

## BUILDING A LEGACY FOR YOUR COMMUNITY

The earnings from this fund are used to provide grants to a wide range of area groups.

## OUR VISION

That our entire community, our people and our prosperity, continue to grow in healthy and hearty ways.

## OUR MISSION

By identifying and understanding our community's needs, creating and maintaining partnerships that support effective solutions, plus engaging and stewarding caring investors who fund our endowments and our grants, we are growing our entire community.

PO Box 282  
Morris, MB R0G 1K0  
Ph: 204-712-0538  
info@themafinc.com



## TABLE OF CONTENTS

Board of Directors	P. 1-2
Presidents Report	P. 3
Grants Awarded 2020	P. 4-6
Endow MB Giving Challenge	P. 6
New Health & Wellness Fund	P. 7
Legacy Estate Planning	P. 8
Endow MB Regional Staff Position	P. 9
Investment Donors	P. 10

## Board of Directors

The Morris Area Foundation Inc. Board of Directors is a broad based volunteer-driven organization that brings local knowledge and experience and a network of area relationships to its board.



### Del Stevenson – President

Del was born and raised in the Morris area. After graduating from Morris Collegiate, he worked in the banking field at various locations in Manitoba and Saskatchewan before returning "home" to Morris in 1974. Del retired in 2004 after 24 years with Access Credit Union, worked with other founding members in getting MAF up and running, and is the current MAF president since 2015.



### Curtis Evenson – Vice President

Curtis a retired farmer, is the Administrator of the Manitoba Association of Agricultural Societies, and a Program Officer with Manitoba Agriculture & Resource Development. Curtis has been on the MAF Board since the start in 2014 and is currently the MAF Vice President and Chair of the MAF Granting Committee.



### Midge Anderson – Treasurer

Midge Anderson is an enthusiastic board member. She has been involved since the inception of the Morris Area Foundation and is currently the treasurer. Prior to her retirement she consulted for municipalities and was the CAO for the Town of Morris.



### Shelley Stupnisky – Secretary

Shelley and her husband chose Morris and small town life as Home Hardware store owners many years ago. As their children grew, they volunteered with their clubs and with many community organizations. When they sold their business a few years ago, they chose to remain in Morris and continue their volunteer commitment. Shelley has been a director with MAF for 5 years, 3 years as secretary and also serves as liaison with the Youth In Philanthropy group. She enjoys participating in community events to educate and encourage donations to the Morris Area Foundation.

## Board of Directors

### OUR VALUES

#### Commitment

We give our time and energy to support the growth of our community foundation and, in turn, our entire community.

#### Thoughtfulness

We place effort into understanding our community's needs before making decisions and taking action.

#### Support

We provide assistance to the local charities and organizations that are helping our community grow.

#### Integrity

We follow a code of especially moral values, of honesty, and of accountability.

#### Courage

We persevere, in the face of challenges, as we undertake our work as a community foundation.

#### Inclusiveness

We invite participation by all members of our community, and actively seek their input and perspective in helping us achieve our goals.



#### Bruce D. Gregory – Director

Bruce Gregory has engaged in the general practice of law continuously since his call to the bar. Bruce graduated from the University of Winnipeg with a Bachelor of Arts degree (majoring in economics) and from the University of Manitoba with a Bachelor of Laws degree.



#### Egon Grossman – Director

Egon retired after selling his trucking businesses that he and his wife owned for 18 years - Morris-St. Jean Transfer and Altona Freightways. Egon is a founding member of the Morris Area Foundation and he enjoys reading and gardening.



#### Mel Baxter – Town of Morris Rep

Mel represents the Town of Morris Council on the Morris Area Foundation board. As such, he reports back to council on the activities of the MAF and brings forward ways that the Town may assist the Foundation. Mel is a retired Pharmacist having managed Valley Super Thrifty Pharmacy in Morris for 25 years and serves on the library, handivan and golf course boards in the Town of Morris.



#### Brendan Heppner – Director

Brendan is an insurance broker at Rempel Insurance Brokers. He enjoys playing hockey, golf, tennis, and baseball. He also loves going to the cabin in the summer time. He has been a director with the Morris Area Foundation for 3 years.



#### Dennis Mathies – Director

Dennis grew up and lives close to the community of Lowe Farm. He recently retired after being employed with Access Credit Union for 41 years. He has been involved with various committees and boards in the credit union system and in the communities of Lowe Farm and Morris. He has been a director with the Morris Area Foundation for 2 years.



#### Merv Dueck – RM of Morris Rep

Merv has been a councillor for the RM of Morris since 2010, is retired from farming, and moved into Rosenort in 2017. Merv has served on the MAF board for the last 5 years as the RM of Morris representative.



MRS YIP Kelly Edel and Bryce Neustater – story Page 3

## YOUTH IN PHILANTHROPY

This has been a very challenging year. We started meeting in person as a group in late fall and discussed possible projects and fundraising options.

Unfortunately, we were very limited with what we could do. As a student leadership group, we supported our students with positive messages, spirit month, anti-bullying

day, outdoor activity celebrations, group lunches, etc. The picture see on page 2 herein came out of a group of meetings first with the Live Different organization presenting on the topics of empathy and altruism for student leadership. We followed up

with a meeting to determine how we could get this message out to our student population. The poster was the first step. We have followed this up by cleaning up our community for Earth Day and started a school food drive for our local food bank.

We have received many requests for YIP funds from community groups and we will soon be in the process of choosing projects to support. We continue to try every day to show compassion, empathy, and resilience during this challenging time. We strive to be ambassadors of hope in our school and community.

Sincerely, Bryce Neustater and Karly Edel

YIP gave \$6,500 in grants from 2018 to summer 2021.

## Del Stevenson



# PRESIDENT'S REPORT

**Wow! What an interesting year 2020 has been!**

New ways of doing things have required big adjustments to lifestyles and carrying on with our lives. Adapting to virtual meetings, adjusting to using new technology, our board has risen to the challenge. Donors have also responded, as you can see from our financials that our Endowment funds have grown by over \$144,000, an increase of 52% this past year.

A big thanks to all who have contributed with time, talent, and dollars to the betterment of our communities.

A donation to the Foundation becomes a legacy, and you become a community builder of that legacy by contributing through your investment in the Morris Area Foundation. Initial gifts remain in the Foundation in perpetuity while the interest earned on your investment is used to partner in funding worthwhile projects throughout our area. Your gift will last forever – for good, for better, forever.

**What a great way to invest your dollar!**

Our area served is unique in that the Morris municipality has several smaller communities who have their own needs and challenges. Many of these are similar and are part of the needs of our larger area community. Health care and recreation come to mind.

My hope is that we all will consider our whole area as a “community”!

Our Foundation’s mandate is to improve lives for our citizens. We are striving to become a trusted, reliable, and predictable source of funding to assist in meeting our community’s needs. If you do not have a lot to give financially, volunteering can be just as valuable and rewarding as a monetary gift. Volunteers are needed to create awareness of our Foundation, serve as board or committee members, and carry on our day-to-day operations.

Together we can improve our communities. We can make a difference!

**COVID-19 has certainly presented challenges for everyone in 2020 and now into 2021.**

COVID also gave an unexpected opportunity for the Morris Area Foundation to assist the Foundation area. In early May, the MAF signed a Memorandum of Understanding with the Community Foundations of Canada to assist in the delivery of the newly announced Government of Canada program to support qualified donees and non-profit organizations – The Emergency Community Support Fund (ECSF).

The Morris Area Foundation granting committee consists of two MAF board members and three resident citizens of Morris and area. The granting committee receives and reviews all grant applications checking for qualified organization's CRA number, grant amount, location and subject of project, etc. Recommendations for grants are then made by this committee to the MAF Board for final approval.

Total grants to community organizations since 2014 have been approximately \$120,000!



COVID-19

# Emergency Community Support Fund

Canada

## GRANTS AWARDED 2020

The ECSF fund provided up to \$40,000 (Round #1) and \$30,000 (Round #2) to community foundations in Canada to support the work, impacted by COVID -19, of non-profits in their designated area. The Morris Area Foundation was allocated \$70,000 to support organizations in the Town of Morris and the entire Rural Municipality of Morris.

In round #1 & #2 there were 16 applications approved for \$70,000 under the ECSF Program as follows:

- (1) **Red River Valley Food Bank** – to assist with the extra expenses related to COVID-19 – masks, gloves, sanitizers, and other expenses required “in order to remain open to serve”.
- (2) **Morris Area Senior Services** (2 projects) – MASS Congregate Meal Program Phase 1 & 2– to assist with the extra cost of take-out containers and delivery to ensure this service could continue to operate.
- (3) **Valley Regional Library** (2 projects) – Extraordinary COVID-19 Response – to assist the library to remain open and adapt to the restrictions placed on its operation plus tablets and e-readers for seniors and the disabled.
- (4) **Busy Nest Day Care** (2 projects) – Clean Hands and Safe Welcomes – increase the access to and frequency of handwashing among the young children in their care plus Breaking Down Barriers to Increasing Outdoor Play – special washable clothing and facilities for safe outdoor activities during COVID.
- (5) **Red River Valley Palliative Care** – Communication and Education During COVID-19 - assist in the development of new models and tools for communication with volunteers.
- (6) **Red River Valley Parent Child Centre Inc.** (2 projects) – The Morris Community Art Projects for Families and Families Matters – both projects promoting selfcare for families to help improve mental health during COVID.
- (7) **Lowe Farm School** – Outdoor Shelter for Bus Students & Outdoor Education- to provide shelter and a learning experience for students waiting for buses at the Lowe Farm School, not able to wait inside do to COVID-19 social distance requirements.
- (8) **Christmas Day Supper Committee** – Support of Christmas Day Supper 2020 – support of additional expenses for this annual event due to COVID-19 – individual food containers and sanitization etc.
- (9) **Morris Manor Limited** – Morris Manor Covid Care – intense cleaning and sanitization required to protect against COVID-19 in this senior housing complex in Morris.
- (10) **Rosenort Community Center Inc.** – Additional Cleaning Expenses Due to COVID-19 – assist the community centre to enable it to meet all sanitization requirements to provide a safe space for community members and the surrounding area.
- (11) **Red River Valley Lodge** (2 projects) COVID-19 Challenges at the Red River Valley Lodge – install audio/ visual camera at the front door of the Lodge so staff can screen visitors without leaving client areas, install Smart TV for church and other remote services, as well as installing 2 automatic door openers to ease access for residents to enter and leave designated visiting areas.



**Emergency Community Support Fund**

## MAF PARTNERS WITH MANITOBA 150 FOR ANNUAL GRANTS

### BUILD 150 PROGRAM



In September 2019, Endow Manitoba announced the Build 150 program for the 55 community foundations of Manitoba. The Morris Area Foundation was awarded \$5,000 as a contribution from the Government of Manitoba and James Richardson & Sons, Limited in matching support for community projects to celebrate our Province's 150 anniversary in 2020. The celebration, as you well know, did not go off as planned, however the individual Build 150 projects still made an impact in our area.

The Morris Area Foundation matched the \$5,000 contribution from the Manitoba 150 program and approved 10 projects. The initial plan was to have all the provincial projects announced by Endow Manitoba in May of 2020. They are now scheduled to be announced before summer 2021.

**(1) Morris Legion 111 – Cenotaph**  
Restoration Project – restoration work on and improvements around the cenotaph in Morris.



**(2) Lowe Farm Community Centre District-** roof renewal of the Centre - renew and upgrade the current flat roof of the Centre.

**(3) Morris & District Centennial Museum Inc. – Morris Heritage Walking Trails –** to provide an active means of identifying a number of heritage sites and landmarks to local population and visitors.



**(4) Morris and Area Dog Park – Chain Link Fence Project –** assist in the establishment of a dog park for Morris residents.



**(5) Rosenort Community Centre Inc. – Riverside Park – Riverside –** upgrade walkways and firepit areas.

**(6) Lutheran Church of the Cross – Smith Park Bell Tower –** erect the former Lutheran Church bell tower at Smith Park.

**(7) Youth for Christ Morris Inc. –** washroom renovations to improve accessibility – replace existing washrooms with 2 wheelchair accessible washrooms.



**(8) Valley Agricultural Society –** Gathering of Nations Pavilion - improve the seating, electrical capacity, stage lighting and sound for the Gathering of Nations Pavilion area at the Manitoba Stampede.



**(9) Rosenort Community Centre Inc. –** Planting of Trees Along the New Perimeter Trail - increase the number of trees around the park trail.

**(10) Morris Minor Ball Association –** Diamond #4 Refurbishment Project – bring diamond #4 up to Baseball Association specific guidelines.

All projects need to be completed by July 31, 2021. An extension was given by Endow Manitoba because of delays due to COVID.

Grants continued on pg. 6

## THE MAF HAS SUPPORTED A WIDE VARIETY OF PROJECTS

### Ways to Donate

#### Cash Donation

This is the simplest type of donation. But before dropping that cheque in the mail, you may wish to consider alternative giving strategies that can increase the benefits of the donation for you, your charity, and your estate.

#### Donate Online

Online donations are processed without charge by The Winnipeg Foundation through the Endow Manitoba website. <https://www.endowmanitoba.ca/make-a-gift/> Select the Morris Area Foundation, and follow the prompts.

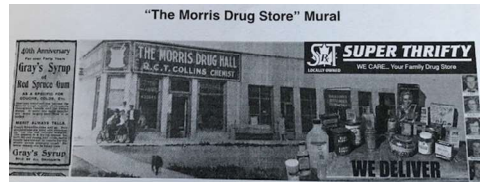
#### Gifts in Kind

These are donations of property including artwork, securities and real estate. Tax credits for 'gifts in kind' donations are determined by the fair market value of the gift at the time of the donation. However, you must also report any resulting capital gain or loss on the disposition of that property.

MAF supported two additional projects in 2020 for a total of \$2,500.

**Total of \$82,500 approved for 2020.**

**The Morris Area Foundation has granted a total of \$119,100 in total since 2015!**



**(11) The Morris & District Centennial Museum Inc. - Drug Store Mural**



**(12) The Morris Manor Limited - Upgrades & Improvements to the look and function of the Morris Manor.**

## ENDOW MANITOBA GIVING CHALLENGE



November 9 - 15 proved to be another very successful Giving Challenge raising a total of \$35,346.37. Congratulations!

Due to COVID, Endow Manitoba extended the challenge from one day to one week. This is a magnificent opportunity offered by Endow Manitoba that upon raising \$10,000, Endow MB will match funds by \$2,000 plus the Government of Manitoba will match funds by \$2,000. \$10,000 very quickly becomes \$14,000. Who doesn't get excited by an opportunity like that?

This is an excellent way to grow the MAF endowment quickly. The residents of Morris are very gracious therefore breaking through the original goal.

The annual Bigway "Round Up" event took on a different look this year. With the Covid restrictions in place we chose not to have presence in the store to chat with customers about our Foundation.

Staff at the tills invited them to "round up" their purchases to the next dollar with the change gifted to the MAF. Posters and growing brochures were available for information about our Foundation during the 10-day event held in early November. Morris Bigway generously matched the gifts received at the till, resulting in over \$1,500 raised toward our Community Fund. A big thanks to Pat and staff for your great community support these past years!



## Ways to Donate

### Publicly listed securities

To get an added tax advantage, you may donate securities listed on specific stock exchanges, mutual funds and segregated funds instead of cash. Under a recent change to the Income Tax Act, the effective taxable capital gain from the disposal of the security will be zero instead of one-half.

### Bequests of life insurance or registered plans

You can donate the proceeds upon death from a life insurance policy, RRSP, RRIF or TFSA by naming the charity as the beneficiary, or by naming the estate as the beneficiary and naming the charity in the will to receive the proceeds. Such charitable gifts are treated as if they were made in the year of your death and are eligible in determining the charitable donation tax credit on your final tax return or the immediately preceding return.



## NEW Health & Wellness Fund

The Morris Area Foundation is very excited to announce a new fund named the Morris Area Health and Wellness Fund to support initiatives of health and wellness benefiting the area served by the Morris Area Foundation.

An initial contribution in the amount of \$40,000 was received from the MLFR Emergency Medical Fund at the direction of Colin Harbinson and Dave Thiessen.

“Our purpose and area covered are closely aligned and it just seems like a good fit” says Dave. “I like the idea of a permanent source of assistance to support health and wellness for our communities.” added Colin.

The proceeds from the Morris Area Health and Wellness Fund are to be granted annually in proportions as determined to be suitable by the MAF Board of Directors to support initiatives of health and wellness benefiting the area served by the Morris Area Foundation.

During the annual granting process, all applications are to be submitted on a regular MAF grant application form wherein all MAF and CRA guidelines will apply.

“I am so excited to be a part of the establishment of the Morris Area Health and Wellness Fund” says Midge Anderson, treasurer for MAF. “I feel that it is important to have an Endowment Fund set up specifically for the health and well being of our communities to provide funding that will benefit our area forever.”

The MAF invites individuals and/or organizations to make additional monetary gifts to support the Morris Area Health and Wellness Fund. Tax receipts will be issued for income tax purposes. The quicker we can grow the fund, the more interest earned there will be to grant back to the community next year.

The Morris Area Foundation is building a legacy for your community. The MAF helps people give back to the shared community by connecting generous donors with causes they care about for good. Forever.

The MAF is an endowment-based public foundation, therefore gifts are pooled and invested, and the annual earnings are distributed back to the community. Formed in 2013, the MAF is proud to be a Manitoba community foundation.

For any questions or more information, please contact: Del Stevenson 204-746-5078 or [dbsteven23@outlook.com](mailto:dbsteven23@outlook.com)



## Ways to Donate

### Charitable Remainder Trusts

You make a gift to a charity during your lifetime yet continue to receive the income generated by the investments. Through an irrevocable inter vivos trust (known as a Charitable Remainder Trust), the charity you name is established as the capital beneficiary. However, the capital is not accessible to the charity during your lifetime. All interest and dividends earned by the trust are paid to you as taxable income. You receive a charitable receipt equal to the present value of the capital which the charity is expected to receive at the time of your death. The donation is removed from your estate and would not be subject to probate fees or claims by creditors.

PO Box 282  
Morris, MB R0G 1K0  
Ph: 204-7120538  
info@themaforc.com



## LEGACY ESTATE PLANNING

Plan now to create a legacy that reflects your life and help our community For Good. Forever. A legacy gift can support the cause you are passionate about. Choose your cause, how you want to help, and a legacy gift will fulfill your future wishes.

**What is a legacy gift?** A legacy gift is a future charitable gift through one or more of the following:

- Will
- Listed appreciated securities
- Life insurance
- Retirement assets (RRSP, RRIF)
- Charitable remainder trusts
- Residual interest

Legacy gifts to the Morris Area Foundation can be directed to an existing fund, or you can create your own endowment fund.

**What is an endowment fund?** An endowment fund is like an investment account for our community. Gifts are permanently invested and a portion of the income earned (the spending policy) is distributed every year to local registered charities as grants.

**Why make a legacy gift to the Morris Area Foundation?** There are a lot of great reasons. You can...

- Make an impact in your community.
- Honour your values while supporting others.
- Support a cause you care about.

Since endowment funds are permanent, you will help our community For Good. Forever.

**How to make a legacy gift to the Morris Area Foundation.** The most common legacy gift is a charitable gift through a Will (bequest).

We are here to help you make sure that your gift supports what you care about...because we care about it too!

We will document your instructions carefully to ensure that we use your gift as you intend. You or your lawyer may also wish to have us review any Will wording naming the Morris Area Foundation to ensure we fully understand your wishes and to confirm that we can administer your gift as you prefer. It is essential to remember to provide the lawyer drawing up your Will with the correct name and charitable registration of any organizations named in your Will. The Morris Area Foundation's charitable registration number is **88029 6413 RR0001**.

**Tax Benefits of All Bequests.** Charitable bequests provide for your favorite cause with the potential of greatly reducing taxes owing and helping preserve the value of your estate.

**Join us for Creating your Legacy.** Want to learn more about including a charitable gift in your Will or estate? We hope you can join us for more information at a Creating your Legacy session.

These presentations are a great introduction on how you can plan now to create a legacy that reflects your life and helps our community. Learn how easy it is to:

- Leave a bequest for a cause close to your heart
- Create a personal or family legacy
- Give as part of your estate plan (there are tax benefits!)

Contact the MAF office for the next presentation date.

\* The above is provided for information only; the Morris Area Foundation encourages you to seek guidance from a professional lawyer.



## FUNDS

**Morris Area Foundation Managed Fund** - supports general projects for the community of Morris and surrounding area within the Rural Municipality of Morris. Applications are received and the Board awards grants to qualifying recipients.

**Morris Area Health and Wellness Fund** - supports initiatives of health and wellness benefiting the area served by the Morris Area Foundation.

**Morris Rosenort School Youth in Philanthropy Fund** – supports initiatives of the Youth in Philanthropy organizations within the Morris Rosenort School. This organization serves as an opportunity for youth to learn about local service organizations and take part in philanthropic work within the Rural Municipality of Morris.



## ENDOW MANITOBA REGIONAL STAFF POSITION

The Morris Area Foundation (MAF) welcomed Lynda Lambert, Endow Manitoba Community Foundations Coordinator, to the MAF team as at October 1, 2020. Lynda works directly with 4 community foundations including Morris, Steinbach, Plum Coulee, and Morden.

Lynda was hired through Endow Manitoba's Regional Staff Program to bring sustainable human resource capacity to Manitoba CFs. The salary/benefits expense and administration expense of Lynda as a regional staff person will be shared amongst the participating CFs and Endow Manitoba. For the first five (5) years of the program, Endow Manitoba will subsidize 50% of the salary/benefits and 100% administrative expenses.

Lynda has worked with the Morden Area Foundation since 2014 in an Executive Director capacity which includes duties such as daily Quick Books accounting, budget preparation, annual reporting, Giving Challenge, and so much more. Lynda is energetic, optimistic, and greatly enjoys the work of fund development, donor stewardship, and board governance. Moving to this new position with the Endow Manitoba team has been a great honor for her and will only bring more experience and support to the community foundations she works with.

Lynda's main focus is to work with MAF on Endow Manitoba's core organizational and operational processes required to create, execute and maintain efficient and effective community foundation operations being:

### Board Governance

- Decrease in the number of hours board members spend on administrative work.
- Improved minute taking and board meeting support.

### Finance and Administration

- Development and updating of the community foundation's budget each year.
- CRA filings are completed, and fund reporting is undertaken.

### Fund Development

- Support of fund development initiatives and increase in overall funds.
- Tax receipting is undertaken, and donor information is maintained.

### Grant Making

- Increased support of granting processes (community outreach, application reviews, and awarding).
- An increase in the number and diversity of grant requests received by community foundations.

### Strategic Initiatives

- Increased communication and social media presence.
- Improved information and understanding through community engagement activities.
- Increase in the number of local community groups that engage with community foundations.

This is a very exciting opportunity for MAF and we look forward to building a stronger community foundation because of it.



## 2020 INVESTMENT DONORS

All donations small or large add up to a strong, vibrant, and caring community. Thank you to all donors for your partnership and investment in Morris and area.

- Access Credit Union -Morris Branch
- Access Credit Union Lowe Farm Branch
- Anderson, Betty-Lou
- Anderson, Midge
- Anonymous
- Barker, S Jean
- Bergstresser, Edmund & Hilda
- Bergstresser, Lorne & Laura
- Bruce Gregory Law Office
- Buhr, Ernie & Carol
- Cadieus, Gladys
- Coates, Blaine & Catherine
- Collette, Robynn
- Decima, E Anne
- Dickson, Joy
- Dickson, Mildred
- Dickson, William
- Dueck, Mervin R
- Edel, Darcie
- Edel, Ellie
- Edel, Melvin & Elaine
- Erickson, Lou
- Evenson, Curtis & Patricia
- Ewbank, Kenneth & Rose Marie
- Fitchett, Myrna
- Friesen, Louise estate of
- Fulford, Rosalie A
- Ginter, William
- Goddard, Alan
- Godkin, Helen Estate of
- Godkin, Robert & Shirley
- Goshulak, Fred
- Groening, Ralph & Patti
- Grossman, Egon
- Hamblin, Christine & Lorne
- Heppner, Brendan
- Hood, Darlene
- Howie, William & Terry
- Jennings, Bill
- Johnson, Margaret & Shane
- Kelesnik, Fred & Sharon
- Lambert, Lynda
- Lewis, Jean B
- Manikel, Dale & Lynne
- Martin, Margaret J
- Mazinke, Ina
- McCrary, Larry & Audrey
- Mc Dougall, Elaine E
- MLFR Emergency Medical fund
- Morris Bigway
- Morris Centennial booklet
- Murray, Ruth
- Rempel Insurance
- Rempel, Lynn A
- RiDalen, Ellayn
- Robert, Lucille
- Roy, Jean-Paul
- Schiewe, Eveline
- Stevenson, Carl & Jo
- Stevenson, Delmar & Barb
- Stupnisky, Bohdan & Shelley
- Sun Valley Co-op Ltd
- Swift, Debbie
- United Way Winnipeg
- Voigt, Mr & Mrs Harry
- Watt, Brian & Evelyn
- Westerveldt, John & Janine Rivard
- Wiebe, Ronald & Clara
- Wiens, Lionel & Lorraine
- Wilfred Harder Inc.

*Thank you*

PO Box 282  
Morris, MB R0G 1K0  
Ph: 204-712-0538  
info@themaifinc.com

