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*Featured Article*

**Finding Our Sense  
Of Community**

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The Latest At F&M

Speaking of initiatives, we have some taking place here at F & M this fall which certainly fall into our “We Make Banking Easy!” mantra.

New Debit Card Provider, Better Overall Experience

In September, we will be converting to a new debit card provider. We believe the new provider will improve your overall debit card experience with us.

New & Improved Online Banking Platform

And in November, we will be going to a much improved online banking platform. Your ability to access your financial information with us will be expanded and much improved. You will be receiving more information about both of these conversions well in advance. Please be sure to look at the information and ask any questions you may have.

Dan

Daniel M. Christianson  
CEO & Chairman of the Board

Get In Touch With Dan!

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Dan’s Deep Thoughts

Finding Our Sense Of Community

Empathy Helps Us All Be More Intentional Listeners

by Dan Christianson

One of the things which many of us have noticed over the years is how we seem to have lost some of our sense of community. This has happened in large cities and in small towns. We’re all busy with our jobs and our families which leaves us little time to interact individually and as a community. We just don’t take the time to listen to those around us the way we should.

Dan Bredberg, the pastor at Christ Lutheran Church in Preston, mentioned in a recent sermon an initiative called Sidewalk Talk. The premise behind Sidewalk Talk is to develop Community Listening. Sidewalk Talk volunteers take chairs out on the city streets so they can sit down and wait for anyone to come along who also wants to sit down and be listened to about anything. Sitting in chairs makes the action of listening intentional. The organizers of this initiative believe that belonging and empathy make us all well and listening is the method to accomplish that! We maybe don’t need to be sitting out on the streets in our smaller communities, but we should all give some thought to how we can be more intentional in how we listen to family and friends as well as those we don’t know so well.



Listening



Empathy



Belonging



Wellness

Learn more about this initiative at: [www.sidewalktalksf.com](http://www.sidewalktalksf.com).

One Last Thing! But Certainly Not Least

We’ve been lucky enough to hire a couple of experienced people to help us after the retirements of Eileen Haugerud and Elly Tienter. Best wishes to both!

Jessie Mulford and Amanda (Mandy) Schmoker joined our team in the last few months. Both Jessie and Mandy have previous community banking experience and they’ve even taught us a few things already! For the most part, they’ll be working behind the scenes and won’t have a tremendous amount of customer contact, but if you do happen to interact with them, I’m sure you’ll have a positive experience.

Welcome Jessie and Mandy!!



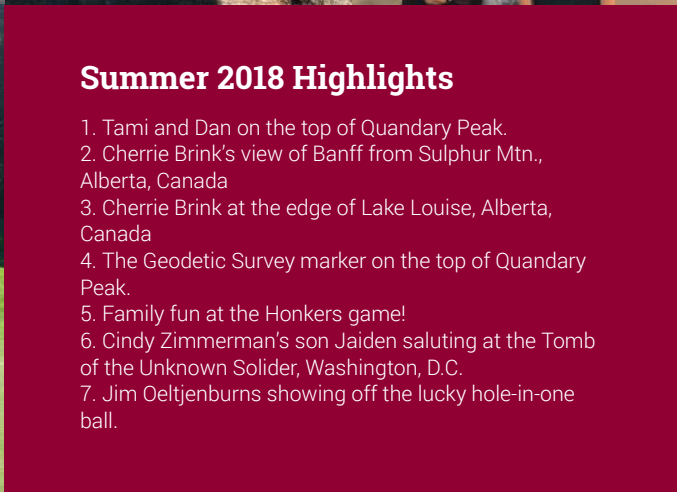
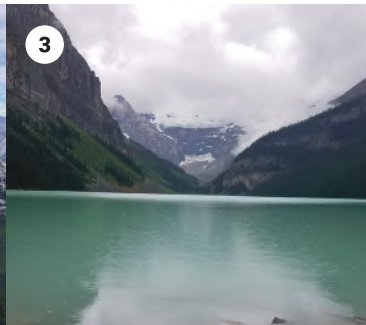
Pictured: Chuck Aug, Elly Tienter, Eileen Haugerud, Dan Christianson

Employee Connections

An Active Team Is A Happy Team

Photo Highlights From F&M Staff Summer Fun!

F & M employees are an active bunch! As the saying goes, ‘Make hay while the sun shines,’ and our team certainly made the most of the summer months. We believe great customer service goes beyond the bank when we bring our positive spirit to the communities where we live and play, and to all the different places we travel. Here are some of our favorite moments!



Summer 2018 Highlights

- 1. Tami and Dan on the top of Quandary Peak.
- 2. Cherrie Brink's view of Banff from Sulphur Mtn., Alberta, Canada
- 3. Cherrie Brink at the edge of Lake Louise, Alberta, Canada
- 4. The Geodetic Survey marker on the top of Quandary Peak.
- 5. Family fun at the Honkers game!
- 6. Cindy Zimmerman's son Jaiden saluting at the Tomb of the Unknown Soldier, Washington, D.C.
- 7. Jim Oeltjenburns showing off the lucky hole-in-one ball.

2 BIG IMPROVEMENTS COMING THIS FALL

Secondly, we are upgrading our internet banking platform to improve your online experience. The upgrade will allow you to reset forgotten passwords, categorize transactions, and set up alerts to be emailed or sent via text message – plus a whole lot more! These features will be available November 5th. Stay tuned!

Our goal is to enhance your banking experience with F & M because “We Make Banking Easy!” Please be sure to contact us with any questions or comments. Thank you for your continued business.

First, we will be issuing everyone new debit cards in September. The new cards will have enhanced fraud detection services, the ability for you to control your card using your mobile banking app, and Visa Checkout and Visa Token Service for easier and more secure online payments. These new cards will be delivered in the weeks prior to September 24th. We will be sending you a letter with more details as we get closer to September 24th so please watch for this information.





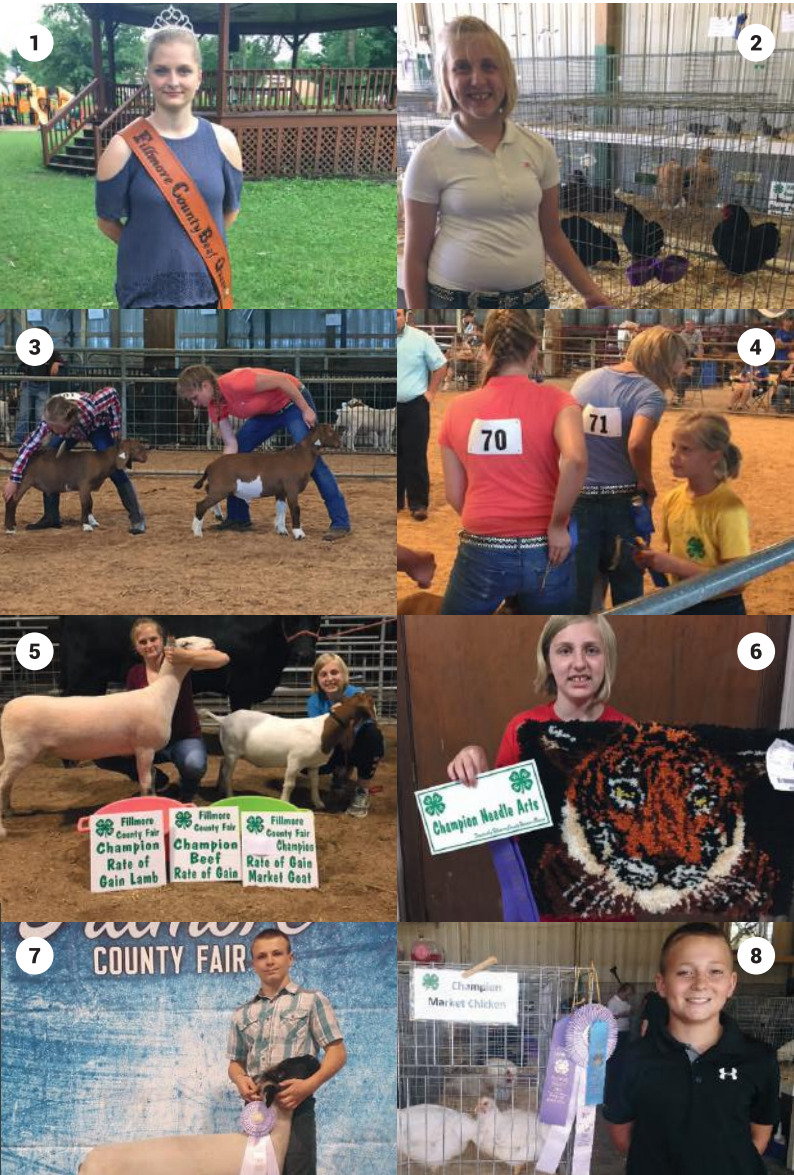
Employee Connections

# Smiles & Ribbons At The Fair

## Lots Of 4-H Fun At The Fillmore County Fair

We're always proud of our employees, and they're equally proud to share some of the accomplishments and experiences of their kids.[w] This time of year is a special in Minnesota, as many thousands gather at county fairgrounds across the state for fun, food, and entertainment.

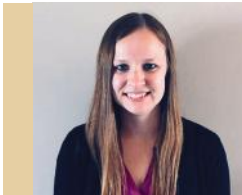
Kari Goldsmith, Loan Processing Supervisor in Chatfield, had both her daughters, Kaci and Kelsi Goldsmith, participating and winning 4-H Awards this year. Mary Schwarz, VP/Mortgage Lender in Chatfield, had both daughters, Mara and Myla, participating and assisting in the animal showing as well. And well done at the Fillmore County Fair Orion and Cole Sass, sons of Misty Sass, personal banker in Preston! Orion with his reserve champion heavy weight market lamb and off to the state fair, Good Luck! Cole with his reserve champion market pen of chickens.



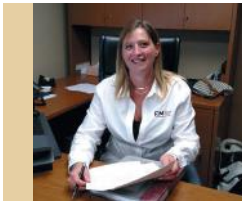
Fillmore County Fair In Pictures (captioned upper left to right)

- 1. Kaci Goldsmith was crowned Fillmore County Beef Queen on June 18th.
- 2. Kelsi Goldsmith with her Res Champion Breeding Pen of Black Wyandotte Bantams.
- 3. This is what 4-H is about, Mara Schwarz assisting the Goldsmith girls showing their goats.
- 4. Myla Schwarz was the ribbon girl at the Market Goat Show, here handing blue ribbons to Kaci & Kelsi Goldsmith.
- 5. Kelsi Goldsmith's Supreme Overall Market Goat Kaci Goldsmith exhibited 3 Champion Rate of Gain animals, top R0G Lamb, goat & beef.
- 6. Kelsi Goldsmith with her Champion needle art project.
- 7. Orion Sass with his reserve champion heavyweight market lamb.
- 8. Cole Sass with his reserve champion market chickens.

## Meet The Bright, Talented New Faces At F & M



Jessie Mulford  
jessiem@fmcommunity.com



Amanda Schmoker  
amandas@fmcommunity.com

Jessie Mulford joined the bank in May as Controller. Prior to working at F&M Community Bank, Jessie worked as a CPA at RSM US LLP (formerly McGladrey) for the past 10 years in various roles. She worked in RSM's tax and small business groups. Jessie also is a former Eastwood Bank employee where she worked as a financial officer for 3 years. Jessie lives in Rochester with her husband Drew, 1-year old son Warren, and dog Cooper. Jessie enjoys hiking with Drew, chasing after her toddler, and reading in her spare time. She is excited about her new position and is looking forward to the opportunities at F&M.

Amanda was born and raised in the Winona area. The launch of her banking career took place at Town and Country State Bank while attending Winona State University. At that time, Amanda changed her major to follow the banking path. A couple years after the merge of Town and Country with Winona National Bank, she took a break from banking and explored other directions. In 2015, Amanda was called back to the banking world and fell into place. Those three years were filled with catching up on a constantly changing industry and learning new computer systems. With the newly acquired knowledge and experience, Amanda brings a fresh look at the Operations Department and looks forward to working at F & M Community Bank for years to come.

## Preston's Point Of View

# The Apple Didn't Fall Too Far From The Tree

by Chuck Aug



Most times when we have discussed kids at home, seemingly the good actions undertaken by our children seem to come from mom and the less desirable events are a result of father's influence – whether learned or a certain strand of my DNA. There is some truth

to that view but yet room for argument. With our youngest, not so much room. Vonnie has said more than once that it is clear to anyone who his father would be. That is becoming clearer as he gets older.

My daughter asked me the other day if I had heard what Jordan had done. No, I had not, what up? Almost in tears from laughing she told me I had to call and ask him. So I did.

Jordan is a school teacher and he had a meeting before school one day. After the meeting, one on the teachers came up to him and said "Man, I don't know how to say this, but I think you sharted your pants." What? Seems Jordan has an affinity for chocolate muffins and ate one on his drive to school that day. Unknown to him, a chocolate chip let loose, settled perfectly between his legs and melted such that a reasonable observer would conclude he had stomach issues.

Jordan heads to his classroom, grabs a bag with extra clothes and runs to the bathroom. On the way in, he meets a teacher, a more tenured teacher, who takes a look at Jordan's condition and says "Are you okay, Mr. Aug?" Jordan says yes, I'm fine, just in a hurry before class starts. He takes off his pants, opens the bag and no clothes. He grabbed the wrong bag!

He puts his pants back on and runs out the bathroom back to his room to get the right bag with the clothes. On the way out, by chance he runs into the same teacher again. This time the teacher says to him "Mr. Aug, I don't know what is going on with you today, but now your zipper is down."

He grabs the other bag and back to the bathroom to change clothes. Now, his other set of clothes is for after practices and is, shall we say, casual wear. T shirt and sweat pants. But, better than the pants. As his luck was running that day, it turned out to be the day the principal decided to observe Jordan in the classroom. Sweats and all.

As usual, his mother is right.



### EMPLOYEE MILESTONES: Happy 40th Birthday, Mary!

Mary Schwarz has been with F & M since January 2005, so 13 years! She works out of the Chatfield Office.



## Aberg's Acre

by Brian Aberg

Farm pickups have changed over the years. The pickup I learned how to drive when I was 12 was a 1958 Chevrolet Apache step side with three on the tree. The powerful 235 cubic inch 6-cylinder engine developed an amazing 130 horsepower. Getting off the spot without killing the engine was an accomplishment and driving around in the hay field was really fun. My dad purchased a new Chevy pickup in 1970 and this pickup had a 350 V8 engine with a 4 speed on the floor, no 4-wheel drive and not even an AM radio.

I love car restoration shows and I have seen these two models restored to "better-than-new" with air-conditioning, power steering and brakes and a 500-horsepower engine. I am glad some people are willing to spend the money to relive some great memories.

Have a safe harvest.

### DID YOU KNOW?

The pickup I learned how to drive when I was 12 was a 1958 Chevrolet Apache step side with three on the tree. The powerful 235 cubic inch 6-cylinder engine developed an amazing 130 horsepower.





Summit Club

From Summer Celebrations To Autumnal Joy

WOW! I know we say this every year, but summer really flew by! And now we are into fall, school is starting and farmers will be in the field in no time. Not sure where that time went!

A recap of our past few months: In June we went to DayTrippers Theater in Bloomington to see Drinking Habits. It was an entertaining and light-hearted show along with an awesome lunch. It was so much fun we've decided to see the sequel! Drinking Habits 2 is showing this fall, so we are going back September 19th.

In July we went to see Ring of Fire at the Rochester Civic Theater. We had dinner beforehand at Whistle Binkies on the Lake and had a blast. What more can we say but "Thank You!" to our friends that shared the evening with us! On Sunday, July 15th we went to see the Minnesota Twins....and Twins win on the last play of the game with a Grand Slam! You can't ask for a better end to a great day at the ballfield.

And lastly, a perfect end to summer, on August 28th we went to the Minnesota State Fair! Look for this to be an annual trip, we hope you were able to ride along with us!

We have been busy planning some amazing day trips as well as some extended trips. Now that we have gotten our feet wet, we are trying some new things. We are amazed at the response to our Rhine and Mosel River Cruise in September of 2019. Be sure to check with us on cabin space, you could still get on the boat, give us a call!

And...are you ready to go on a four-day Mystery Trip with us? We have an amazing Mystery Trip planned for May of 2019... and we promise you won't be disappointed! We look forward to traveling with you, come along and *Reach New Heights with the F & M Summit Club!*



A Friendly Reminder

Summit Club Trip Cancellation Policy:

If a cancellation is necessary, we will make every effort to provide either a partial or full refund. However, we cannot always guarantee a refund. There may be times refunds will not be possible due to tickets purchased, meal numbers, guarantees, etc. The customer also has the option of trying to find someone to purchase their tickets. If a tour is cancelled due to insufficient reservation numbers, the customer will receive a full refund.

The Summit Club Team



Allison Whalen  
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Brenda Reicks  
brendar@fmcommunity.com



Misty Sass  
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Sarah Miller  
sarahm@fmcommunity.com

Last Call Event!

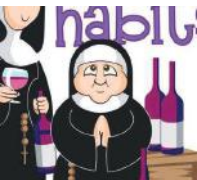


Tribute To The Eagles  
Chatfield Center for the Arts  
Saturday, September 15th

Photo cred: The Fabulous Armadillos & Collective Unconscious

Give us a call to see if we have any seats left! We are having a pre-concert meal upstairs at the Chatfield Center for the Arts. We'd love to have you join us! Cost is \$35 per person [a].

Upcoming In September!



"Drinking Habits II"  
DayTrippers Dinner Theatre  
Wednesday, September 19th

Photo cred: DayTrippers Dinner Theatre

We had such a great time at DayTrippers Dinner Theatre "Drinking Habits" we are going back to see "Drinking Habits 2: Caught in the Act"! If you didn't join us in June, don't let that stop you from coming along and seeing this entertaining show and having a delicious lunch! Cost is \$89 per person. Bus will depart from F & M in Preston at 8:15am, Fountain Historical at 8:30am, F & M in Chatfield at 8:45am and F & M in Rochester at 9:15am.



Photo cred: Chanhassen Dinner Theatre

Holiday Inn  
Chanhassen Dinner Theatre  
Wednesday, October 10th

Join us in October for our annual trip to Chanhassen to see Irving Berlin's Holiday Inn! It's always a fun trip and we don't want you to miss out! The bus will depart from F & M in Preston at 8:00, Fountain Historical at 8:15, F & M in Chatfield at 8:30 and F & M in Rochester at 9:00. Cost is \$99 per person. Sign up deadline is September 10th.



Photo cred: F&M Community Bank

Lunch and Learn With  
F & M Summit Club  
Wednesday, January 23rd, 2019

Join us at 11:30am at the beautiful JailHouse Inn Bed and Breakfast located in Preston for lunch and learn how to protect yourself from scammers. Unfortunately, this is becoming a frequent issue and we would like to share with you what you need to know and how to stop it from happening to you. And while we are there, we can tour the JailHouse Inn! Cost is \$7 per person. Space is limited. Reservation deadline is Thursday, January 10th.



Photo cred: Kelsey Knight, Unsplash

Mystery Trip!  
Wednesday, November 28th

All we can tell you about this day is that the bus will depart from F & M in Preston at 7:15am, Fountain Historical at 7:30am, F & M in Chatfield at 7:45am and F & M in Rochester at 8:15am. Cost is \$94 per person. Reservation deadline is Friday, November 9th.



Photo cred: Pine Watt, Unsplash

Mystery Trip!  
May 13th - 16th, 2019

Pack your mukluks and your cowboy boots because we're looking for the Yukon Kid? We're headed to the North Pole...to get your kicks on Route 66? And when the train whistle blows, be on the lookout for outlaws, elves and Abe Lincoln? This interactive Mystery Trip is full of clues, characters and surprises that will keep you guessing until the very end! Cost is \$691 per person for a double, and \$839 for a single.



Photo cred: Chatfield Center For The Arts

Home For The Holidays  
With Brad Boice  
Chatfield Center For The Arts  
Saturday, December 8th

We invite you to join us for an evening of celebrating the season and holiday music with Brad Boice at the Chatfield Center for the Arts. We will serve hors d'oeuvres and beverages upstairs at 6:00pm before the concert starts at 7:30. Cost is \$24 per person. Call or stop in to reserve your ticket before November 15th.



Photo cred: Witte Travel

Romantic Rhine and  
Mosel River Cruise  
September 2019

We are so excited for this upcoming trip! If you are interested in joining us, stop in or give us a call. [v] It's not too late!



Looking Ahead: Maritime Breezes  
July 10-16, 2020

Yes! We are looking at 2020 and have planned another exciting trip and will be off to visit Nova Scotia, Prince Edward Island and New Brunswick. We have seven interesting and memorable days planned; lots to see! Stop in or give us a call for more details!



Rochester Recipes: Poch's Pantry

# Dipping Into Fall



Where did that summer go?! Simply put, way too fast for me!

by Brian Poch

Now it's time for one of the best seasons of the year. Leaves changing, great "windows open" sleeping, crisp mornings, routine back in place, Friday night football games, bonfires, gorgeous drives, fall clean up, winterizer spreading (ugh!) ...the list goes on and on! If we could just figure out a way to make the fall season last longer.

This recipe is perfect for any time, but it seems to have the comfort and feel of fall. Perfect for the football games, family gatherings and heading towards the holidays. Give it a try! I had this earlier this year up north, comes from our friends on Whitefish Lake.

Grab a lawn chair, pretzels and dip...let's hope for a fall spectacular color blast! Enjoy!



## Stone Lake Pretzel Dip

2 – 8 ounce packages of Cream Cheese  
½ cup of light beer  
1 package of Ranch Dip Mix  
2 cups of shredded sharp cheddar cheese  
½ cup chopped green olives with pimento

Beat the cream cheese, add beer slowly. (You can certainly drink the remaining beer at this point.) Mix in ranch dip packet, mix until smooth. Add cheddar cheese and olives. Serve with pretzels and veggies.



## Invest For The Long Term & Think ROTH IRA

by Scott Rustad

One of the advantages associated with long-term investing is the potential for compounding. When your investments have earnings, those earnings get reinvested and can earn even more. The more time your money stays invested, the greater the opportunity for compounding and growth. Keep in mind that while compounding, overall, can have a significant long-term impact, depending on the type of investment, there may be periods where your money won't grow. While there are no guarantees, the value of compounded investment earnings can turn out to be far greater over many years than your contributions alone.

With the ROTH IRA, your contributions are not tax deductible but the earnings grow tax free if certain conditions are met when taking distributions. [n] Your ability to contribute to a ROTH depends on your income level. With the potential of compounding and tax free growth, the ROTH IRA can be an important part of your retirement planning strategy.

If you would like more information on the ROTH IRA, please call me at 507-765-6019.

Securities offered through Cetera Investment Services LLC, member FINRA, located at F & M Community Bank. Cetera Investment Services LLC and F & M Community Bank are not affiliated.

Not FDIC Insured. Not a Bank Deposit. No Bank Guarantee. May Lose Value



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## Chatfield Check-In

by Dan Root

Greetings from Chatfield! I would like to start by thanking everyone who came to the lunch we held on Friday of Western

Days in Chatfield. We served pulled pork, hot dogs, beans, chips and lemonade. We decorated the office and all the staff enjoyed the weekend festivities. [i] It was a good turnout and we all look forward to hosting this event again next year.

Summer will soon be over and things will begin to change. School will be starting, Friday night football games will be starting, the trees will start turning colors, farmers will be getting back into the fields to start harvest and road construction will again come to a halt for another year. For me it seems like summers go by faster and faster each year. I always plan a couple of Walleye fishing trips up north and we spend a week at Leach Lake. I did make those Walleye fishing trips and we did make it to Leach Lake. It is great to spend time with friends and family and guess what? Fall is around the corner.

I was out walking a couple of my corn fields the other day and boy has the crop progressed! The very warm weather we have had and the timely rains have again blessed us with a great crop. As summer progresses and we get closer to fall, please be on the lookout for busses that are hauling our children to school and those Friday night football games. Watch out and please give room on the roads for the tractors and combines going to harvest the crop that is in the field. Also, give our road repair crews room and slowdown in the work zones. If you're like me, I hate road construction but I also hate roads that are in poor condition.

This year has gone fast and fall and winter will soon be here. The crew in Chatfield are ready to assist you in all your banking needs; whether it be a new home loan, a loan for a new car, a line of credit to put next year's crop in or a loan to take that winter vacation. I have been with F&M Community Bank for almost 2 years now and I really appreciate all the kind words and getting to know all of you. Make sure to stop in and say "Hi!" the next time you are in Chatfield.

Have a great rest of your summer!



Last month F & M employees and family took part in Chatfield's Western Days from August 9th - 12th. Pictured above: Tami Larsen and crew enjoyed a wagon ride, and Dan Root presented a check in support of Western Days. The event was blessed with beautiful weather and a happy crowd.



# Important Reminders



Keep Up With Everything Going On Around F & M And Our Communities

### 2019 Open Enrollment

Important Dates:

- ➔ Medicare and Senior Annual Enrollment Period (AEP)  
October 1 – December 7, 2018
- ➔ Individual and Group health plans Open Enrollment Period (OEP)  
November 1 - December 15, 2018

### Employee Anniversaries

Tammy Simonson.....	37 years
Kara Cousineau .....	12 years
Allison Whalen .....	10 years
Cindy Zimmerman .....	9 years
Erik Topness .....	6 years
Sarah Miller .....	6 years
Holli Wingert .....	4 years
Brian Poch .....	3 years
Jim Oeltjenbruns .....	3 years
Alyssa Wray .....	3 years
Tamsen Leimer .....	3 years
Jan Dawson .....	2 years

Congrats to our amazing team! Cheers to many more great years.

Find us online at:  
[www.fmcommunity.com](http://www.fmcommunity.com)  
[@fmcommunitybank](#)

## F & M Insurance Services

### Medical Insurance And You

This article is going to focus on Senior Plans because there are changes happening this year that affect several Seniors. Please keep in mind that no matter which segment you are in, I am committed to helping you find the plan that best suits your needs.

About 350,000 Medicare members living in Minnesota have received letters stating that the plan they have will cease December 31, 2018. [g] These members have options as to what plan they would like to have in 2019 and beyond. Some Medicare members will not receive this letter. Those plans will continue with no changes necessary. If you are a member who receives a letter from the Centers for Medicare and Medicaid Services (CMS), approximately September 1, stating that your plan will end at the end of this year, KEEP THAT LETTER. This letter entitles you to a Special Enrollment. Special Enrollment means that you can get on a plan with no medical history.

I am prepared to help you examine the options available to you. Please call for a time to visit about your needs: Premium & Cost Sharing ° Access to Care ° Travel ° Drug Coverage ° Benefits and Plan Renewal. There are some exiting new options that include basic dental reimbursement as well as limited hearing aid and eyewear reimbursements. Other options include the tried and true, steady, constant and consistent plans that you can obtain during this limited period of time with no health history. You owe it to yourself to make sure your needs are met. I am here to help. Please note that per Medicare guidelines, I am not allowed to discuss specific plan benefits and premiums until October 1. I am more than happy to visit with you about your needs before then.



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Agent  
Preston  
507-765-3387  
brendar@fmcommunity.com

Would you like an agent that is located near you and able to meet with you on your turf? Contact us today so we can determine the best coverage to meet your needs!



## Finish The Quote Contest

"Fall Leaves Are Summer \_\_\_\_\_ Goodbye."

**Summer Winner:** Betty Hellickson - "Sunshine on my (Shoulders) Makes me Happy."

We have hidden a missing word of the quotation above in this issue of the F & M Community Connection. Read your newsletter carefully looking for letters enclosed in [brackets] like this. Rearrange the letters and fill in the missing word or words to finish the quotation. Submit your completed Entry Form by July 1st to be eligible for Quarterly Drawing. All correct entries will be entered into a \$25.00 drawing. All entries received throughout the year will be entered into a year end drawing for a \$100.00 grand prize. **Mail to:** Missing Word Contest, F&M Community Bank, PO Box 467, Preston, MN 55965

### Entry Form

Name \_\_\_\_\_

Address \_\_\_\_\_

Missing word(s) \_\_\_\_\_

## F & M Community Bank, N.A.

Balance Sheet - 6/30/18

Cash & Due From Banks	1,767,371
Securities	22,369,190
Loans (Net of Loan Loss Allowance)	95,738,178
Other Assets	5,931,253

**Total Assets 125,805,992**

Deposits	102,585,581
Other Liabilities	9,073,808
Capital	14,146,603

**Total Liabilities and Capital 125,805,992**



## Matt's Trivia!

by Matt Quanrud

With fall soon approaching and the autumn color of the trees soon to be glowing during the sunlit hours of the day, I decided that this edition's trivia would be about trees which cover our beautiful landscape in all of Minnesota. And, as a side note, without those Minnesota Red Oak, Black Walnut, Sugar Maple and Black Cherry trees I wouldn't be able to enjoy one of my favorite hobbies—woodworking.

**Q: So here's an easy one to start with, what is Minnesota's State tree?**

➔ **The Norway Pine.** If you guessed the Red Pine, you are right too. It's the same tree.

Do you know why Minnesota is the only state to call the Red Pine the Norway Pine? Early settlers supposedly thought the red pine looked like trees found in Norway, Maine and also some thought it resembled the Norwegian Scotch Pine found in Norway. Did you know that there have been more Norway Pines planted in Minnesota than any other tree and that Itasca State Park alone has over 5,000 acres of Norway Pines?

**Q: How many trees are native to Minnesota?**

➔ Well according to the Minnesota DNR, there are **52 native tree species** in Minnesota. And do you know what two main categories of trees they all fall into? (That's not a pun either!) Coniferous and Deciduous. The Coniferous trees bear their seeds in cones and have thin needlelike leaves. They do not lose their leaves, which is why they sometimes referred to as "evergreens". And the Deciduous trees, also known as hardwood trees, have broad leaves and the seeds are not in cones and they lose their leaves annually. And as we all know, those are the trees whose leaves create the beautiful colors of fall, especially here in Southeastern Minnesota.

Beside the beauty they provide to our area, trees also produce oxygen, remove carbon dioxide from the air, provide building materials, provide for the needs of wildlife, help filter contaminants to keep our water clean, and on and on the list goes. They are an important resource, so enjoy them, and this fall is a good time to plant a tree!



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UPCOMING  
*Holiday* Open House!

**CHATFIELD**

December 7th, 2018

9am - 4pm

229 Main St N.  
Chatfield, MN 55923



**PRESTON**

December 14th, 2018

9am - 4pm

100 St. Anthony St.  
Preston, MN 55965



**ROCHESTER**

December 21st, 2018

9am - 4pm

2768 Superior Dr. NW, Ste C, Rochester,  
MN 55901



**Stay connected!**

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