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Health Cooperative Asks Businesses to Take Next Steps Health Questionnaires and Documents Due June 19th

Following a May 14th webcast that attracted almost 150 on-line viewers, Cooperative Health Choices of Western Wisconsin (CHC) is asking interested parties to complete a series of documents (Health Questionnaires, Acknowledgments, and Business Associate Contracts) that will lead to health insurance coverage later this year. The material is posted at www.unitedscv.com/chchealth.htm and includes a confidential health questionnaire to be completed by employees/associates of companies seeking health insurance coverage through CHC. Due to numerous request, the original June 5th deadline for returning the documents has been extended to June 19th.

After the June 19th deadline, CHC will distribute a Request For Proposals (RFP) to major health insurance carriers. The carriers will develop a pricing structure based on the prospective covered lives associated with the confidential health questionnaires. The pricing will be shared with the organizations that returned the documents by June 19th. CHC anticipates coverage on October 1, 2009. By Wisconsin Law, the cooperative and insurance carrier must offer coverage for 3 years. A second round of coverage for additional members of the co-op is anticipated in October 2010.

CHC was formed in late 2008 following initial work by a steering committee that evaluated the merits of a health benefits purchasing cooperative in western, west central, and northwest Wisconsin. Articles of Incorporation, by-laws, an interim board of directors, and Order from the state's Office of the Commissioner of Insurance (OCI) are all in place.

As a cooperative, CHC will offer health insurance coverage to its members. Eligible members include large and small for-profit businesses, non-profit organizations, the self-employed, business partnerships, rural utility cooperatives, trade and labor organizations, and local units of government (towns, villages, cities, and school districts) in its 17-county service territory. The territory includes Ashland, Barron, Bayfield, Burnett, Chippewa, Clark, Douglas, Dunn, Eau Claire, Pepin, Pierce, Polk, Price, Rusk, St. Croix, Sawyer, and Washburn counties.

The May 14th webcast is archived and can be viewed on-line at www.unitedscv.com/chchealth.htm. Well over 100 people have viewed it since May 14th.

For more information on CHC, contact St. Croix EDC at (715) 381-4383.

St. Croix EDC Elects Officers and New Directors

St. Croix Economic Development Corporation (EDC) held its annual meeting on Tuesday, May 12, 2009.

Roberts resident Patti Robertson was elected to a one-year term as



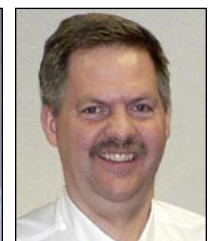
*Patti Robertson,
EDC President*



*Tom Schumacher,
EDC First
Vice President*



*Ryan Sicard,
EDC Second
Vice President*



*Roger Humphrey,
EDC Secretary/
Treasurer*

president. She is a commercial lender with WESTconsin Credit Union (Hudson office).

Tom Schumacher was elected first vice president. He is a business attorney with Bakke Norman S.C. and resides in Baldwin.

Ryan Sicard was elected second vice president. He is employed by the Somerset School District and serves on the Somerset village board.

Roger Humphrey was elected corporate secretary-treasurer. He resides in Woodville and owns Humphrey Engineering and MarketGraphics (Hudson).

Dale Jorgenson completed his final term on the board of directors. He resides in River Falls and owns a laser marking company, Riverland Laser.

Village of North Hudson resident Jeremy Price completed his term as president. He will continue to serve on the EDC board and executive committee. He is a vice president and loan officer with Wisconsin Business Development Finance Corporation (WBD). WBD's office in Hudson is staffed by Price.

Three incumbent directors were re-elected. They include Mark Casey, Nick Vivian, and Jeremy Price. Casey is a vice president in the commercial lending department at First National Community Bank. Vivian is a business attorney with Eckberg Lammers Law Firm.

Lisa Knutson, MBA and Chris Buckel are two new directors that were elected to 3-year terms. Lisa resides in Baldwin where she is employed at Village Pharmacy. Buckel resides in Hammond and is employed by the Central St. Croix School District as a teacher. He also serves on the Hammond village board.

At the conclusion of the annual meeting Dale Jorgenson and Jeremy Prices were presented with a plaque as a token of appreciation for their service to St. Croix EDC.

Other directors on the EDC board include Jerry Brown (resident of Amery), Mark Casey (first National Community Bank), Noel Eggebraaten (Eggebraaten & Associates), Marian Furlong (Hudson Hospital), George Hauser (Citizens State Bank), Steven Hermsen (St. Croix County Board of Supervisors), Fred Horne (St. Croix County Board of Supervisors), Gregg Knapp, CPA (Wipfli LLP), Ken Kolbe (St. Croix County Board of Supervisors), Willard Moeri (Roberts Village President), and Barb Nemecek (UW-River Falls).



*Lisa Knutson,
EDC Director*

*Chris Buckel,
EDC Director*



Jeremy Price received a memento from Patti Robertson for his service as EDC President from May 2008 to May 2009.



Dale Jorgenson, owner of Riverland Laser, Inc. (River Falls), completed his final term on the EDC board of directors. He received a plaque from EDC President Patti Robertson as a memento for his service.

U.S. Consumer Confidence Up in May ***Highest Level Since September; a Sign of a Stabilizing Economy***

According to the national Consumer Confidence Board on May 26th, consumer confidence rose to its highest level since last September, perhaps signaling that shoppers sense the worst of the recession has passed. The Consumer Confidence Index for May was reported at 54.9, compared to an increased April score of 40.8. Economists were expecting May's score to be around 42.3. Last September the index was reported at 61.4. A few months ago, the index was at historic lows.

Another barometer, the Present Situation Index, which measures how shoppers feel now about the economy, rose to 28.9 in May from 25.5 in April. The Expectations Index, which measures shoppers' outlook over the next six months, climbed to 72.3 in May from 51.0 in April.

“Looking ahead, consumers are considerably less pessimistic than they were earlier this year, and expectations are that business conditions, the labor market and incomes will improve in the coming months,” said Lynn Franco, director of The Conference Board Consumer Research Center. “While confidence is still weak by historic standards, as far as consumers are concerned, the worst is behind us.”

Angela Popenhagen Earns LEED Accreditation

Angela Popenhagen, PE, principal of Stevens Engineers, recently earned the LEED Accredited Professional designation (LEED AP). The LEED professional accreditation distinguishes professionals with the knowledge and skills to facilitate the LEED certification process in sustainable, green building and development practices.

LEED is an acronym for Leadership in Energy and Environmental Design. The LEED Green Building Rating System(TM) encourages and accelerates global adoption of sustainable building and development practices through the creation and implementation of universally understood and accepted tools and performance criteria.

Stevens Engineers is a civil engineering, land surveying and planning firm based in Hudson, Wisconsin. Stevens has performed LEED design services for projects such as the River Crest Elementary School in Hudson, the Maple Grove Ice Arena expansion, and the \$60 million Duluth Entertainment & Convention Center.



Angela
Popenhagen, PE;
LEED AP

For more information, contact Angela Popenhagen at (715) 386-5819 or go to www.stevensengineers.com.

Governor Doyle Announces State Angel Network Activity

Investments Rose 28 Percent in 2008

On May 19th, Governor Jim Doyle announced that Wisconsin angel networks and funds posted a 28 percent increase in early stage investments in 2008, reaching more than \$15 million invested in 53 deals. Recently released data showed that angel investing was down 26 percent nationally for the same year compared to 2007.

“Wisconsin’s angel networks and funds are finding good deals in Wisconsin, despite the economic downturn,” Governor Doyle said. “Wisconsin has a nationally admired strategy for building angel capital, and it’s important we keep moving forward. This is why I’ve included in my budget funding for the Wisconsin Venture Fund, which will increase venture financing in Wisconsin and continue turning this research into viable, job-creating businesses.”

“Wisconsin’s angel networks and funds are the backbone for our early stage market, dramatically increasing funding levels at a time when the entrepreneurial economy needs it the most,” said Joe Kremer, Director of the Wisconsin Angel Network.

While Wisconsin’s overall early stage investment market has followed the national trend, down 33 percent to \$98 million in 2008, the increase in angel network and fund investing demonstrates the success of Wisconsin’s focus on building and retaining angel networks and funds.

Governor Doyle has been instrumental to spur creation of risk capital in Wisconsin, including investor tax credits, the formation of the Wisconsin Angel Network and the proposed Wisconsin Venture Fund to help facilitate deal flow, investor exchanges and network creation. In February, Governor Doyle expanded the investor tax credit law as part of an early economic recovery bill. Enhancements include: raising the cap on tax credits for angel investments from \$1 million to \$4 million; tripling the annual pool of credits available for angle credits, from \$5.5 million to \$18.25 million per year, and venture credits, \$6 million to \$18.75 million; and allowing angel investors to claim the entire 25 percent credit on their investment in the first taxable year.

Angel investors are high net-worth individuals who invest in start-up ventures, sometimes alone and sometimes as members of a group. More than 250 angels in 28 groups are affiliated with WAN, which is a public-private program of the Wisconsin Technology Council.

Governor Doyle announced the survey results during the 2009 BIO international convention in Atlanta, Georgia, which is being attended by a Wisconsin delegation that includes representatives of many early stage companies. The survey was produced by the Wisconsin Angel Network, which is managed by the Wisconsin Technology Council. Surveyed for the report were Wisconsin angel groups and funds, as well as major law firms that handle deals for individual angels and others.

Early Planning Grants Help Evaluate Start-Up Feasibility or Expansion

The Early Planning Grant (EPG) program has been around for many years. It is designed to help individual entrepreneurs and small businesses in Wisconsin obtain the professional services necessary to evaluate the feasibility of a proposed start-up or expansion.

The Wisconsin Entrepreneurs' Network (WEN) and Wisconsin Department of Commerce are involved with the Early Planning Grants. WEN, via funding from Commerce, provides a successful applicant with a grant to cover a portion of the cost of hiring an independent third party to develop a comprehensive business plan or business expansion plan. The business plan is vital to formalizing an entrepreneur's goals and objectives. The business plan is also critical to the applicant's ability to attract capital financing that is necessary for the business to be successful. A credit check will be performed as a part of the application approval process.

The maximum funding available for an Early Planning Grant is 75% of eligible costs, up to \$3,000. The remaining 25% is covered by the entrepreneur/applicant.

Eligible applicants include Wisconsin individuals and small, for-profit businesses (50 employees or less), cooperatives, and childcare centers in one of the following industrial categories: automation; agriculture/food products; bio-technology; information technology; manufacturing; medical devices; paper/forest products; printing; tourism; childcare centers (not including in-home childcare).

WEN maintains a listing of approved private service providers for the development of business plans or business expansion plans via www.wenportal.org. In addition, WEN continues to look for qualified Wisconsin business consultants to assist entrepreneurs.

After the applicant has successfully passed the credit check, WEN's review team will review the application to approve or deny it. In most cases, the application is approved within two weeks of passing the credit check process.

For entrepreneurs and small businesses interested in exploring Early planning Grants, please contact Pat Dillon at (715) 836-5056 or dillonp@uwec.edu.

SBA Launches New 100% Guarantee ARC Loan Program *Designed to Help Struggling Businesses*

Small businesses suffering financial hardship as a result of the slow economy may be eligible to receive temporary relief to keep their doors open and get their cash flow back on track through a new loan program announced by the Small Business Administration (SBA) on May 18th.

Beginning on June 15th, the SBA will start guaranteeing America's Recovery Capital (ARC) loans. ARC loans are deferred-payment loans of up to \$35,000 to established, viable, for-profit small businesses that need short-term help to make their principal and interest payments on existing qualifying debt. There are no SBA fees associated with ARC loans.

As part of the federal Recovery Act, the ARC program was created as a no-interest, deferred payment loan to small businesses that have a history of good performance, but as a result of the tough economy, are struggling to make debt payments.

"These ARC loans can provide the critical capital and support many small businesses need to make it through these tough economic times," said Karen G. Mills, SBA Administrator.

ARC loans will be disbursed within a period of up to six (6) months and will provide funds to be used for payments of principal and interest for existing, qualifying small business debt including mortgages, term and revolving lines of credit, capital leases, credit card obligations and notes payable to vendors, suppliers and utilities. Repayment will not begin until twelve (12) months after the final disbursement. Borrowers don't have to pay interest on ARC loans. After the 12-month deferral period, borrowers will pay back the loan principal over a period of five (5) years.

ARC loans will be made by commercial lenders, not the SBA directly. For more information on ARC loans, visit <http://www.sba.gov/recovery/arcloanprogram/index.html>.

Hudson Attorney Jamie Johnson Selected as Leader in the Law

Jamie Johnson, a shareholder with the law firm of Lommen, Abdo, Cole, King & Stageberg, P.A., has been selected by the Wisconsin Law Journal (WLJ) as one of its 2009 Leaders in the Law. Johnson was honored at a May 19th luncheon and profiled in a special May 26th WLJ publication. WLJ's annual program recognizes leading practitioners and judges throughout Wisconsin based on a variety of achievement criteria, including outstanding leadership, vision, and legal expertise.



Jamie Johnson, Lommen Abdo, receives award from Ann Richmond, publisher of the Wisconsin Law Journal

Johnson is a trial lawyer, practicing in the areas of fire claims, products liability, auto accidents, construction and real estate disputes, criminal defense and municipal law. His contributions to the St. Croix area include

- service on the Judicial Advisory Council (appointed by Governor Jim Doyle in October 2007) to assist Governor Doyle in filling mid-term judicial vacancies at both the trial and appellate court levels;
- volunteer for the St. Croix Valley's Free Legal Clinic (also a volunteer small claims mediator);
- moderator for local judicial candidate forums;
- served on the board of directors of the local food shelf; active in raising funds for non-profit and charitable organizations;
- active member of Bethel Lutheran Church, including president of the church council and co-chair of two capital fundraising drives;
- former candidate for 30th Assembly District;
- served as a judge in the high school mock trial competition, has spoken about careers in law during 'career day', spoke about civil and criminal law implications at driver's education classes;
- host/legal and government correspondent of POWER News cable program.

Lommen Abdo has offices in Hudson, Wisconsin; Minneapolis, Minnesota; and New York City. Additional information can be found at www.lommen.com.

St. Croix County's Unemployment Rate Drops to 9.1% Previous Rate Was 9.8%; Unemployment Falls in 64 of 72 Counties

On May 27th, the Wisconsin Department of Workforce Development (DWD) released the April unemployment rates for Wisconsin's 72 counties. St. Croix's rate was estimated at 9.1% which is down up from the March rate of 9.8%. February's rate was 8.8% . A year ago, the county's unemployment rate was estimated at 4.5%. Thirty counties had unemployment rates lower than St. Croix in April.

Unemployment rates from March to April decreased in 64 of Wisconsin's 72 counties, increased in six, and remained the same in two. Dane County recorded the lowest rate at 5.6%, followed by Eau Claire County at 6.5% and La Crosse at 6.6%. Rusk County had the highest rate in April at 14.6%.

The adjusted unemployment rate for Wisconsin in April was estimated at 8.6% which is higher than the March rate of 8.5% and February's rate of 7.7%. The state's rate was 4.5% one year ago.

The U.S. unemployment rate was estimated at 8.9% which is an increase from the March rate of 8.5% and February's rate of 8.1%. One year ago the U.S. rate was estimated at 5.0%.

County	April 2009 Unemployment Rate	Rank	Rate One Year Ago	County	April 2009 Unemployment Rate	Rank	Rate One Year Ago
Barron	9.6%	30	5.7%	Pepin	7.9%	57	4.2%
Chippewa	8.9%	47	5.0%	Pierce	8.7%	51	4.4%
Clark	9.7%	28	5.7%	Polk	11.2%	14	5.9%
Dunn	7.5%	62	4.3%	Rusk	14.6%	1	7.3%
Eau Claire	6.5%	71	3.5%	St. Croix	9.1%	42	4.5%

Source: Wisconsin Department of Workforce Development; St. Croix Economic Development Corp.

Note: The 10 counties of western, west central, & northwest Wisconsin comprise Momentum West, a regional economic development & marketing organization

Manufacturers Can Access Worker Training Grants

Governor Doyle Provides An Additional \$85,000 For Skills Standards Certification

On May 28th, Department of Workforce Development (DWD) Secretary Roberta Gassman encouraged Wisconsin manufacturers to join their regional workforce development agencies in applying for \$85,000 in new funding that Governor Doyle has provided for training grants to help workers earn the industry's top national credential, Manufacturing Skill Standards Certification (MSSC). "Wisconsin is home to the best manufacturing companies in the world, and Governor Doyle's MSSC initiative will keep us at the forefront with skilled workers second to none," Secretary Gassman said. "Master Lock, Harley Davidson, and Federal Tool & Engineering, among others, see the value in MSSC training. Their MSSC trained workers give them a competitive edge in today's challenging global economy. We urge others, both employers and workers, to take advantage of the substantial rewards the MSSC credential offers."

Wisconsin became the first state to formally embrace the national MSSC program. In 2007, Governor Doyle allocated \$250,000 in grants to local workforce development boards, enabling them to partner with technical colleges and develop a manufacturing skill certification system throughout the state. As part of his Grow Wisconsin – The Next Steps plan, Governor Doyle has set a goal of having 40 percent of Wisconsin's manufacturing workers achieve MSSC standing by 2016.

The \$85,000 for additional is part of a nearly \$6 million worker training package Governor Doyle announced in March. The MSSC grants and other items in the package are funded from existing federal sources.

The rigorous MSSC program includes training in four modules: safety in the workplace, quality and continuous improvements, processes and production, and maintenance awareness. Workers completing all four sessions earn the top MSSC credential, Certified Production Technician. For more information about MSSC, visit the following site: <http://mssc.wisconsin.gov>.

DWD will award up to five grants with none exceeding \$21,250. To maximize resources available for training, local matching funds are required – a minimum of 25 percent of the grant amount requested. If the proposed project involves customized training at a company, a 50 percent match is required of the employer. Individuals eligible for training funded with MSSC grants include: incumbent workers, dislocated workers, adult job seekers, and youth transitioning from high school to post secondary education or employment.

Grant applications must be submitted by regional workforce development boards and their MSSC Assessment Center partners. Manufacturers interested in MSSC training are urged to work with their regional boards on a grant proposal. Contact information for the 11 regional boards can be found at the following link: http://dwd.wisconsin.gov/dwdwia/PDF/wda_list.pdf.

The regional boards must submit grant applications by 4 p.m. on June 19, 2009, to Amy Phillips, DWD MSSC Coordinator, at Amelia.Phillips@dwd.wisconsin.gov.

Bankers Association Says Lending Increased in Q1 of 2009

FDIC Stats Say Wisconsin Banks Continue to Lend; Outperform Peers Nationally

According to numbers released by the Federal Deposit Insurance Corporation (FDIC), lending by Wisconsin's depository bank and thrift institutions grew in the first quarter of 2009. Mortgage refinancing and a stabilizing financial sector helped improve bank earnings in Wisconsin and nationally compared to the previous quarter.

Year-to-date, total loans and leases for FDIC-insured Wisconsin banks grew two percent (2%). Nationally, total lending declined 2.1 percent over the same period. Wisconsin's loan-to-deposit ratio dropped from 108 percent in the 4th quarter of 2008 to 107 percent in the first quarter of 2009, but is still well ahead of the national ratio of 84 percent in the previous quarter. This means the average bank in Wisconsin is lending \$1.07 for every dollar deposited.

The lending increase by Wisconsin banks contradicts claims made during an earlier hearing of the TARP Congressional Oversight Panel in Milwaukee that banks weren't lending. While banks are lending, the recession is impacting commercial and retail borrowers' creditworthiness and overall loan demand.

Public Services Commission Releases Preliminary Results of Broadband Survey Thousands Respond to On-Line Survey to Identify Statewide Needs

On April 20th, the Public Service Commission of Wisconsin (PSC) released preliminary results of its broadband survey, based on input compiled since mid-March from Wisconsin residents and businesses. Nearly 3,900 respondents have completed the survey to help the PSC identify where needs for broadband exist in unserved or under-served areas of the state.

Preliminary data results are available at <http://psc.wi.gov/recoveryact/sfresultssurvey.htm>.

Detailed maps of the geographic locations of survey respondents are also available at: <http://psc.wi.gov/recoveryact/sfmapssurvey.htm>.

Under the federal American Reinvestment and Recovery Act (ARRA), up to \$7.2 billion is available for broadband improvement loans and grants from the federal Rural Utility Service (RUS) and National Telecommunications and Information Administration (NTIA). Guidelines on grant and loan applications by the RUS and NTIA are expected in the second quarter of 2009. After the guidelines are released, states may be asked to advise the federal agencies on where the broadband needs exist and how these needs could be helped through the loans and grants.

The PSC broadband survey will be available at least until summer. Visit the PSC website at <http://psc.wi.gov> and under 'Hot Topics' find the link to the Broadband Survey.

Building Communities Webinar: Community Organizing for Sustainability

Join St. Croix County UW-Extension and St. Croix EDC for the *Focus On Sustainability* webinar on the third Tuesday of the month at the St. Croix County Government Center, 1101 Carmichael Road, Hudson, in meeting Room 1216.

Session 9 - Community Organizing for Sustainability - June 16, 2009

11:15 a.m. Introductions; Webinars begins promptly at 11:30 a.m. and runs until 12:30 p.m.; and is followed by discussion

Presenter: Mary Rehwald, Community Educator and Local Community Organizer in Ashland, Wisconsin

Where does a community start if it is interested in organizing for sustainability? Who takes the lead? What are the roles of local governments, local businesses, and local organizations? Do we need a "fire soul" to lead the effort? Why do some communities seem to move forward while others don't? Is it easier to pursue sustainability in urban versus rural areas? This session explores these questions and offers examples that include study circles, early adopter projects, comprehensive planning, and local sustainability alliances.

For questions and to RSVP please contact Jacki Bradham at 715-381-4383 or jacki@stcroixedc.com.

St. Croix County Recycling Spring Events

June 6, Tire Collection, three sites: #1) City of Hudson (Krattley Lane, North Hudson) 8 - 1; #2) Town of Troy (277 Townsvalley Road) 8 - 12:30; and #3) Town of Richmond (Town Hall/Recycling Center, north edge of Boardman) 9 - 2. Prices: Car (up to 16") \$2; truck (17" to 22") \$3; tractor \$7; heavy equipment tire \$10; bicycle tire 50 cents.

June 6, Appliance Collection, three sites: #1) City of Hudson (Krattley Lane, North Hudson) 8 - 1; #2) Town of Troy (277 Townsvalley Road) 8 - 12:30; and #3) Village of Woodville (behind the United Fire Hall, 216 River Street) 8 - 1. Prices: \$11 for most appliances; \$16 for air conditioners & water softeners. Commercial units -- call (715) 386-4675 for quote.

June 13, 9 a.m. to noon: Electronics Collection County Government Center, 1101 Carmicheal Road, Hudson. Prices: complete computer (monitor, CPU, keyboard) \$15; monitor \$15; printer \$3, laser printers \$5; VCR \$3; microwave \$15; plastic TV \$15 and wood TV \$25. The following items will be accepted at no charge: laptops, CPUs, keyboards, circuit boards and cell phones. All other computer and related equipment will be collected for a fee (\$3-\$25) based on its size.

Note the September CLEAN SWEEP Hazardous Waste Collection is TENTATIVE

Due to pending reductions in funding from the State of Wisconsin, St Croix County may not be able to host a September Clean Sweep event. If funds become available an event will be scheduled and information will be available via the fall edition of Your Wasteline newsletter, the Countie's website and local newspapers.

For more information on this event and other recycling programs contact the St. Croix County Recycling Specialist at (715) 386-4675 or visit www.co.saint-croix.wi.us/departments/recycling.