

Check diversion program to be offered

The Two Harbors Police Department, Lake County Attorney's and Lake County Sheriff's Office along with the Retailers Protection Association have implemented a Criminal Worthless Check Diversion Program to recover full restitution from individuals issuing NSF/account closed checks for goods and services to Two Harbors and Lake County businesses and residents.

The Two Harbors Police Department, the Lake County Attorney's and Lake County Sheriff's offices have helped to develop this program in response to the concerns of businesses and community leaders. This program offers businesses a no-cost opportunity to

recover losses from individuals who write worthless checks.

For more information call the Retailers Protection Association Check Diversion Program at 1-800-880-5420. For a merchant booklet go online at www.thefreporting.com or pick one up at the Two Harbors Law Enforcement Center or Lake County Sheriff's Office.

Scott Adkisson-RPA director gave a short presentation on how to utilize the Check Diversion Program at the board of directors meeting, Two Harbors Area Chamber of Commerce, March 18.

APEX reaches first goals

The region's new economic development organization has met its first financial goals and is hiring an executive director.

The Area Partnership for Economic Expansion (APEX) has reached its initial financial goal, having secured commitments for \$400,000, per year for the next three years, from the private sector.

To date, more than 50 investors have funded the organization, which was created from the 2000 Mayor's Economic Summit in Duluth and is devoted to local and regional business retention and expansion, as well as the recruitment of new economic development ventures. In addition, APEX received a one-time grant of \$100,000 from the Knight Foundation for start-up expenses and strategic planning.

"We are thrilled to have achieved such strong initial financial support from a broad cross section of the private sector," said James M. McGinnis, APEX chair. "That will allow us, working in concert with the public sector, to aggressively pursue the enhancement of our local and regional economic base."

APEX held its first organizational meeting in January. A 26-member board of directors was seated and officers were elected. In addition to McGinnis, former president and CEO of

Murphy McGinnis Media, being elected chair, David Gaddie, president of Republic Bank was elected treasurer and Nancy Norr, manager of economic development for Minnesota Power, was elected secretary. A vice-chair will be elected at the March board meeting.

"While APEX will set its sights on bringing in new jobs to the Northland, we are also completely committed to helping existing businesses expand and prosper," Norr said. "To do that, we will work closely with all the development organizations that are currently working diligently to ensure the economic vitality of our region."

APEX is in the process of hiring an executive director and its search committee is chaired by Bruce Stender, president of Labovitz Enterprises. Office space has been identified and will be submitted for approval by the board at its March meeting.

While APEX is funded 100 percent from the private sector, the city of Duluth has endorsed the organization.

"We are happy to see that APEX has met its fundraising goals and it can now begin its important work on behalf of our entire region," said Duluth Mayor Herb Bergson.

Two Harbors Area Fund elects new board

The Two Harbors Area Fund, an affiliate fund of the Duluth-Superior Area Community Foundation, recently elected members to its advisory board and elected officers for 2004. Chanda Alseth, Mary Turnquist and Bob Olund were newly elected to the advisory board.

Alseth is a sophomore at Two Harbors High School and is serving as the student representative to the advisory board. When asked if she would serve on the advisory board Alseth said, "Yes, because it involves helping others." A life-long resident of Two Harbors, she is active in basketball, volleyball, and track and field; plays flute in the school band; and is a member of SADD and Interact.

Olund has owned and managed the Electric Shop/True Value store in downtown Two Harbors since 1987. "I agreed to serve on the advisory board to give something back to the community," said Olund. "It is wonderful to be part of a group

that gives to worthy organizations in our community." He is an active member of the Two Harbors Chamber of Commerce, a member advocate for the True Value Hardware Coop and participated in the "Make Two Harbors a Destination" group. Olund lives near Duluth.

Turnquist is a lifelong resident of Two Harbors. She has worked for The Lake Bank N.A. for 27 years and currently holds the position of senior vice president of operations. "The Two Harbors Area Fund is important because it opens opportunities that will make a lifelong difference to many individuals and the community," said Turnquist.

"I am excited to be part of the fund's advisory board." An active participant in many community organizations and events, she serves on the board of the Two Harbors Soccer Club and is its treasurer.

The following were newly

elected for 2004: chair Lyle W. Northey, school superintendent, retired; vice-chair Russell H. Conrow, Lake County Attorney, and secretary/treasurer Ellen Moore Anderson, community representative.

Other members of the advisory board are: Gordy Anderson, Anna Bradley, Dean Croft, Barbara Hamilton, Terry B. Johnson, Ross LeRoy, Deanna (Dani) Rafn and Joe Zastera.

Established in 1998, the Two Harbors Area Fund is entrusted with the responsibility to enhance the quality of life of the residents of Two Harbors and the surrounding areas. Gifts to the Two Harbors Area Fund are managed by the Duluth-Superior Area Community Foundation and the earnings from these resources are available for local grant making. To date, the fund has awarded more than \$58,000 in grants to nonprofits which provide vital services in our area. Grants gener-

ally range from \$500 to \$5,000.

The Duluth-Superior Area Community Foundation encourages private giving for the public good. The community foundation is a permanent community endowment, built by gifts from hundreds of individuals and organizations. Guided by a 14-member board of volunteer civic leaders, the community foundation makes grants to nonprofit organizations and to individuals for scholarships in the area. Since its inception in 1983, the fund has distributed more than \$19.3 million and currently manages more than 170 different funds, each with its own charitable purpose. In 2003 the community foundation approved grants, scholarships and affiliated scholarships of more than \$2 million to area residents and nonprofit organizations.

Featured Chamber Member

Bumper to Bumper

BY NANCY OJARD

Two years ago Al and Jodi Peterson purchased the Bumper to Bumper store in Two Harbors. A relative newcomer to the North Shore, Al grew up in Ramsey, then a small farming community north of the Twin Cities.

"What had been farms is now basically one continuous suburb of Minneapolis," he remarked. Al and Jodi moved north to Moose Lake where he managed a Bumper to Bumper Company store. "I was working 14-16 hours a day and thought it was time to own my own business," Peterson recalls.

"Jodi and I looked at six Bumper to Bumper stores around the area. The store in Two Harbors was the last one we looked at. We knew this was it. We liked the store and thought Two Harbors looked like a nice town for our two daughters to grow up in."

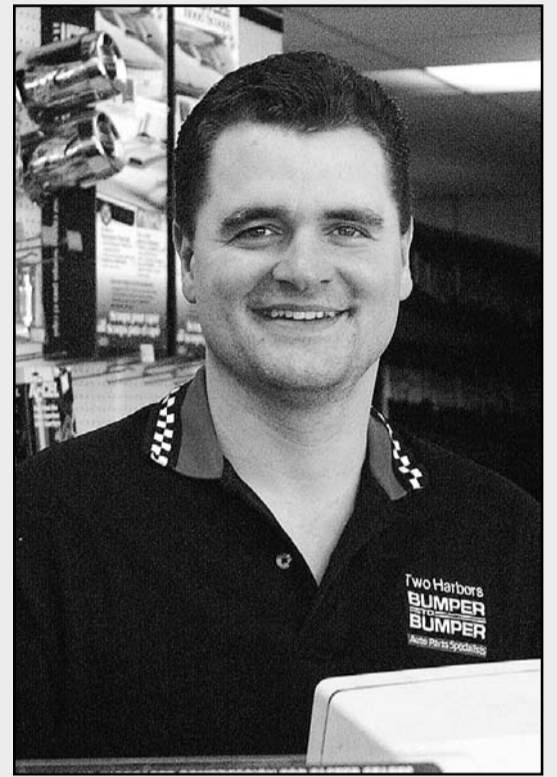
The decision to move to Two Harbors was based as much about the community's infrastructure and location as it was about the business. "When a community invests in itself by building new schools and encouraging housing development, it tells potential new businesses that this place believes in its future—maybe it's a place for my business to grow as well," Peterson remarked.

Bumper to Bumper, located at 501 7th Street, had been a corporation-owned business since 1996 when Keith Costley sold the business. The Petersons bought the auto parts store in March 2002. Bumper to Bumper specializes in auto parts and accessories for all makes and models of cars, as well as parts for snowmobiles and boats.

"We sell parts to area service stations as well as to individuals," remarked Peterson. "This winter's snow really gave my business a boost. We sold more snowmobile belts this past January than we did all of last year," beamed Peterson. "In the summer we sell lots of boat parts to tourists," he continued. "Tourism really helps my business. The more people we have in town the better my business."

Bumper to Bumper has been a member of the Two Harbors Area Chamber of Commerce for many years. Peterson continues to belong to the chamber because, "The chamber gives businesses a voice and a platform for community issues. I think business diversity is important in the growth of the community."

Peterson has plans to expand his busi-



ness in the near future. "Right now our store is at full capacity. I'm exploring ways to grow my space," he continued, "If my business does well, that helps the businesses down the street grow as well." Bumper to Bumper currently employs five people and is open Monday to Friday from 7:30 a.m.- 6 p.m., Saturday 8 a.m.- 4 p.m. and Sunday 10 a.m.- 2 p.m.

NEW CHAMBER MEMBERS



The Two Harbors Area Chamber of Commerce welcomed the Two Harbors Ambulance Service into the chamber at a recent meeting.



Roger Jacobson of Beaver Bay Holiday joined the Two Harbors Chamber of Commerce and received a warm welcome.



The Wells Fargo offices in Silver Bay became members of the Two Harbors Chamber of Commerce.

TWO HARBORS CHAMBER OF COMMERCE NEWS

Drawing will be held on March 31. Tickets going fast, only a few left!



1026 7th Avenue, Two Harbors
218-834-2600

Toll Free 800-777-7384

E-Mail: chamber@twoharbors.com

Website: www.twoharbors.com/chamber

Chamber Raffles Snowmobile!

Brand New!

1st Prize: 2003 Polaris 500XC

2nd Prize: \$100 Cash

3rd Prize: \$100 Cash

Only 400 tickets will be sold!

Drawing will be at the
Two Harbors Chamber Office
1026 7th Avenue, Two Harbors

Drawing held upon sale of all tickets or March 31, 2004

Winners need not be present to win. Winners responsible for license & tax.

Sponsored by the Two Harbors Area Chamber of Commerce.



Donation
\$20.00

Get your tickets at

Super America
Chamber Office
Two Harbors Area Credit Union
The Lake Bank
Wells Fargo
Lake County News-Chronicle

CALENDAR OF EVENTS MARCH

20 - St. Urho's Festival and Parade, Finland.

26-28 - Mixed Bonspiel 834-5600 for more information.

April 17 - Taste of the North, Community Center, 1-4 pm call 834-5924 for more info, tickets will be available at door.