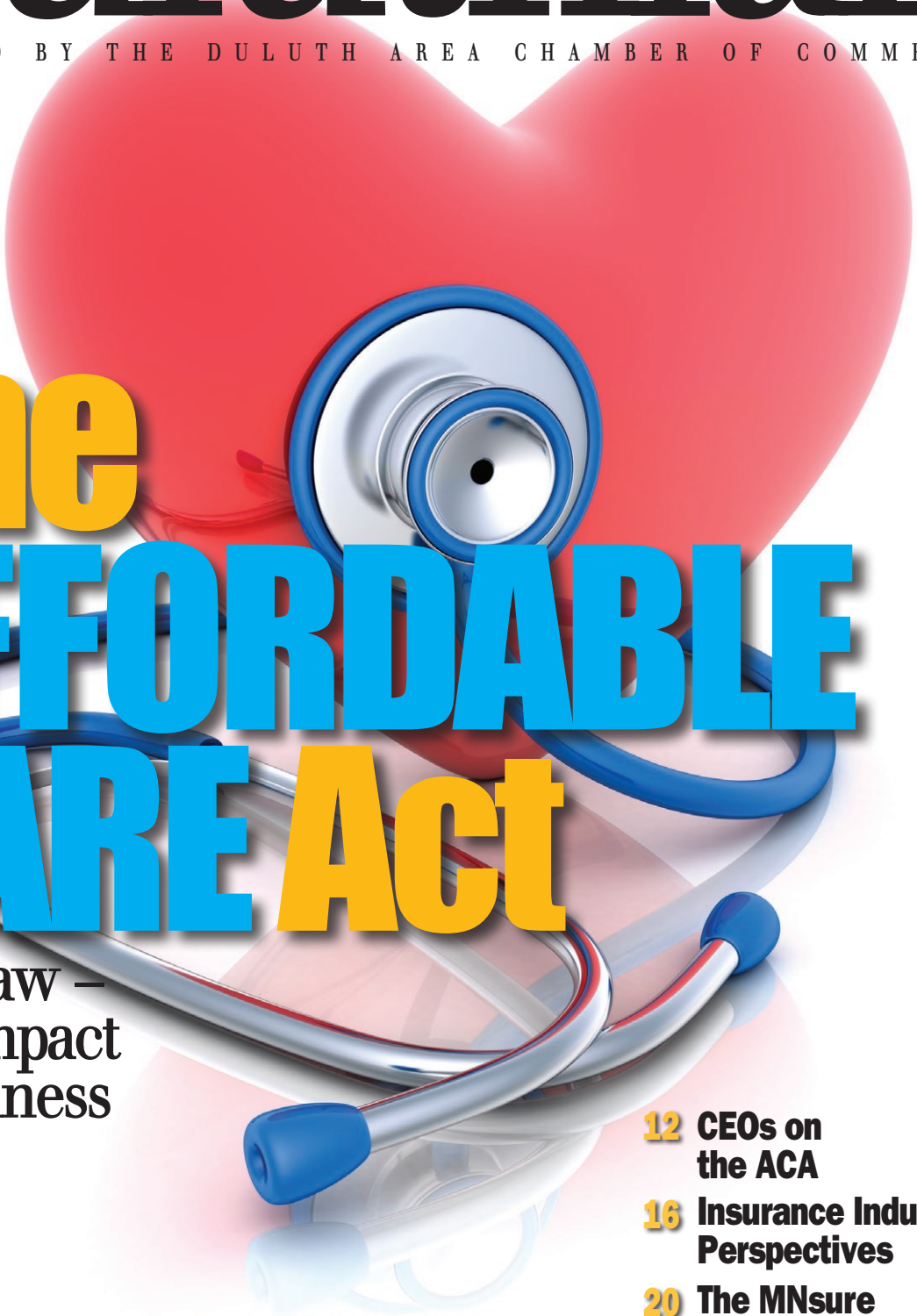


NOVEMBER.DECEMBER 2013

# Duluthian

PUBLISHED BY THE DULUTH AREA CHAMBER OF COMMERCE



## The AFFORDABLE CARE Act

New Law –  
New Impact  
on Business

- 12** CEOs on  
the ACA
- 16** Insurance Industry  
Perspectives
- 20** The MNsure  
Launch



See the stories at  
[PatientAboveAllElse.com](http://PatientAboveAllElse.com).

We love our neighborhood and the clinic is an extension of that. When we go in, we are greeted by name, with smiles and hugs.

A handwritten signature in white ink that reads "Jon".

Jon Otis  
Mount Royal Medical Clinic

THE PATIENT.  
ABOVE ALL ELSE.®

The logo for St. Luke's, featuring a stylized white circle with three horizontal lines inside, positioned above the text "St. Luke's" in a serif font.

St. Luke's

[slhduluth.com](http://slhduluth.com)



**WE ARE 100 YEARS OF KNOW-HOW.**  
**WE ARE JAMAR.**

Excellence doesn't happen overnight. In fact, we've been working on perfecting what we do since 1913. As a specialty contractor, we bring expert skills and knowledge to every job. And you can be sure that our relentless drive to deliver value to our customers will keep us growing for the next 100 years.

**218 628 1027 [JAMARCOMPANY.COM](http://JAMARCOMPANY.COM)**

**JAMAR**



The extra mile.  
*It's where we go, every single day.*



  
**North Shore**  
**Bank** *of Commerce*



A part of the North Shore Financial Group:

North Shore Bank • North Shore Mortgage • North Shore Investments and Trust • North Shore Business Banking • North Shore Private Banking

MEMBER  
**FDIC**

# Inside Duluthian

A publication of the Duluth Area Chamber of Commerce ■ VOLUME 49, ISSUE 6 ■ ISSN 0012 7116

## Features



**12**

### CEOs on the ACA

Health care chief executive officers and administrators weigh in on the Affordable Care Act.

By Paul Nicolaus



**16**

### Insurance Industry Insights

Senior management from two of Minnesota's largest insurers discuss Affordable Care Act pros and cons.

By Beth Probst



**20**

### The MNsure Launch

Government and MNsure officials provide perspectives on who it affects – and how.

By David Boe



**24**

### Building Our City: Harkening to History

The new Park Point Marina Inn takes shape on the site of the historic Duluth Boat Club.

By Andy Greder

#### Duluthian

Published by  
The Duluth Area Chamber of Commerce  
David Ross, President and CEO

Published six times annually in January, March, May, July, September and November by the Duluth Area Chamber of Commerce, 5 West First Street, Duluth, Minnesota 55802.

Duluth Area Chamber of Commerce members receive Duluthian magazine at an annual subscription rate of \$24 which is included in their membership dues. Periodicals postage paid in Duluth, Minnesota. Advertising rates and data available on request. The views expressed in Duluthian magazine do not necessarily reflect the views or opinions of the Duluth Area Chamber of Commerce or its members.

#### Advertising, Graphic Design and Production Coordination

AdMax Displays, Inc.  
1518 East Superior Street, Duluth, MN • (218) 724-2734

Editorial Staff . . . . . Chamber Staff  
Julie Aho, Editor - AdMax

Creative Director . . . . . Steve Isola

Art Director . . . . . Tim Hunt

Photography . . . . . Steve Isola  
Tim Hunt

Advertising Sales . . . . . Jay Ott  
Jo Ellen Winship  
Jim Caesar

Accounting . . . . . Lori Jameson

Printing . . . . . Pro Print

Publication No. 567-380

#### POSTMASTER:

Please return form 3579  
to Duluthian magazine,  
Duluth Area Chamber of Commerce,  
5 West First Street,  
Duluth, Minnesota 55802  
Phone 218-722-5501  
E-mail: inquiry@duluthchamber.com  
Web site: www.duluthchamber.com

# I'm a Patient Partner

## “Our opinions matter.”

“I wanted to give back for the lifesaving care my twin daughters received after their birth. That’s why I’m helping other children and families by serving as a Patient Partner.”



Two hundred and eighty seven people from across the region are sharing ideas for better care through Essentia’s 19 Advisory Councils—and we’re making healthy changes. One result: families are no longer called “visitors.” You’re an equal part of the care team.

Partner with us. We’re listening:  
[EssentiaHealth.org/patientpartners](http://EssentiaHealth.org/patientpartners)



**Essentia Health**

Here with you

Neil Helenius, South Range  
Family Advisory Council

# Duluthian Essentials

## SPECIAL SECTIONS

**34 Healthbeat**  
Customizing patient goals provides the best outcomes after illness or injury.

**36 Law Talk**  
Same-sex marriage ruling has significant impact on individuals and businesses.

**38 Business Services**  
We must confront and test the belief that employees resist change.

**40 Green Services**  
The Power of One® Energy Conservation Program provides more than rebates.



## From the Chamber

- 6 President's Letter
- 7 Financial Sense
- 8 News You Can Use
- 9 Member Resource Center
- 11 Fuse Duluth

## From Our Members

- 10 Profiles in Leadership
- 32 We Are the Chamber
- 42 People & Places
- 62 New Members
- 63 Membership Renewals
- 64 The Source



**AFTER 20 YEARS, 2,157,889 MILES, CARRYING  
4,779 PRODUCTS, DELIVERED TO 1,015 CUSTOMERS,**



### WE KEEP ON SUPPLYING.

Local distributor of paper products and business supplies, serving clients large and small throughout the region. What can we bring you?

218-722-6547 • twinportspaper.com



By David Ross

# Reshaping the Health Care Landscape

**T**HERE IS NO DOUBT THE AFFORDABLE CARE ACT (ACA) HAS RESHAPED THE HEALTH CARE LANDSCAPE IN THE UNITED STATES.

That is why we chose the ACA as the theme of this issue of Duluthian.

In our first feature, writer Paul Nicolaus interviews health care CEOs and administrators to gain their views. One interviewee believes the ACA prompts a new level of transparency in U.S. health care. Another believes it will spur marketplace competition. Yet another believes independent medicine networks are well suited for success under ACA regulations. Regardless of these different perspectives, these health care leaders share the same goal: providing excellent health care to patients as cost effectively as possible.

In our second feature, writer Beth Probst talks to several senior executives at insurance companies to report their perspectives. Like the health care industry, insurance companies are at the forefront of changes promulgated by the ACA. Beth writes that interviewees believe the Act prompts a needed focus on taking charge of one's own health. Our insurance interviewees also believe that, as always, a continued focus on reducing overall health care costs is vital.

In our third feature, writer David Boe reports perspectives from government and MNsure officials on the launch of Minnesota's online health insurance marketplace. MNsure's executive director stresses that employers utilizing MNsure to select and offer coverage options for employees may qualify for tax credits. Leaders of Generations Healthcare Initiatives, which provides outreach and enrollment services, realize that individuals and businesses may be confused about Minnesota's exchange. They stand ready to support those who have questions and concerns.

At the Chamber, we fully understand that our many members have widely divergent opinions and concerns regarding the Affordable Care Act. We respect this diversity of opinion.

We describe our monthly Chamber FORVM programs as an endeavor "to inspire candid conversation among people of diverse interests and opinions." The FORVM provides a gathering place to discuss issues that affect businesses. Likewise, this is our goal for this issue of Duluthian. **D**

In service and support,



David Ross, President & CEO



## 2014 EXECUTIVE COMMITTEE

### Board Chair

**Ken Browall** – Duluth News Tribune

### Chair-Elect

**Karen Anderson** – Western Lake Superior Sanitary District

### Past-Chair

**Patrick Heffernan** – Wheeler Associates

### President & CEO

**David Ross** – Duluth Area Chamber of Commerce

### Treasurer

**Bruce Webb** – National Bank of Commerce

### Vice Chair Events & Retention

**Gary Bubalo** – RBC Wealth Management

### Vice Chair Policy & Education

**Mark Emmel** – Labovitz Enterprises

### Vice Chair Membership Development

**Carol Valentini** – Valentini's Vicino Lago

### Vice Chair Fuse Duluth

**Jessica Stauber** – WestmorelandFlint

### Vice Chair – At-Large

**Kristi Schmidt** – Essentia Health

## 2014 BOARD OF DIRECTORS

Karen Anderson - Western Lake Superior Sanitary District  
Dr. Lynn Black - University of Minnesota Duluth Chancellor's Office  
Justin Black - Cartier Agency  
Lisa Bodine - Giant Voices  
Doug Bremer - Sheraton Duluth Hotel  
Ken Browall - Duluth News Tribune  
Gary Bubalo - RBC Wealth Management  
Craig Chilcote - Anderson, Kuiti & Asuma PLLC  
Mark Emmel - Labovitz Enterprises/Lion Hotel Group  
Sheryl Filby Williams - Barr Engineering  
Brian Forcier - AtWater Group  
Sue Hamel - St. Luke's  
Patrick Heffernan - Wheeler Associates  
Leonard Johnson - Enbridge Inc.  
Bonnie Keppers - ALLETE Inc.  
Tim McShane - Republic Bank  
Karen Pionk - HTK Marketing Communications  
David Ross - Duluth Area Chamber of Commerce  
Kristi Schmidt - Essentia Health  
Molly Solberg - Duluth Pack  
Jessica Stauber - WestmorelandFlint  
Justin Steinbach - Vista Cruises, Inc.  
Carol Valentini - Valentini's Vicino Lago  
Bruce Webb - National Bank of Commerce  
Sandra Wood - Belongings, LLC

## STAFF

Kirsten Bowman, Director of Events & Retention  
Kellie Cloutier, Director of Fuse Duluth  
Chris Johnson, Communications Coordinator  
Debbie Johnson, Office Manager  
Kathleen Kvam, Administrative & Events Assistant  
Ann Robertson, Director of Membership Development  
David Ross, President & CEO  
Roger Wedin, Director of Policy & Education



# A Few Tips to Protect Yourself Against Fraud

**F**RAUD IS BIG BUSINESS. IN 2011 ALONE, online fraud amounted to more than \$3 billion, and while much of that was perpetrated against large corporations such as credit card companies, there are still plenty of schemes aimed directly at you and me – online, on the phone and even on the street. This article can in no way protect you against all fraud, but we can offer a few simple tips to keep you safe from many schemes targeted to victimize you.

**Keep your accounts to yourself:** One of the most common fraud tactics is an e-mail purportedly from a bank or major credit card company asking you to log in with your account information, which they then capture and use themselves. It's surprisingly easy for anyone with a modicum of tech savvy to build a website that's indistinguishable from a bank or major credit card company, and even if they fool a tiny fraction of tens of thousands of people, make off with a heck of an illicit profit for a relatively small investment.

The lesson? Never, ever share your account numbers (e.g. bank, checking, savings, credit and debit cards) with anyone who contacts you via e-mail, the Internet, the telephone or even at your front door. Unless you contacted your financial institution directly, do not provide your confidential account or personal information.

**Credit and debit cards 101:** Your debit card is attached directly to your bank

account. If thieves get access to your debit card, they could completely empty your account – right now. If you use a credit card, the fraudulent charges will end up on the credit card account, to be disputed later, but have no immediate impact on your all-important day-to-day bank balance. For this

In 2011 alone, online fraud amounted to more than \$3 billion.

same reason, it only makes sense to use your credit, rather than debit, card when shopping online. On a related note – believe it or not, many more people than will probably admit it carry their PIN numbers in the same wallet with their credit or debit cards. The solution is easy: Take a minute, call your bank and get that PIN changed to something you will always, always be able to remember.

**You did not just win \$10 million – really!** Each year, all too many Americans (and often seniors, who are a favorite target) are tricked into sending thousands of dollars to the bad guys with promise of a great payoff to follow. Whether it's a promise of a long lost inheritance, lottery winnings or an investment scheme, remember what all of our parents told us many years ago: If it sounds too good to be true, it almost certainly is.




**Know your banker:** For all of the above reasons and many more, it's always a sound idea to visit your bank and establish a relationship with a personal and/or business banker. This way you'll have someone you know (and who knows you) to turn to with any questions or concerns, including asking if the e-mail you received from your bank is real or a fraud.

There are many online resources where you can learn much more about how to protect yourself and loved ones from fraud, and we've posted links to some of them on our website at [www.banknorthshore.com/fraudprotection](http://www.banknorthshore.com/fraudprotection). **D**

**Rick Haney** is the compliance officer at North Shore Bank of Commerce.

## Premier Sponsor of Leadership Duluth

*The Duluth Area Chamber of Commerce thanks North Shore Bank of Commerce, Leadership Duluth's Premier Sponsor, for its commitment to the program, the Chamber and to the leaders in our community.*



### SPONSORS

#### Small Business Development



*The Duluth Area Chamber of Commerce thanks BMO Harris Bank Premier Sponsor of the Small Business Development Series, for its commitment to small businesses in our community and to the Duluth Area Chamber of Commerce.*

#### Professional Development

*The Duluth Area Chamber of Commerce thanks The College of St. Scholastica's School of Business and Technology, sponsor of the Professional Development Series, for its commitment to the program, the Chamber and Duluth area business community.*



By Roger Wedin

# The Affordable Care Act and Career Mobility

**A**S I WRITE THIS, THE FEDERAL GOVERNMENT JUST REOPENED AFTER A SHUTDOWN DUE TO AN ONGOING FIGHT OVER THE AFFORDABLE CARE ACT. With all the static surrounding the ACA, it's easy to forget the good things it can do for millions of Americans.

the private insurance market. They'll be able to shop online at state insurance exchanges for coverage. It is anticipated that premiums will generally be lower than were previously available to individual buyers, and in some cases made more affordable by subsidies available.

But let's consider what the ACA will do for another group of Americans: people who have insurance, but have been afraid to lose it.

elsewhere to take a promising new job. But the new job doesn't come with insurance and she'd likely be refused coverage in the individual market because of her medical history.

Economists have a term for this: job lock. It applies to people whose careers are blocked because they cannot afford to lose the health insurance their families depend on.

The ACA may empower employees to pursue other job opportunities. It makes it easier for small companies that don't offer health insurance to compete for the best workers. It emboldens entrepreneurs and risk takers, who no longer have to sacrifice their families' health care to take a shot at self-employment. Some predict the elimination of job lock could produce a new wave of job creation.

Health exchanges opened across the country on Oct. 1. If it wasn't for all the political noise emanating from Capitol Hill, we just might be able to hear the sound of a million job locks clicking open. **D**



Some predict the elimination of job lock could produce a new wave of job creation.

We know the ACA will provide opportunities for the uninsured—millions previously without coverage because of preexisting conditions or priced out of

Consider the person who is unhappy with his or her job, but can't afford to lose employer provided insurance. Maybe he's always wanted to start a business of his own, but has a young family that can't risk going without insurance. Maybe she'd like to switch to part-time work or move

**Roger Wedin** is the director of policy and education for the Chamber.



THE NEW DULUTH INTERNATIONAL AIRPORT TERMINAL

# JOHNSON CARPET ONE FLOOR & HOME



The Northland's Leader in Floor Covering

5611 Grand Avenue • Spirit Valley, Duluth  
Mon, Tue, Wed, Fri: 9:00am-5:30pm  
Thurs: 9:00am-7:00pm • Sat: 9:00am-3:00pm

**(218) 628-2249**

By Kirsten Bowman

# A Chamber Checkup to Leverage Your Benefits, Grow Your Business and Empower Your Staff

**J**UST LIKE WE SHOULD GET AN ANNUAL PHYSICAL, we should evaluate our business or organization's well-being once a year. Do you have a strategic marketing plan to foster growth? Do you have a continuing education plan for your employees?

Your Chamber membership entitles you, and every employee of your organization, access to tools and resources.

## Attend an Event

When was the last time you attended a Chamber event? Did you know we host twice-monthly educational offerings in our conference room that are free to members? We also offer two networking events each month along with multiple "lunch and learn" events throughout the year. We understand you're busy. If you have staff, send them. Training and networking will not only enhance the skills of your employees, but assist in staff retention.

## Invest in Your Leaders

In addition to the Chamber's highly acclaimed Leadership Duluth program, we

offer LeaderCast Duluth – a one-day leadership training event held in May. Continuing Education Units (CEUs) are even available for certain fields.

Pick the areas you believe would benefit your organization the most and focus on those.

## Utilize Your Fellow Chamber Members

The Chamber has many resources, including other Chamber members. No matter the need or task, we probably have a member knowledgeable and specializing in that area. Let us help you find the right resource. Accounting, technology, website, staffing, legal advice, marketing, cleaning, etc. – the depth of talent, products and services within the Chamber membership is impressive, diverse and comprehensive.

## Raise Awareness of Your Business

Looking to raise your company's profile? Consider sponsoring a Chamber event. The Chamber recognizes that your



sponsorship investment should always provide the most value possible –and that goes beyond a logo or name listing at an event. It translates into valuable opportunities for contacts and relationship building.

So do a Chamber checkup to utilize your membership to its fullest. Pick the areas you believe would benefit your organization the most and focus on those. I'd be happy to assist in identifying what events, offerings or products would best help you reach your goals. **D**

**Kristen Bowman** is the director of events and retention for the Chamber.

GET YOUR BUSINESS NOTICED!



footprint

promotional advertising

WWW.FOOTPRINTPROMO.COM

218.740.3700

Full-Service Advertising Specialties Company  
A Division of Pearson & von Elbe Advertising

DID YOU KNOW?

74%

OF PEOPLE KEEP PROMOTIONAL PRODUCTS IN THEIR WORK PLACE!

91%

OF PEOPLE KEEP PROMOTIONAL PRODUCTS IN THEIR KITCHEN!

WE'VE MOVED!

VISIT US IN OUR  
NEW SKYWALK SPACE!

319 W SUPERIOR ST, SKYWALK# 202



# Serving the Community

**Laurie B. Berner, Udac, Inc.**



Laurie B. Berner

I have had the pleasure of working in the nonprofit sector for over 30 years, predominately in agencies that provide services to people with disabilities. Having grown up in a family where both my parents and a brother had disabilities, it came about naturally to me. It continues to be very important that I contribute in this industry.

I am in my third year as executive director of Udac, Inc. I work with a gifted and talented board of directors and team of 67 staff. They deliver quality, customized vocational and life-enriching services to more than 140 individuals. In 2014, Udac will celebrate 45 years of serving people with disabilities. We look forward to continuing our focus on providing programs and services to people based on their choices and abilities.

Flexibility in action is a necessity in this day and age of nonprofit work. The state of our economy and the fast-paced world of technology add to the complexity of the work we do. Most of the endeavors we set out to do require flexibility, open-mindedness and adjustments – something I call “Plan B.” Working with a team approach, focusing on the mission and nurturing growth and accomplishments can foster success on every level, even if the outcome is different from what you thought initially.

**Daniel Fanning, City of Duluth**



Daniel Fanning

Duluth is an exceptional community. It's often hard to put into words, but there's just something special about our city. Along with many positive qualities, there's a proud tradition of civic engagement, resiliency and solidarity in Duluth.

When our community faces a challenge, we come together and work towards a solution. As Duluthians, we recognize that complaining or waiting for someone else to solve our problems is never productive. Instead, we roll up our sleeves and find a way to keep making progress.

## FOR FAR TOO LONG, ONE IRRESPONSIBLE BUSINESS OWNER SPREAD HIS POISON THROUGHOUT OUR DOWNTOWN LIKE A CANCER.

We've seen many examples of this in recent years, including surviving the recession while putting our local economy on the path to becoming stronger than ever. Our sense of unity and

Quality customer service and satisfaction is a core value at Udac. It is a gift to work with people with varied skills and talents. It brings about possibilities when facing challenges.

Services for people with disabilities of varying levels are essential. They provide opportunities for people to gain independence and feelings of self-confidence and self-determination. Udac applauds all the work that has been done in Duluth on

## UDAC APPLAUDS ALL THE WORK THAT HAS BEEN DONE IN DULUTH ON BEHALF OF PEOPLE WITH DISABILITIES.

behalf of people with disabilities. It requires teamwork beyond our walls and flexibility on every level. The agencies committed to services for people with disabilities are needed and beneficial to the community. We all deserve to feel a part of – and have the opportunity to contribute to – making Duluth the best it can be. **D**

**Laurie B. Berner** is the executive director of Udac, Inc.

perseverance was also evident during last year's historic flood and the recovery efforts that followed.

Most recently, this collective effort was demonstrated as we faced the issue of synthetic drugs. For far too long, one irresponsible business owner spread his poison throughout our downtown like a cancer, disrupting local commerce and consuming disproportionate amounts of city resources. Then the community decided enough was enough. It was inspiring to see citizens from all walks of life come together in a successful effort to combat this difficult challenge.

City officials certainly deserve a great deal of credit, especially the Duluth Police Department and the City Attorney's Office. Political leaders including Mayor Don Ness, the Duluth City Council, the St. Louis County Attorney and others provided the backbone of impressive leadership and vision. Yet, success would not have been possible without the support of the greater community. This included the steadfast support of the Duluth Area Chamber of Commerce and the Greater Downtown Council, along with downtown business owners, nonprofit organizations, hospital officials and courageous citizens who stepped up to support the city's efforts. It was truly a successful team effort. As a result, the Last Place on Earth is closed, crime has decreased and downtown business has increased.

As Duluthians do, we rallied together, made progress and achieved results. With an exceptional community like ours, it's impossible not to be proud of our city and optimistic about our future. **D**

**Daniel Fanning** is the community relations officer for the City of Duluth.

# Developing Professionalism Now Will Help Millennials in the Decades to Come

I RECENTLY CELEBRATED MY 25TH BIRTHDAY AND WHILE I'VE AVOIDED A QUARTER-LIFE CRISIS, THE MILESTONE DID PROMPT SERIOUS RETROSPECTION. I contemplated the popular adage: "Another year older, another year wiser." This truth resonated as I considered my relatively recent evolution from student to young professional. And I've found three lessons worth sharing.

First, find a mentor. The support and guidance of a more experienced professional is critical to one's own career growth. Seek someone you respect, admire and trust. Set clear expectations for the relationship and most importantly, be a respectful apprentice – one who likewise meets your mentor's expectations of you. For me, the best part of having a mentor is being able to rely on someone who's unafraid to share candid feedback. I appreciate her criticisms as much as her compliments.

Second, act older than your age. Our generation receives considerable scrutiny for the bad habits often exhibited in the workplace – habits that suggest a lack of respect and professionalism. Understand how your behaviors are interpreted by

others. When in doubt, verge on the side of over-professionalism, whether it's in relation to how you dress, act or communicate. Don't dress sloppily, don't text during meetings and avoid using slang in e-mails. Now isn't the time in your life when you want people to think you're younger than your age.

Don't be blinded by self-delusions; be critical of yourself.

Third, work on your weaknesses. It's easier to ignore your deficiencies and celebrate your strengths, but that mentality won't get you ahead. Sometimes referred to as "The Trophy Generation," our Millennial tendency to celebrate even the smallest, most inconsequential successes causes a dangerous overconfidence. Don't be blinded by self-delusions; be critical of yourself. Networking was one of the first weaknesses I tackled and though it was difficult, the benefits of improving my skills far outweighed the discomfort experienced in the process.



For some people, birthdays start to lose their allure at a certain point. Each year that passes can remind us of goals set long ago, but never accomplished. But while some of our dreams may elude us, each day is a chance for self-improvement and each experience is an opportunity for growth. I know that setting new goals for professional development and achievement will be important throughout my career in the decades ahead. **D**

**Kellie Cloutier** is director of Fuse Duluth.

HANFT FRIDE  
A PROFESSIONAL ASSOCIATION

*Undivided* attention

ATTORNEYS & COUNSELORS SINCE 1899

HANFTLAW.COM

1000 U.S. Bank Place, 130 W Superior St, Duluth, MN 55802-2094

# CEOs on the

# ACA

## Health Care Administrators Weigh In On the Affordable Care Act

By Paul Nicolaus

**Y**ou have likely heard plenty of information, discussion and opinion related to the Affordable Care Act (ACA), which was signed into law on March 23, 2010, and intended to ensure that all Americans have access to quality, affordable health insurance.

Comprehensive reform has been rolled out in stages over the last several years, but a critical juncture was recently reached as open enrollment in the Health Insurance Marketplace launched at the start of October. With coverage kicking in as early as Jan. 1, 2014, change is in the air. But what exactly will that change look and feel like?

Reading about some perspectives of key players in the Duluth region's health care industry provides insight that can be used to better understand both the ACA and its potential ripple effects.

### QUALITY AND COST IMPLICATIONS

"There is a new level of transparency in U.S. health care that has never been there before," said Essentia Health Chief Executive Officer Peter Person, M.D., who believes the ACA will help reinforce a patient-centered and evidence-based approach to quality of care while working to drive costs down.

The incentive to make improvements while trimming expenses can be seen at work within Essentia, said Person, who noted that the organization voluntarily signed on as an Affordable Care Organization (ACO) and participates in a program called Medicare Shared Savings. As a result, Essentia is held accountable for its roughly 40,000 Medicare patients through 33 quality, safety and patient satisfaction indicators.



**“I BELIEVE THERE WILL BE ADDITIONAL COMPETITION IN THE MARKETPLACE, AND MORE COMPETITION WILL LOWER COSTS.”**

– JOE MAJERUS, LAKEWALK SURGERY CENTER



PHOTO COURTESY OF JEFF FREY & ASSOCIATES

**“THERE IS A NEW LEVEL OF TRANSPARENCY IN U.S. HEALTH CARE THAT HAS NEVER BEEN THERE BEFORE.”**

– PETER PERSON, M.D., ESSENTIA HEALTH

“We see on a quarterly basis, courtesy of the federal government, our performance compared to everybody else in the country in terms of quality and our performance based on cost,” Person said. If the organization can reduce the cost of care delivered to this group by 2 percent, it shares in the savings.

Over at the Lakewalk Surgery Center, Administrator Joe Majerus does not believe the ACA will influence the quality of care, but he expects to see reduced pricing in the long-term. “The only thing that I can hang my hat on is the fact that I believe there will be additional competition in the marketplace, and more competition will lower costs,” said Majerus.

This is viewed differently by John Strange, president and chief executive officer at St. Luke’s. “If you look at the mergers and acquisitions,” he said, “it has reduced the amount of competition.” He has noticed larger health care systems emerge in recent years and questions what this trend will ultimately mean for the small health care organizations and independent physicians.

It is a concern worth noting, according to Jeffrey Tucker, president and chief executive officer of Integrity Health Network, LLC, a network of independent physicians, care providers, clinics

and facilities. “The nature of much of the reform favors large systems that have deep pockets and can shift dollars to cover losses in one area from areas that are more profitable,” he said.

Costs will ultimately rise, Tucker predicts, but not at the delivery level. He says that the price of insurance is climbing while the payments to providers are decreasing. If health care costs are calculated at the point of delivery, they are dropping, he said, but if they are analyzed with insurance as part of the equation, they are increasing. “Providers are being forced to do more with less reimbursement,” said Tucker.

### **CHALLENGES OF CHANGE AND BENEFITS THAT FOLLOW**

Any changes stemming from the ACA will likely be subtle and gradual, Majerus said, but with the increased access to health care made possible by the Act, one challenge for the future will be addressing the increased demand for educated and trained medical professionals to care for the growing number of patients.

Person noted that one way to address this issue and begin to collectively care for the uninsured millions who will now have access to health care is to change the delivery model and become more



**“WE ALREADY ARE WORKING ON AND SUCCEEDING WITH LOWERING COSTS AND IMPROVING THE QUALITY OF THE CARE WE DELIVER.”**

– JEFFREY TUCKER, INTEGRITY HEALTH NETWORK LLC

efficient with the use of personnel. Essentia has been working for several years to develop a “medical home” care model, which uses a team-based approach. That means more interaction with nurse practitioners and physician assistants, along with doctors. Finding ways to ensure that medical professionals are working at the top of their licenses and putting their education, training and skills to the best is key.

The impact of greater numbers of people obtaining coverage is something Strange has considered as well, and he wonders if it will, in fact, be affordable. “I can be insured, but if I have a \$5,000 or \$10,000 deductible, how insured am I?” he asked. “The consumer really needs to look at those plans and make sure that they understand what that is going to mean for them personally.” Greater numbers of patients potentially covered by high deductible plans could lead to greater amounts of time and money spent by health care facilities on the billing and collection process as well as increased bad debt, Strange added.

Even though he envisions more difficulties than benefits stemming from the ACA, Strange believes that some tangible good has already come about. In his view, one of those upsides is the extended coverage for young adults up to 26 years old and the other is better access to insurance for those with preexisting conditions.

Tucker also believes a bright side has emerged, despite any related hurdles Integrity Health Network, LLC will need to overcome. According to him, one of the things independent medicine does best is meet challenges that come along the way.

**“YOU’VE GOT TO UNDERSTAND, THE SIZE AND IMPACT OF THIS IS HUGE.”**

– JOHN STRANGE, ST. LUKE’S

“We already are working on and succeeding with lowering costs and improving the quality of the care we deliver,” Tucker said. “We have proven that we do it better for less.”

As an Accountable Care Organization, Essentia has also made strides when it comes to quality and cost. Some of that success comes from enhanced use of data – efforts that dovetail nicely with ACA goals. Utilizing the same platform for all of Essentia’s 18 hospitals and 66 clinics enables the organization to look at information across the entire system in order to drive quality, improve access and reduce expense. “Like a lot of businesses, we need to understand at the macro and micro level where our costs are,” Person said. When those expenditures are better understood, methods for improving care and





increasing cost efficiency can be identified and acted upon with greater ease.

## ADVICE FOR THE BUSINESS COMMUNITY

Person pointed out that health care providers are fundamentally aligned with the business community in the sense that everyone wants to reduce costs and improve quality of care. "From that perspective, we see the world in the same way," he said. Person noted that there is now more flexibility for the small business owner than ever before. This can help when deciding whether to use the new insurance exchange as a mechanism for insuring employees or continue with a traditional insurance package.

Be innovative, Tucker recommended, reminding businesses that sometimes traditional models may not work the best. "Reform doesn't have to look the same everywhere," he said. "Direct contracting with providers and innovative plan designs are out there and are not only affordable, but productive."

Reliable information is crucial, Majerus said, explaining that he has obtained information from a variety of sources such as his insurance agent, magazine and newspaper articles and events such as the Duluth Area Chamber of Commerce FORVM program. He encouraged others to seek out the help and advice of a number of experts and compare that information prior to making important decisions. Strange added that staying as current as possible with regulations, policy and tax implications is important, and he has found the Kaiser Family Foundation website (kff.org) to be a particularly useful means of doing just that.

Although the viewpoints of these health care administrators are valuable and their advice is well informed, nobody has all the answers just yet. After all, the new health insurance exchanges are just getting off the ground.

"The total impact of the Act is really unknown," Strange said. "At this point it is really difficult to give a clear picture. People look to us and say, 'Can you tell us how this is going to impact us?' And we're not sure yet. You've got to understand, the size and impact of this is huge." **D**

**Paul Nicolaus** is a freelance writer and editor.



Did you know that, on average, outpatient surgery at a surgery center costs a third less than the same procedure at a hospital? If you need same-day surgery, ask for Lakewalk Surgery Center. You could save thousands of dollars, even if you're only paying co-insurance. Straight-forward billing without countless add-on fees. It's just one more example of our patient-focused care philosophy.



IT'S YOUR HEALTH.  
IT'S YOUR CHOICE.

1420 London Road  
Suite 100, Duluth  
218.728.0650 • [www.lakewalk.com](http://www.lakewalk.com)



Lakewalk  
Surgery  
Center

YOUR OUTPATIENT SURGERY CHOICE FOR:

Orthopaedics • Plastic and Reconstructive Surgery • Ophthalmology  
General Surgery • Pediatric Dentistry • Gastroenterology • Pain Management



# Insurance Industry Insights

Senior Management from Two of Minnesota's  
Largest Insurers Discuss ACA Pros and Cons

**By Beth Probst**

**W**ith enrollment in Minnesota now open through MNsure, there is a lot of conversation about the new health insurance marketplace promulgated by the Affordable Care Act (ACA). Naturally, people have widely divergent opinions on whether it will improve or hurt the effectiveness, affordability and fairness of health care insurance – both in Minnesota and across the country.

To better understand this debate, we reached out to senior management at Medica and HealthPartners, two of the state's largest insurance providers, to gain their perspectives on where they think the Affordable Care Act hit the mark – and where there might be room for improvement.

**“REDUCING THE NUMBER OF PEOPLE WITHOUT COVERAGE IS A GOOD THING.”**

– GEOFF BARTSH, VICE PRESIDENT OF PUBLIC POLICY - MEDICA



PHOTO COURTESY OF MEDICA.

## STARTING POINT

“The Affordable Care Act focuses on coverage. Reducing the number of people without coverage is a good thing,” said Geoff Bartsh, vice president of public policy at Medica. “Starting now, nobody can be denied health insurance, which is a big change that will benefit a lot of people.”

Over at HealthPartners, Scott Aebischer, vice president of customer service and product innovation, agrees, going on to say that in addition to more people having coverage, the ACA raises awareness about the value of health care.

“The Affordable Care Act leverages the importance of having coverage by making people more aware of it. Health care is one of those things that aren’t on the forefront of our mind unless you need it,” said Aebischer. “It is almost a utility, but the [Health Insurance] Exchange reminds people, ‘Now I need to think about it.’”

So far, increased awareness appears to be the case. When the Exchange opened on Oct. 1, the MNsure site was extremely busy with online visitors. While thousands of people shop the Exchange, Aebischer says the quality of products now being offered is also improved.

“The Affordable Care Act focuses on what was important to us before. This includes improving the overall health of Minnesotans by providing plans that are required to have more coverage. It also means nobody can be denied coverage or see an increase in their premium if they get sick,” Aebischer explained.

## THE FLIP SIDE

These changes come with a cost, though. “Eliminating premium differences based on a person’s health is a really good thing for someone who is unhealthy, but it’s not so good for a healthy



PHOTO COURTESY OF HEALTHPARTNERS.

**“THE INSURANCE COMPONENT IS JUST ONE PIECE. IT BRINGS THE NEED FOR THE CONVERSATION AROUND COST FORWARD.”**

— SCOTT AEBISCHER, VICE PRESIDENT OF CUSTOMER SERVICE AND PRODUCT INNOVATION - HEALTHPARTNERS

stage. “It’ll definitely happen. The insurance component is just one piece,” said Aebischer. “It brings the need for the conversation around cost forward.”

### CLEARING THE CONFUSION

If how the new regulations are being communicated is frustrating for insurance companies, imagine how difficult it may be for consumers to navigate the new system. As a result, a number of initiatives are under way to clear up any confusion for the consumer. Both Medica and HealthPartners offered webinars to ensure small businesses understand how the new regulations will impact their business, which were widely attended and useful for small business groups.

Aebischer says that at HealthPartners, they focused attention early on how to best communicate changes with new and existing individual customers as well. This included creating an easy to understand campaign leading up to and during the rollout about five simple things to keep in mind about the Exchange. Campaign information included everything from a timeline to simplifying what the marketplace means for the consumer, and what changes consumers needed to make.

Medica had a similar approach, creating a website ([medica.com/reform](http://medica.com/reform)) that focused on providing information about how health care reform will impact the individual customer. Bartsh says they also spent a lot of time educating people that health care reform doesn’t impact. “The people on Medicare aren’t necessarily impacted,” said Bartsh. “But seniors pay attention and had a lot of questions about health care reform that we tried to help answer.”

This includes answering questions via Medica’s Duluth office. “With nearly 20 years of health insurance experience in Northeastern Minnesota and Northwestern Wisconsin, I know this market,” said Dan Badger, a Medica senior

person,” Aebischer said. This is because someone healthy is basically subsidizing someone who is not, creating a more mid-level cost for health insurance. The new regulations also mean products are changing, providing a host of regulated benefits to consumers whether they want them or not.

In terms of cost, this is one area in which the ACA falls short. “The Affordable Care Act is missing a focus on how to reduce overall health care costs. Increasing access without more efforts to reduce costs is not enough,” said Bartsh.

In addition, the speed at which insurers needed to completely rethink and replace their products to be compliant with the Affordable Care Act, while still

providing valuable, relevant products to the consumer, was tight. “This was a big challenge,” explained Bartsh. In the end, Bartsh estimates Medica had about “six months to make it happen, which was frustrating.” And even now, with the Exchange open, Medica continues to receive additional details from the federal government that would have been useful a year ago. Despite the challenges, Bartsh says the new product portfolio the insurance company created meets requirements and is an improved product for the consumer.

Both Bartsh and Aebischer are hopeful that this is just the first step in health care reform and that conversations about cost will soon take center



**“GIVEN THE NEW INSURANCE LANDSCAPE PRESENTED BY THE ACA, OUR GOAL IS TO HELP ASSURE MEDICA’S CUSTOMERS UNDERSTAND HOW THE ACA INTERACTS WITH THEIR GROUP COVERAGE.”**

– DAN BADGER, DULUTH OFFICE - MEDICA

agency relationship manager in Duluth. “I know the employers personally and understand our economy and the health insurance needs of this area. Given the new insurance landscape presented by the ACA, our goal is to help assure Medica’s customers understand how the ACA interacts with their group coverage – and, in partnership with their brokers, assist them in blending their benefits strategies with the new rules and new products in the market.”

### WHAT’S NEXT

No matter how successful the first year of the Health Insurance Exchange may be, both Bartsh and Aebischer agree this will be a year of transition that’ll involve a substantial learning curve for the consumer, provider and for health insurance companies.

“This is a really big change,” Bartsh says. “It will be a year or so before we really know how the Affordable Care Act will really play out. But we all need

to understand that the goal is to provide more coverage for people across the United States. And that’s a good thing.”

“We’re advising people that 2014 is a year of transition,” Aebischer agreed. “But we’re all in this together. And we want to move this in the right direction.” **D**

**Beth Probst** is a freelance writer based in Iron River, Wis.

*“HDC does make our community stronger.”*

Larry Sumbs

*If we don't, who will...?*  
Psychotherapy, Psychiatry, and more

**HDC**  
Human Development Center  
Comprehensive Behavioral Healthcare  
HumanDevelopmentCenter.org

AA/EOE/LEP



# The MNsure Launch

By David Boe

**T**he Affordable Care Act (or ACA) is now a reality that cannot be avoided, no matter if one loves it or hates it. It is here. So now what?

One of the key elements of the ACA are the Health Insurance Exchanges (or just Exchanges, for short). While ACA is the thousand-page-plus mandate, the Exchanges are the implementers. All states (except Massachusetts, which has had one for a few years now) are required to set up an exchange by January 2013. If states are not willing to set up Exchanges, or are unable to do so, federal officials will establish and operate them.

So what is an Exchange? Basically, it's a marketplace for individuals and businesses to shop for the right health insurance for themselves – to compare insurance options based on cost, quality and customer satisfaction. Customers can pick and choose based on their needs, wants,

quality and cost. Sort of like picking the right pumpkin in a pumpkin patch, right? It's the same with an Exchange.

Minnesota's Exchange, MNsure, literally went online Oct. 1. Despite some initial computer glitches, response has been high, especially in northern Minnesota, including Duluth. While MNsure provides enrollment for individuals in public programs such as Medical Assistance and the Children's Health Insurance Program (CHIP), it also offers options for businesses, providing them flexibility and benefits not realized before.

"Our online marketplace gives small businesses the option of providing employees with a defined contribution toward their health insurance," said MNsure Executive Director April Todd-Malmlov. "Employees can then choose among a number of plans picked by the employer that best fits their needs. Additionally, MNsure will also handle the billing related

Government and  
MNsure Officials  
Provide Perspectives  
on Who It Affects –  
And How

to providing employee health insurance that will ease the administrative burden for small employers. By creating an account through MNSure, small business owners can also review plans with no obligation to enroll.”

If a business wants to enroll, it must:

- Have two to 50 full-time employees, working on average at least 30 hours week or at least 130 hours a month
- Have a principle business address in Minnesota or offer coverage to each eligible employee serving the employer’s primary work site in Minnesota
- Offer coverage in a Qualified Health Plan (QHP) to all full-time employees. All plans offered through MNSure are QHPs

Business with fewer than 25 employees may be eligible for tax credits to help pay for employees’ coverage through MNSure. The credit covers up to 50 percent of employee paid premium costs for taxable organizations and up to 35 percent for tax-exempt organizations. To qualify, one must:

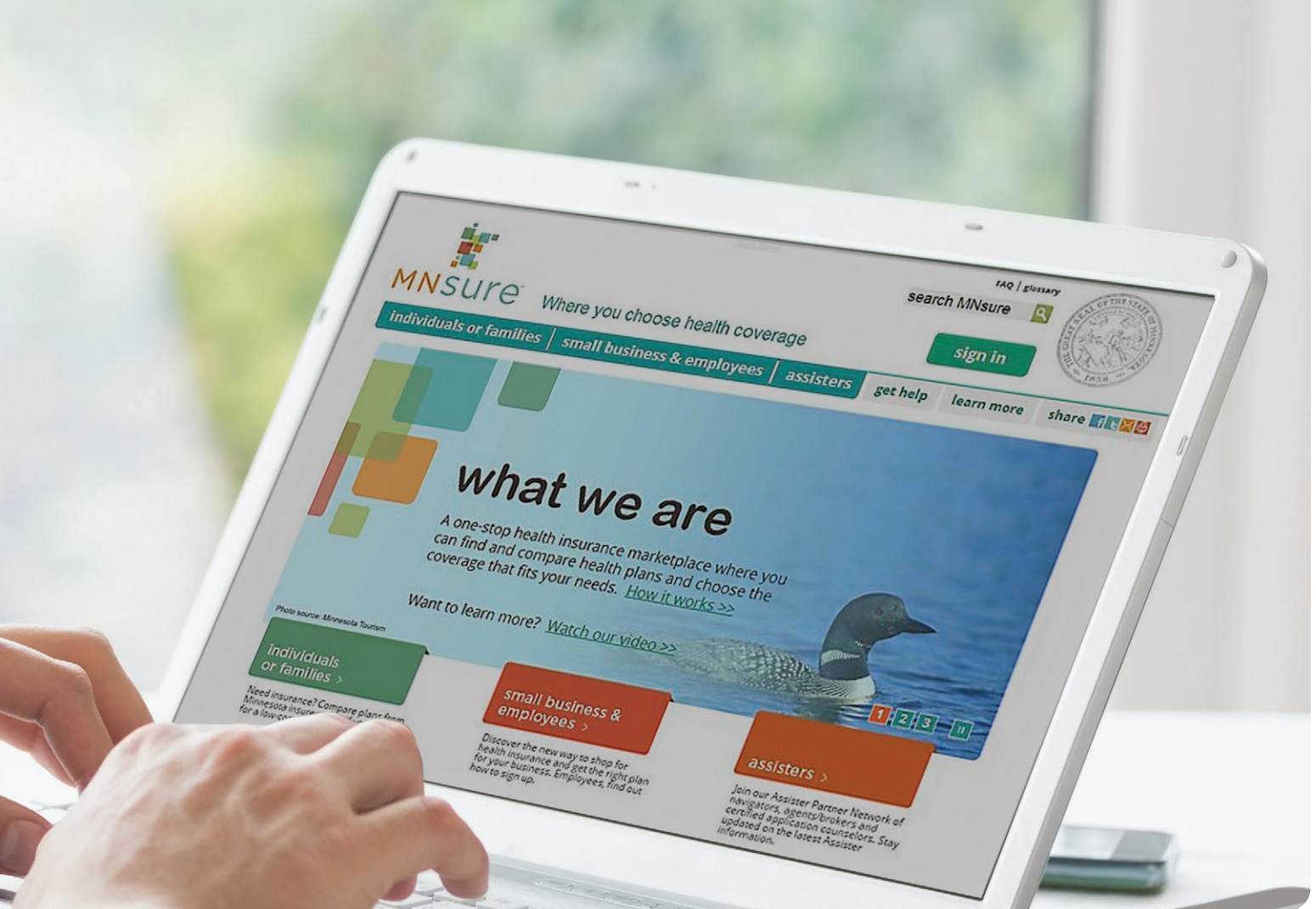
- Provide health insurance to the employees
- Pay at least 50 percent of employee-only health insurance premiums
- Pay average annual wages of less than \$50,000

**“MNSURE WILL ALSO HANDLE THE BILLING RELATED TO PROVIDING EMPLOYEE HEALTH INSURANCE THAT WILL EASE THE ADMINISTRATIVE BURDEN FOR SMALL EMPLOYERS.”**

– MNSURE EXECUTIVE DIRECTOR APRIL TODD-MALMLOV



PHOTO COURTESY OF MNSURE.



Todd-Malmlov recommends that small business owners visit the Internal Revenue Service website for more detailed information and to consult their tax advisers. She emphasized that small businesses that still have the coverage they had in 2010 need not make any changes. Small businesses that have made a change in the plans they offer since 2010 will need to reassess their plan offerings in order to be compliant with the new federal rules in 2014. Todd-Malmlov also added that small business owners can elect to keep whatever coverage they currently have. There is no need to contact MNSure if they are happy with what they have.

“However, if you use MNSure to select and offer coverage options for your employees, you may qualify for tax credits that will make covering your employees more affordable,” said Todd-Malmlov. “If you do offer an affordable health plan through MNSure, your employee can choose the employer-

sponsored plan, purchase a plan on their own through the individual/families side of MNSure or purchase a plan on the general market. If they do not choose coverage through you, they are not eligible for a tax credit and must complete a waiver form.”

Three insurance companies are available to small businesses through MNSure: Medica, Preferred One, and Blue Cross Blue Shield of Minnesota. A total of five insurance companies will provide coverage for individuals and families. That’s a total of 141 different plans.

One could read this story this far, jump up and yell, “Yeah! Now I know everything about MNSure!” Not quite. Again, we are talking about a thousand-plus-page mandate. Then throw in the information from the Exchanges, and one still has a lot to learn. There are still some hurdles to overcome.

Enter the Generations Healthcare Initiative. GHCI is a private foundation that focuses on health issues. It recently received a \$230,000 grant from MNSure to help people in Duluth understand options available under the Affordable Care Act. As part of a 16-member organization in Duluth called Insure Duluth, GHCI’s mission is to provide outreach and enrollment services and education. And that, most definitely, is needed.

“The biggest hurdles right now for individuals and businesses are understanding what MNSure is, what it offers and the coverage options available,” said GHCI Program Director Liz Olson. “Many people – and especially those running their own business – don’t have the time to learn all about a new system and what’s available. Some people find using the Internet an easy way to find information and get things done. Others do not. That’s where a broker or a navigator can help. There is also a great deal of misinformation circulating in the media.”

Navigators, or mobile assistants, are essentially frontline resources for people looking for answers about the Affordable Care Act and MNSure. Olson said they are available to provide information and one-on-one assistance to individuals and families that are applying for health coverage through MNSure. These certified individuals are sprinkled through the area at community organizations, libraries and faith centers. While navigators themselves do not typically assist businesses, they are still a resource for those who are employed or unemployed. If anything, they can help steer one in the right direction.

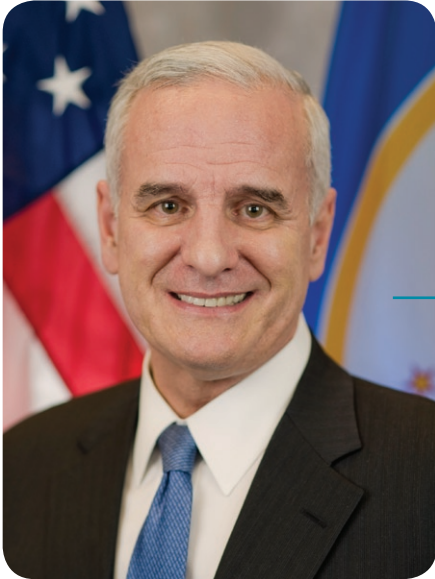
Steering things along in Minnesota since the Affordable Care Act became law have been Gov. Mark Dayton and Lt. Gov. Yvonne Prettner Solon. Health care advocates themselves, they have together determined the course for new health care coverage in the state; how to integrate it into current state health care systems, working with the federal government, state legislature and implementing the right computer software. Not the easiest job, but they have committed themselves to it. While both are focused on providing affordable health care for those uninsured or with preexisting conditions, they also see MNSure as an opportunity for small business owners.



**“THE BIGGEST HURDLES RIGHT NOW FOR INDIVIDUALS AND BUSINESSES ARE UNDERSTANDING WHAT MNSURE IS, WHAT IT OFFERS AND THE COVERAGE OPTIONS AVAILABLE.”**

– PROGRAM DIRECTOR LIZ OLSON, GENERATIONS HEALTH CARE INITIATIVES





**“UNTIL NOW, SMALL BUSINESSES HAVE BEEN AT A DISADVANTAGE COMPARED TO THEIR LARGER COMPETITORS WHEN IT COMES TO OFFERING HEALTH INSURANCE FOR THEIR EMPLOYEES.”**

– GOV. MARK DAYTON

For Dayton, MNsure fills that void by putting small businesses on an even par with their larger brethren when it comes to providing for their employees. Not only does it simplify the process, Dayton said, but small employers also decide how much to pay for premiums, find out whether they are eligible for tax credits and can choose from a variety of plans.

Dayton shares his optimism regarding MNsure with the implementation chain of command – from his office all the way down to the local navigators. They all agree that this new marketplace, which has generated controversy since it was announced, will work for Minnesotans, individuals and business owners. **D**

**David Boe** is a freelance writer.

“Until now, small businesses have been at a disadvantage compared to their larger competitors when it comes to offering health insurance for their employees,” said Dayton. “Coverage can be expensive and cumbersome to administer. But without health insurance, it is difficult for small employers to attract and keep the best employees.”

## MNSURE RESOURCES

[www.mnsure.org](http://www.mnsure.org)

**Minnesota Department of Commerce**

[www.mn.gov/commerce](http://www.mn.gov/commerce)

*Small business owners can find more information at:*

[www.mnsure.org/resources/launch-updates.jsp](http://www.mnsure.org/resources/launch-updates.jsp)

**MNsure assistance Directory:**

[www.mnsure.org/tools/locator/index.jsp](http://www.mnsure.org/tools/locator/index.jsp)

*Tax credits estimates:*

[www.mnsure.org/employer-employees/small-biz-calc.jsp](http://www.mnsure.org/employer-employees/small-biz-calc.jsp)

**MNsure Contact Center**

**1-855-366-7873**

*Monday - Friday 7:30 a.m. - 8:00 p.m.*

*Saturday, 9:00 a.m. - 4:30 p.m.*

**Generations Health Care Initiatives contacts:**

*Call United Way 2-1-1 at 1-800-543-7709 (mobile) or 2-1-1 (landline) for information on local navigators, information sessions and enrollment events.*

# A 16-month program you can afford. *Brilliant.*

**MBA or Master's in Management**



The College of *St. Scholastica*

Ranked among the top MBA programs in the state by Twin Cities Business Magazine, our program is tailored specifically for working professionals.

With some of the most affordable tuition rates in the area, our accelerated evening classes allow you to complete your degree in as little as 16 months.

**Now enrolling for spring. Apply by December 15.**

See what Mayor Ness has to say about our program. Visit [go.css.edu/duluthian](http://go.css.edu/duluthian).

**DULUTH** BRAINERD ROCHESTER  
ST. CLOUD TWIN CITIES ONLINE

# HEARKENING TO HISTORY

The New Park Point Marina Inn Takes Shape on the Site of the Historic Duluth Boat Club

By Andy Greder

**P**ark Point Marina Inn will welcome its first guests next spring, but the last five years and the next 100 is the timeline co-owner Terry Anderson focuses on.

Since the multi-million-dollar project was first presented in 2008, the Park Point community has voiced concerns on how the plan for dozens of rooms in a three-story complex would impact the quieter oasis in this tourist city. So to address those concerns on increased traffic, water and sewer use and more noise, Anderson held many neighborhood meetings over the last five years to explain, answer questions and, ultimately, modify the inn's plans.

"You have to be friendly and cordial to the people you are affecting," he said. "There are going to be changes – most people don't like change – but if you answer questions and try to work with the people a little bit, they seem to be pleased."

The final plan of an \$8 million, 68-room complex was downsized from 150 rooms and reconfigured to a more agreeable layout with neighbors. During the permitting process, it also incorporated an expensive study into its impacts on Park Point's water flow, so it wouldn't impinge on other residents' needs or those for fire protection, Anderson says.

Anderson and his business partner, Bob Maki, say they have done their due diligence in the last five years and have tried to respect the wishes of Park Point residents.

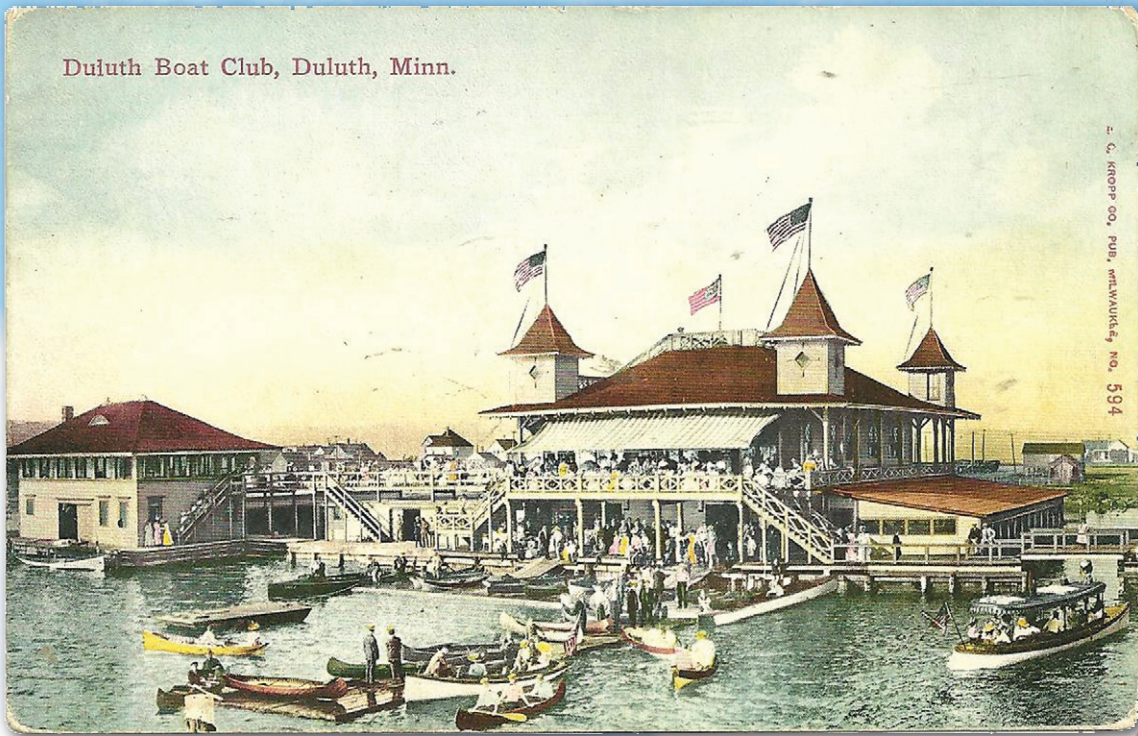
"We study things," Anderson says. "We have done market research. We've done many things for many years to make sure that it's a great, viable product and we actually laid out the configuration of this two or three times to make it fit the neighborhood, the street entrances, everything to the best you can. If you rush into that in a four-month process, you don't get that."

They also want it to become a community cornerstone for a century.

"This is my grandchildren's project; they are going to end up with it," said Anderson, who has two sons, ages 23 and 20, but no grandkids yet. "I give everything to my kids. Everything I have, they have."



Duluth Boat Club, Duluth, Minn.



## ORIGINS

Anderson owns five acres along the harbor on Minnesota Avenue, home to the 104-slip Harbor Cove Marina. The remaining two-plus acres were vacant, often used for boat storage. It was zoned for industrial waterfront use.

“We were looking to utilize it to fit the community and the city in its best interest as opposed to putting an industrial site down here, which was allowed,” Anderson said.

In initial community meetings, Anderson asked residents what they'd prefer: industrial or commercial.

“They said they don't want a hotel, but it's better than an industrial site,” said Anderson, who worked with the City of Duluth to allow for a hotel on the site. “This is a much better fit for this particular area in the city.”

He also noted that “The city was very helpful and very cooperative. It was long and slow, but that was our choice, because we wanted to do something right and not blast something in and upset the community.”

The Duluth Planning Commission approved a rezoning to mixed-use waterfront in the spring of 2012.

“It was a great feeling,” Anderson said of the approval. “Construction began

immediately after receiving our permits. We're doing the best we can now to make it a thing of beauty and enhance Park Point.”

## DEMAND

Duluth has about 4,800 rooms available, but only one existing hotel on Park Point – the South Pier Inn, says Gene Shaw, spokesman for Visit Duluth.

While about 300 or so rooms have been added in the last few years, Shaw says there is an opportunity for the Park Point Marina Inn because of how it differentiates itself.

**“WE'RE DOING THE BEST WE CAN NOW TO MAKE IT A THING OF BEAUTY AND ENHANCE PARK POINT.”**

– CO-OWNER TERRY ANDERSON

“Some will look to get the feel of being on the water without the activity at Canal Park,” Shaw said of the abundance of offerings on the city side of the Aerial Lift Bridge.

Anderson cites studies and reports that say tourism has been growing in Duluth for many years. The inn was

downsized from about 150 rooms to 55 and then increased to 68 to maximize the meeting of demand while being courteous to the community. When the number of rooms was increased from 55, the project cost went from \$5 million to the current \$8 million.

“Being down here in this location, it's pretty much a no-brainer,” he said.

## AMENITIES

Park Point Marina Inn will have the highest percentage of rooms in Duluth with a balcony, according to David Riddle, its general manager. That's about 63 of 68, Riddle says.

And all rooms, which run in one corridor, will either have a view of the harbor, the marina and the U.S. Coast Guard facility or a view of the Aerial Lift Bridge and Duluth's hillside.

“Having rooms with decks is something that people are looking for,” Riddle said. “People are looking to be as close to water as possible and we are only 50 feet from the water. People are looking to be out on their deck as much as possible – [to] have peace and serenity away from the hustle and bustle. People will be able to wake up in the morning and overlook the sailboats in the marina. It's romantic and serene.”





CONSTRUCTION MANAGEMENT • DESIGN BUILD • NEW CONSTRUCTION  
 REMODELING • MEDICAL • INSTITUTIONAL • SENIOR CARE HOUSING  
 VP PRE-ENGINEERED METAL BUILDINGS



**Max Gray Construction, Inc.**  
 GENERAL CONTRACTORS

*Proudly serving Duluth  
 in construction trades  
 for over 25 years*



2501 5TH AVENUE WEST • PO BOX 689 • HIBBING MN 55746  
 T [218] 262-6622 • F [218] 262-2109

## Do You Have Rental Matting in Your Building(s)? We Can Save You Money... While Keeping the Dirt and Water Out!

**GREATLY IMPROVING SAFETY AND APPEARANCE...  
 LOWERING YOUR COSTS...GREAT RETURN ON INVESTMENT!**  
**CUSTOMIZED SOLUTIONS FOR EVERY FACILITY...  
 SIZES/SHAPES/COLORS/LOGOS**

*The results are transparent and measureable!*



BEFORE



AFTER

*"Prevention" is critical when it comes to keeping your facility  
 Safe, Clean and Green at the lowest possible cost.*

• **CALL TODAY FOR YOUR NO OBLIGATION ASSESSMENT** •



*Local People...Local Service. Serving the Northland for 40 Years...*

**dalcoonline.com • 218-729-6551**  
 4133 STEBNER RD, HERMANTOWN, MN



Each room is a modular unit constructed by Stratford Homes in Stratford, Wis. The chief benefit is that each room has its own walls, floor and ceiling, so the noise level between the rooms will be greatly reduced, Anderson says.

Off-site construction inside a manufacturing facility about four hours away in central Wisconsin has kept the materials from being weathered during the building process.

“When they get here, they are painted and finished and textured, the bathrooms are in and you walk in and they are absolutely beautiful,” Anderson said. “There are no cracks in the sheetrock or anything. If you have a structure that can take that road trip, you have a structure that will last forever.”

All rooms have today’s creature comforts, including microwaves, refrigerators, wireless and hardwire Internet and multiple outlets for gadgets. The beds will have “ultra-comfort bedding packages” of two firm and two soft pillows and “revive and relax” bathroom amenities of “invigorating showers, adjustable makeup mirrors, plush towels and soothing soaps and shampoos,” as the inn’s promotional materials describe them. Suites offer Jacuzzis or a fireplace.

The inn also includes an indoor pool, hot tub, sauna, fitness center, arcade area, business technology center, two meeting rooms for up to 75 people and two outdoor patios.

**“SOME WILL LOOK TO GET THE FEEL OF BEING ON THE WATER WITHOUT THE ACTIVITY AT CANAL PARK”**

– GENE SHAW, VISIT DULUTH

## Hard Hat Headlines

*Duluth Under Construction*

**Projects currently in the construction phase:**

- City of Duluth street improvements
- Cross City Trail linking Willard Munger Trail and Lakewalk
- Hawk Ridge Estates – third and final development stage
- Holiday Inn Hotel & Suites renovation
- Park Point Marina Inn
- Shops at Bluestone retail complex next to BlueStone Lofts

**KRECH OJARD**

**ENGINEERING & ARCHITECTURE SOLUTIONS**

218.727.3282

KRECHOJARD.COM

“The patios have absolutely beautiful views to relax and enjoy breakfast and enjoy one’s favorite beverage and the company of other people,” Riddle said.

The lobby welcomes guests with a “clear look out to the harbor,” solid wood-framed furniture and a fireplace, he added.

**HISTORY**

The inn sits on the location of the former Duluth Boat Club, which was established in 1886.

“It was the social club of Duluth, the largest water club in North America,” Riddle said. “If there was big dance, event or catering function, it would definitely have had the chance to be held at the boat club.”

To hearken to its history, BDP Architects found inspiration through photos in Michael J. Cochran’s book, “Invincible: History of the Duluth Boat Club,” and incorporated some design elements of the club’s old boathouse, including nearly 50-foot towers.

“Because of the architecture from that period, like the steeple towers and



the interior in the natatorium and things that have some distinct architecture – that was not only historic, but it adds great dimension to the building,” Riddle said. “It was a win-win situation.”

Inside, the inn will include retro-looking faucets and lighting, reclaimed 150-year-old Douglas fir timbers and salvaged pine logs from the St. Louis River area.

The inn incorporates a photo of the old boat club on its room number signs and is working with the St. Louis County Historical Society to display artifacts, including trophies, pennants and oars from the boat club. The inn will construct cases to display these items on a rotating basis.

“The boat club was a very historic part of the waterfront and of Duluth,”

**BARR**

resourceful. naturally.

- environmental management
- environmental assessment & remediation
- solid & hazardous waste management
- process & materials handling
- facilities & infrastructure design
- air quality
- water resources management

Barr Engineering Co. 800.632.2277 www.barr.com

**Dedicated to Growth – Yours & Ours**

A.W. Kuettel & Sons is one of the Upper Midwest’s major industrial metal fabricators, mechanical and roofing contractors.

Our reputation, experience and philosophy of service and growth has worked for the mining industry, the forest products industry, grain handling, paper industries, manufacturing and power generation. That philosophy is based on serving the needs of the major industries in our region, professionally, and with fair and competitive pricing.

– How can we make it work for you?

**A.W. KUETTEL & SONS**  
I N C Since 1924

3930 Airpark Boulevard • Duluth, MN 55811  
(218) 722-3901 • www.awkuettel.com

Siding • Roofing • Plumbing • HVAC • Fire Protection • Industrial • Commercial • Fabrication



Riddle said. “I think that Duluth is about history and heritage, and it’s a great way to educate and preserve some of the history from the early 20th century.”

### THE CONSTRUCTION

Every decision on the construction site goes through Anderson, the co-owner, the general contractor and the site manager. With his business, EBI Drilling, Anderson even screwed in the foundation pilings himself.

“When questions arise and answers are needed, they don’t have to go through the normal process of talking to a construction manager, talking to an architect, who talks to the owner [and relays] that all back to them, and it takes days and weeks,” Anderson said. “I answer and make decisions in 15 seconds.”

Jamar’s Scott Torvinen appreciates working with a hands-on manager like Anderson.

**“I THINK THAT DULUTH IS ABOUT HISTORY AND HERITAGE, AND IT’S A GREAT WAY TO EDUCATE AND PRESERVE SOME OF THE HISTORY FROM THE EARLY 20TH CENTURY.”**

– GENERAL MANAGER DAVID RIDDLE,  
PARK POINT MARINA INN

## PROJECT **PARK POINT MARINA INN**

**Start date:** spring 2013

**Completion date:** spring 2014

**Cost:** \$8 million

**Chamber-member companies involved:** Jamar Co., St. Germain’s Cabinet Inc., Johnson Carpet One, ThyssenKrupp Elevator

**Features:** Lake Superior, Aerial Lift Bridge and Duluth hillside views; most rooms have balconies; wireless and hardware Internet; suites offering Jacuzzis or a fireplace. The inn also has a business technology center, meeting rooms, two outdoor patios, indoor pool, hot tub, sauna, fitness center and arcade area.





“He makes decisions and doesn’t pawn any responsibility off on anybody,” said Torvinen, who is Jamar’s department manager for commercial heating and plumbing. “He tells it like it is. If he thinks you are asking for something that you don’t deserve, he is going to tell you right to your face. He’s a straightforward manager. I really appreciate working for someone like that.”

That approach is especially welcome, given Jamar’s challenge of working with prefabricated rooms from Stratford within the inn’s exterior built on-site.

Anderson echoed that praise for Jamar, also noting St. Germain’s Cabinet, ThyssenKrupp Elevators and other subcontractors and commending them for “the people they have on-site doing the work and their cooperativeness in adjusting and changing.”

### ENERGY CONSERVATION

To conserve and tailor conditions, a management system in a centralized computer will regulate the heating and cooling in the entire inn.

“If you have someone checking in at 5 o’clock, you can set it so the room turns up [the heat] at 4 o’clock, so it’s warm for them when they get in there,” Anderson said.

Also, when a guest leaves the room with lights, TV and air conditioning on, the computer will turn them off. If someone leaves the deck door open while the heat or air is on, the computer will turn it off then, too.

“It will be very cost efficient and very environmentally friendly, because there won’t be any wasted energy,” Riddle said.

The inn also meets the new city code, which stresses sustainability, with added insulation, water conservation and recycling.

### THE FUTURE

Anderson knows community concerns could arise after the inn opens around May 1 and says he is prepared with a tested working relationship. He, Maki and Riddle worked together at the

old Travelodge at the Boundary Avenue exit of Interstate 35.

With Riddle, who managed the Travelodge, they will address concerns “one at a time,” Anderson said.

“He handles the day-to-day operations very well,” he said of Riddle, “and when there are other concerns and issues that come up, myself and my partner, Bob Maki, get involved and resolve them.” **D**

**Andy Greder** is a freelance writer.

## “HE MAKES DECISIONS AND DOESN’T PAWN ANY RESPONSIBILITY OFF ON ANYBODY.”

– SCOTT TORVINEN, JAMAR CO.



**Quality design  
start to finish.**

University of Minnesota  
17th Avenue Residence Hall  
and Dining Facility

Visit [tkda.com](http://tkda.com) or phone **218.724.8578**

# Look at Your Fellow Chamber Members

*Like most Chambers of Commerce, our membership represents the diversity of our local business community. We hope you will enjoy learning about the Chamber members profiled below, and that you will consider doing business with them when the opportunity presents itself.*

**RED MUG COFFEEHOUSE AND BAKE SHOP**  
(715) 392-2662 - [www.redmugcoffee.com](http://www.redmugcoffee.com)

Suzanne Johnson got her first impression of the Red Mug when she was selling advertising for the Superior Telegram and it was love at first sight. “I was immediately drawn to the place,” she said.

In 2008, Johnson got her chance to join the Red Mug team. They needed additional management and coffeehouse help and she wanted part-time work. Now a co-owner/operator since November 2011, you might see Johnson delivering bread and other bakery products, working in the coffeehouse and baking bread in the Bake Shop.

This November marks the Red Mug’s ninth anniversary and it’s definitely a cause for celebration. In its nine years, explained Johnson, “business has been steady” and the economic downturn beginning in 2008 had no negative impact. Today, 18 Red Mug employees continue to serve up a cozy atmosphere as well as terrific food and coffee.

While the coffeehouse still generates the most income, the bakery is also busy. The Bake Shop is located in the same building in Superior, upstairs from the Red Mug Coffeehouse. Once it opened, just a few months after Johnson came on board as co-owner, “sales shot up,” she noted. The Whole Foods Co-op now sells some Bake Shop products, as do Lake Avenue Café and Northern Waters Smokehaus.

The added space and ovens at the Bake Shop means employees can make quiche, granola, cinnamon rolls, cakes, pies, gluten-free offerings,



Suzanne Johnson was drawn to the Red Mug Coffeehouse and Bake Shop long before she became a co-owner/operator.

bread and more – much more than they could do in the coffeehouse, which has only one oven.

Johnson values the wide demographic of clientele the Red Mug serves, noting it’s very clear that the Red Mug is special to them. “I’m proud of how loved this place is by the community,” she said. **D**



From left: Alexandra Crum, Chisholm (College of St. Scholastica freshman - premed major); Alworth Memorial Fund Executive Director Patty Salo Downs; Emily Warner, Hibbing (UMD freshman - mathematics major); Matthew Muhich, Eveleth (UMD freshman - chemical engineering major). The students all received scholarships.

**MARSHALL H. AND NELLIE ALWORTH MEMORIAL FUND**  
(218) 722-9366 - [www.alworthscholarship.org](http://www.alworthscholarship.org)

to about 4,800 students. The fund is celebrating its 65th year as one of the most generous private foundation scholarship programs in this region.

The Alworth Memorial Fund distributes up to \$20,000 over four years to qualified students who are studying a major related to math or science (currently 39 careers match this criteria). Executive Director Patty Salo Downs said Marshall W. Alworth and his wife, Margaret (who had no children), “wanted to help people prepare for careers which would benefit humanity.”

There are no stipulations on where students attend college, as long as they’re from the 10 counties listed under eligibility guidelines. Students apply in the fall during their senior year of high school and scholarships are awarded the following spring. Of the roughly 200 applicants each year, about 60 to 70 will receive funding.

Downs truly enjoys “meeting new students on paper” and hearing about the wonderful things they are doing. She also loves hearing from students who have already been awarded scholarships. Recipients must renew their scholarships yearly and update the board and Downs on what they’re doing and studying.

“This is the most rewarding job I’ve ever had,” said Downs, noting it’s inspiring to witness how the Alworths’ generosity has helped so many students prepare for successful careers. **D**

When Marshall W. Alworth started the Alworth Memorial Fund in honor of his parents (Marshall H. and Nellie Alworth), he probably never imagined how this legacy would grow. Since an initial \$10,000 investment in 1949 (whereupon 11 University of Minnesota Duluth students were selected for scholarships), approximately \$45 million has been awarded

**B**lustin Optical Center, with locations in downtown Duluth and Two Harbors, has been a mainstay of the Duluth business landscape for more than 70 years. Dr. Harold Blustin, the original owner, founded the business around 1946.

Owner and optometrist Dr. Derin Van Loon says he first thought seriously of optometry while in the Navy. His friend's wife was excited about optometry and her enthusiasm sparked his interest.

Van Loon and his wife, Jessica, moved back to this area in 1997 after he completed his Doctorate of Optometry from The Ohio State University. Shortly thereafter, Van Loon began work at Blustin Optical Center alongside Harold's son, Dr. Jeff Blustin, who had taken over the business. Van Loon purchased the practice in 2005.

A full service optometry provider, Blustin Optical Center accommodates a wide range of clientele. Because it's a medical optometry practice, Van Loon sees patients for thorough eye exams (in which he evaluates eye health and prescription needs), for eye disease treatment (glaucoma, cataracts and more), optician services, contact lenses and pre- and post-LASIK care.

Educating patients about eye health is another key service at Blustin Optical. The clinic



Dr. Derin Van Loon with his wife, Jessica, and son, James.

also offers many spectacle frames that you'd be hard pressed to find outside of major metropolitan areas.

Van Loon continues to build on the great reputation the practice has earned. "I am proud of our longevity, and a lot of that has to do with our predecessors. I'm also pleased I've been able to grow the practice to where it is today," said Van Loon. Also key to that longevity are his dedicated employees. "I really enjoy working with all of our staff," Van Loon said. **D**

**F**ormer Administrator Pat Voelker is back! After beginning her administrator position at Chris Jensen in 2008, Voelker left for Minneapolis in 2010 to spend more time with family as a grandmother.

"My heart never left, though," said Voelker. When the position opened up, she applied and has been back at the helm since May.

Chris Jensen's focus is on seniors and people enrolled in Medicare. The facility, with roughly 275 employees and licensed for 170 beds, comprises five units – a secured Alzheimer's unit, a short-term rehabilitation unit and three long-term care units.

While Chris Jensen has a variety of clients, the goal, says Voelker, is "to be known as the premier short-term provider of care." And its mission is always to help people get back to their homes after surgery or extended hospital stays.

Among other facilities (including newly remodeled patient rooms), the center boasts a recently renovated, state-of-the-art rehabilitation area, complete with a car simulator. Voelker explains how this is something many of us don't even contemplate, but



Administrator Pat Voelker is proud of the compassion and care provided by staff to every patient at Chris Jensen Health and Rehabilitation Center.

if you've just had hip or knee surgery, getting in and out of a car can be quite traumatic. The simulator helps with this simple, but necessary, task.

Five key values guide staff at Chris Jensen: integrity, hospitality, stewardship, respect and humor. "Sometimes we have to be able to laugh at ourselves and move forward," Voelker said. Glad to be back, and proud of how much compassion and care the staff provides, Voelker values the sense of community that is inherent at Chris Jensen. **D**

**S**till located at the intersection once known as "Ogston's Corner," Ogston's Body and Paint has nearly 70 years under its belt. The shop began as a gas station, says owner Joe Ogston, which his grandfather opened in 1944. Ogston's father worked part-time at the gas station, and later, so did he. "I've been there since I could crawl," Ogston said with a laugh.

At one point, Ogston was taking courses to complete his auto body degree at the Duluth Area Vocational Technical Institute (now Lake Superior College), working for his grandfather after classes and doing collision/auto body work in the evenings at the gas station. Paul Lind, an auto body repair teacher, was critical in getting him to seriously examine auto body work as a career, Ogston noted.



From left: Bruce Lenzen, general manager, owner Joe Ogston and Ron Lilliberg, claim handler. Ogston prizes his business's reputation for quality.

After his grandfather passed away, Ogston purchased the property from his grandmother and converted the shop from a gas station to the facility it is today. The business has nine employees and remains a well-regarded collision and repair shop.

Ogston believes that word-of-mouth constitutes much of the business his shop receives. And he appreciates the more hard-to-please customers. If they leave satisfied, he explained, they become "excellent referral sources."

While Ogston's Body and Paint did experience some effects from the economic downturn, business is improving, says Ogston, who is pleased with the company's quality reputation. "We're locally owned, family owned and proud of what we do," he said. "It's like a big family here." **D**



## There's No Place Like Home: Rehabilitation to Optimize Personal Goals

By Maria Jacenko, LPT-WCC

**T**HE MOVIE IMAGE IS VIVID – RUBY RED SLIPPERS CLICKING THREE TIMES WHILE DOROTHY SAYS, “There’s no place like home.” We all know how nice it is to return home after a day at work, after a long vacation and especially after an illness or injury.

The Benedictine Health Center rehabilitation team is dedicated to customizing individual goals to provide the best outcomes for those we serve. Evaluations, developing the plan of care, weekly care conferences, education and treatments are all based on our patients’ goals and preferences. This process begins before our patients arrive at BHC. Starting from the referral, our rehabilitation team anticipates the needs of our patients and their families. Patients are welcomed at the time of admission by nursing and social service staff and our clients’ goals are reviewed.

Physical, occupational and speech therapy services are initiated as soon as possible (dependent on physician orders), often within hours of admission. The focus of our therapists is customer service and achieving patient goals. We begin discharge planning upon evaluation and develop our treatment plan based on the wants and needs of patients and their families.

As professional therapists, we hold certifications in neurodevelopmental technique to treat adults with neurological deficits such as stroke or head injuries. Vital stimulation utilizes electrical stimulation and exercise combined to improve the ability to swallow, thereby improving the ability to eat and drink.

Wound care certified staff provide patients with specialized care for wounds that are slow to heal. Certification in Kinseal Tape application increases our ability to affect pain levels and improve muscle contractions. This colorful tape is

## THESE OUTCOMES ARE MEASURED AT THE TIME OF EVALUATION, WEEKLY AND AT THE TIME OF DISCONTINUATION OF THERAPY SERVICES.

most often seen on athletes in the Olympics or professional sports and is a great non-pharmacological approach for pain management 24 hours a day. Our staff completes quarterly training to utilize other non-pharmacological approaches to pain management and muscle strengthening with use of specialized equipment, such as electrical stimulation, ultrasound and shortwave diathermy. Our equipment manufacturer is the same one contracted by the National Football League for use with its players. We even utilize an electrical stimulation program focused on correcting the electrical firing pattern for muscle contraction to improve the efficiency of muscles affecting the ability to stand and walk. Most importantly, our staff is highly trained in the pathology of dementia. We complete multiple cognitive assessments to determine what outcomes can be expected, the overall safety of our customers and what the expectations are for their goals. For those with concerns about their home environments, our therapy staff completes a home assessment

with patients and their families within a 30-mile radius of Duluth.

Tracking outcomes and satisfaction helps our therapy team learn and advance our training. The Benedictine Health Center benchmarks outcome measurements against 44 Benedictine Health System facilities in the Midwest. Our outcome measurement scores are based on functional abilities such as stair climbing, bathing and showering, the ability to set up and take medications safely, the ability to walk outdoors and to carry objects, and the ability to complete laundry and meal preparation. These outcomes are measured at the time of evaluation, weekly and at the time of discontinuation of therapy services. Our outcomes indicate that patients (with an average age of 77 years) who lived at home prior to hospitalization and were discharged to their

homes have an average length of stay at BHC of 26 days and improved their abilities by 75 percent.

Jan Holt recently completed a short-term stay after knee replacement. Jan said that her stay and therapy were “the best I could have done” and her outcomes were “above the norm” regarding her recovery time and abilities. Receiving therapy services twice a day (from the day of admission through discharge) that focused on her goals and expectations made a big difference to her. Jan started driving two weeks ahead of schedule, her pain level was minimal and the ability to return to her lifestyle as quickly as she did was “awesome,” she said. **D**

**Maria Jacenko** is director of therapy services at Benedictine Health Center in Duluth.



TO LEARN MORE ...

[WWW.BHSHEALTH.ORG](http://WWW.BHSHEALTH.ORG)

**(218) 723-6408**

A PLACE FOR

*healing*



**BENEDICTINE  
HEALTH CENTER**  
Benedictine Health System

935 KENWOOD AVENUE  
DULUTH MN 55811

LOCATED ON THE BEAUTIFUL CAMPUS OF  
THE ST. SCHOLASTICA MONASTERY, NEXT  
TO THE COLLEGE OF ST. SCHOLASTICA

- Westwood Independent and Assisted Living
- Westwood Terrace Assisted Living Memory Care
- Short Term Care and Rehabilitation Center
- Adult Day Services
- Multiple Sclerosis Achievement Center
- Long Term Care
- Early Childhood and Pre-School Education
- Respite Care

Call us today for a tour or more information **218-723-6408**



## Same-Sex Marriage Ruling Has Significant Tax Impact on Individuals and Businesses

By Mia Thibodeau

**I**N JUNE, THE UNITED STATES SUPREME COURT, IN *UNITED STATES V. WINDSOR*, held that Section 3 of the Defense of Marriage Act (“DOMA”) defining “marriage” as a “union between one man and one woman, husband and wife,” was unconstitutional.

The decision stated that its holding was limited to “lawful marriages.” What constitutes a “lawful marriage” was not defined and therefore the Internal Revenue Service had to determine how it would interpret “lawful marriage” for federal tax purposes. The IRS’ interpretation was highly anticipated because of the impact it will have on same-sex couples, employers and employees.

The IRS recently issued its ruling (IRS Revenue Ruling 2013-17) that a “lawful marriage” exists if the marriage was valid in the state where it was entered into, regardless of the married couple’s place of domicile. This rule is referred to as the “state of celebration rule.” The rule permits mobility in that same-sex couples will be able to move throughout the country and not worry about a change in federal filing status as long as their marriage was recognized at the time it was entered into.

In adopting the “state of celebration rule,” the IRS rejected a rule based on the state of a taxpayer’s current domicile and noted that such a rule would have raised significant challenges

## THE RULING ALSO AFFECTS EMPLOYERS AND PERMITS THE RECOVERY OF OVERPAYMENT OF SOCIAL SECURITY AND MEDICARE TAXES (EMPLOYER'S PORTION).

for employers that operate in more than one state, or that have employees (or former employees) who live in more than one state. If the state-based rule had been adopted, employees in a state that permits same-sex marriage would have to file a joint return (or married filing separate), and employees in a state that does not permit same-sex marriage would not have been able to file an individual return, even if they worked for the same employer (i.e. Walmart). This would have discouraged mobility by same-sex couples.

The IRS ruling has significant impact on individuals and businesses. The ruling, effective Sept. 16, 2013, applies to all federal tax matters, including filing status, claiming personal and dependency exemptions, taking the standard deduction, employee benefits and contributing to an Individual Retirement Account. The ruling also applies to estate and gift tax matters. As a result, same-sex couples with "lawful marriages" must either file a joint tax return or a married filing separate return, regardless of their state of domicile, and may claim standard and dependency exemptions and deduct health insurance costs. Further, a same-sex spouse with estate tax concerns can use the marital deduction to avoid estate tax on assets left to a surviving same-sex spouse at the decedent's death.

While the effective date of the ruling is Sept. 16, the ruling also permits some retroactive claims. Employees may file a retroactive claim if employer-provided health insurance was purchased for a same-sex spouse and the value of that coverage was included in the employee's income. Similarly, if an employee had cafeteria plan coverage available to pay for health insurance with pre-tax income, and the employee bought coverage for a same-sex spouse with after-tax income, the employee can apply for a refund of income taxes paid on the premiums for coverage for the spouse.

The ruling also affects employers and permits the recovery of overpayment of Social Security and Medicare taxes (employer's portion). The IRS has indicated that it will issue specific guidance describing how to file claims for refunds for excess Social Security and Medicare taxes paid on same-sex spouse benefits.

The effects of the Windsor holding will be ongoing, and tax issues relating to same-sex marriage tax returns and employee benefits should be discussed with your accountant or attorney. **D**



**Mia E. Thibodeau** is an attorney with Fryberger, Buchanan, Smith & Frederick, P.A., and practices in the areas of family law, estate planning, real estate and municipal law.



TO LEARN MORE ...

WWW.FRYBERGER.COM **(218) 722-0861**

WHEN YOU  
WANT CERTAINTY

THAT YOUR  
ASSETS GO TO

# THE RIGHT PEOPLE.



**FRYBERGER, BUCHANAN,  
SMITH & FREDERICK, P.A.**

*We have an attorney for you.*

◦ ESTATE PLANNING LAW ◦

- » Michael Cowles
- » Neal Hessen
- » Robert Kanuit
- » James Stewart
- » Mia Thibodeau

*fryberger.com*



## Change Can Be a Gift and a Competitive Advantage

By Jim Laumeyer

**I** AM CONTINUALLY ASKED HOW ORGANIZATIONS CAN PREPARE FOR AND LEVERAGE CHANGE AFTER BEING SURPRISED AND VICTIMIZED BY CHANGE IN THE PAST. From my own experiences and by learning from brilliant examples of significant, successful change, I provide the following thoughts:

Organizations must perform some soul searching to determine if they have any deal breakers to contend with. John Kotter, a Harvard professor and internationally recognized expert on change, estimates that only .0001 percent of companies have an organizational structure that can leverage change at the accelerated rate that is a reality today.

More significantly, many companies have developed organizational cultures that not only resist change, but surround and annihilate possibilities of change – similar to the way antibodies in the human body destroy foreign intruders. The employees in one such organization informed me that any change was not

welcome and that “staying the course” set 80 years earlier was the expected reality in that organization.

Some change agents pray for a crisis and vow never to “waste” one. John Kotter states that one necessary factor for change is to create “a sense of urgency.” Often, organizations assume that providing bleak financial statements will spur employees into action. Actually, financial data appeals to the brain and not the heart. Kotter (a change of heart advocate) instructs us that employees need to feel the crisis. For example, at Beth Israel Deaconess Medical Center in Boston, a series of unsuccessful CEOs continually informed the workforce that the health system was losing \$50,000,000 a year. It was only when CEO Paul Levy told employees that the state attorney general was considering the closure of the system and the sale of its assets that there was a readiness to change.

We must confront and test the belief that people, especially employees, resist change. Levy inherited a dysfunctional medical



# WE MUST CONFRONT AND TEST THE BELIEF THAT PEOPLE, ESPECIALLY EMPLOYEES, RESIST CHANGE.

system on the verge of liquidation and was able to transform it to profitability, due to his beliefs that “Employees do not resist change, but need to be taught how to do it” and “Once change is translated into terms that support the employees’ personal values, the employees will embrace that change.”

Organizations must recognize and appreciate that employees cannot simply be ordered to change. Employees must be prepared for change before being enlisted in the efforts. I have found John Kotter’s book, “Our Iceberg is Melting,” to be an excellent resource for helping to create a sense of readiness within organizations. The book presents the story of an “average” penguin swimming under the colony’s iceberg that saw a potentially

dangerous fissure in the iceberg. The story depicts all of the steps and rigors of successful change by following the actions of the leaders and penguins to accept and change their reality, even though they were very comfortable on their cozy iceberg. This story and the ensuing discussions have fostered collective awareness that change is a powerful force.

Kotter also maintains that change must come from within and stressed the need for “a guiding team.” When an organization I worked for was faced with staffing and financial shortages, I encouraged all of the administrative employees (custodians, computer specialists, trainers, stockroom, etc.) to plow snow in addition to their regular jobs. As you would expect, some thought that I was

hallucinating. However, two critical allies or supporters came forward. One was a highly respected senior trainer who agreed to be the first volunteer. The other was the local union president, who agreed to support the change.

Change is pervasive and powerful and should not be ignored or discounted. Rather, it should be embraced as an ally and strategic partner. If you heed the advice offered, your organization will not be shortchanged in the future. **D**



**Jim Laumeyer** of Laumeyer Human Resources Solutions is a human resources consultant, professor and labor arbitrator.

 **TO LEARN MORE...**

[WWW.LAUMEYERHR.COM](http://WWW.LAUMEYERHR.COM)  
**(218) 348-7908**

## Powerful Business Partnerships Begin at Beacon

**Great partnerships are a win-win.**

When the strengths of the partners complement each other dynamic results can happen. At Beacon Bank our drive to help you succeed provides an even stronger level of service to our customers. We invite you to stop in and see why we are proud to be your Community Bank.

**BEACON**BANK  
*Responsive. Reliable. Reassuring.*

[www.beaconbank.com](http://www.beaconbank.com)



**Ryan Miles**  
Beacon Bank - Duluth



DULUTH DOWNTOWN [218] 722.0238



DULUTH MILLER HILL [218] 279.0060





## The Power of One® Energy Conservation Program Provides More Than Rebates

By Amanda Oja

**W**HILE REBATES ARE AN IMPORTANT PART OF MINNESOTA POWER'S POWER OF ONE® BUSINESS ENERGY CONSERVATION PROGRAM, we also deliver online resources, customized incentives, design assistance and energy expertise to fit your business's energy-saving goals.

With an understanding that each business is unique, we meet with our customers face-to-face to establish goals and pinpoint energy-saving opportunities. Whether your business is large, small or somewhere in between, Minnesota Power has the tools to help you get the most for your energy dollars and benefit the environment by conserving energy. Read below to learn about customers just like you putting the Power of One® Business energy conservation program to work for them.

### ENERGY EFFICIENCY IS ALWAYS IN STORE AT MILLER HILL MALL

Saving energy is a winning business strategy advanced by Simon Property Group, Inc., the parent company of the Miller Hill Mall and a leader in the global retail real estate industry. Since 2005, mall officials and tenant businesses have worked with Minnesota Power's commercial energy conservation team on dozens of projects, including improvements in lighting, air conditioning, heating and energy controls. To date, these improvements have reduced electric consumption by nearly 2,875,000 kWh (kilowatt hours) per year.

### AQUARIUM IMMERSSED IN ENERGY EFFICIENCY

"Minnesota Power brings a knowledge base to the table that we don't have in-house. Its experts see things we would miss," said Jay Walker, director of operations/assistant director of the Great Lakes Aquarium. Minnesota Power worked closely with Walker to create an impressive lighting system highlighting the aquarium water wall. By installing an innovative, energy-efficient light emitting diode (LED) system with funding and design support from Minnesota Power's Power of One® Business energy conservation program, the Great Lakes Aquarium is leading the way to energy savings.

### START SAVING ENERGY FOR YOUR BUSINESS TODAY!

Visit the Power of One® website to read more about how businesses have tapped into the Power of One® Business energy conservation program. You can also utilize online tools like the Business Energy Advisor for energy efficiency information, technology options and industry trends by business type. Take the next step and fill out an easy pre-application form to have a Minnesota Power representative contact you about creating your energy-saving plan. Contact us early in your projects to ensure maximized savings opportunities and incentives. For further details, visit [www.mnpower.com/powerofone](http://www.mnpower.com/powerofone) or call (218) 355-2909, option 1. Save energy your way. Minnesota Power can help. **D**

**Amanda Oja** is an energy efficiency analyst at Minnesota Power.



I'm Bill.  
I'm an environmentalist.  
And I work for Minnesota Power.



Minnesota Power employs more than 40 people who work in environmental services, systems, or compliance; water and air quality; or land and waste management. One of them is Bill.

When he was working on his Master's thesis in biology around 1980, Bill contributed research to a management plan for the Apostle Islands National Lakeshore in Wisconsin. He noted that, "back then, the sight of an eagle's nest in the Apostles was a sight to behold." Today, as a senior environmental compliance specialist, he spearheads Minnesota Power's ongoing effort to protect and sustain another "top-line predator" —the osprey.

Providing dependable, affordable and environmentally responsible electrical energy every day—that's what we do. That's *EnergyForward*.

*Over the last dozen years, Bill has helped relocate more than 100 osprey chicks from their nests atop power poles in remote northern Minnesota to hacking towers in Iowa and South Dakota, where the fish-eating raptors were driven nearly to extinction by the use of DDT and similar substances.*

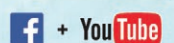


AN ALLETE COMPANY

**EnergyForward**



TO LEARN MORE VISIT [MNPOWER.COM/ENERGYFORWARD](http://MNPOWER.COM/ENERGYFORWARD)



Highlighting Chamber  
Member Accomplishments:  
New Management Hires,  
Promotions, Corporate Kindness,  
Awards or Certifications

# People & Places

## Duluth Steam/Ever-Green Energy Duluth



MACPHAIL

Jennifer Daugherty MacPhail joined Ever-Green Energy and its service partner, Duluth Steam, as associate general counsel after many years in private practice at a Twin Cities-based national law firm. She has wide-ranging experience solving business problems for both smaller private entities and Fortune 100 public companies and has a strong leadership and communication background from her involvement with the American Bar Association. MacPhail gives back to the community by representing victims of domestic violence through the Tubman Safety Project. She received her law degree from Hamline University School of Law and undergraduate B.S. degree from the University of South Dakota.

## U.S. Bank



KOLAR

Peter J. Kolar joined U.S. Bank's advisory board in the Duluth and Northeast Minnesota region as advisory director. Kolar started his career as a salesman for Kolar Toyota in 1987 and became a partner in 1992. He oversees all aspects of the Kolar operations at its three locations in Hermantown, Minn. Kolar has been active in the Northspan Group, Rotary, ALS Associations, Courage Center Duluth, Toyota Dealer Council, Toyota Ad Association, National Automobile Dealers Association and the Minnesota Automobile Dealers Association.



BARNES

David Barnes joined U.S. Bank in Duluth as a treasury management and payments solutions relationship manager. He works at the U.S. Bank office located at 130 W. Superior St. in Duluth and provides service at the bank's branches in Cloquet, Grand Rapids, Hibbing, Virginia and Babbitt. He began his career at Wells Fargo in Arizona and subsequently worked at Republic Bank and North Shore Bank. He is a board member of Life House and co-chair for Leadership Duluth's steering committee.

U.S. Bank has named College of St. Scholastica student Cheyenne Sorlie of Grand Marais, Minn., as one of 40 college students chosen to receive the \$1,000 U.S. Bank Scholarship. The scholarship program is now in its 17th year. Sorlie was selected from more than 200,000 students throughout the country who applied for the U.S. Bank Scholarship Program. She is pursuing a degree in psychology.

EXPERIENCED LEADERS IN ALL LASER

# LASIK

**RELF**  
EYECARE SPECIALISTS

4413 AIRBASE ROAD  
HERMANTOWN  
218.720.3553  
RELFYEYECARE.COM

facebook



Our printing professionals provide outstanding quality, top-notch customer service and price-competitive printing. It is our vision to "partner" with you, our customer, to deliver your job on time, on budget and exceed your expectations.



## Minnesota Adult & Teen Challenge



JOHNSON



BARTIKOSKI

Minnesota Adult & Teen Challenge Northland announced the promotion of Keith A. Johnson as the new Center director and the addition of John Bartikoski as development director for the faith-based residential drug and alcohol recovery program.

Johnson has more than 30 years of sales and management experience and had served as development director at the campus in Duluth since 2010. He continues to

be very involved within his community and is currently part of the Hermantown Cohort of the Blandin Community Leadership Program.

Bartikoski comes to the organization after having worked at SOAR Career Solutions for three years as a career specialist. He often worked with clients from Minnesota Adult & Teen Challenge when they went to SOAR to prepare for job searches. Before that, he was the campaign director for United Way of Greater Duluth.

## Barr Engineering



LEE

The board of directors announced that John Lee was named president and chief executive officer. He succeeds Doug Connell, who earlier announced his intention of stepping down. Connell will remain with the company and continue to work with clients and assist in development of future company leaders. Lee joined Barr in 1979 as a civil engineer. In more than 30 years with the company, he has held a variety of positions, including project principal, vice president of finance and member of the board of directors. Since 2009, he has served as the company's director of business development.



DENT

The board also elected Nancy Dent, PE, as chair. Dent, a civil engineer based in Duluth, joined Barr 1988. She has expertise in hydrologic and hydraulic analysis, flood management, mine water management, environmental permitting and dam hydraulics. She also serves as project manager and as a technical resource on numerous projects. Elected as a director by Barr employees in 2010, Dent became the first woman to serve on the board of directors since the company's incorporation in 1966.

## University of Wisconsin-Superior

UW-Superior announced the opening of the all-new Superior Challenge Ropes Course, the only public challenge course in the Twin Ports. This state-of-the-art course provides a fun, transformative challenge for groups of all kinds, ages and abilities. It serves businesses,



Campus staff and Superior Chamber Ambassadors cut the ribbon for the grand opening of the new challenge course.

nonprofits, athletic teams, schools and youth groups. It is designed to teach groups about teamwork, trust, problem solving communication and more.

Located behind Wessman Arena on UW-Superior's south campus, the course includes 23 high and low elements, including swinging steps and a 400-foot zip line. Groups of up to 40 can participate in program offerings ranging from as short as two hours to a full eight-hour day. The ACCT (Association for Challenge Course Technology)-trained facilitators will work with each group to customize an experience to fit your schedule and specific needs.

## Upgrade to the newest rooms in town for your next stay!

- Multimillion Dollar Renovation Project
- Newly Renovated Suites and Guest Rooms
- Local Contractors - Local Products
- New Ballroom in January 2014
- Refreshed Lyric Conference Center & Hospitality Rooms
- New Sundries Marketplace & Expanded Fitness Center



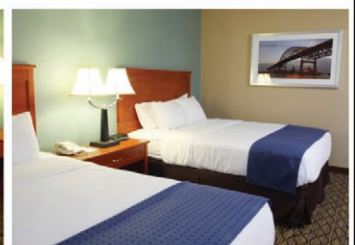
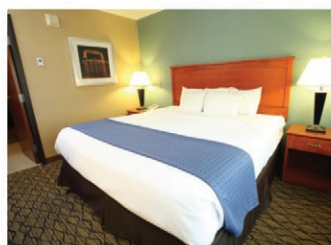
**Holiday Inn  
& Suites**

DULUTH DOWNTOWN

200 W 1st St • Duluth, MN 55802  
218-722-1202 • 800-477-7089

info@hiduluth.com  
www.hiduluth.com

## Investing in the Community, Investing in our Guests!



### Integrity Health Network



LARSON

Melissa Larson is the new chief operating officer for Integrity Health Network (IHN), the fastest-growing network of independently owned health care centers in Northwest Wisconsin and Northern Minnesota. She will be instrumental in building IHN's partnerships with community hospitals across the region as these partnerships strive to improve care and contain costs. Larson earned a B.A. in management from The College of St. Scholastica and is enrolled in its MBA Program with a concentration in health care leadership. She was previously employed by Relf EyeCare Specialists in Duluth for 11 years, including six years as administrator, and at Mount Royal Medical Clinic.

### Lake Superior College



RICHARDS

Jody Richards, M.Ed., CHTP, joined the board of directors of the Lake Superior Foundation. Her professional background includes work as a public school teacher in Duluth, Cloquet and Esko and as a paralegal with the Duluth firm of Reyelts & Bateman, Ltd. Richards has volunteered for a variety of organizations for many years. At LSC, she has contributed to the foundation scholarship, strategic planning and presidential search committee efforts. She also served on LSC's legal studies advisory board. She continues to work as an Essentia hospice volunteer.

In other news, Lake Superior College has again made the national list of military friendly higher education institutions. The 2014 Military Friendly Schools® list, compiled by Victory Media, honors the top 20 percent of colleges, universities and trade schools in the country that are doing the most to embrace America's military service members, veterans and spouses as students and ensure their success on campus.

## Working for business in the Heart of Lincoln Park.



### Business Services include:

- Cash Management
- Merchant Card Services
- Remote Deposit, Business Sweeps
- Online Banking and Bill Pay, eStatements
- Visa Check Card.



2630 W. Superior St.  
Duluth, MN 55806  
Phone: 218-722-3500  
www.parkstatebank.com

# Building Broadband Services

## in the Northland and Beyond

Leverage the Enventis five-state regional fiber network and be backed by the support of a team with more than a century of industry success.

- Voice & VoIP
- Data & Internet
- Managed & Hosted Services
- IT Services



**Responsive • Local • Committed**  
855-ENVENTIS | enventis.com



## St. Luke's



MESSER



WAGNER

Jacquelyn Messer joined St. Luke's Rheumatology Associates. Previously, she worked in neurosurgery and as a nurse educator at St. Luke's and in neurosurgery/orthopedics for Sanford Health.

Mark Wagner, M.D., joined St. Luke's Hibbing Family Medical Clinic. Previously, he practiced at Essentia Health-Hibbing Clinic and at Adams Clinic in Hibbing.

St. Luke's welcomed two new board members, Jeff Borling and Brian Murphy.

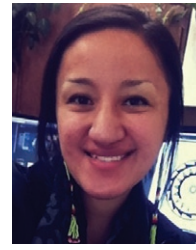
Borling is the Port Authority's director of industrial/economic development. He previously spent nearly seven years with APEX (Area Partnership for Economic Expansion). Borling has chaired the Iron Range Economic Alliance's public relations committee since 2008 and is a board member of the Grand Rapids Area Chamber of Commerce.

Murphy is chief lending officer for

North Shore Bank of Commerce, where he also served as vice president and mortgage loan manager. He previously held positions at St. Louis Bank for Savings. Murphy is on the boards of the Kitchi Gammi Club and the Mars Lakeview Arena, where he serves as treasurer. He also served on the boards of the Duluth Builders Exchange, Marshall School, Lake Superior Railroad Museum, North Shore Scenic Railroad, Historic Union Depot and Northern Pines Girl Scout Council.

In other news, St. Luke's has backed a statewide initiative to help improve heart attack treatment for patients in rural areas. The American Heart Association's (AHA) Mission: Lifeline - Rural Minnesota Initiative tackles the issue of identifying rural patients suffering from a STEMI (the deadliest type of heart attack in which blood flow is completely blocked in an artery) by expanding the use of 12-lead ECG machines among emergency medical services. St. Luke's and St. Luke's Foundation have donated \$2,500 to help the AHA extend the program across rural Minnesota. The AHA has received gifts totaling more than \$6.5 million for the Rural Minnesota Initiative.

## Meyer Group, P.C.



ABE

Marita Abe, Associate AIA (American Institute of Architects) joined the team as a designer. Abe came to Meyer Group from Bismark, N.D. She is a recent graduate

of the master's in architecture program at North Dakota State University, from which she also holds a B.S. in environmental design. Additionally, she is an enrolled member of the Mandan, Hidatsa & Arikara Nation.

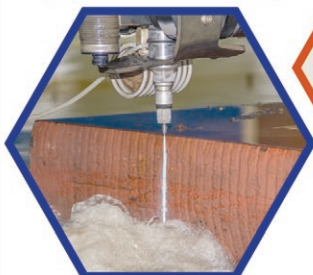
## Mount Royal Dental

Mount Royal Dental has signed on as a branch office of the SmileTree™ to help put big smiles on little faces around the globe. Dr. Camille Zelen joins dental practices throughout North America committed to supporting dental education and treatment projects where the need is most acute. Children participating in SmileTree™ projects typically have no other access to dental care.

SmileTree™-supported clinics provide children with oral health education, an exam and treatments. Clinics are held in the same location at least every two years to ensure continuous care. By adopting a treatment project, Mount Royal Dental helps SmileTree™ deliver care to more than 250 children.

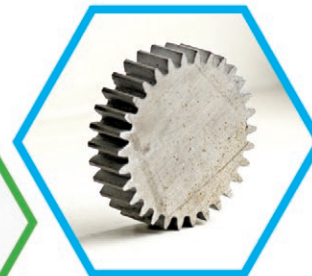
# Precision Waterjet Cutting

6"+ Cutting Capability



Bevel Cutting

Baskets / Screens



Gears

We can cut:  
Steel  
Rubber  
Glass  
Plastic  
Wood  
& More!



[WWW.IDSWJ.COM](http://WWW.IDSWJ.COM)

715-718-2258

1226 Ogden Ave., Ste. 3  
Superior, WI 54880



**Alworth Memorial Scholarship Fund**

The Alworth Memorial Scholarship Fund celebrates 65 years of providing more than \$44 million in college scholarships to nearly 4,700 Northeastern Minnesota high school seniors pursuing math and science degrees.

Scholarships in the 1949-1950 academic year ranged from \$300 to \$800. Today, the fund awards four-year scholarships of up to \$20,000 each to high school graduates majoring in math and science in college. In all, the fund provides an annual outlay to area students of about \$1.2 million, making it one of the most generous private foundation scholarship programs in a region known for extensive academic giving.

Patty Salo Downs, executive director of the fund, said that at a time when students worry about the cost of college education, the scholarship allows them to work less and focus more on academics. To be eligible, applicants must graduate from a high school in one of the following Minnesota counties: Aitkin, Beltrami, Carlton, Cass, Cook, Crow Wing, Lake, Itasca, Koochiching and St. Louis. Students can find information and apply online between Nov. 1 and Jan. 15 at [alworthscholarship.org](http://alworthscholarship.org).

**Hanft Fride**



CAREY



BURNS



KELLY



PRINCE

Jennifer L. Carey was selected as one of the Top 50 Women Minnesota Super Lawyers® for 2013 and was listed in the August 2013 issues of Minnesota Super Lawyers Magazine, Twin Cities Business and Mpls.St. Paul Magazine. Carey has been recognized by Super Lawyers every year since 2004. Recently named president of Hanft Fride, Carey has been with the firm since 1991 and practices primarily in the areas of real estate and estate planning. She also provides advice to clients in probate and business law.

William Burns, Jennifer Carey, John Kelly and Cheryl Prince were selected by their peers for inclusion in The Best Lawyers in America® 2014\*.

For the 26th consecutive year, Burns was selected for inclusion in real estate law. Additionally, he handles private and public financing of business enterprises, zoning

and real estate development, health care business issues and mergers/acquisitions.

Carey was selected for the second consecutive year for her practice in real estate law.

Kelly was selected for the 18th consecutive year for his work in defending legal malpractice claims. He represents insurers, individuals and corporate clients in tort actions and commercial disputes, professional liability, contract, employment and personal injury matters.

Prince was selected for the second consecutive year for her work in family law, which she practices exclusively. She handles cases involving both simple and complex property division, maintenance, child support and custody issues.

**Recycling since 1989**  
Tom Segal, President – Duluth Pack

Recycling paper, cardboard and cans and reusing scraps – Duluth Pack does all it can to reduce waste that goes into landfills. Creating less waste preserves the very outdoors their packs are made to explore. Your business can recycle too – it's easy. Call (218) 722-3336 to get started.

**Western Lake Superior Sanitary District**  
(218) 722-0761  
[wlsd.com](http://wlsd.com)

**THINK BEFORE YOU THROW**

CARPET • HARDWOOD • LAMINATE • VINYL • CERAMIC

Kolar Chevrolet - Duluth

**The Area's Leader in Commercial and Industrial Floor Coverings.**

**CONTRACT**  
TILE AND CARPET, LLC  
COMMERCIAL FLOORING SPECIALISTS

537 Garfield Ave. Duluth, MN 55802  
218-723-4056 • Fax 218-723-4058  
[www.contracttileandcarpet.com](http://www.contracttileandcarpet.com)

## Benedictine Health System



MAURER

Sister Lisa Maurer, who joined the Benedictine Health System (BHS) in 2012 as the mission integration manager, was named the new director of mission integration. She will provide leadership for furthering BHS's mission and core values throughout BHS. This includes the areas of mission, spiritual care, ethics, liturgical and ritual services and community benefit.

Maurer has served as a pastoral associate in Duluth and held many other ministry-related roles in southern Minnesota parishes. Prior to her ministry work, she was an elementary education teacher and athletic coach. She is a graduate of Southwest Minnesota State University in Marshall and is working on her master's degree at St. John's University in Collegeville.

## Duluth Transit Authority



The DTA has purchased three new vehicles for its STRIDE service. The MV-1 is American-made and features a unique riding experience for passengers with disabilities. The gas-fueled vehicle has a higher MPG than any other vehicle in the DTA's fleet. It was created by the company Vehicle Production Group, Inc. (VPG) with the sole purpose of supporting the mobility community and was designed from the ground up based

on input received from mobility device users and service providers.

Wheelchairs can be secured in a front-seat position, giving passengers the opportunity to see the entire road much like sitting in a regular SUV or van, or there is the option of fastening a wheelchair in the mid-section of the vehicle. A bench seat in the far back of the MV-1 offers seating for caregivers and other passengers.

## Lake Superior Zoological Society

About 200 people turned out at the "Run Like an Animal" fundraiser for the Lake Superior Zoo and many participants chose to run in animal-themed costumes. The event was sponsored by Tortoise and Hare Footwear, Anytime Fitness and Pearl Izumi.



Run Like an Animal 2013 winners (from left): Molly Bergum, Roger Reinert, Susan Stark, Peter Magnuson, Lynette Crosby and Tim Cyr.

Men's division winners: first place - Sen. Roger Reinert, Duluth; second - Peter Magnuson, Proctor; third - Tim Cyr, Duluth. Women's division winners: first place - Molly Bergum, South Range; second - Susan Stark, Eveleth; third - Lynette Crosby, Eveleth.



**Power comes from  
being understood.®**

When you trust the advice you're getting, you know your next move is the right move. That's what health care professionals can expect from McGladrey. That's the power of being understood.

For more information on how we can help your health care organization, call **Jim Spreitzer** at **218.727.8253** or visit **www.mcgladrey.com**.



Assurance ■ Tax ■ Consulting

MCG-07131B

**BUSINESS GROWTH LEAVE  
YOU COMING UP SHORT?**



Business loans.  
Competitive rates.  
Local partners.



**MEMBERS  
COOPERATIVE  
CREDIT UNION**

Call James or Mary today!  
218 625-8888

membersccu.org | 218-625-8888  
Aston | Cloquet | Duluth | McGregor

## Out There Advertising



LITMAN

Dan Litman was hired as a graphic designer. He is responsible for designing advertisements, banners, posters and other marketing materials. Litman graduated from Mesabi

Range Community and Technical College with a degree in graphic design and print communications. He was a freelance designer with Out There Advertising before his full-time hiring.

## Grandma's Marathon-Duluth, Inc.



CARLSON

The board of directors announced the selection of Jon Carlson as the organization's interim executive director. He takes over for Scott Keenan, who is stepping down after 37 years. Carlson has

been the nonprofit organization's race director since July 2003 after retiring from Minnesota Power, where he had worked since 1980 in the employee benefits department. He served on the Grandma's Marathon board from October 2002 until being hired as a full-time employee. Carlson is a graduate of the University of Minnesota Duluth.

## Gerlach, Beaumier & Trogdon, Attorneys at Law



TROGDON



VIEGAS

Terry A. Trogdon has accepted an invitation to serve another term as a member of the Minnesota Women Lawyers Advisory Board. MWL's mission is to advance the success of women in the legal profession and strive for a just society.

Katrina M. Viegas recently joined the board of directors for the Girl Scouts of Minnesota and Wisconsin Lakes and Pines.

Viegas concentrates her practice in bankruptcy, debtor-creditor law, family law (divorce and custody) and estate planning.

## Northern Lakes Second Harvest Food Bank



Brian Daugherty, president of Grandma's Restaurants, displays the Empty Bowl award plaque.

Clubs, Duluth Public & Private Schools, Lake Superior College Arts & Ceramics, Dave Lynas, Continental Clay Company, HTK Marketing & Communications, the St. Louis County Heritage and Arts Museum (The Depot), Deb Hannu (Duluth Public Schools), Karin Kraemer (artist), Western Lake Superior Sanitary District, Lake Superior Wood Turners, Amazing Grace Bakery, Porter's Restaurant, Coney Island, Great Harvest Bread Company, Positively Third Street Bakery, St. Luke's Hospital and Jeff Frey & Associates Photography.

Over its 20-year history, Empty Bowl has raised \$805,369, allowing the food bank to rescue and distribute enough food for four million meals for Northland residents in need.

The annual Empty Bowl fundraiser turned 20 this year and as part of the event, Second Harvest Northern Lakes Food Bank recognized Grandma's Saloon & Grill as one of "20 Great Individuals and Organizations in Empty Bowl History." A partner since the event's inception, Grandma's Saloon & Grill has provided a soup donation annually.

In addition, these individuals and organizations were recognized: the Duluth Art Institute, Duluth Lions and Lioness



www.telephoneassociates.com  
329 Grand Ave., Superior, WI

# Watch Your Business from Your iPad® 24/7



Monitor your business using your laptop, iPad® or smartphone with **TA Video Security**. Our technology provides a security system that you control with the touch of a finger from anywhere in the world that has Internet access.

- Multiple office locations
- Remote business surveillance
- Construction site applications
- Retail surveillance and security recording
- Parking lot/ramp security
- Turn-key installation and service
- Training and maintenance
- Affordable all-inclusive monthly billing

**TA Video Security**  
PUTS YOU IN TOTAL CONTROL

**IF YOU NEED TO PROTECT YOUR BUSINESS OR PROPERTY, CALL US! 715-392-8101**

Do you  
**BELIEVE?**  
 The perfect  
 holiday loan  
**does**  
 exist!



at



Shop 'Til You Drop

### Human Development Center

The Human Development Center (HDC) commemorated its 75th anniversary in August with a special night of celebration at the 4th Annual HDC HOPE (Helping Others and Promoting Education) Gala. The event included a dinner, program and silent and live fundraising auctions as well as other fun activities.

HDC received a certificate of recognition from the Office of the Governor of the State of Minnesota, as well as a mayoral proclamation from Duluth Mayor Don Ness to honor its 75 years of providing behavioral and mental health services to Cook, Carlton, Lake and southern St. Louis County in Minnesota. HDC also provides services to Douglas County, Wis. Over the years, the dedicated people at HDC have provided services to thousands of clients.

### Essentia Health



HOLMGREN



HARRIMAN



KNOPKE



CHAUDHARY



PRASAD



PERKO



EVANS

Essentia Health announced new staff:

Sandra Holmgren, nurse practitioner - elder care department at the Essentia Health-Duluth Clinic.

Nicole Harriman, licensed independent clinical social worker - behavioral health department at Essentia Health-Duluth Clinic.

Dr. Kristin Knopke - critical care team at Essentia Health-St. Mary's Medical Center.

Dr. Sanjay Chaudhary - critical care team at Essentia Health-St. Mary's Medical Center.

Dr. Swati Prasad - hospitalist at Essentia Health-St. Mary's Medical Center.

Dr. Ross Perko - pediatric hematologist and oncologist, Essentia Health's Erick Peter Person Children's Cancer Center in Duluth.

Dr. Colleen Evans - gynecologic cancer specialist, Essentia Health-Duluth Clinic.

In other news, the Essentia Health St. Mary's-Heart & Vascular Center received national recognition for providing top-quality heart attack care. St. Mary's is one of only 197 hospitals across the country to receive the Platinum Performance Achievement Award from the National Cardiovascular Data Registry (NCDR).

In addition, all seven rehabilitation programs offered at Miller-Dwan Rehabilitation Services at Essentia Health-Duluth were successfully reaccredited for three years by the Commission on Accreditation of Rehabilitation Facilities (CARF): brain injury inpatient rehabilitation programs - hospital, adults; brain injury inpatient rehabilitation programs - hospital, children and adolescents; inpatient rehabilitation programs - hospital, adults;

inpatient rehabilitation programs - hospital, pediatric family services; inpatient rehabilitation programs - hospital, stroke specialty programs; spinal cord system of care - adults; spinal cord system of care - children and adolescents.

Finally, Essentia Health-St. Mary's Medical Center is celebrating 125 years of caring for the community. To mark the milestone, the front of the hospital on East Third Street was illuminated in blue light for a week in late August. The hospital is also unveiling a new permanent display that highlights the facility's rich history: a 53-foot-long mural near the Heart and Vascular Center on the third floor.

## Goodwill Duluth

The board of directors selected officers for the nonprofit agency in its 2013-14 fiscal year. Additionally, several new board members signed on to lend their time and talents through four-year terms.

Scott Bradt, who has been on the board of directors since June 2007, will serve as board president. His goals are to continue Goodwill's already strong mission: implement its succession plan, develop business plans for continued growth and financial stability, maintain and grow its board strength and diversity through recruiting and leverage community resources to promote Goodwill and communicate its message.

The slate of board officers is rounded out by Vice President Karla Strombeck, Treasurer Martin Buscombe and Secretary Kelly Looby. Seven new members also joined the board: Tedd Ellis, field collections and policy supervisor at Minnesota Power; Sharon Monahan, retired human resources specialist; Tim Peterson, deputy clerk with the City of Proctor; William Sawyer, project development supervisor at Minnesota Power; Stephen Shaner, health plan systems manager with HealthPartners; Matt Silverness, a human resources generalist with the City of Duluth; and Kate Kubiak, conservation specialist with the Southern St. Louis County Soil & Conservation District.

Returning board members are Ken Butler, Pam Dahlberg, Cliff Tanner, Lu-Anne Anderson, Jim Caesar, Harry Gehring, Shirley Hansen, Deborah Jackson and Britt Payne.

## Graybar

Graybar has opened two new full-service branches. Located in Graybar's Chicago District at 301 East Mercury Drive in Champaign, Ill., the new Champaign branch will serve the Champaign-Urbana metro areas as well as Macon, Piatt, Moultrie, Shelby, Effingham, Cumberland, Coles, Douglas, Champaign, Ford, Iroquois, Vermilion, Edgar and Clark counties in Illinois. Branch Manager Brian Gauthier will lead the branch's sales efforts.

The new Kalamazoo branch, located within Graybar's Chicago District at 3100 Covington Road in Kalamazoo, Mich., will serve the Kalamazoo metro area as well as Branch, Calhoun, Kalamazoo and Van Buren counties in Michigan.

## Duluth Seaway Port Authority



CODA

Vanta E. Coda II was appointed to the position of executive director by the Port Authority board of commissioners. He succeeds Adolph Ojard, who has retired. Coda brings over 20 years of experience in multi-modal transportation and logistics.

Coda started his career in Chicago in 1993 with the Illinois Central Railroad, eventually becoming director of marketing and sales following its merger with the Canadian National Railway. Having played a key role in CN's strategic planning for chemical transport, he was hired by the Westlake Group of Companies in 2000 to manage all logistics for its vinyls subsidiary. Five years later, he was recruited by American Commercial Lines to be director of regional sales in the Gulf, during which time he managed an international account portfolio. Most recently, he served as director of fuel transportation for Dynegey Inc. in Houston, Texas.

In other news, Acting Maritime Administrator Paul "Chip" Jaenichen was in Duluth to announce the U.S. Department of Transportation's award of a \$10 million TIGER grant to the Duluth Seaway Port Authority for a major intermodal project on the waterfront. With a \$10 million TIGER grant from the Department of Transportation, the Duluth Seaway Port Authority will undertake a major adaptive reuse and redevelopment project on Garfield Pier (Dock C&D) that will re-establish the dock's structural integrity and connect the 28-acre site to existing road access and rail infrastructure. Once complete, the new platform will markedly expand the port's general cargo handling capacity.

Health care is a dynamic, energy-intensive industry. Minnesota Power helps health care facilities save energy and manage energy costs—not just once, but through ongoing, continuous improvement. Visit our website and fill out the **Power of One**® Business preapplication form.



Contact us  
(218) 355-2909



*Preventive medicine.* Every dollar a nonprofit health care organization saves on energy is equivalent to generating \$10-\$20 in new revenue. For-profit health care organizations can raise earnings \$.01 per share by reducing energy costs just 5%.\* The result is a *healthier bottom line.*

Learn more at [www.mnpower.com/onebusiness](http://www.mnpower.com/onebusiness).

\* ENERGY STAR® statistics.



### Members Cooperative Credit Union

The Community Youth Foundation of Members Cooperative Credit Union announced recipients of its 2013-14 program year scholarships. Seventeen area high school students were selected for \$1,000 awards. Recipients included: Bailey Barbe, Aitkin; Madeline DeFrance, Hermantown; Cole Drechsler, Cloquet; Garrett Drechsler, Cloquet; Trace Drechsler, Cloquet; Mitchell Fontaine, Aitkin; Krysta Haugly, Aitkin; Melissa Johnson, Cloquet; Kristianna Konietzko, Cloquet; Justina Lindberg, Duluth; Lyle Nyberg, Aitkin; William Seitz, Duluth; Brett Sterk, Hermantown; Mallory Uttermark, Duluth; Hannah Ward, Duluth; Alexander Willoughby, Hermantown; Tori Zime, Barnum.

The Community Youth Foundation awards scholarships to graduating high school seniors from our home communities and works with other nonprofit groups to address youth-focused issues.

### Thrivent Financial for Lutherans

The Duluth Area Chapter of Thrivent Financial for Lutherans announced financial support totaling \$11,190 given to local organizations for the first half of 2013. The chapter has provided funding for eight regional projects, including two medical fundraisers.

Organizations that received \$1,600 in support include the Lake Superior Youth Chorus, Camp Vermillion, the CHUM Rhubarb Festival and the Kay Marie Sisto Memorial Run/Walk/Roll. Each of the medical fundraisers received \$1,600 in support, which included benefits for Zachary Knuckey and Jacob Carlson. A group of runners who participated in Grandma's Marathon banded together to raise funds for CHUM and received \$1,000 in support from the chapter. Finally, \$590 was given to Aftenro Home in support for its annual spaghetti dinner.

More than \$4,500 has been approved for several projects that will occur later this year. However, the chapter has an additional \$5,200 to distribute prior to year-end. Applications are being accepted for projects that will take place this year.

### Twin Ports Testing

Twin Ports Testing announces the following promotions at its Superior office:

Martin Halvorson, EIT, was promoted to manager of geotechnical services. He earned a bachelor of science degree from the University of North Dakota and master of science degree from the University of Wyoming, both in civil engineering. Halvorson has been with Twin Ports Testing since 2007.

Mike Haapala, PE, was promoted to chief operations officer. He earned his bachelor of science in civil engineering from Michigan Technological University and is a registered professional engineer in Minnesota, Wisconsin, North Dakota and Michigan. Haapala has been with Twin Ports Testing since 2009.

### American Red Cross - Northland Chapter

The Northland and North Star Chapters of the American Red Cross Northern Minnesota Region announced 2013 Volunteer Award winners.

Marty Mehling of Duluth received the Northland Board Member of the Year Award for 19 years of outstanding service. A retired firefighter, Mehling has responded to disasters including fires, floods and wildfires and helped provide chapter leadership.

Christina Hujanen of Tower received the Northern Minnesota Region's Rookie Volunteer of the Year Award for excellent service during her first year as a disaster responder who deployed three times to help during Superstorm Sandy.

Kirk Douglas of Duluth received the Gladys Swanson Disaster Volunteer of the Year Award for being an outstanding disaster responder.

The Northland's NewsCenter received the Community Partner of the Year Award for providing years of support to help people prevent, prepare for and respond to emergencies of all sizes and for helping raise funds for disaster response.

Sam's Club in Duluth received the Mary Coultrap Johnson Philanthropy Award for helping to provide critical support to the Red Cross. This award also recognizes Sam's Club employee Tim Sundstrom, who serves on the Northland Chapter's board of directors.

David Heyser of Duluth received posthumously the Mary Coultrap Johnson Philanthropy Award. For years, he donated his time, expertise and financial support and responded to local and national disasters.

**Perfect Deal Done.** In the heart of the city on the lake.  
Perfect Meetings, Perfect Place, Perfect Planning  
218.726.1111 • [www.lnnonlakesuperior.com](http://www.lnnonlakesuperior.com)

## Bay West, Inc.



GRAPE

Bay West, Inc., a Twin Cities-based environmental and industrial services company, recently hired Tim Grape as a project manager who will provide more than a decade of experience and state regulatory

requirements expertise on site investigation and remediation projects.

Grape is a professional geologist with 15 years of environmental consulting experience with an emphasis on site assessment, site remediation and hydrogeology. He has a strong background in Minnesota Pollution Control Agency (MPCA) guidance documents and for the past seven years managed projects under the Petroleum Remediation Program, in addition to managing Site Assessment/Superfund sites under the MPCA's Professional Technical Master Contract.

## Saturn Systems

Christopher Morton joined Saturn Systems as a senior software engineer. Most recently he was employed at mPay Gateway in Minneapolis as a software engineer/architect. Morton will be working on a software solution related to medical imaging management and analysis.

Jason Usack joined the Saturn Systems team as a software engineer. Most recently he was employed at Essentia as an application system analyst/web and business programmer. He will be working on two new web development efforts. One of the programs is an online accounting and inventory management system for product distribution networks. The other, which also includes an offline component, automates the process of documenting labor and equipment time for construction contractors.

Saturn Systems is an entirely U.S.-based software engineering consulting firm based in Duluth that provides highly skilled software development and quality assurance staff for projects and staff augmentation. Talented developers, combined with our lower cost rural outsourcing model and a stable workforce, gives our customers an attractive alternative to high-priced metro firms and the challenges of using an offshore provider. Specializing in core software development using Microsoft .NET, Java, C++ and other foundational technologies.

## Fryberger, Buchanan, Smith & Frederick P.A.



BALL



DUNLEVY

The following attorneys were named 2013 Minnesota Super Lawyers. Only 5 percent of Minnesota lawyers are awarded this honor each year.

Stephanie A. Ball was named in the Top 50 Women Minnesota Super Lawyers, 2013. She is a graduate of the University of Minnesota Law School and practices in civil litigation, including personal injury, wrongful death, products liability, construction, insurance and surety law, commercial litigation and lender liability. She is certified by the Minnesota State Bar Association as a Civil Litigation Specialist.

Shawn M. Dunlevy focuses his practice on loan workouts/lender support, bankruptcy and creditors' remedies, business banking and commercial law. He is a graduate of the University of North Dakota School of Law.

Paul B. Kilgore focuses his practice on real estate acquisitions, finance and litigation and on minerals and mining law. He is a graduate cum laude from the University of Minnesota Law School and is certified by the Minnesota State Bar Association as a Real Property Law Specialist. Kilgore was elected in 2012 to the American College of Real Estate Lawyers.

Paul A. Loraas practices in the areas of lender support, real estate and minerals and mining law. He graduated with distinction from the University of North Dakota School of Law. Loraas is certified by the Minnesota State Bar Association as a Real Property Law

Specialist and was featured in the 2013 International Who's Who of Mining Lawyers.

Daniel D. Maddy practices in the areas of real estate, development, banking and lender support, business/corporate law, securities and housing law. He graduated cum laude from William Mitchell College of Law.

James H. Stewart practices in the areas of estate planning and probate, trusts, business and tax law. He is a graduate of the University of Minnesota Law School and is a fellow of the American College of Trust and Estate Counsel.

Three attorneys were named Rising Stars:

John R. Gasele practices in the areas of trademark and copyright law, Internet law, administrative and government law and wind energy. He is a graduate cum laude of the William Mitchell College of Law.

Eric S. Johnson is an associate attorney practicing primarily in the area of business litigation. He is a graduate of the William Mitchell College of Law.

Mia E. Thibodeau is an associate attorney practicing in the areas of estate planning, family law and municipal law. She is a graduate of the Willamette University College of Law.



KILGORE



LORAAS



MADDY



STEWART



GASELE



JOHNSON



THIBODEAU

## Miller-Dwan Foundation



From left: Shari Wormwood, MREA communication specialist, Andy Krubsack, Essentia Health Miller-Dwan Burn Center assistant nurse manager, Traci Marciniak, Miller-Dwan Foundation president, Lidia Dilley Jacobson, MREA safety and loss control director.



Joan Oswald, Miller-Dwan Foundation (holding check), and Tim Williams, tournament organizer (at Oswald's left), surrounded by the Prevost/Williams families.

The 8th Annual Minnesota Rural Electric Association (MREA) Burn Center Golf Tournament held in St. Cloud donated more than \$8,000 to the Miller-Dwan Foundation to benefit the Essentia Health Miller-Dwan Burn Center. The Center has utilized past MREA donations to purchase state-of-the-art equipment and supplies as well as advanced practitioner training. The tournament was created to provide relief for burn victims' families and support hospitals in providing the latest technology to ensure that Minnesota power line workers receive the best treatment.

In another successful fundraiser, two families and 12 teams gathered in memory of Bob Prevost and Steve Williams for Solon Springs' 10th Annual Prevost/Williams softball tournament. The event raised \$10,000 for the Miller-Dwan Foundation's Solvay Hospice House. Additional funds raised at the tourney will be used by the family as needed to support individual cancer care. Steve and Bob were two great guys who cared about their community and were always ready to give a helping hand. The Prevost/Williams tournament continues their legacy by helping others with their fight against cancer.

## Woodland Hills

Caillin Smith, RN, was hired to provide nursing care and referral services at the agency's Wellness Center.

Staff promotions were also announced: Michelle Nelson is now the quality improvement and compliancy officer. The clinical team welcomed therapists Sig Haller and Trevor LeCocq. Val Edinger is the medical administrative specialist. Kevin Szczyrbak was promoted to coordinator of residential services. Molly Johnson is now case manager and Chris McNamara is house supervisor for Community Transition, a semi-independent living skills development program. Jesse Soufflet is a unit supervisor and Steve Morgan is a case manager, both in the residential treatment program. Tyler Erickson, Kelsey Johnson, Micah Kantonen, Matt Krivinchuk, Brianna Reuter, Ryan Schmidt and John Stetson have been promoted to senior youth care counselors. David Schnurrer was promoted to senior night staff counselor.

Woodland Hills is dedicated to empowering, healing and teaching responsibility to children and adolescents.

## Content Management

Do it yourself, or let us do it for you!  
Updating your website should be easy.  
Faster Solutions can help with a  
content management plan to keep  
your site fresh.

Contact us today. We'd love to  
help!

Designed for the Web. Built for Business.  
**FASTER SOLUTIONS**  
fastersolutions.com | 218.733.3936



I'm taking the  
next step.

UMD Continuing Education can help you every step of the way. It is possible to develop professional skills, earn a certificate, or prepare for a certification exam.

Choose from a variety of online professional development certificates and courses designed to provide practical knowledge, skills, and credentials!

**Find out more:**

[www.d.umn.edu/ce](http://www.d.umn.edu/ce) • [cehelp@d.umn.edu](mailto:cehelp@d.umn.edu)

**UMD** CONTINUING EDUCATION  
UNIVERSITY OF MINNESOTA DULUTH  
Driven to Discover

The University of Minnesota is an equal opportunity educator and employer.



## Impact Sports Training



BELL

Owner Chris Bell of IST CrossFit announced the hire of Brendan Willis and Jeff Ellison as strength and conditioning coaches. Willis played collegiate baseball at UW-Superior, holds a

bachelor's degree in exercise science and is pursuing a master's degree in exercise physiology from The College of St. Scholastica. Ellison is a three-time Masters World Rowing Champion and holds a bachelor's degree in exercise science from UW-Superior.

IST CrossFit operates out of Impact Sports Training and serves the physical conditioning and performance needs of athletes and adults around the Twin Ports. Since 2006, IST has provided structured programs that take place in a safe, fun, competitive atmosphere.

## Park State-Bank



RAJ

Steven J. Raj joined the bank as vice president of home mortgage and consumer lending.

He will head up a new focus on mortgages, along with other consumer loans. For years, the

Duluth-based bank has offered real estate lending. But the addition of Raj signals an increased focus in that area of client service.

Raj comes to Park State after 16 years of mortgage and real estate lending in the Twin Ports and the Twin Cities. Most recently, he directed real estate lending for Members Cooperative Credit Union's five branches in north-eastern Minnesota.

Raj is one of the region's few Direct Endorsed underwriters, approved by the U.S. Department of Housing and Urban Development to underwrite and approve a broader spectrum of loans, including those insured by the Federal Housing Administration.

He has been active in the Duluth, Hermantown and Cloquet Area Chambers of Commerce and founded Twin Ports Business Builders, a local business networking group.

## Surge Communications



ROSETH

Kelsey Roseth was hired as an account executive/project manager. Most recently, she was a news anchor, reporter and producer at WDAY-TV, a subsidiary of the Forum Communications Co., based in Fargo. She also volunteered her time as a public relations consultant for Jeremiah Program Fargo-Moorhead, a nonprofit that gives single mothers the ability to grow from poverty into prosperity. She has two degrees from Minnesota State University Moorhead: a B.A. in English/mass communications and a B.S. in mass communications with an emphasis in broadcast journalism.

## Marshall School



NEBLETT



WICKLUND

Brandon Neblett was selected as Marshall's upper school principal and Joe Wicklund as director of enrollment.

Neblett joins Marshall from St. Paul's School in Baltimore, Md., where he had been director of studies. He also teaches history and serves as the history department chair. Prior to that, he worked at the Sage Hill School in California as a

history teacher and grade-level dean. Neblett has a bachelor's in classics degree from Washington and Lee University in Virginia and master's degrees in ancient history and Greek from the University of St. Andrews in Scotland.

Wicklund previous worked at The College of St. Scholastica (CSS), where he served as director of first-year admissions. He also worked in its admissions department, where he taught journalism and public speaking courses and served as an assistant baseball coach. He holds a bachelor's degree in communication and master's degrees in business administration and management from CSS.

## Duluth Superior Community Foundation



STROM



YUNG

Branden H. Robinson, Philip H. Strom and Anthony C. Yung were elected to the board of trustees. The foundation also hired Keri Cavitt as director of community philanthropy.

Robinson has served as general manager of Duluth's South Pier Inn for nearly seven years. He also sits on the boards of the Rotary Club of Duluth, Duluth Superior Hotel Motel Association and Hospitality Minnesota.

Strom is a retired U.S. Army veteran with 30 years of financial advisor experience under his belt. A purpose-driven man, Strom believes in the great power of donating time and wealth.

Yung, CIMA®, CRPC®, is a wealth management advisor and partner at the Sieh Yung Group at Merrill Lynch Global Wealth Management in Duluth. He is a board member of the Lake Superior Swim Club and past board member of the Congdon Park Elementary Foundation, Duluth Children's Museum Foundation

and the Glesheen Historic Estate.

Cavitt comes from Madison with a background of more than 15 years of nonprofit and community based work. Previously the director of operations for the Greater Madison Convention and Visitors Bureau, she was also an active community member, working with Leadership Greater Madison and serving on local boards and committees. In addition, Cavitt directed operations at YMCAs in Arizona and Wisconsin while being involved with the Boys and Girls Club of America.

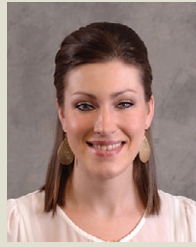
## Lake State Credit Union



SMITH



LARSON



DUELAND



SINNOTT



WELCH

Lake State Credit Union's newest office officially opened its doors Sept. 6 in the Technology Village in downtown Duluth. Led by President and CEO Tim Smith, the office is staffed

by: Amanda Larson, concierge, to assist members with the latest interactive teller machine technology; Lindsey Dueland, member solution specialist; Jerry Sinnott, vice president of commercial lending; Mike Welch, mortgage advisor. Larson and Dueland come to Lake State from an area credit union and Sinnott, Welch and Smith are all from area banks.

This is the sixth Lake State Credit Union office covering the I-35 corridor between the Twin Ports and the Twin Cities, with the other offices located in Moose Lake, Sandstone, Hinckley, North Branch and Isanti.

## Kolar Chevrolet Buick GMC



CHRISTENSEN



STORCK



LAYMAN

Kolar Chevrolet Buick GMC announced new hires:

Brian Christensen - sales and leasing representative. Christensen has more than 38 years experience in the retail furniture business in Duluth.

He is a past board member of the Boys and Girls Club of Duluth and of the Duluth Area Chamber of Commerce.

Brianna Storck - Internet specialist. Storck recently completed her B.A. degree in sociology at St. Cloud State University.

Lori Layman - service advisor. Layman has 27 years experience in General Motors Certified Service. She spent the last 25 years in Dallas before moving back to northern Minnesota. Layman has twice earned the GM Mark of Excellence annual award.

Chris Milczark - sales and leasing representative. Milczark has held a variety of roles in the automotive industry over the last 20-plus years.

Brent Leehe - detail manager. Leehe has worked for more than four years in the



MILCZARK



LEEHE



DAHL



PALMGREN

automotive industry.

Sandra Dahl - receptionist. Dahl has previously worked as a receptionist at a local hair salon and in the food distribution industry.

Brian Palmgren - accountant. Palmgren has a background in bookkeeping and sales and earned a B.A. degree in accounting from the University of Wisconsin-Superior.

## Pheasants Forever- St. Louis & Carlton County Chapter

The St. Louis and Carlton County Chapter of Pheasants Forever has been awarded a "Young Guns" program by the Pheasants Forever national office. The award was received by only two of 70 chapters in Minnesota and recognizes those chapters leading the country in supporting youth shooting programs, conservation efforts, community service and mentoring future generations in wildlife education. It provides additional equipment and training to St. Louis/Carlton County chapter volunteers so they may continue to support this goal.

Pheasants Forever is a 501 (c) (3) nonprofit conservation organization dedicated to protecting and enhancing wildlife populations in North America through habitat improvement, land management, public awareness and education.

## Wipfli LLP

Wipfli LLP, a national accounting and business consulting firm with over 1,100 associates and 23 offices in the United States and India, was named to the Minneapolis/St. Paul Business Journal's 2013 list of the Best Places to Work - the third time Wipfli has been awarded this honor. The Business Journal named 55 companies to its Best Places to Work list and Wipfli was one of 15 companies that ranked in the medium companies category. Wipfli has approximately 176 employees in four offices in Minnesota (Minneapolis, St. Paul, Duluth and Cloquet).

In addition, Wipfli was recently named to the Star Tribune's Top Workplaces in Minnesota list for the fourth consecutive year. It also ranked among the top 23 firms on Inside Public Accounting's 100 Largest Accounting Firms list for 2013, moving up two places from last year. The rankings are based on U.S. net revenue. And finally, Wipfli LLP managing partner and chairman Rick Dreher was selected as one of 2013's Most Admired Peers in the accounting profession by Inside Public Accounting. IPA's Most Admired Peers were selected by more than 500 accounting firms that participated in IPA's 23rd Annual Survey and Analysis of Firms.

**ZMC Hotels**



FULLER

Kayla Fuller was hired as the catering sales and events coordinator at Savories, where she will be responsible for coordinating events from small business meetings and luncheons to formal weddings with full meal and entertainment arrangements. Fuller began working four years ago at the Edgewater Hotel & Waterpark. Most recently, she served as the outside sales manager for ZMC Hotels' local businesses including the Inn On Lake Superior, the Best Western Bridgeview and Downtown, the Days Inn Duluth Lakewalk and the Edgewater, as well as Savories Catering.

MC Hotels Inc. is a hotel management and development company in Duluth that manages 30 hotels in 10 states with 1,200 employees. Locally, ZMC Hotels Inc. is associated with the Edgewater Resort & Waterpark, Inn On Lake Superior, Best Western Downtown Duluth, Days Inn Duluth Lakewalk, Best Western Bridgeview Motor Inn and Savories Catering.

**Minnesota Ballet**



REINERS



TOUHY



COLE



SURGES

and in Florida with the Sarasota Ballet.

Promoted from trainee to apprentice is Madeleine Surges, a graduate of the School of the Minnesota Ballet.

Kristopher Catt was hired as projects coordinator/stage manager. He earned B.A. degrees in English and philosophy at the University of Wyoming and studied at the School of the Art Institute of Chicago and the University of Kent in Canterbury, England.

For its 2013-14 performing season, the Minnesota Ballet has hired three new dancers who come from some of the finest ballet training academies in the country.

Branden Reiners graduated from the San Francisco Ballet School and also studied at Boston Ballet School, Jacqueline Kennedy Onassis School at American Ballet Theatre and the New York City Ballet's School of American Ballet.

New apprentice Caroline Touhy studied at the Michigan Ballet Academy in Grand Rapids and recently danced in Alabama with the Montgomery Ballet.

New trainee Nancy Cole studied at the Joffrey Ballet School, where she received a bachelor of fine arts degree from the Joffrey/New School BFA program; she has danced in Arizona with the Tucson Ballet

**UNITED STATES POSTAL SERVICE® (All Periodicals Publications Except Requester Publications)**

1. Publication Title: Duluthian

2. Publication Number: 0012-7116

3. Filing Date: 09/12/13

4. Issue Frequency: Bi-Monthly

5. Number of Issues Published Annually: 6

6. Annual Subscription Price: \$24.00

7. Complete Mailing Address of Known Office of Publication (Not printer) (Street, city, county, state, and ZIP+4®):  
Duluth Area Chamber of Commerce  
5 W First Street, Duluth MN 55802

8. Complete Mailing Address of Headquarters or General Business Office of Publisher (Not printer):  
Duluth Area Chamber of Commerce  
5 W First Street, Duluth MN 55802

9. Full Names and Complete Mailing Addresses of Publisher, Editor, and Managing Editor (Do not leave blank):  
Publisher (Name and complete mailing address):  
Duluth Area Chamber of Commerce  
5 W First Street, Duluth MN 55802  
Editor (Name and complete mailing address):  
David Ross  
5 W First Street, Duluth MN 55802  
Managing Editor (Name and complete mailing address):  
David Ross  
5 W First Street, Duluth MN 55802

10. Owner (Do not leave blank. If the publication is owned by a corporation, give the name and address of the corporation immediately followed by the names and addresses of all stockholders owning or holding 1 percent or more of the total amount of stock. If not owned by a corporation, give the names and addresses of the individual owners. If owned by a partnership or other unincorporated firm, give its name and address as well as those of each individual owner. If the publication is published by a nonprofit organization, give its name and address.)  
Full Name: Duluth Area Chamber of Commerce  
Complete Mailing Address: 5 W First Street, Duluth MN 55802

11. Known Bondholders, Mortgagees, and Other Security Holders Owning or Holding 1 Percent or More of Total Amount of Bonds, Mortgages, or Other Securities. If none, check box  None

Full Name: Duluth Area Chamber of Commerce  
Complete Mailing Address: 5 W First Street, Duluth MN 55802

12. Tax Status (For completion by nonprofit organizations authorized to mail at nonprofit rates) (Check one)  
 The purpose, function, and nonprofit status of this organization and the exempt status for federal income tax purposes:  
 Has Not Changed During Preceding 12 Months  
 Has Changed During Preceding 12 Months (Publisher must submit explanation of change with this statement)

PS Form 3526, August 2012 (Page 1 of 3 (Instructions Page 3)) PSN: 7530-01-000-9931 PRIVACY NOTICE: See our privacy policy on www.usps.com.

13. Publication Title: Duluthian

14. Issue Date for Circulation Data Below: Sept. - Oct. 2013

15. Extent and Nature of Circulation

		Average No. Copies Each Issue During Preceding 12 Months	No. Copies of Single Issue Published Nearest to Filing Date
a. Total Number of Copies (Net press run)			
		<u>2500</u>	<u>2500</u>
b. Paid Circulation (By Mail and Outside the Mail)			
(1)	Mailed Outside-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	<u>291</u>	<u>285</u>
(2)	Mailed In-County Paid Subscriptions Stated on PS Form 3541 (Include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)	<u>1937</u>	<u>1917</u>
(3)	Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales, and Other Paid Distribution Outside USPS®		
(4)	Paid Distribution by Other Classes of Mail Through the USPS (e.g., First-Class Mail®)		
c. Total Paid Distribution (Sum of 15b (1), (2), (3), and (4))		<u>2228</u>	<u>2202</u>
d. Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3), and (4))			
(1)	Free or Nominal Rate Outside-County Copies Included on PS Form 3541		
(2)	Free or Nominal Rate In-County Copies Included on PS Form 3541		
(3)	Free or Nominal Rate Copies Mailed at Other Classes Through the USPS (e.g., First-Class Mail)	<u>0</u>	<u>0</u>
(4)	Free or Nominal Rate Distribution Outside the Mail (Carriers or other means)	<u>150</u>	<u>150</u>
e. Total Free or Nominal Rate Distribution (Sum of 15d (1), (2), (3) and (4))		<u>150</u>	<u>150</u>
f. Total Distribution (Sum of 15c and 15e)		<u>2378</u>	<u>2352</u>
g. Copies not Distributed (See instructions to Publishers #4 (page #3))		<u>122</u>	<u>148</u>
h. Total (Sum of 15f and g)		<u>2500</u>	<u>2500</u>
i. Percent Paid (15c divided by 15f times 100)		<u>93.6%</u>	<u>93.6%</u>

16.  Total circulation includes electronic copies. Report circulation on PS Form 3526-X worksheet.

17. Publication of Statement of Ownership  
 If the publication is a general publication, publication of this statement is required. Will be printed in the Nov/Dec 2013 issue of this publication.  Publication not required.

18. Signature and Title of Editor, Publisher, Business Manager, or Owner  
David M. Ross Date: 10/7/13

I certify that all information furnished on this form is true and complete. I understand that anyone who furnishes false or misleading information on this form or who omits material or information requested on the form may be subject to criminal sanctions (including fines and imprisonment) and/or civil sanctions (including civil penalties).

PS Form 3526, August 2012 (Page 2 of 3)

## LHB Has Grown to Serve Clients Even Better



**L**HB ranked as one of the top engineering and architectural firms in the nation by Engineering News-Record (ENR) and Architectural Record, and as a 2013 Hot Firm by ZweigWhite.

LHB ranked No. 381, up from No. 463 two years ago, in the ENR Top 500 Design Firms List. In addition, LHB placed No. 249 on Architectural Record's Top 300 Architecture Firms List and No. 45 on The Zweig Letter Hot Firm List.

The ENR list ranks the 500 largest U.S.-based design firms, both publicly and privately held, based on design-specific revenue.

Architectural Record's Top 300 Architecture Firms list rank companies by revenue (in millions of dollars) for architectural services only.

In an industry comprising over 100,000 firms, LHB was recognized on The Zweig Letter Hot Firm List as one of the 100 fastest-growing firms in the nation. Placement is based on a firm's percentage of revenue growth and dollar revenue growth over a three-year period.

To accommodate this growth, LHB's Duluth office has expanded to the sixth



BREUER



WHITE



JOLMA

floor of the Lake Superior Place Building. The company is also pleased to announce the addition of the following new employees to our offices:

**Lisa Breuer** is a Civil Project Manager in the Public Works and Structures Group. She is a licensed Professional Engineer in Minnesota, North Dakota, South Dakota, Michigan and Wyoming. Breuer has 28 years of experience involved with engineering, regulatory processes, project management and planning, cost estimates and overall project coordination of staff, contractors and agencies. She has managed multidisciplinary teams for site investigations, designs, permitting and construction of numerous projects for major companies, government agencies and private industries. Her project experience includes slope stability, foundations, excavations, dams and levees, permitting, wastewater treatment plants and roads.

**Melissa White** is a Civil Senior Project Engineer in the Public Works and Structures Group. A licensed Professional Engineer in Minnesota, she is also a LEED Accredited Professional. White has more than 11 years of experience designing and working with integrated teams for military, commercial, residential and municipal clients. Her experience includes site, utility, roadway, erosion control, permitting and drainage design.

**Zachary Jolma** is a Civil Project Engineer in the Public Works and Structures Group. He has more than five years of experience in municipal and state transportation construction administration for roadway, bridges and culverts and is a licensed Professional Engineer in Iowa.



BOOTH



TORVINEN



NORDINE



FREITAG



LEWANDOWSKI



MEHRMAN



RONNING



ERKKILA



RENTZ



JACOBSEN



SOMROCK



STARR



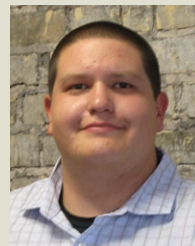
JACKSON



ZWIRN



GOLLIET



THANNUM



MERTZ



RITCHIE

Other new employees include:

- David Booth** - Designer,  
Integrated Building Design Group
- Matthew Torvinen** - Mechanical Designer,  
Integrated Building Design Group
- Matthew Nordine** - Structural Senior Designer,  
Public Works and Structures Group
- Doug Freitag** - Senior Engineering Technician,  
Public Works and Structures Group
- Jennifer Lewandowski** - Cost Administrator,  
Pipeline and Utilities Group
- Kristina Mehrman** - Civil Designer,  
Public Works and Structures Group
- Mark Ronning** - Engineering Technician Assistant,  
Public Works and Structures Group
- Adam Erkkila** - Engineering Technician,  
Industrial Group
- Ashley Rentz** - Contracts Administration Assistant,  
Pipeline and Utilities Group
- Daniel Jacobsen** - Civil Designer,  
Pipeline and Utilities Group
- Suzanna Somrock** - Cost Administrator,  
Pipeline and Utilities Group
- James Starr** - Project Designer,  
Integrated Building Design Group
- Orion Jackson** - Engineering Technician,  
Pipeline and Utilities Group
- Bonnie Zwirn** - Document Management Specialist,  
Industrial Group
- Heidi Golliet** - Administrative Assistant,  
Minneapolis Office



KERR



HARALSON

- Charles Thannum** - Technician,  
Public Works and Structures Group
- Lisa Mertz** - Administrative Assistant,  
Duluth Office
- Jessica Ritchie** - Human Resources Generalist,  
Corporate
- Linda Kerr** - Administrative Assistant,  
Public Works and Structures Group
- Christopher Haralson** - Technician,  
Public Works and Structures Group

LHB is a multi-disciplinary engineering, architecture and planning firm known for our design leadership and loyalty to clients. LHB goes beyond good intentions and focuses on measurable performance. We are experts in public works, pipeline, industrial, housing, health care, government, education and commercial design. LHB is dedicated to being environmentally responsible, reducing long-term operating costs and improving the quality of life for our clients. For more information, contact Bill Bennett at (218) 279-2450, [Bill.Bennett@LHBcorp.com](mailto:Bill.Bennett@LHBcorp.com) or visit [www.LHBcorp.com](http://www.LHBcorp.com).

**Johnson, Killen & Seiler, P.A.**



OSTAPENKO



NYS

Nicholas Ostapenko, John Nys, Joseph Roby and Robert Zallar were named 2013 Minnesota Super Lawyers.

Ostapenko's civil trial practice includes professional liability defense, business and construction disputes, insurance coverage issues and personal injury defense. He received his Juris Doctor degree from William Mitchell College of Law.

Nys concentrates his practice in the areas of closely held businesses, commercial business and financial institutions in areas of banking, bankruptcy and general business law. He graduated from Stanford University School of law.

Roby practices management side labor and employment law and also practices in the area of general civil litigation and appeals. He received his law degree from William Mitchell College of Law.

Zallar practices in the areas of business formation and transactions, labor and employment law, commercial and residential real estate, estate planning and probate. He received his Juris Doctor degree cum laude from William Mitchell College of Law.



ROBY



ZALLAR



CHRISTENSEN



DURBIN

Roy Christensen, Jessica Durbin and Michele Miller were named 2013 rising stars by Minnesota Super Lawyers Magazine.

Christensen represents individuals, businesses and financial institutions in banking, business, real estate and construction matters. He received his J.D. degree cum laude from the University of Minnesota.



MILLER

Durbin represents employers in labor law, employment law, civil litigation and business law. She received her law degree from University of Minnesota.

Miller practices in the areas of estate planning and probate, business law and real estate. She graduated magna cum laude from William Mitchell College of Law.

**Farmers Insurance**



HOOK


Mickey Taylor, Farmers Insurance District Manager (Duluth) welcomed Matt Hook as the newest Farmers Insurance agent in the Northland. Hook and his wife recently relocated

from the San Francisco Bay Area. His office is located in Suite 600 of the Dewitt-Seitz Building in Canal Park.

Live independently...  
in your own home

**Interim**  
HEALTH CARE®

Medicare Certified Home Health Agency



- Skilled Nursing
- Physical Therapy
- Home Health Aides
- Home Telemonitoring
- Homemakers
- Companions
- Lifeline Service
- Occupational Therapy

Whether its short-term medical services, or just a helping hand to live safely in your own home, we can help! **Call us today for a free in-home assessment:**

**218-722-0053**

*Improving People's Lives  
For More Than Twenty Years*

Interim is a local, employee-owned company. All of our caregivers are background checked, bonded and insured.

**POLICY**

Chamber members may submit news of interest to Duluthian readers. We want to hear about:

- New Management Hires
- Promotions
- Awards or Certifications
- Corporate Kindness

These items may be edited and shortened for space considerations. We will also consider information about board member elections, grants received, facility relocations, mergers and expansions as space allows.

Due to the lead time involved with publishing Duluthian magazine, we regret that we are unable to include information about upcoming events, speakers or presentations.

**Photo submission requirements:**

**Printed photos:** All photos that have an identification label on the reverse side will be returned. We are unable to return unidentified photos.

**Digital photos:** Only print-quality photos accepted.

- Minimum size: 2" tall x 2.25" wide
- Minimum resolution at that size: 300 dpi
- Preferred files include: JPG, TIFF, PDF
- We cannot accept photos from websites.
- We cannot print photos that do not meet these minimum requirements. Members may mail items to the address at the right, although we prefer electronic content e-mailed to julie@admaxdisplays.com

People & Places – Duluthian magazine  
Duluth Area Chamber of Commerce  
5 West First Street, Duluth, MN 55802  
e-mail: inquiry@duluthchamber.com

**Submission deadlines for People & Places**

ISSUE	INFO DUE
Jan/Feb .....	Nov 15
Mar/Apr .....	Jan 15
May/June .....	Mar 15
Jul/Aug .....	May 15
Sep/Oct .....	Jul 15
Nov/Dec .....	Sep 15

# The Duluth Area Chamber's Newest Members

The Duluth Area Chamber of Commerce encourages all members to do business together. The newest members listed below made an important investment in their businesses and their professional careers by joining the Chamber. Please consider them for your personal and professional needs.

## Marshall H. and Nellie Alworth Memorial Fund



**Patty Salo Downs**  
Executive Director

Office: 218-722-9366  
Email: [patty@alworthscholarship.org](mailto:patty@alworthscholarship.org)

306 W. Superior Street, Suite 402  
Duluth, MN 55802-5017

[www.alworthscholarship.org](http://www.alworthscholarship.org)

[www.FrameCornerGallery.com](http://www.FrameCornerGallery.com)

**Sara Sarvela**

[sara@FrameCornerGallery.com](mailto:sara@FrameCornerGallery.com)



323 West Superior Street Duluth, Minnesota 55802

218-722-7174

1-877-U BUY-ART

**IST** IMPACT SPORTS TRAINING

**Chris Bell**

218 341 6214

[chris@impactsportstraining.com](mailto:chris@impactsportstraining.com)

1621 West Michigan Street • Duluth MN

[IMPACTSPORTSTRAINING.COM](http://IMPACTSPORTSTRAINING.COM)



**McGOUGH**

BUILDING FOR THE NEXT GENERATION

[www.mcgough.com](http://www.mcgough.com)

**Hybridge**  
IMAGING

Document Management Solutions For  
Information Technology

**Michael Stiff**

218-310-9133 Mobile

[mike.stiff@hybridgeimaging.com](mailto:mike.stiff@hybridgeimaging.com)

831 Shoreview Heights Rd

Two Harbors, MN 55616

218-727-8804

[www.hybridgeimaging.com](http://www.hybridgeimaging.com)

architecture  
ADVANTAGE  
a limited liability company

... your visible image



Recognize your potential  
Realize your dreams

205 West 2nd Street • Suite 101

Duluth, MN 55802

(218) 722-3126

fax: (218) 722-4617

[www.soarcareers.org](http://www.soarcareers.org)

[eedison@soarcareers.org](mailto:eedison@soarcareers.org)

**Emily Edison**

Executive Director

(218) 625-2412

**Matt Hook**

Insurance Agent



**FARMERS**  
INSURANCE

Auto • Home • Life • Business

394 South Lake Ave, Suite 600

Duluth, MN 55802

Bus: 218-722-2221

218-269-7944

Fax: 218-722-2945

[mhook@farmersagent.com](mailto:mhook@farmersagent.com)

The Duluth Area Chamber of Commerce encourages all members to do business together. Those listed below made an important investment in their businesses and their professional careers by joining the Chamber in August and September. Please consider them for your personal and professional needs.



**Tortoise and HARE Footwear**

**Jim & Mary Stukel  
Owners**

**Denfeld Shopping Center**  
4602 Grand Avenue  
Duluth, MN 55807

p: 218.624.4840  
e: tahfootwear@gmail.com

tortoiseharefootwear.com

 Follow us on Facebook!  
Tortoise-Hare-Footwear

**A**

**A-1 Seamless Gutters**

*Gutter & Downspouts*  
Steve Cummins  
7450 Highway 8  
Saginaw, MN 55779  
(218) 729-7744  
www.a1seamlessgutters.com

**Adolphson Real Estate - Duluth**

*Real Estate*  
Les Adolphson  
4815 West Arrowhead Road, Suite 240  
Duluth, MN 55811  
(218) 722-8736  
(218) 722-8807  
www.adolphsonrealestate.com

**Architecture Advantage, LLC**

*Architects*  
Melissa Graftaas  
1434 East Superior Street  
Duluth, MN 55805  
(218) 724-5568

**Arrowhead Transit**

*Transportation - Bus*  
Larry Rodgers  
702 Third Avenue South  
Virginia, MN 55792  
(218) 735-6815  
www.arrowheadtransit.com

**C**

**Custom Cab**

*Transportation*  
Joseph Thompson  
6205 Grand Avenue  
Duluth, MN 55807  
(218) 481-2977

**D**

**Duluth Children's Museum, Inc.**

*Education - Development & Interpretive Centers*  
Michael Garcia  
115 South 29th Avenue West  
Duluth, MN 55806  
(218) 733-7543  
www.duluthchildrensmuseum.org

**E**

**Edward Jones - Dan Elnes**

*Financial - Planning/Services*  
Dan Elnes  
4433 East Superior Street  
Duluth, MN 55804  
(218) 728-8041  
(866) 726-7509  
www.edwardjones.com

**F**

**Farmers Insurance - Matt Hook**

*Insurance*  
Matt Hook  
394 South Lake Avenue, Suite 600  
Duluth, MN 55802  
(218) 722-2221  
(218) 722-2945

**Frame Corner Gallery**

*Art Galleries*  
Sara Sarvela  
323 West Superior Street  
Duluth, MN 55802  
(218) 722-7174  
(877) 828-9278  
www.framecornergallery.com

**I**

**IST CrossFit**

*Fitness - Wellness Center*  
Chris Bell  
1621 West Michigan Street  
Duluth, MN 55806  
(218) 341-6214  
www.impactsportstraining.com

**M**

**Morning Star Women's Health and Birth Center**

*Birth Center*  
Victoria Starr  
1730 East Superior Street  
Duluth, MN 55812  
(218) 722-2700  
www.morningstarbirth.com

**N**

**Nordic Center**

*Nonprofit*  
Kris Eide  
23 North Lake Avenue  
Duluth, MN 55802  
(218) 393-7320  
www.nordiccenterduluth.org

**O**

**Occasions**

*Weddings*  
Diane Miskulin  
402 West Superior Street  
Duluth, MN 55802-4806  
(218) 727-8004  
www.yourweddingdecor.com

**S**

**Set Sail Media**

*Internet - Website Developers*  
Patrick Moore  
Duluth, MN 55802  
(218) 724-1347  
www.setsailmedia.com

**Shamrock Trucking, LLC**

*Waste Collection/Disposal*  
Rich Gersdorf  
P.O. Box 2232  
Cloquet, MN 55720  
(218) 878-0200  
(218) 879-2040  
www.shamrocktruckingmn.com

**SOAR Career Solutions**

*Employment*  
Emily Edison  
205 West Second Street, Suite 101  
Duluth, MN 55802  
(218) 722-3126  
(218) 722-4617  
www.soarcareers.org

**Sprint Stores by ASW**

*Retail*  
Daniel Amundson  
1027 West Central Entrance  
Duluth, MN 55811  
(218) 464-4118  
(763) 592-7946



These Chamber members have committed to continue their support of the business community by renewing their memberships in August and September. You are encouraged to patronize Chamber members when conducting your business. Thank you to our renewing members for their continued investment.

<b>100-125 Years</b>	Glory Shine Cleaning	Bay West, Inc. - Duluth
Duluth Business University	Great Lakes Aquarium	Braun Intertec
	Harley Davidson Sport Center, Inc.	CenturyLink
<b>50-100 Years</b>	Hermantown Federal Credit Union	Clyde Iron Works Restaurant & Bar
Guthrie-Hubner, Inc.	Holappa Commercial Real Estate	DEMOLICIOUS
Ikronics Corporation	Holiday Station Stores	Duluth Area Catholic Schools
Inter City Oil Co., Inc. (ICO)	Human Development Center	Duluth Coffee Company
John Ivey Thomas Associates	Hunt Electric Corporation	Duluth Kitchen Co.
Johnson, Killen & Seiler, P.A.	The Inn On Lake Superior	Duluth Sign
	Interstate Batteries/Twin Ports	Duluth Steam/Ever-Green Energy Duluth
<b>25-50 Years</b>	Jitters Coffee & Tea House	Duluth Plumbing Supplies Co.*
Allison & Associates	Junior League of Duluth	Duluth Public Schools ISD 709*
Dryer Storaasli Knutson & Pommerville, LTD.	Licari, Larsen & Co., Ltd.	Edmunds Co. Real Estate, Sales & Development, LLP*
Goodin Company	Lindquist & Company	Ferguson Bath, Kitchen & Lighting Gallery*
Hansen House Company	Local Initiatives Support Corporation (LISC)	Flame NightClub
The Hartley Trusts	Madison - Nelson Family Dentistry	Frost River Trading Co.
HTK Marketing Communications	Minnesota Elevator	Gartner Refrigeration Co.
Jablonski-Madill, Inc.	Northern Foot & Ankle Associates	Gizmoz Promotional Products
Labovitz Enterprises/Lion Hotel Group	Northern Plains Railroad	Grizzly's Wood Fired Grill - Canal Park
Lake Superior Dental Associates	Out There Advertising, Inc.	JCC Services
Lake Superior Magazine	Points North	Johnson Wilson Constructors, Inc.*
Lakehead Painting Co., Inc.	Positive Attitude Development	Junior Achievement of the Upper Midwest*
LHB, Inc.	Residential Services of Northeast Minnesota, Inc.	Lake Superior Financial Services
Peterson Anderson Flowers, Inc.	Ridgeview Country Club	Lake Superior Physical Therapy
	Sansio	Lakeview Christian Academy
<b>10-25 Years</b>	Saturn Systems Software Engineering	McGladrey LLP*
AdMax Displays, Inc.	SERVPRO of the Twin Ports	Medica*
American Society of Training & Development	Sisu Medical Solutions, LLC	Metro Sales, Inc.
AmericInn Lodge & Suites/Two Harbors	Solutions Insurance Agencies	MiningMinnesota
AmericInn of Duluth/Proctor	Vision Pro Optical, Inc.	Mont du Lac
Anderson Kuiti & Asuma, PLLC		Mount Royal Fine Foods*
Apartment & Home Advisors	<b>5-10 Years</b>	MSA Professional Services, Inc.*
Arrowhead Abstract & Title Co.	Chester Creek Dental	North Coast Communications
Arrowhead Builders Association	Chester Creek Technologies, Inc.	Ogston's Body & Paint
Arrowhead Printing Inc.	Domestic Abuse Intervention Programs	Ordean Foundation*
AutoMedics	Duluth Stove & Fireplace	Orthopaedic Associates of Duluth, P.A.*
Blustin Optical Center	Glumac Executive Enterprise	Otis-Magie Insurance Agency, Inc.*
Budget Rent A Car	HealthPartners	Park State Bank*
Business Music Ltd.	Island Lake Inn & Campground	Red Rock Radio*
Cash Wise Liquor	J.R. Jensen Construction Company	Rohlfing of Duluth, Inc.*
Coldwell Banker East-West Realty - Gregory Kamp	KeyPort Liquor Outlet & Lounge	S. A. McLennan Co.*
Comfort Suites	Lake Superior Consulting, LLC	Sacred Heart Music Center
Compudyne, Inc.	Laughingstock Design	Sam's Club
Country Inn of Two Harbors	Maytag Laundries	Self Discovery Adventures
CW Technology	ME Global	St. Ann's Residence*
Doucette's Party Rental	Meyer Borgman Johnson	The C. Reiss Coal Co.*
Duluth Airport Authority	Northwestern Mutual Financial Network	Twin Ports-Arrowhead Chapter of the NECA*
Duluth Amateur Hockey Association	Reyelts Law Firm	UMD Finance & Operations*
Duluth Art Institute	Shoreline Dental Associates	United Way of Greater Duluth*
The Duluth Playhouse, Inc.	SUIT, LLC Office Space Planning & Design	Wagner Zaun Architecture
Eagle Accounting Services, Inc.	Summit School	Walgreens
Econo Lodge	Superior Choice Credit Union	Waste Management*
Edward Jones		
First Photo	<b>1-5 Years</b>	
Foreign Affairs of Duluth, Inc.	Allied Health Chiropractic Centers	*No recorded date of joining; please contact Chamber regarding join date.
Frame Corner Gallery	American Family Insurance - Rockne Johnson Agency	
G&K Services	Ascential Wealth Advisors	



**J**ENNY PETERSON IS EXECUTIVE DIRECTOR OF GENERATIONS HEALTH CARE INITIATIVES, a private foundation that supports innovative, local programs that expand access to health care and improve the health of underserved people in the Duluth/Superior area and Northeastern Minnesota. Collaborating with other Duluth-area organizations, she's at the forefront of MNsure outreach and education.

## JENNY PETERSON

**DULUTHIAN:** There's been extensive media coverage on MNsure throughout the state, but do you think businesses and individuals have misunderstandings about it? What are the primary points of confusion or misperception?

**PETERSON:** Health insurance is complicated for most people. The terminology – understanding deductibles, co-pays, covered benefits and provider networks – can make one's head spin. Add to that a brand-new way to purchase health insurance that's online, includes public programs and standard insurance products, the ability to qualify for subsidies – and media coverage running the gamut of opinions – and there's ample opportunity for confusion. Many individuals and businesses don't know where to begin. Many have found health insurance unaffordable in the past and perceive it still will be on MNsure.

To get started, I suggest accessing MNsure.org, which provides information and, for those comfortable with technology, the opportunity to enroll on this new online marketplace. For those who'd like individual assistance, there are certified navigators and insurance brokers in our community who can guide individuals and businesses through the enrollment process. I think many will be surprised that they qualify for subsidies reducing health insurance costs, or for public coverage programs. And small businesses may find they qualify for tax credits that make offering coverage more affordable.

**DULUTHIAN:** What do you believe are the benefits to businesses – a return on their investment, so to speak – when workers are assured of receiving health care?

**PETERSON:** Research studies report that employers offering health insurance benefit in many ways – greater ability to recruit employees, less turnover and reduced absenteeism due to health issues. Studies also note the psychological benefit of employees' perception of having a "good job" when health benefits are provided and that offering health insurance increases job satisfaction.

**DULUTHIAN:** What's been the most difficult part of MNsure's launch? And what's been the most rewarding part?

**PETERSON:** MNsure got off to a rocky start due to technology issues that frustrated initial users. However, after just a few weeks the online enrollment process was going much smoother. Another difficulty has been media misinformation that made people fearful of this new way to purchase health insurance. I've found two aspects to be very rewarding. One is hearing the stories of people who found affordable coverage and are extremely grateful. The other is working with Duluth-area organizations that are collaborating to offer a coordinated approach for MNsure outreach and enrollment. We're very fortunate to live in a community where organizations such as local nonprofits, hospitals and clinics, faith communities, foundations and the public library are committed to improving the health of our community. **D**

**Jenny Peterson** is the issue's featured source. See the "MNsure Launch" feature on page 20.

# Proud to be a Barron's Nationally Ranked Advisor



## *Congratulations to Richard S. Brown and the JNBA Financial Advisors Team for being named a Barron's Top Advisor in 2013, 2012, 2011, 2010*

We are proud that our CEO has been recognized for the fourth consecutive year among America's best financial advisors. We are even more proud of the focus, dedication, and professional excellence this award represents as it reinforces the core values that have guided us for 34 years – *Integrity, honesty and transparency, true service to others, and fulfilling our fiduciary duty by acting in our clients' best interests at all times.*

It is a privilege that more than 96% of our clients have remained with us since we began tracking in 2001, that we have grown to become one of the area's premiere independent wealth management firms, and that we have been recognized by *Barron's* as one of the nation's best. If you are interested in learning more about our firm, please call Cärin at 218-249-0044 for a complimentary consultation.

# JNBA

[www.jnba.com](http://www.jnba.com)

ASSET MANAGEMENT | FINANCIAL PLANNING | LIFE ENRICHMENT

As rated by *Barron's* in the February 22, 2010, February 21, 2011, February 20, 2012, & February 18, 2013 issues of *Barron's* magazine. Rankings and/or recognition by publications should not be construed by a client or prospective client as a guarantee that he/she will experience a certain level of results if JNBA is engaged, or continues to be engaged, to provide investment advisory services, nor should it be construed as a current or past endorsement of JNBA by any of its clients. Rankings published by magazines, and others, generally base their selections exclusively on information prepared and/or submitted by the recognized adviser. A copy of JNBA's current written disclosure statement discussing advisory services and fees is available upon request. *Barron's* is a trademark of Dow Jones & Company, Inc. All rights reserved.

# The 2 fastest ways to get into your new home.

## Get pre-approved for your mortgage with National Bank of Commerce

The key to buying your dream home is finding what you like and knowing you can afford it by being pre-approved for your mortgage with National Bank of Commerce.

And because we're a locally-owned bank, we have the ability to quickly review and approve mortgage applications with our local underwriting, while also providing competitive rates and closing costs. It's more than just pre-qualifying you — it's pre-approval, giving you the assurance to sign your purchase agreement and even add to your negotiating power. We're committed to helping you become a new neighbor!

**Call or stop in today  
to talk with a  
mortgage lender  
at any of our  
bank locations.**



**Hermantown Bank**  
4105 Richard Ave  
218.727.7555

**Poplar Bank**  
4994 S Memorial Dr  
715.364.2497

**Duluth Bank**  
1314 E Superior St  
218.730.0277

**Solon Springs Bank**  
9245 E Main St  
715.378.2324

**Superior Downtown**  
1127 Tower Ave  
715.394.5531

**Superior Midtown**  
2822 Tower Ave  
715.395.5555



**national bank  
of commerce**

[nbofc.com](http://nbofc.com)



Member FDIC