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Leading • Planning • Connecting

The background of the cover is a scenic landscape. In the foreground, there is a curved stone wall and a wooden railing with wire mesh. In the middle ground, there is a wooden observation deck with a railing. The background shows a vast, blue lake or bay with several islands, surrounded by green hills and trees under a clear blue sky.

2012 Annual Report

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Serving NE Minnesota for more than 30 years

ARDC holds a notable place in Minnesota history. It was the first of 11 multi-county regional development organizations created in Minnesota following the Regional Development Act of 1969. This land-mark legislation recognized that challenges related to growth and development transcend county lines. The legislation encouraged local governments to cooperate in finding solutions for everything from transportation and natural resource issues to economic development and delivery of human services.



Connecting public and private interests

Regional development commissions are complex relationships of interests from the public and private sectors. ARDC's membership includes both elected officials and citizen representatives from throughout the region. Programs are funded through the combinations of federal and state dollars, grants, and fees paid for services. This unique structure gives ARDC programming flexibility that other governmental agencies do not share.

The forty member Commission meets quarterly to discuss regional priorities and to set overall policy. The twelve member governing board meets monthly to monitor programs, revise budgets, approve contracts and expenditures and to deal with other policy issues as they arise.

As outlined in the Minnesota statute, ARDC Board and Commission membership ensures representation by a cross section of elected officials and regional interests:

- County commissioners from the seven county region
- Communities over 10,000 in population
- Communities under 10,000 in population
- Township officials
- Tribal councils
- School boards
- At-large positions
- Advisory committees



Regional Planning Division

ARDC provides communities with professional planning and development services to meet long-term housing, infrastructure, environmental, economic and human needs.

Duluth-Superior Metropolitan Interstate Council (MIC)

ARDC administers and staffs the Duluth-Superior Metropolitan Interstate Council (MIC) which is the federally designated Metropolitan Planning Organization (MPO) for the Twin Ports area. The MIC provides guidance and leadership on transportation and planning issues in the metropolitan area.

Area Agency on Aging (AAA)

As the designated Area Agency on Aging, ARDC promotes efforts and coordinates funding for programs that serve seniors and caregivers. The AAA is the regional agency for the MN Board on Aging.

America's Byways Resource Center (ABRC)

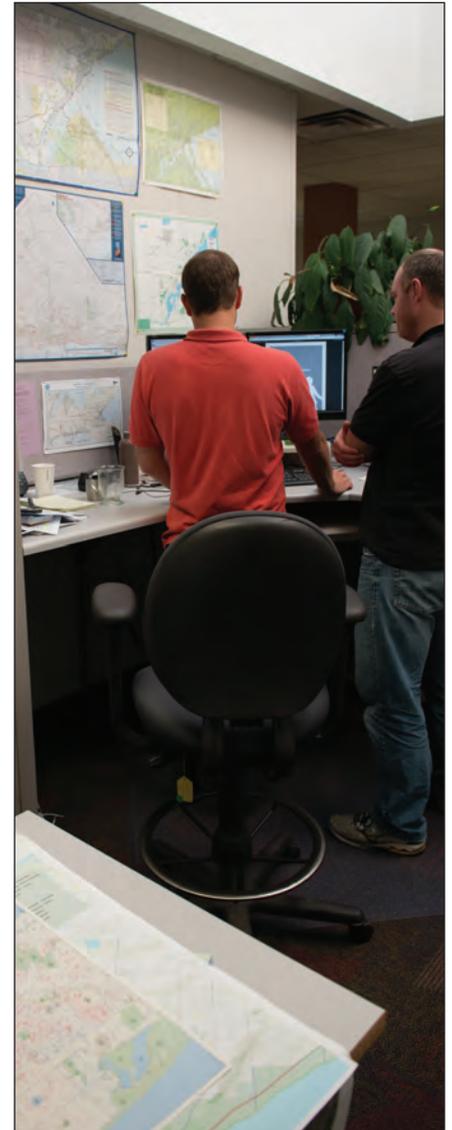
The Resource Center closed in 2012. (See page 16)

Additional ARDC Provided Planning Services

- Geographic Information Systems (GIS)
- Federal Economic Development Administration Funding and Comprehensive Economic Development Strategy (CEDs)
- Federally funded Revolving Loan Fund administered by ARDC and serviced by The Northspan Group
- Natural resource planning and management
- Livable community programs in the region
- Safe Routes to School programs
- Studies related to regional freight movements
- Wildfire Mitigation programs
- Planning for alternative energy in the region

ARDC is the place local governments and community-based groups can turn to for programs, services, and staffing assistance. The professional planners and project coordinators help clients improve their communities by:

- Identifying and providing access to available resources
- Encouraging inter-governmental cooperation
- Providing a forum for issues that cross jurisdictions
- Gathering, analyzing, and disseminating data
- Formulating and implementing regional strategies
- Analyzing and developing regional systems
- Facilitating decision-making and strategic planning
- Identifying and instituting innovative practices
- Assuming a leadership role on regional matters
- Delivering technical assistance



The Region

The Arrowhead Region is among the most beautiful and diverse areas of Minnesota. Bordered on the east by Lake Superior and Wisconsin, and on the north by Ontario, Canada, the region is blessed with a wealth of scenic beauty and natural resources. The people of the Arrowhead have built a resource-based economy around the three Ts—timber, taconite, and tourism—while also developing high quality education, health care and human services. With a fourth T—Technology—generating exciting opportunities and erasing geographic barriers to growth, northeastern Minnesota is poised to enter a new era of growth.

7 Counties in Arrowhead Region of Minnesota



Governmental Units

7 counties
70 cities
180 townships
3 reservations

2010 Census—Regional Population

326,225 people

Education

34 school districts
2 universities:
University of MN—Duluth,
University of WI—Superior
1 private college:
College of St. Scholastica
10 community/technical colleges
2 environmental learning centers

Public Land Ownership

63% of the region's land is held in public ownership

National / State Parks and Forests

1 national wilderness area—BWCAW
1 National Park—Voyageurs
1 National Monument
Grand Portage
2 National Forests
Superior and Chippewa
NE MN covers 19,946 sq. miles
23% of state's land area
26 state forests, 16 state parks, and 23 county parks

Other Facts about the Region:

57% of Minnesota's commercial forest land
4,621 miles of shoreline
43% of Minnesota's peat land
25% of Minnesota's lake and river access
25% of Minnesota's state resorts
5 commercial ports
13,650 miles of highway
Major regional fiber optics transmission network
Second largest metropolitan area in state—Duluth, MN/Superior, WI

The year 2012 was characterized by several hurdles and several new opportunities.

The agency planned for and closed America's Byways Resource Center which had provided service and information for over ten years to citizens working to establish or develop a scenic byway. Almost our entire Byways staff found good jobs upon leaving their positions at the Resource Center.

The agency hosted a Staff Showcase at the July Commission meeting to introduce staff to the Commission membership as well as to thank all staff for their good work in the region. This event offered an opportunity to officially say goodbye to America's Byways Resource Center staff and to the program.

The flood in Northeast Minnesota in June of 2012 raised challenges for the agency and for many of our partners. We participated in a Grantor's Alliance group that worked to address individual needs during and after the flood. We also participated in a group that worked on getting financial assistance for businesses impacted by the flood. At the end of 2012, ARDC received funding from the Economic Development Administration to capture the economic impact of the flood in the region. ARDC staff visited many of the impacted communities to understand the lessons learned and to learn what had been done in the jurisdictions to assist businesses.

The agency coordinated several meetings to discuss the need for Veterans' Transit in the region; the purpose of the meetings was to share correct and timely information so counties could begin to evaluate costs and efficiencies related to the subject of veterans' transportation to medical appointments.

The agency's Blandin Foundation grant for promotion of expansion of broadband in the region ended in 2012; ARDC hosted two regional meetings for elected leaders in the region during the time period of the grant as well as participating in other educational and informational efforts to communicate the importance of broadband to the citizens of the region.

We have been pleased that the agency has been able to finance several major building maintenance projects in the past few years. In 2012 we began to prepare for the modernization of the elevator in the skywalk of the ARDC building; the work on the elevator will proceed in 2013.

I meet with all new members of the Commission as they are elected or appointed. I am pleased to see the level of participation and cooperation we have from members across the region. In a 2012 Commission meeting roundtable I asked input from members on four topics: 1) Transportation; 2) Trails; 3) Economic Development and 4) Public Input Process and was pleased to receive input that helped guide the agency's work in the four areas during the ensuing year.

It is a pleasure to be a part of the many facets of ARDC's work in the region. Our staff keep ARDC's reputation strong for neutral, third party facilitation in a public input process that leads to visionary planning in the region and in the Duluth/Superior metropolitan area.



Pat Henderson, Executive Director, ARDC

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The vision of ARDC's Regional Planning Division focuses on helping communities with all facets of the community planning process from comprehensive planning and zoning ordinance development to planning for specific community improvements. The Division also does planning on a regional basis with the intent to improve the quality of life for all residents of the area.



Regional Planning works primarily on a fee-for-service basis, but also receives funding for regional transportation planning. Regional planning also administers the Northeast Minnesota Economic Development District (NEMEDD), which allows ARDC staff to assist communities in planning for economic development.

2012 Regional Planning Division Highlighted Projects

By Andy Hubley, Division Director

Northeast Minnesota Wildfire Mitigation Sprinkler Projects

ARDC's Regional Planning Division concluded management of two multi-year Federal Emergency Management Agency (FEMA) Pre-Disaster Mitigation (PDM) Grants for the installation of External Wildfire Sprinkler Systems for homeowners in high-risk wildfire areas of St. Louis and Lake Counties. ARDC managed these projects between 2009-2012.

The FEMA PDM grant programs were funded through the State of Minnesota's Office of Homeland Security and Emergency Management (HSEM). Through successful program development and management by ARDC, a total of 54 properties in Lake County and 40 properties in St. Louis County were retro-fitted with external wildfire sprinkler systems. In the case of wildfire, these systems will be activated and imitate the equivalent of 2 inches of rainfall over the course of 24 hours, which will help to create a humid atmosphere and reduce the vulnerability of property structures and surrounding vegetation igniting.

During the process of developing and managing the programs, ARDC worked in close collaboration with area homeowners, vendors, and the Emergency Management Directors in St. Louis, Lake and Cook Counties. ARDC's work on this project is considered to be significant not only in the state of Minnesota but also nationally.

Hermantown Planning

ARDC's Regional Planning Division assisted the City of Hermantown with an assessment of planning and development services in response to the retirement of the community's long served planner. Regional Planning staff completed a five phase project. ARDC developed an updated community profile that addressed changes in demographics, economics and public services following a ten year period where the city experienced more than 25 percent growth. ARDC developed best planning practices for small cities by conducting a national literature review and identifying benchmark cities in Minnesota. Next, Regional Planning staff conducted a series of discussions with key City staff and officials to identify the City's goals as well as the strengths and weaknesses of the existing approach to planning. The first three project phases were designed to help ARDC and the City evaluate the current situation, learn about strengths, weaknesses and possibilities, and honestly assess how well current practices were helping or hindering the City achieve its overall goals. ARDC then developed a document relating the results of the goal setting and issue identification to community needs and challenges identified in phase 1 and applied the best practice findings of phase 2 to develop a vision for planning services and recommendations to achieve that vision. Finally, ARDC worked with City administration to develop a new Community Development Director position

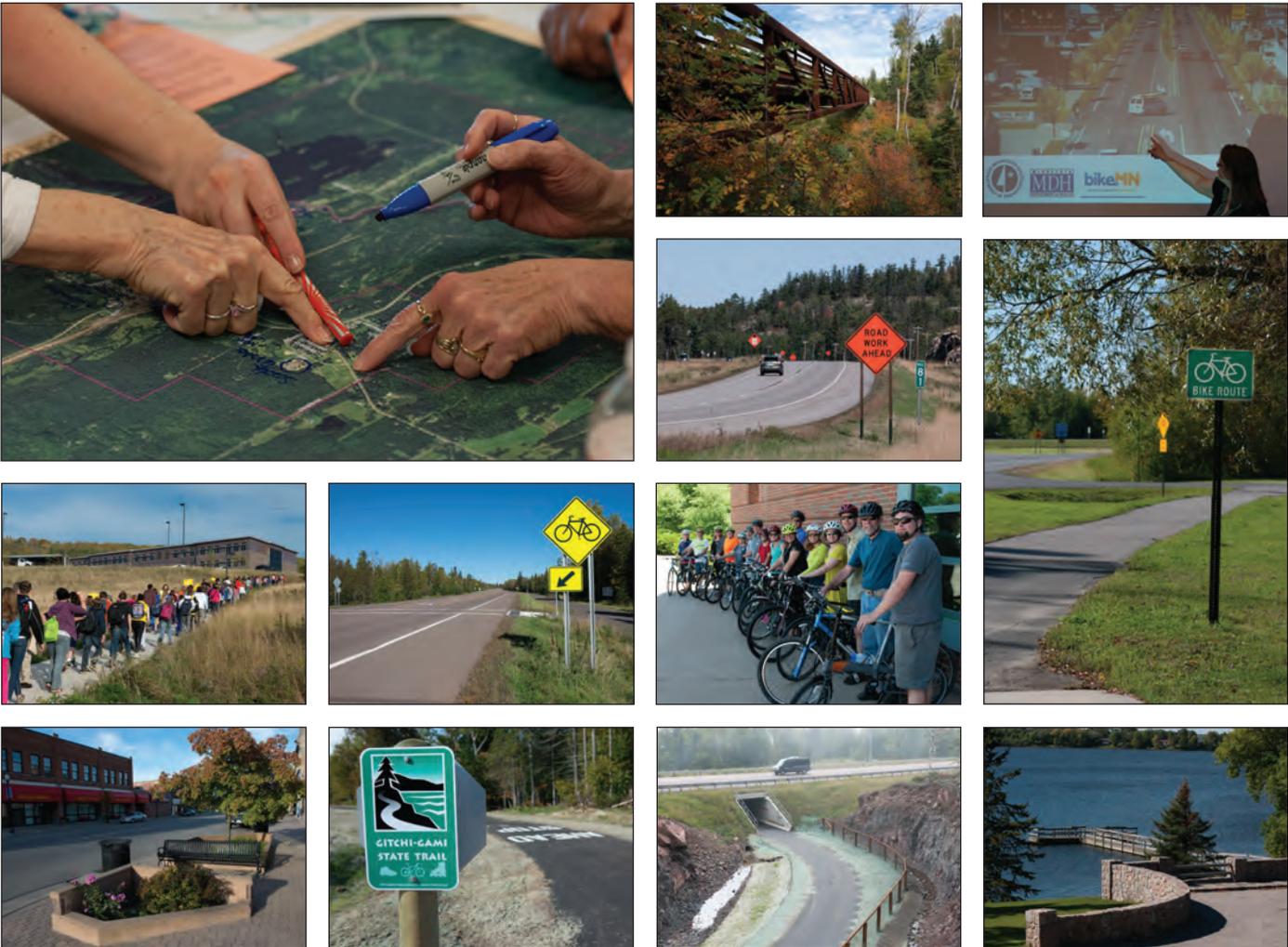
description that complemented the City's new focus. ARDC also developed a first year work plan for several priority recommendations that ARDC staff is helping to implement by working on a part time basis as the city planner.

Safe Routes to School Planning Assistance in Grand Rapids, Cloquet and Two Harbors

ARDC staff provided planning assistance to 10 schools within three cities to develop Safe Routes to School (SRTS) plans throughout the 2012/2013 school year. Staff worked closely with local SRTS teams during the process to ensure that each city and school has a SRTS program that can be sustained into the future.

ARDC worked with local SRTS Teams and provided planning assistance to conduct assessment activities, develop strategies and action steps for addressing the identified issues and barriers. ARDC then documented the planning process and assisted the local teams with initial implementation efforts. The goal of the SRTS program is to increase the number of students walking and bicycling to school by addressing the safety issues and barriers through implementing education, encouragement, enforcement and engineering strategies. Funds for SRTS planning assistance were granted to ARDC by the MNDOT Safe Routes To School program.

Andy Hubley, Director, Regional Planning Division
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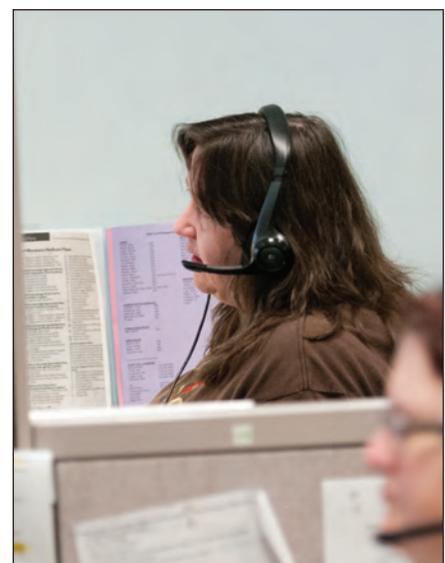
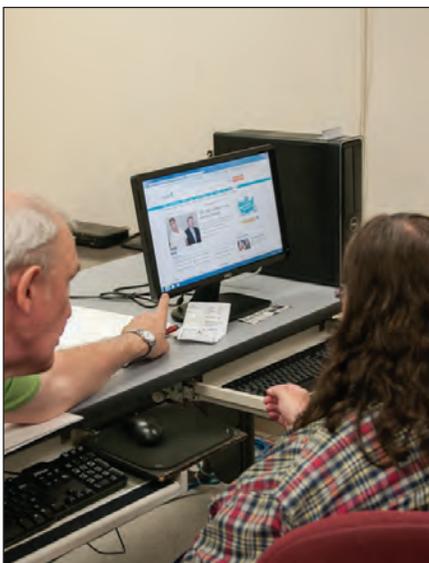
The number of older adults will grow substantially over the next twenty years and by 2020, for the first time in Minnesota's history, there will be more people age 65 and over, than school age children. These changing demographics will change the demand for services in our region, the state and nation-wide. The Arrowhead Area Agency on Aging serves as a neutral source of information and assistance for older adults and their caregivers and seeks to support services and relationships that promote health and well-being of current and future older adults.



Senior LinkAge Line®

The AAA Provided assistance, information and education via the Senior LinkAge Line®. The Senior LinkAge Line® is a telephone information, assistance and counseling service that makes it easy for seniors and their families to find resources in the community. Senior LinkAge Line® (SLL) specialists help persons assess their situations and explore options for help. Arrowhead AAA delivers Senior LinkAge Line® services in partnership with the Minnesota Board on Aging.

- Provided unbiased health insurance counseling to 10,266 callers, including assistance to enroll in Medicare and other health care coverage.
- 389 educational presentations made on such topics as Long Term Care, Medicare Fraud & Abuse, Medicare/Health Care Coverage, Home and Community Based Services and more
- Explained housing options to 2,405 Senior LinkAge Line® callers.
- Approximately 30 nursing home residents in the region were assisted with returning home after a nursing home stay by SLL Community Living Specialist.
- 12,369 phone calls answered
- 5,809 older adults and family caregivers served
- 91% of callers surveyed said the assistance met their expectations



Funding Awards

Made FUNDING AWARDS to 19 agencies totaling over \$1.77 million to meet caregiver needs, provide nutrition, deliver rides, aid legal rights and support the independence of older adults in the region. The source of this funding is the State of Minnesota and federal Older Americans Act. Award recipients and their service area included:

- Arrowhead Economic Opportunity Agency – Arrowhead region
- Arrowhead Area Agency on Aging’s Senior LinkAge Line® - Arrowhead region
- Aitkin County CARE, Inc. – Aitkin County
- ANGELS Living at Home Block Nurse Program – McGregor area
- Community Memorial Hospital – Carlton County
- Community Partners Living at Home Program – Two Harbors area
- Consumer Directions, Inc. – Arrowhead region
- ElderCircle – Itasca County
- Elder Services Network – Virginia area
- Floodwood Services and Training – Floodwood area
- Grand Itasca Foundation – Itasca County
- Koochiching Aging Options –Koochiching County
- Legal Aid Service of Northeastern MN – Arrowhead region
- Lutheran Social Services – Duluth
- North Shore Area Partners – Silver Bay area
- North Shore Health Care Foundation – Cook County
- Northwoods Hospice Respite Partners – Ely area
- Range Respite – Virginia area
- Volunteer Services of Carlton County – Carlton County and Duluth area

Service Type	Funding Amount	People Served
Assisted Transportation	\$55,696	327
Caregiver Respite (In Home and Facility-Based)	\$92,380	155
Chore	\$28,571	201
Congregate Meals	\$724,164	6,126
III-B Counseling/Support Planner	\$16,447	24
III-E Counseling (Individual, Family, Group, Training and Education)	\$70,362	497
Health Promotion	\$19,663	178
Home Delivered Meals	\$487,651	1,190
Homemaker	\$16,189	48
Information and Assistance (Senior LinkAge Line® Services)	\$135,000	5,809
Information Services:	\$3,671	235
Legal Assistance:	\$63,560	660
Legal Education:	\$1,000	3,582
Medication Management:	\$10,000	184
Self-Directed Services:	\$40,000	6
Total People Served	19,222	

Program Development

AAAA engaged in program development activities in the following areas:

- **Evidence-based Health Promotion and Disease Prevention** – trained 28 leaders/coaches/facilitators and offered program start-up consultation about programs designed to prevent falls and manage chronic conditions. 263 people participated in Matter of Balance, Chronic Disease Self-Management or Powerful Tools for Caregivers classes in 2012.
- **Family Memory Care** – supported the work of a Family Memory Care consultant in Duluth and Carlton County to assist spouses caring for a loved one with Alzheimer's or related disease, help them connect to resources and build support networks. Over 20 caregivers were enrolled.
- **Health Care Reform** – started new relationships with health care providers to create stronger bridges between health care and community-based aging service providers with the goal of improving the health and wellbeing of patients. The Senior LinkAge Line® was promoted as an important connection point between these providers. Several clinics and hospitals began making direct referrals of older adult patients in need of community services to the Senior LinkAge Line®.

Volunteers

Twenty-four (24) trained and certified volunteers provided 1,169 volunteer hours meeting with people 1:1, staffing exhibit booths, and providing educational presentations.



Catherine Sampson, Director, Area Agency on Aging

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Arrowhead Area
Agency on Aging

Guiding the Future of Transportation for the Twin Ports Area

Highlights of 2012 Plans & Studies



As the designated Metropolitan Planning Organization, or MPO, for the Duluth-Superior area, the MIC provides the leadership for a cooperative transportation planning process that represents all local units of government.

We work closely with elected officials, planners, engineers, residents and businesses to determine local priorities and to help lay the groundwork for projects that meet our transportation needs, now and into the future. Here are three of our planning successes from the past year:

Central Entrance Corridor Study

Creating a More Inviting Destination for Neighbors and Businesses

The City of Duluth's 2009 Central Entrance-Miller Hill Small Area Plan identified a new vision for the Central Entrance corridor: to have it function as a walkable "main street" destination for the Duluth Heights neighborhood.

The MIC was asked to take a more detailed look, at how the surrounding transportation network could potentially create a more inviting destination with safer auto access to local businesses, less congestion and improved walkability.



85% of survey respondents rated Central Entrance "bad" or "very bad" in terms of pedestrian and vehicle safety, traffic congestion, speeding traffic, making turns and accessing local businesses.

Survey Results

A survey conducted as part of the MIC's Central Entrance Corridor Study indicated that the opposite is currently true: eighty-five percent of survey respondents rated Central Entrance "bad" or "very bad" in terms of pedestrian and vehicle safety, traffic congestion, speeding traffic, making turns and accessing local businesses. Eighty-one percent said they have avoided using Central Entrance for these reasons, and of those, eighty-nine percent gave traffic congestion as their primary reason.

Data Collection

The MIC's data collection efforts included surveys of residents and businesses along the corridor, traffic and turning movement counts and the development of a small area model to show how future proposed land use changes will impact traffic flow in the corridor.

Final Recommendations

The study's final recommendations focused on tools for managing access as a way to control and direct traffic and improving safety for motorized and non-motorized traffic alike. They include roadway system design improvements (backage roads, medians), non-motorized transportation enhancements and streetscaping improvements, and corridor-wide recommendations (streetscape plan, signal coordination and access management policy).

The recommendations were designed to align the vision of the Small Area Plan with the future transportation network, to preserve roadway capacity to accommodate future growth, provide safer access to businesses, make the area safer and more convenient for pedestrians, and assist in making Central Entrance an attractive destination.

For more information see www.dsmic.org/CentEnt or contact MIC Principal Planner Andy McDonald at amcdonald@ardc.org.

Intersection Control Evaluation Planning Study

Possible Locations for Future Roundabouts

The MIC partnered with SRF Consulting and engineering staff from St. Louis County, Duluth and Hermantown to conduct a detailed Intersection Control Evaluation (ICE) analysis of eight selected intersections in the greater Duluth area. The purpose of this study was to determine which traffic control mechanism (stop signs, traffic signals, and modern roundabouts) would best address issues of safety, congestion and delay at each location.

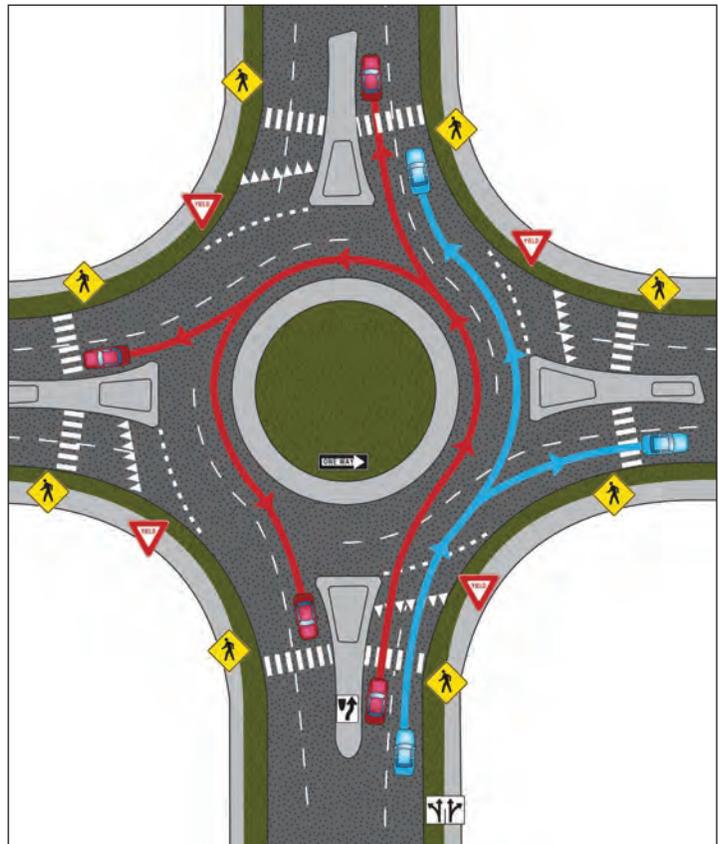
Final recommendations propose a modern roundabout as the best solution to address these issues at three of the eight study locations (College-Junction-19th, Maple Grove-Midway Road, and Martin Road-Rice Lake Road).

Why Roundabouts?

Safety benefits are the main reason roundabouts are gaining popularity throughout the country. They have a proven record of improving safety by reducing crash severity. Since everyone is traveling in the same direction and at lower speed, crashes are fewer and less severe than at traditional 4-way intersections. Left-turn, right-angle and head-on crashes are virtually eliminated. A 2001 study of 23 intersections that were converted to roundabouts resulted in highly significant reductions of 40 percent for all crash severities combined and 80 percent for all injury crashes. Reductions in the numbers of fatal and incapacitating injury crashes were estimated to be about 90 percent.

As reported in a recent article in the Duluth News Tribune, the installation of roundabouts in Minnesota has had a measurable impact on driver safety. Roundabouts also make efficient use of space, increase the capacity of an intersection and reduce delay, emissions and fuel consumption.

However, the analysis from this study showed that roundabouts are not always the best solution for every intersection. The study partners weighed this option carefully against other forms of traffic control by analyzing traffic system constraints and other specific site conditions. For five of the eight study intersections, stop signs, traffic signals or other solutions are preferred.



"Modern roundabouts" are circular intersections where traffic flows around a center island and offer significant improvements in safety and traffic flow.

For more information see www.dsmic.org/ice or contact MIC Senior Planner Robert Herling at rherling@ardc.org.

Duluth Sidewalk Inventory

Developing a GIS-based tool to identify high-priority pedestrian routes

The goal of the Duluth Sidewalk Study was to help the City of Duluth stretch scarce resources for constructing and maintaining its pedestrian infrastructure. It provides detailed sidewalk condition data along with information about best practices and policies from other communities. It has three main sections:

Section 1: Sidewalk Inventory and Condition Assessment

The sidewalk inventory is a GIS (Geographic Information System)-based database of information about sidewalk location, condition and characteristics. In an intensive data collection effort, the width, obstructions, curb ramps and adjacent boulevards were assessed and a four-point condition rating was assigned for every mile of sidewalk in the city.

Section 2: Pedestrian Priority Model

For the second phase of the study, we developed a pedestrian priority model that analyzed and combined three separate components: pedestrian generators, pedestrian attractors and pedestrian detractors. The results of this model can be used to identify priority areas for capital improvement investments in sidewalk construction and preservation as well as maintenance and snow removal.

Inputs for the pedestrian generator component included density of walking commuters, population, employment, seniors, youth and disabled. The pedestrian attractor component included high-traffic pedestrian destinations such as schools, retail areas and transit centers. The pedestrian detractor component included pedestrian/vehicle crashes, amount of traffic, slope and physical barriers. Weights were applied to the input factors and the results of the three model components were compiled to create a map showing the highest priority sidewalks in the network.

Section 3: Sidewalk Location Guidelines

The City of Duluth does not have a master sidewalk plan and whether or not to include sidewalks as part of local road construction projects can become a contentious issue. The guidelines section presents information about what the experts say, what factors should influence sidewalk location, and what policies are in effect to guide these decisions in other communities.

For more information see www.dsmic.org/sidewalk or contact MIC Principal Planner Andy McDonald at amcdonald@ardc.org



A four-point condition rating (Excellent/Good/Fair/Poor) was assigned for every mile of sidewalk in the city

Ron Chicka, Director, Metropolitan Interstate Council

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In 2012 ARDC and the Federal Highway Administration closed out the Federal Cooperative Agreement to administer and manage the office of America's Byways Resource Center. The Cooperative Agreement had been in place since establishment of the Resource Center in August, 1998. The headquarters of this national program was located in Canal Park in Duluth. The focus of the work was to provide technical support and conduct educational activities for the national scenic byway program. ARDC's Resource Center staff traveled throughout the United States providing services and information to local Byways teams interested in promoting and developing their local scenic byways. The program included work with tribes in developing and establishing the scenic byways through America's tribal lands. At the close of the program, 11 ARDC staff worked at the Resource Center.

Economic Development Administration Revolving Loan Fund

Purpose

The purpose of the ARDC's Economic Development Administration Revolving Loan Fund (ARDC/RLF) is to support business activities for which credit is not otherwise available on terms and conditions which would permit completion and/or the successful operation or accomplishment of the project in the seven county region of Northeast Minnesota.

The primary objective of the program is the stimulation of private investment in order to create and maintain productive, permanent employment through the establishment of new businesses or the expansion of existing businesses.

Financing provided in conjunction with this program is intended to complement, not compete with private lending institutions. As such, securing private sector involvement is a critical factor in qualifying for this program. Loans will generally be subordinated to the interests of private sector lenders in order to encourage their involvement.

Eligible Businesses

Priority economic sectors that are eligible for assistance through this program include:

- Aviation/Aerospace
- Manufacturing
- Renewable Resources
- Technology
- Energy
- Other

Businesses must be located in Aitkin, Carlton, Cook, Itasca, Koochiching, Lake or St. Louis counties.

Leveraging Requirements

Jobs

- Applicants must demonstrate that they will create or retain a minimum of one job per \$10,000 in ARDC/RLF Assistance.

Private Sector Investment

- Applicants must demonstrate that they will leverage a minimum ratio of two private sector dollars to one ARDC/RLF dollar (2 to 1).
- Applicants must demonstrate the minimum leveraging ratio, exclusive of owner's equity investment is one private sector dollar to one ARDC/RLF dollar (1 to 1).

Financing Policies

Allowable Use of Proceeds

- Minimum loan size—\$10,000
- Maximum loan size—\$250,000
- Fixed assets, including land and building purchases, building construction, leasehold improvements, and renovations (twenty year term max); and/or
- Acquisition, renovation or moving machinery and equipment (ten year term max); and/or
- Working capital (term loans only, five year max)

Application Process

- Pre-applications are available from the Northspan Group, Inc., contracted agent of ARDC for purposes of administering the RLF. Prepare and submit pre-application to the Northspan Group (see address below). Northspan will notify applicant of project eligibility.
- Northspan staff will discuss full details of application preparation with applicant and advise if a full application is warranted.
- Prepare full application with all applicable and required exhibits and submit to address below.
- Completed full applications received no later than the 15th day of each month will be acted upon during the following month.
- Technical Advisory Committee reviews application and make recommendations to the Loan Review Board.
- Loan Review Board reviews and makes final decision on application.
- At any point in the review process, the application may be denied or sent back for further information.

Loans Approved and Disbursed in 2012

In 2012, ARDC's Economic Development Administration's Revolving Loan Fund approved and made 9 new loans totaling \$900,500 to businesses in the seven county region of Northeast Minnesota.

Green Tech Manufacturing	Koochiching	\$20,500
HydroSolutions of Duluth	St. Louis	\$50,000
Granite Gear	Lake	\$75,000
Windows Properties	St. Louis	\$110,000
KTM Paving	St. Louis	\$125,000
Midway Sewer Services	St. Louis	\$70,000
Overson Kab-Con	St. Louis	\$50,000
Involta	St. Louis	\$250,000
NK-G Transportation	Itasca	\$150,000
Total		\$900,500

Bob Palmquist, ARDC Revolving Loan Fund Agent

Phone: 218.529.7562 Email: bpalmquist@northspan.org www.ardc.org



Summary of Revenue, Expenditures & Changes in Fund Balance

Summary of Revenue, Expenditures & Changes in Fund Balance - Unaudited Year end December 31, 2012

Revenues

	General Fund	Revolving Loan Fund	Grants & Contracts	Total
Tax Levy	\$ 520,179	\$ -	\$ -	\$ 520,179
Grants and Contracts	31,190	314,686	4,657,593	5,003,469
Program Income	-	340,896	-	340,896
Interest Earned	282	145,432	-	145,714
Miscellaneous	6,292	39,939	27,564	73,795
Total Revenue	557,943	840,953	4,685,157	6,084,053
Expenditures	261,833	1,012,626	4,897,733	6,172,192
Revenue Expenditures Over (Under)	296,110	(171,673)	(212,576)	(88,139)
Other Financing Sources (Uses) Local Match	(235,137)	331,981	203,156	-
Revenue and Other Sources (Uses) Local Match	60,973	(139,692)	(9,420)	(88,139)
Fund Balance 1/1/2012	923,053	372,843	9,420	1,307,316
Fund Balance 12/31/2012	\$ 984,026	\$ 235,151	\$ -	\$ 1,219,177

ARDC Revolving Loan Fund Loans Approved and Disbursed in 2012

Green Tech Manufacturing	\$ 20,500
Hydro Solutions of Duluth	50,000
Granite Gear	75,000
Window Properties LLC	110,000
KTM Paving Inc	125,000
Midway Sewer Services	70,000
Oveson Kab Con	50,000
Involta	250,000
NK-G Transportation	150,000
Total	<u>\$ 900,500</u>

Sister Mary Matthew, Finance Director

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Board of Directors

Officers of Board and Commission

Chair	
Commissioner Peg Sweeney	St. Louis County
Vice Chair	
Commissioner Wade Pavleck	Koochiching County
Treasurer	
Allen Rasmussen	International Falls
Secretary	
Margaret Sherman	Palisade

Members

Robert Fenwick	Cook County
Peg Sweeney	St. Louis County
Allen Rasmussen	At Large
Margaret Sherman	At Large
Jason Holliday	NATC
Gordy Anderson	At Large
Paul Nevanen	At Large
Dick Brenner	Carlton County
Sue Hakes	Cook County
Don Niemi	Aitkin County
Brad Jones	Lake County
Steve Raukar	St. Louis County
Wade Pavleck	Koochiching County
Earl Elde	MIC Advisory
Steve Kniefel	RTAC
Michael Duffy	Aging Advisory

Members of Commission (Officers Listed above)

Don Niemi	Aitkin County Commissioner
Sue Hakes	Cook County Commissioner
Steve Raukar	St. Louis County Commissioner
Dick Brenner	Carlton County Commissioner
Catherine McLynn	Itasca County Commissioner
Brad Jones	Lake County Commissioner

Communities Over 10,000 Population

Bruce Ahlgren	Cloquet
Vacant Seat	Hibbing
Emily Larson	Duluth

Communities Under 10,000 Population

Vacant Seat	Aitkin County
Bill Lenz	Cook County
Pat Oman	Carlton County
Mary Fragnito	Itasca County
Cynthia Jaksa	Koochiching County
Carlene Perfetto	Lake County
Darlene Koski	St. Louis County

Township Officials

Dorothy Biskey	Aitkin County Townships
Clayton Kauppila	Carlton County Townships
Ginny Storlie	Cook County Townships
Ellie Randle	Itasca County Townships
Michael Hoops	Lake County Townships
Kevin Adee	Koochiching County
Steven Kniefel	St. Louis County Townships

North American Tribal Council (NATC)

Jason Holliday	Fond du Lac
Tony Swader	Grand Portage
Dave Anderson	Bois Forte

School Boards

Judy Seliga-Punyko	Duluth School Board
Sonya Pineo	Virginia School Board

At Large Members

Lars Kuehnow	Duluth
Allen Rasmussen	International Falls
Heather Rand	Duluth
Paul Nevanen	International Falls
Margaret Sherman	Palisade
Harlan Tardy	Nashwauk
Gordy Anderson	Two Harbors
Connie Christenson	Virginia
Michael Duffy	Cloquet
Earl Elde	Duluth





**Arrowhead Regional Development Commission
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www.ardc.org