- Lorallen Schmeling Meeker County Townships (Cedar Mills Township)
- Steve Schmitt Meeker County Commissioners
- Dave Sebesta (At Large) Municipality Over 10,000 Residents (City of Hutchinson)
- Paul Simonsen Renville County Townships (Bandon Township)
- Berit Spors Public Interest (Youth & People with Disabilities)
- DuWayne Underthun (Vice-Chairperson) Kandiyohi County Townships (Willmar)
- Jeff Vetsch MMDC Region School Boards (New London Spicer)



# A Message From Our Executive Director:

I'm not a big gambler. Sure, I purchase a Powerball ticket now and then, not because I think I'll win but because two dollars buys a lot of dreaming. In fact, I've been known to intentionally hold off on checking my numbers because it's nice to think I might just have a \$100,000 winner in my wallet. Yeah, it's fair to say I'm no Vegas high-roller. Even so, a year ago, I would have bet a shiny nickel that we would be done with the COVID-19 Pandemic by now, or at least that it would be winding down to nuisance levels. Sadly, I would have lost that nickel. Our region, like the rest of the world, continues to struggle with this disease.

However. ľm happy that region's to say our economy appears to be chugging right along, despite the pandemic. Perhaps this is due to our particular mix of economic drivers. Our economy is no one-legged stool. Manufacturing & Production, Healthcare, Office Administration, Transportation, and Sales sectors all provide thousands of jobs in our region. When one or two of these sectors takeahit, we can often rely upon other sectors to carry us through.



In 2022, my biggest concern for our region is workforce. We've all heard, for decades now, that the Baby-Boomers would retire one day and that we'd be in a pinch. Well, here we are. Now that the Boomers are leaving our workforce, we need to find ways to grow and attract the workers we need. It seems that almost everything, directly or indirectly, has become a workforce issue. We need more childcare, more housing, more transportation options, and better broadband to attract more workers. We also need parks, recreation, entertainment, and cultural enrichment opportunities, to attract more workers. We need more training programs to, you guessed it, create more workers. I'm proud of the work MMDC is doing to tackle these issues and, through our transportation and other quality-of-life-focused work (e.g., Active Living Transportation Planning and ride resources-focused work) to improve health, safety, and wellbeing for all throughout our region. By partnering with local stakeholders, we can and we will find solutions to these workforce barriers.

At Your Service, Eric Day, MMDC Executive Director



#### Farewell to Economic Development Director Les Nelson:

At the conclusion of June 2021, after over 23 years of service, long-time MMDC Economic Development Director Les Nelson embarked on his next adventure – a well-deserved retirement! MMDC would like to thank Les for his decades-long commitment, both to the MMDC and to the economic vitality our four-county region. Les's work brought millions in private investment to our region. His expertise helped to guide numerous projects. While with the MMDC Les didn't often feel the need to dominate the spotlight, often preferring to collaborate or play a supporting role. Les was always happy to share his expertise with anyone who would benefit. Every once in a while, if he knew you fairly well, he'd crack a good-hearted joke that would elicit a good laugh! One of his best: "I love my wife so much I almost told her!"

Thank you for your service to our region, Les! We wish you all the best with your retirement adventures!





#### New Face at the MMDC:

#### MMDC Economic Development Professional Nate Reuss

While new to the MMDC, having just joined our team in September of 2021, Nate Reuss (pronounced like "Royce") has already worked to, as he puts it, move the economic needle in our region. He is focused on connecting our counties, cities, and other stakeholders with potential opportunities. He's also plunged head-first into finding solutions to our region's childcare deficit and, along with MMDC Economic Development Professional Michelle Marotzke, will be an integral part of MMDC's broadband, workforce, housing, and business support-focused efforts. In his free time, Nate can be found on the trails, lakes, and fields surrounding his family's farm, south of Willmar, where lives. Regardless of the topic – economic development, people, technology, etc. – Nate loves to learn and he is often amazed by the many new things he discovers.



Fun fact: Despite years of practice, Nate is easily the worst card player at any table.

He is, however, an encyclopedia of 1980s comic book trivia along with the Vern Gagne era of professional wrestling. Nate is patiently waiting for the opportunity to apply these gifts productively for the MMDC. He also has a Bachelor of Arts degree in Economics and a wealth of experience both from the biotechnology industry and as a volunteer firefighter.

Nate.Reuss@mmrdc.org - (320) 262-5855

#### MMDC Staff Are At Your Service:



Eric Day MMDC Executive Director Eric.Day@mmrdc.org (320) 262-5851



Ben Carlson MMDC Communications Specialist Ben.Carlson@mmrdc.org (320) 262-5853



Sue Gimse MMDC Finance Director Sue.Gimse@mmrdc.org (320) 262-5852



Michelle Marotzke, MMDC Economic Development Professional Michelle.Marotzke@mmrdc.org (320) 262-5856



Nate Reuss

**MMDC Economic Development** 

Professional

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Terry Smith MMDC Transportation Resource Coordinator Terry.Smith@mmrdc.org (320) 262-5859



Kyle Ten Napel MMDC Transportation Planner Kyle.TenNapel@mmrdc.org (320) 262-5857

#### Joining MMDC in 2022 (Not Pictured):

Darla Bajari MMDC Finance & Office Manager Darla.Bajari@mmrdc.org (320 262-5858 Ben Dolan MMDC Community Planner Ben.Dolan@mmrdc.org (320) 262-5850

# Financials and 2021 Budget:

REVENUES		FY 2021 Budget		FY 2021 Actuals		Y 2022 Budget
	\$	andrasen <del>y</del> . antr	\$		\$	
Local Tax Levy	Þ	357,983	Þ	358,351	Ъ	355,785
Economic Development Administration		270,000		231,491		206,151
Legacy Revolving Loan Fund Administration		28,000		27,886		28,526
Cares RLF Fund Administration		71,665		64,655		34,841
Local Contracts/Miscellaneous		38,024		42,816		37,858
MN Department of Transportation - SRTS				20		-
MN Department of Transportation - Planning		75,000		75,000		75,000
MN Department of Transportation - Local Coord						
Plan		-		-		35,000
MN Department of Transportation - RTCC		175,520		135,830		180,865
-	\$	1,016,192	\$	936,049	\$	954,026
		FY 2021		FY 2021	F	Y 2022
EXPENDITURES		Budget		Actuals	E	Budget
Salaries & Fringe	\$	711,231	\$	721,744	\$	711,043
Supplies & Printing		23,313		17,641		18,122
Communications		44,366		45,878		37,597
Services		70,856		64,690		75,793
Capital Outlay		24,100		23,950		5,423
Volunteer Services		77		72		300
Travel & Training		23,157		7,036		54,000
Commissioner Travel/Expenses	_	10,408		10,009		11,240
TOTAL	\$	907,431	\$	890,948	\$	913,518

**Fiscal Year 2021 Audit**: The Mid-Minnesota Development Commission contracts with Conway, Deuth and Schmiesing, PLLP, Certified Public Accountants, Willmar, Minnesoa to conduct an annual audit. The Fiscal Year 2021 auditors report expresses an unqualifdied opinion on the General Purpose Financial Statements of the Mid-Minnesota Development Commission.



### Financials and 2021 Budget (Continued):





#### **Economic Development:**

#### Comprehensive Economic Development Strategy (CEDS):

MMDC partners with cities, counties, and other economic development professionals from throughout our region to foster a healthy economic climate and accomplish goals outlined in our region's Comprehensive Economic Development Strategy (CEDS). In 2021, MMDC's Economic Development Team led the redevelopment of this U.S. Economic Development Administration (EDA)-approved plan, which can be described as a regional economic development roadmap, through an extensive process of public engagement. MMDC expects federal approval of the updated CEDS, which will ensure continued regional access to EDA infrastructure and other dollars, in early 2022.



#### Business Support:

MMDC's Economic Development Professionals often provide technical assistance to existing businesses and aspiring business-owners. They work to ensure existing operations are able to effectively respond to operational curve-ballsand capitalize on opportunities for expansion or improvement. They also guide those interested instarting new operations or purchasing existing businesses. Often, this guidance will include making sure these entrepreneurs have an awareness of the multitude of regionally-available resources and services available, often without fee, to help them carry out their business plans. The work MMDC does in this space helps to support a vibrant and resilient regional economy.

#### **Revolving Loan Funds:**

In addition to technical assistance, MMDC has the ability to offer financing to businesses in need. While, typically, MMDC prefers to join other public and private lending partners by providing gap financing to borrowers in need of additional capital, our organization does have the ability to act as the "sole lender" in some cases. MMDC currently administers two separate Revolving Loan Funds, the MMDC Legacy RLF and CARES Act Supplemental RLF. While lending terms differ between the two funds, both offer competitive rates and low fees. As borrowers make loan payments, dollars are returned to the fund and become available for additional lending. 2021 saw the defederalization of the MMDC Legacy RLF, which provided MMDC with more control and eliminated the need to report on loans in perpetuity.



# First Step Family Daycare: Willmar, MN (Kandiyohi County)

First Step Family Daycare (Willmar, MN) has been owned and operated by sisters Nancy and Paula Stredde for over 10 years. The sisters have over 70 years combined childcare and early childhood education experience. In 2021, MMDC Commissioner Robert Moller connected First Step with MMDC, to see if we could help keep them in business after the owner of their location decided to sell. With the knowledge that our region is currently facing a critical shortage of childcare providers, MMDC Economic Development Professional Michelle Marotzke worked with the Stredde sisters to gather resources, offer encouragement, and provide technical assistance as they searched for a new location.

MMDC worked to create a network of supporters for First Step, including First Children's Finance, Southwest Initiative Foundation, and the Kandiyohi County and City of Willmar Economic Development Commission. The Streddes were able to find a new building and MMDC was able to help with a \$10,000 CARES Act RLF loan that made it possible for the sisters to make needed purchases and improvements to their so they could open their new doors. First Step re-opened in late September and, on October 25th, staff from the MMDC and Kandiyohi County and City of Willmar EDC attended their grand re-opening. With generous contributions, both from their own family and from the parents of "their" kids, Nancy and Paula did an amazing job creating a safe, nurturing space that will serve children for years to come.



#### Cedar Heart Homes: Franklin, MN (Renville County)

Upon completion, the \$2 million Cedar Heart Homes project will supply a much needed senior and assisted living community for the City of Franklin. The facility will employ several professionals and support staff, making it one of the City's largest employers. Borrowers Karen Hoffman-Distad and Darrin Prescott have been friends for many years. Each has an extensive healthcare background as well as the passion and expertise needed to manage a care facility.

To bring this project to fruition, MMDC partnered with Franklin State Bank, Southwest Initiative Foundation, and the Renville County Economic Development Authority and contributed a \$117,000 loan from our Legacy Revolving Loan Fund. The loan closed on October 5th, 2021, and a groundbreaking ceremony was held on the 15th of November. Barring construction delays, the new facility will open in the spring of 2022.



#### Mid-Minnesota Community Enhancement Fund:



MID-MINNESOTA COMMUNITY ENHANCEMENT FUND

In 2021, as part of Mid-Minnesota Development Commission's effort to support local communities and ensure high quality-of-life throughout the region, we launched a new funding opportunity – the Mid-Minnesota Community Enhancement Fund. 501(c)3 nonprofits, school districts, and local units of government located within the MMDC Region may apply for enhancement grants of up to \$3,000 to fund:

- Health, safety, or other wellness-focused training for community members and/or specific professional or volunteer groups
- · Supplies and/or equipment needed for improved emergency response
- Items to enhance law enforcement organizations' ability to develop positive relationships with youth, People of Color, and other groups
- Public amenities that will promote physical and/or mental well-being or increased opportunities for positive community interaction
- Support workforce training opportunities for youth and other populations.

For the fund's inaugural year, MMDC's Board of Commissioners made \$30,000 available to communities. On December 1, the first round of applications was considered and three separate projects were funded. Awards included:

- \$1,183.97 to New London Ambulance, to purchase a new Wi-Fi and cellular-enabled tablet device (a replacement for an older, unreliable laptop computer)
- \$3,000 to the City of Renville, to install a new ventilation system which will remove truck exhaust from their fire department and pull fresh air into the facility, protecting firefighter health and helping to ensure they remain available for emergency response.
- \$1,500 to the Litchfield Downtown Council, to purchase and install benches which will be placed in their downtown area, within small alleyways that will be converted to outdoor gathering spaces for socialization and more.

# Community Development:

MMDC helps communities ensure a high standard of living for their residents, both now and for generations to come. In 2021, we've partnered with stakeholders on a variety of projects.

- Ordanance Assistance (Atwater, Plato, Renville, Watkins)
- c Comprehinsive Planning (Willmar, Spicer)
- A Active Living Plan (Bird Island)
- 🐂 Regional Halal Certified Goat Supply Chain (Not Featured in Map)
- MN Gravel 160 (Not Featured in Map)



### Mid-Minnesota Community Enhancment Grant:

- 👪 Renville Fire Department
- 👪 New London Ambulance
- Litchfield Downtown Council

#### MN Gravel 160 and Halal Certified Meat. Two Very Different Projects from One Very Unique and Talented Planner:

While at MMDC, Community Planner Justice Walker took pleasure in applying his personal interests to his work. As someone who models "buy local" whenever possible, Justice frequents several ethnic restaurants and shops in Downtown Willmar, always on the lookout for a new delicacy, particularly with regard to meat perhaps due to his passion for good barbeque. During his marketing excursions and through conversations with a local producer, Justice discovered that, while several markets provided Halal-certified goat meat for the local Muslim community, finding fresh product in store coolers was impossible. The meat that was largely available had been imported from Australia and had often been frozen for six months or more. He took this as an opportunity to start a



conversation. His goal, to establish a local supply chain for this food staple. With the help of a Regional Sustainable Development Partnerships grant, from University of Minnesota Extension, Justice worked with a local producer, two local processors, and two local retailers to establish a pilot project to meet this need. While scaling this effort will take a good deal of time, effort, and collaboration among the various players, there is new hope that fresh, local Halal-certified meat is a real possibility

In addition to enjoying a good meat-heavy meal, Justice is an avid bicyclist, to the extent he chooses not to own a car, in favor of peddle-power. Almost every day of the year, Justice can be found peddling around Willmar and it isn't unusual for him to take longer trips of 90 miles or more on a pleasant weekend. And so it wasn't a surprise when Justice approached MMDC Executive Director Eric Day about the possibility of putting together a small event to demonstrate that our region could use bicycle tourism to draw cyclists, and their wallets, to the region. Eventually, the MN Gravel 160 bike event was born. This casual three-day bike-packing trip brought participants through Kandiyohi and Renville Counties. Beginning in Willmar, riders traveled to a southeastern Renville County, where they camped. The next day, they would follow the Minnesota River to Skalbekken County Park for a second night of camping.



Finally, on day three, they made the trek back to their Willmar starting point. While this event was intentionally small, Justice did demonstrate that there is a community of gravel bikers eager to participate in rides that many of us would consider a bit crazy. In the fall of 2021, Justice left MMDC to accept the City of Willmar's Planning Director position. While MMDC was disappointed to lose Justice from our team, we are excited to be able to continue collaborating with him on future projects. Congratulations, Justice!

#### **Transportation Planning:**

MMDC works with communities to address multiple facets of transportation planning. Our goal is to support commerce, while also ensuring safety and promoting healthy lifestyles. MMDC can partner with communities to develop trail plans, improve walkability/bike-ability, and develop Safe-Routes-To-School (SRTS) plans, which, as their name implies, improve safety for kids and parents as they walk or bike to and from school.

#### **MnDOT Transportation Planning Grant:**

As part of our Minnesota Department of Transportation Planning Grant services, transportation-focused planner Kyle Ten Napel participates in the MnDOT District 8 Area Transportation Partnership (ATP). The work of this group guides the prioritization of construction projects that incorporate the use of federal aid highway, state trunk highway, and federal transit funding. ATPs from each of the State's districts join to create develop the Statewide Transportation Improvement Program (STIP). Updated annually, this federally-required public



document outlines Minnesota's transportation improvement plans for the upcoming four years. The MnDOT Transportation Planning Grant also affords MMDC the ability to provide low- or even no-cost technical assistance to communities who require guidance or direction on their transportation-related projects.

#### Local Human Service – Public Transit Coordination Plan:

In 2021, MMDC received a second MnDOT grant. The Local Human Service – Public Transit Coordination grant funds the creation of a five-year regional plan to minimize transportation gaps, especially those faced by people with disabilities, seniors, and low-income individuals. Planning work involves a great deal of public engagement, incorporating numerous surveys, focus groups, and a large virtual planning event. This project will wrap-up in the late-spring or early summer of 2022.

#### Mid-Minnesota Regional Transportation Coordination Council:

With funding and guidance from MnDOT and the Minnesota Council on Transportation Access (MCOTA), MMDC operates the MMRTCC. We know that our residents with transportation barriers, particularly seniors, people with disabilities, and low income residents, must maintain the ability to full-participate in their communities. They need to get to places like work, class, medical appointments, the grocery store, worship services and social engagements. If they can't, then they risk isolation and may even experience adverse health effects. Left unchecked, this decline could eventually make it impossible for these individuals – also known as our family, friends, and neighbors – to remain independent.

MMDC is now in the 4th phase of work on this important initiative. Task areas are determined by our funder and include:

- Provide transportation guidance and consultation to inform people in the community about existing transportation and related services.
- Maximize of the utilization of existing vehicles used by regional organizations, including those who receive federal 5310 funding, via vehicle sharing.
- Engage private for-profit and nonprofit organizations as transportation stakeholders.
- Support volunteer driver programs to ensure they have the staff and resources necessary to accomplish their mission.
- Gain additional expertise as a regional transportation resource, via training.
- Support the development of the region's updated Local Human Service Public Transit Coordination plan, which identifies transportation gaps and includes strategies to mitigate these disparities.
- Facilitate networking between our region's emergency managers and our transportation providers, so that effective transportation-related responses can be assured in times of crisis.

### MMDC Driver Recruitment Efforts:

In 2021, MMDC Transportation Resource Coordinator Terry Smith used his media savvy to draw attention to the regional need for both volunteer and professional drivers. With support and approval from MnDOT, MMDC was able to redirect a portion of MMDC's Regional Transportation Coordinating Council grant to this effort, which included both print and radio ads. In some cases, these ads were leveraged to gain additional media coverage. "Assisting providers with driver recruitment will be an ongoing effort", says Terry. "One of our region's biggest stumbling blocks, in the transportation space is the lack of drivers. Many people don't understand how easy volunteer driving can be and, likewise, many completely overlook good jobs with our public transit and private transportation providers." Terry is currently working with MMDC Communications Specialist Ben Carlson to develop a shore video which will be used to educate on the volunteer driving opport unity, with a professional driving-focused video to follow. He is also busy bringing this message to prospective volunteers through one-on-one conversation and presentations to local service clubs. If you'd like to learn more about volunteer or professional driving opportunities, you can reach Terry at (320) 262-5859 or Terry.Smith@mmrdc.org.



Volunteer drivers ensure our friends, family, and neighbors are able to live in their own homes by helping them get to medical appointments, worship, social engagement, the grocery store and pharmacy, etc. Without volunteers, more people will be forced to consider leaving our communities." - Terry Smith

### Career Drivers Are In High Demand!



If you enjoy working with people and have a good driving record, contact the Mid-Minnesota Development Commission today!

We'll connect you to great professional driving opportunities in your area! Call us at (320) 262-5859, or visit MMRDC.org **Drivers are Essential!** 



This message funded in-part by the Minnesota Department of Transportation.

# Volunteer Drivers Are Essential!

# Interested in becoming a Volunteer Driver?

Flexable hours, customized to your schedule. Local, short, and long-distance travel. Mileage reimbursement. Help your neighbors remain independent! For more information visit www.MMRDC.org



# MID-MINNESOTA DEVELOPMENT COMMISSION



#### MMDC Value Statement

**Vision/Goals:** While acknowledging and valuing the history of our Region, we will influence decisions that result in healthier, more resilient, more inclusive, and more prosperous communities while maintaining a future-focused perspective.

**Accountability:** We believe the MMDC should be held accountable to the residents of our Region, and to our funding partners, for the quality of our work, for the fiscally-responsible management of our budget, and for the continuous promotion of opportunity and development throughout our Region.

**Professionalism:** We will promote opportunities for MMDC staff and Commissioner development, encourage leadership at all levels, and expect professionalism to be demonstrated through our conduct and through our achievements.

**Communication:** We value timely, open, honest, and respectful communication as a pathway to improved MMDC effectiveness.

**Adaptability:** We welcome new ideas and challenges as opportunities for improvement and the advancement of the MMDC organization and Region.

**Diversity:** The MMDC aspires to lead as an organization where equality and inclusion is achievable for all, regardless of ethnicity, age, ability/disability, religion, gender/gender identity, sexual orientation, or other difference. We believe that all deserve respect, dignity, and an opportunity to learn, grow, and achieve.

**Teamwork:** The MMDC supports teamwork throughout the organization and collaboration, both throughout our Region and beyond its borders. We will not hesitate to share our talents when partnering will lead to the achievement of greater outcomes for our communities.

**Imperfection:** We acknowledge our humanity. As humans, we will make mistakes. We will help each other learn from these mistakes and will strive for continuous improvement.



MID-MINNESOTA DEVELOPMENT COMISSION 1700 TECHNOLOGY DRIVE, NE SUITE 300 WILLMAR,MN 56201 (320) 235-8504 WWW.MMRDC.ORG