

Anoka Hennepin Education Minnesota

2025-26 Datebook





Officers' message

Dear Colleagues:

Welcome back to the 2025-26 school year!

We are very excited to begin a new year dedicated to protecting your interests. Teaching in public schools is one of the most honorable professions, as you have the ability to form the future through your students. Our public education system is our society's great equalizer, giving all students an opportunity to become independent, self-reliant, and valuable members of society. Public education is critically important to ensure an educated electorate necessary to maintain and protect our American democracy.

As you begin this school year, know that AHEM will be by your side as you take on the many challenges of your important responsibility of educating our youth. Your union office is your safe place, and the door is always open.

Please feel free to stop by, attend a union meeting or join in on one of the many fun activities, professional development, or worthwhile action opportunities available to members.

Your AHEM Officers:

John Wolhaupter, President

Jon Kohnen, Vice President/Secretary

Kate Tverberg, Treasurer



Contact AHEM

AHEM Office

- (763) 421-9110

Office Hours

- 7:30 am–4:30 p.m. (M-F)

AHEM Fax

- (763) 421-3806

Email

- anokahennepinem@gmail.com

Website

- ahem.mn.aft.org

Facebook

- Anoka Hennepin Education Minnesota

Staff email

John Wolhaupter, President

John.Wolhaupter@edmn.org

Anna Dougherty, Field Staff

Anna.Dougherty@edmn.org

Jennifer Adriaens, Support Staff

Jennifer.Adriaens@edmn.org

Becky Marshman, Support Staff

Becky.Marshman@edmn.org

Faculty Representative Assembly

Representatives are elected from and by AHEM members within each school. They meet regularly during the school year and are the policy making body of AHEM. Every school is entitled to one representative for every 20 active members or major fraction thereof. Faculty reps are your first resource for contract or work-related concerns.

AHEM Faculty Representative Meeting Dates

2025

Sept. 8

Oct. 27

Nov. 10

Dec. 15

2026

Jan. 26

Feb. 23

Mar. 23

Apr. 27

May 18

All Faculty Rep meetings convene at 4:45 p.m.

3200 Main Street, Suite 360, Coon Rapids, MN 55448 (Wells Fargo Bank Bldg.)

Working for you at AHEM

Officers

President: John Wolhaupter

Vice President/Secretary: Jon Kohnen, Anoka High School

Treasurer: Kate Tverberg, Andover High School

Leadership Committees

Communications

Luke Amundson, Wilson Elementary School

- AHEM Website and Social Media

Contract Action Team

Laura Bratland, Andover Elementary

- Organizing for Settlement
- Membership involvement

Elections

Amanda Glover-Peterson, ESC-Early Childhood

- AHEM Officers
- AHEM State and National Delegates
- Q Comp Renewal

Government Relations

Mark Duffy, Sandburg Regional High School

Leslie Trone, Sorteberg ECC

- Establish contacts with local, state, and national political leaders

• Membership

Jinna Collins-Jwacu, Monroe Elementary School

- Coordinate member activities
- Implement tools for member needs

Member Rights Team

Dr. Liz Keeling, ESC

- Reviews grievance cases - Make recommendations to AHEM Executive Board for action on those cases

Negotiations Team

Mark Corcoran, Anoka High School

- Communicate with AHEM members
- Communicate with district team
- Coordinate representation on advisory teams
- Coordinate negotiations team

Professional Development

Katie Anderson, Coon Rapids High School

- Classes geared toward teacher relicensure
- Offered to AHEM members free of charge
- Class dates are subject to change based on enrollment

QComp Coordinator

Sarah Hudson, ESC

- Increase student achievement by promoting reflection and growth among licensed staff

AHEM Executive Board

The executive board and officers are elected from and by the members of AHEM. Officers and the executive board shall have responsibility for fiduciary accountability, policy implementation and management of AHEM activities.

Pre-K:

- Melinda Pazen, Verndale

Elementary Level:

- Aaron Balzer, Brookside
- Laura Bratland, Andover Elem.
- Justin Bushard, Wilson
- Jinna Collins-Jwacu, Monroe
- Trinette Langner, Sand Creek
- Brenda Murphy, Madison
- Michael Johnson, Adams
- Andrea Whitcomb, Lincoln

Middle School Level:

- Don Gawreluk, Anoka MS Washington
- Chris Vanjoske, Anoka MS Washington
- Leila Youakim, Coon Rapids

High School Level:

- Natasha Brown-Guhin, Anoka
- Mark Corcoran, Anoka
- Mark Duffy, Sandburg Regional High School

At-Large Level

- Michaela Borski, Blaine ECC
- Tom Powers, Rum River

Education Minnesota Governing Board Members

- Mark Duffy, Sandburg Regional High School

AHEM Executive Board Meeting Dates

2025

- Sept. 8
- Oct. 13
- Nov. 3
- Dec. 15

2026

- Jan. 12
- Feb. 2
- Mar. 2
- Apr. 13
- May 4
- Jun. 1
- Jul. 15 (10 a.m. Virtual)
- Aug. 26 (9 a.m.)

All exec board meetings convene at 4:45 p.m. unless noted.
3200 Main Street, Suite 360, Coon Rapids, MN 55448 (Wells Fargo Bank Bldg.)

School Directory

High Schools

Andover

- 2115 Andover Blvd., Andover 55304
- Building Rep: Kate Tverberg

Anoka

- 3939 7th Ave. N, Anoka 55303
- Building Reps: Mark Brown-Guhin, Natasha Corcoran

Anoka Hennepin Technical

- 1355 US Highway 10, Anoka 55303
- Building Rep: Melanie Hobbs

Blaine

- 12555 University Ave. NE, Blaine 55434
- Building Rep: Maribeth Suter

Champlin Park

- 6025 109th Ave. N, Champlin 55316
- Building Rep: Dave Evensen

Coon Rapids

- 2340 Northdale Blvd., NW Coon Rapids 55433
- Building Rep: Katie Anderson

Sandburg Regional High School

- 1902 2nd Ave, Anoka 55303
- Building Rep: Mark Duffy

Secondary Technical Education Program (STEP)

- 1353 W. Highway 10, Anoka 55303
- Building Rep: Melanie Hobbs

Middle Schools

Anoka Middle School for the Arts-Fred Moore Campus

- 1523 5th Ave. S, Anoka 55303
- Building Reps: Jean Sorensen, Shannon Fox

Anoka Middle School for the Arts-Washington Campus

- 2171 6th Ave. N, Anoka 55303
- Building Rep: Christopher Vanjoske

Coon Rapids

- 11600 Raven St. NW, Coon Rapids 55433
- Building Rep: Michele Powers

Jackson

- 6000 109th Ave. N, Champlin 55316
- Building Rep: Cindy Palm

Northdale

- 11301 Dogwood St., NW Coon Rapids 55448
- Building Rep: Autumn Pingel

Oak View

- 15400 Hanson Blvd., Andover 55304
- Building Reps: Catie Kastan, Katy Polman

Roosevelt

- 650 125th Ave. NE, Blaine 55434
- Building Reps: Alicia Sanders, Nicole Wahl

Elementary Schools

Adams

- 8989 Sycamore St. NW, Coon Rapids 55433
- Building Rep: Michael D. Johnson

Andover

- 14950 Hanson Blvd. NW, Andover 55304
- Building Rep: Kari Heikkinen

Brookside

- 17003 Nowthen Blvd. NW, Ramsey 55303
- Building Rep: Zachary Lasley

Champlin-Brooklyn Park Academy

- 6100 109th Ave., Champlin 55316
- Building Rep: Casey Wiedenman

Crooked Lake

- 2939 Bunker Lake Blvd. NW, Andover 55304
- Building Reps: Sarah N. Johnson, Kristin Zelazny

Dayton

- 12000 S. Diamond Lake Rd., Dayton 55327
- Building Reps: Lisa Andrican, Brooke Northfield

Eisenhower

- 151 Northdale Blvd., Coon Rapids 55448
- Building Rep: Frank Butterfield

Evergreen Park

- 7020 Dupont Ave. N, Brooklyn Center 55430
- Building Rep: Douglas Moen

Hamilton

- 1374 111th Ave. NW, Coon Rapids 55433
- Building Rep: Open

Hoover

- 2369 109th Ave. NW, Coon Rapids 55433
- Building Rep: Katie Edson

Jefferson

- 11331 Jefferson St. NE, Blaine 55434
- Building Rep: Paul Weller

Johnsville

- 991 125th Ave. NE, Blaine 55434
- Building Reps: Jody Schwab, Brett Chesness

Lincoln

- 540 South St., Anoka 55303
- Building Rep: Andrea Whitcomb

Madison

- 650 Territorial Rd. NE, Blaine 55434
- Building Rep: Brenda Murphy

McKinley

- 1740 Constance Blvd. NE, Ham Lake 55304
- Building Rep: Amy Taylor, Alysha Jordahl

Mississippi

- 10620 Direct River Dr., NW, Coon Rapids 55433
- Building Rep: Emily Fleischman

Monroe

- 901 Brookdale Dr., Brooklyn Park 55444
- Building Rep: Jinna Collins-Jwacu

Morris Bye

- 11931 Crooked Lake Blvd., Coon Rapids 55433
- Building Rep: Open

Oxbow Creek

- 6505 109th Ave. N, Champlin 55316
- Building Rep: Nicole Eagan

Ramsey

- 15000 County Highway 5, Ramsey 55303
- Building Rep: Rachel Ferguson

Rum River

- 16950 Verdin St. NW, Andover 55304
- Building Reps: Leslie Becker, Kim Wiczek

Sand Creek

- 12156 Olive St. NW, Coon Rapids 55448
- Building Rep: Trinetta Langner

Sunrise

- 12576 Lever St. NE, Blaine 55449
- Building Rep: Erica Smith

University Avenue

- 9901 University Ave. NE, Blaine 55434
- Building Rep: Jenna Weisser

Wilson

- 1025 Sunny Lane, Anoka 55303
- Building Rep: Nicolle Kitt

Alternative/Other Sites/Special Programs

ABE Southern Columbia Heights/Fridley

- Building Rep: Open

ABE Metro North

- Building Rep: Open

Blaine Early Childhood

- Building Rep: Michaela Borski

Community Ed Department (General Information)

- Building Rep: Open

Compass Programs at BELL Center

- Building Rep: Amanda Baker

Compass Programs at ESC

- Building Rep: Amanda Baker

ECFE Coon Rapids Family Place

- Building Rep: Peter Schnaidt

ECFE Riverview Early Childhood Center

- Building Rep: Open

ECFE/ECSE Sorteberg Early Childhood Center

- Building Rep: Tracy Kiefer

ECSE Riverview Early Childhood Center

- Building Rep: Open

Early Childhood Special Ed

- Building Rep: Rachel Haemig-Lehman

Early Intervention Program at Verndale

- Building Rep: Mindy Pazen

River Trail Learning Center at LO Jacob

- Building Rep: Kim Schrantz

Sandburg Education Center

- Building Rep: Open

School Readiness Preschool

- Building Rep: Open

Two Rivers Transition Program at Franklin

- Building Reps: Terri Breems, Kelley Stowell

District Office Numbers:

Educational Service Center (ESC)

- 506-1000

Anoka Hennepin Educational Foundation (AHEF)

- 506-1107

Continuing Education Units or Licensure

- 506-1099

Employee Services

- 506-1100

Insurance/Benefits

- 506-1080

Payroll

- 506-1050

Special Education Department

- 506-1350

Staff Development Center

- 506-1550

Superintendent's Office

- 506-1001

Other Numbers:

Education Minnesota Headquarters

- (651) 227-9541

AFT in Washington D.C.

- (202) 879-4400

NEA in Washington D.C.

- (202) 833-4000

MN Teacher Retirement Association (TRA)

- (651) 296-2409

MN Department of Education

- (651) 582-8200

September 2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
	<div>1</div> <div>Labor Day! AHEM office closed State Fair ends</div>	<div>2</div> <div>1</div>	<div>3</div> <div>2</div> <div>First day of school EIP Non-student contact day</div>
<div>7</div>	<div>8</div> <div>5</div> <div>Executive Board Mtg Rep Assembly Mtg School Board WS 5:30 p.m. TBD International Literacy Day</div>	<div>9</div> <div>1</div>	<div>10</div> <div>2</div>
<div>14</div>	<div>15</div> <div>5</div> <div>Hispanic Heritage Month begins</div>	<div>16</div> <div>1</div>	<div>17</div> <div>2</div> <div>LCAT Meeting, AHEM 4:45pm</div>
<div>21</div> <div>International Day of Peace</div>	<div>22</div> <div>5</div> <div>School Board Mtg 6:30 p.m. SEC First day of Autumn Rosh Hashanah begins</div>	<div>23</div> <div>1</div> <div>EIP .5 PLC AM, .5 NSC PM</div>	<div>24</div> <div>2</div> <div>Rosh Hashanah ends</div>
<div>28</div>	<div>29</div> <div>5</div>	<div>30</div> <div>1</div>	

[illegible]

Notes

[illegible]

“I cannot teach anybody anything; I can only make them think.” – Socrates

October 2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
			12
			Yom Kippur begins
5	6	7	8
	No Elem Students Staff Development Day, Elem PLC/ conf/staff dev, K-5 para staff dev School Board WS 5:30 p.m. TBD		
12	13	14	15
	Executive Board Mtg Indigenous Peoples Day		
19	20	21	22
	Diwali No students, staff development		LCAT, AHEM 4:45pm
26	27	28	29
	Rep Assembly Mtg School Board Mtg 6:30 p.m. SEC		

[illegible]

Notes

[illegible]

“Tell me and I forget. Teach me and I remember. Involve me and I learn.”

– Benjamin Franklin

November 2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
2	3 1	4 2	5 3
Daylight Saving Time ends	Executive Board Mtg	Election Day	Town Hall 5:30pm, ESC
9	10 1	11 2	12 3
	Rep Assembly Mtg School Board Mtg 6:30 p.m. SEC	Veterans Day	
16	17 1	18 2	19 3
	American Education Week		National Education Support Professionals Day
23	24	25	26
	No students, PLC/ Staff Development School Board Mtg 6:30 p.m. SEC	No students, staff planning, grades	No School, conf conversion day
30			

October 2025														December 2025													
S	M	T	W	T	F	S	S	M	T	W	T	F	S														
5	6	7	8	9	10	11	7	8	9	10	11	12	13														
12	13	14	15	16	17	18	14	15	16	17	18	19	20														
19	20	21	22	23	24	25	21	22	23	24	25	26	27														
26	27	28	29	30	31		28	29	30	31																	

THURSDAY	FRIDAY	SATURDAY
		1 National Native American Heritage Month begins
64	75	8
134	145	15
	EIP Staff Dev No students, staff planning, grades	.
204	215	22
AHEM Turkey Bingo 3:30pm	End of Trimester One	School Board WS 8 a.m. TBD
27	28	29
AHEM office closed, District closed Thanksgiving	AHEM office closed, District closed	

Notes

[illegible]

“If you are planning for a year, sow rice; if you are planning for a decade, plant trees; if you are planning for a lifetime, educate people.”

– Chinese Proverb

December 2025

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
	11	22	33
7	81	92	103
	School Board Mtg/Truth in Taxation 6:30 p.m. SEC		LCAT, AHEM 4:45pm
14	151	162	173
Hanukkah begins	Executive Board Mtg/Rep Assembly Mtg		
21	221	232	24
First day of winter			Christmas Eve District closed
28	29	30	31
	Winter Break, No School	Winter Break, No School	Winter Break, No School

[illegible]

Notes

[illegible]

“The dream begins, most of the time, with a teacher who believes in you, who tugs and pushes and leads you on to the next plateau, sometimes poking you with a sharp stick called truth.”

– Dan Rather

January 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
4	53	64	75
11	123	134	145
	Executive Board Mtg School Board Mtg 6:30 p.m. SEC		Town Hall, 5:30pm ESC
18	19	203	214
	Martin Luther King Jr. Day District closed		LCAT, AHM 4:45pm
25	262	273	284
	Rep Assembly Mtg School Board Mtg 6:30 p.m. SEC		AHEM filing closes

December 2025							February 2026						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
	1	2	3	4	5	6	1	2	3	4	5	6	7
7	8	9	10	11	12	13	8	9	10	11	12	13	14
14	15	16	17	18	19	20	15	16	17	18	19	20	21
21	22	23	24	25	26	27	22	23	24	25	26	27	28
28	29	30	31										

THURSDAY	FRIDAY	SATURDAY
<div>1</div> <div></div> <div></div> <div></div> <div>New Year's Day District closed</div>	<div>2</div> <div></div> <div></div> <div>AHEM Filing opens Winter Break, No School</div>	<div>3</div> <div></div> <div></div> <div></div>
<div>8</div> <div>1</div> <div></div> <div></div> <div></div>	<div>9</div> <div>2</div> <div></div> <div></div> <div></div>	<div>10</div> <div></div> <div></div> <div></div> <div></div>
<div>15</div> <div>1</div> <div></div> <div></div> <div></div>	<div>16</div> <div>2</div> <div></div> <div></div> <div></div>	<div>17</div> <div></div> <div></div> <div></div> <div></div>
<div>22</div> <div>5</div> <div></div> <div></div> <div></div>	<div>23</div> <div>1</div> <div></div> <div></div> <div></div>	<div>24</div> <div></div> <div></div> <div></div> <div></div>
<div>29</div> <div>5</div> <div></div> <div></div> <div></div>	<div>30</div> <div>1</div> <div></div> <div></div> <div></div>	<div>31</div> <div></div> <div></div> <div></div> <div></div>

February 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
<div>1</div> <div>Black History Month begins</div>	<div>22</div> <div>National School Counseling Week Executive Board Mtg Groundhog Day</div>	<div>33</div>	<div>44</div>
<div>8</div>	<div>92</div> <div>School Board WS 5:30 p.m. TBD</div>	<div>103</div>	<div>114</div>
<div>15</div>	<div>16</div> <div>Presidents Day District closed</div>	<div>17</div> <div>No Students, elem PLC/conf/ staff dev, sec staff dev Lunar New Year</div>	<div>182</div> <div>Ramadan begins Ash Wednesday LCAT, AHEM 4:45pm</div>
<div>22</div>	<div>235</div> <div>Rep Assembly Mtg School Board Mtg 6:30 p.m. SEC</div>	<div>241</div>	<div>252</div> <div>Town Hall, 5:30pm AHEM AHEM Elections</div>

[illegible]

Notes

[illegible]

“Education is not the filling of a pail but the lighting of a fire.”

– William Butler Yeats

March 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
1	25 National School Breakfast Week Executive Board Mtg Read Across America Day	31	42 EIP Nonstudent contact day
8	9 No students, Staff development, PLC/staff dev, Para & EIP staff dev School Board WS 5:30 p.m. TBD	104	115 LCAT, AHEM 4:45pm
15	163	174 St. Patrick's Day No students, Staff development, EIP non-student contact ½, staff dev ½ day	185 Town Hall, 5:30pm ESC
22	233 Rep Assembly Mtg School Board Mtg 6:30 p.m. SEC	244	255
29	30 Eid al-Fitr begins Spring Break, No students	31 Spring Break, No students	

February 2026							April 2026						
S	M	T	W	T	F	S	S	M	T	W	T	F	S
1	2	3	4	5	6	7				1	2	3	4
8	9	10	11	12	13	14	5	6	7	8	9	10	11
15	16	17	18	19	20	21	12	13	14	15	16	17	18
22	23	24	25	26	27	28	19	20	21	22	23	24	25
							26	27	28	29	30		

THURSDAY		FRIDAY		SATURDAY	
5	3	6		7	
End of Trimester Two		No students, Staff planning, grades			
12	1	13	2	14	
19	1	20	2	21	
		EIP Staff Planning			
		Eid al-Fitr begins			
		First day of spring			
26	1	27	2	28	
		</			

April 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
			1 Spring Break, No students April Fool's Day Passover begins
5 Easter	63	74	85
12	133 Executive Board Mtg School Board WS 5:30 p.m. TBD	144	155 Tax Day
19 National Library Week	203 Public School Volunteer Week	214	225 EIP Non-student contact day LCAT, AHM 4:45pm Administrative Professionals Day Earth Day
26	273 Rep Assembly Mtg School Board Mtg 6:30 p.m. SEC	284	295

[illegible]

Notes

[illegible]

“Children must be taught how to think, not what to think.”

– Margaret Mead

May 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
3	4 2	5 3	6 4
Minnesota Teacher of the Year banquet	Executive Board Mtg School Board Mtg 6:30 p.m. SEC	National Teacher Day Cinco de Mayo	LCAT, AHEM 4:45pm School Nurse Day
10	11 2	12 3	13 4
	Mother's Day		AHEM Recognition dinner
17	18 2	19 3	20 4
	Rep Assembly Mtg	School Board Mtg 6:30 p.m. SEC	
24	25	26 2	27 3
	Memorial Day District closed	Eid al-Adha	
31			

April 2026														June 2026													
S	M	T	W	T	F	S	S	M	T	W	T	F	S														
			1	2	3	4	1	2	3	4	5	6															
5	6	7	8	9	10	11	7	8	9	10	11	12	13														
12	13	14	15	16	17	18	14	15	16	17	18	19	20														
19	20	21	22	23	24	25	21	22	23	24	25	26	27														
26	27	28	29	30			28	29	30																		
THURSDAY							FRIDAY							SATURDAY													
							1							2													
							Asian American and Pacific Islander Heritage Month begins																				
							No students, staff dev																				
7							8							9													
5							1																				
EIP Non student contact day																											
14							15							16													
5							1																				
														Armed Forces Day													
21							22							23													
5							1																				
							EIP non-student contact day																				
28							29							30													
4							5																				

[illegible]

May 2026														July 2026																											
S	M	T	W	T	F	S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31				
THURSDAY														FRIDAY														SATURDAY													
4														5														6													
														End of trimester three Last day of school																											
11														12														13													
18														19														20													
EIP Staff Planning														Juneteenth District closed																											
25														26														27													

July 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
			1
			NEA Convention begins (Denver, CO)
5	6	7	8
NEA Convention ends (Denver, CO)			
12	13	14	15
	School Board Mtg 6:30 p.m. SEC & Work Session 7pm		Executive Board Mtg 10 a.m. Virtual
19	20	21	22
AFT Convention ends (Washington, D.C.)			
26	27	28	29

June 2026							August 2026													
S	M	T	W	T	F	S	S	M	T	W	T	F	S							
	1	2	3	4	5	6							1							
7	8	9	10	11	12	13	2	3	4	5	6	7	8							
14	15	16	17	18	19	20	9	10	11	12	13	14	15							
21	22	23	24	25	26	27	16	17	18	19	20	21	22							
28	29	30					23	24	25	26	27	28	29							
							30	31												
THURSDAY							FRIDAY							SATURDAY						
2							3							4						
							Independence Day observed Education Minnesota offices closed							Independence Day						
9							10							11						
16							17							18						
AFT Convention begins (Washington, D.C.)																				
23							24							25						
30							31													

August 2026

SUNDAY	MONDAY	TUESDAY	WEDNESDAY
3	4	5	6
10	11	12	13
17	18	19	20
24	25	26	27
		Executive Board Mtg 9 a.m. AHM	State Fair begins
31			

[illegible]

Notes

[illegible]

“Better than a thousand days of diligent study is one day with a great teacher.”

– Japanese Proverb

page 33

David Wolfe & Samantha Simons

Financial & Retirement
Planning Advisors



- 403(b)
- 457(b)
- Pension Review
- Asset management
(Mutual Funds, Annuities)
- Full service financial planning
- IRA, Roth IRA
- Life Insurance

(763) 789-4010 | DavidW@efsadvisors.com
(763) 552-6044 | SamS@efsadvisors.com

Securities offered through Advanced Advisor Group, Member FINRA & SIPC. Investment Advisory Services offered through EFS Advisors LLC, 1995 East Rum River Drive South, Cambridge MN 55008 (877) 403-2374. Advanced Advisor Group and EFS Advisors LLC are affiliates under common control D/B/A EFS Advisors. Education Minnesota-ESI ("EME") is not a current client of EFS Advisors ("EFS") and is compensated by EFS based on the number of EME members, regardless if the EME members are clients of EFS, for various EME services, including exclusive marketing and referrals. This creates an incentive for EME to refer clients to EFS.

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Ann Marie Voltin

Home Mortgage Consultant

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