

- ❑ 11. If you intend to hire employees in your business, call the Minnesota Department of Economic Security at (651) 296-6141 and ask for a free copy of “Unemployment Insurance Information for Employers” (publication MDES-130). <http://www.deed.state.mn.us>
- ❑ 12. Establish a bank account and learn an accounting software program such as QuickBooks®.
- ❑ 13. Acquire a domain name, print your business cards, stationary, and issue press releases.

CHOOSING YOUR BUSINESS ADVISORS

Here are some suggested partners to get you started on the right track. Please refer to the Chamber member listing starting on page 26.

- _____ Accountant
To discuss appropriate business forms, equipment, and operating budgets, tax planning and bookkeeping system design. Will file governmental forms necessary to start a business.
- _____ Attorney
Set the form of business, proper filing of papers, interpreting rights and obligations of business persons.
- _____ Banker
For financial expertise, special financial services and opening a separate business bank account.
- _____ Insurance Agent/Broker
To evaluate insurance needs to set up a program for business protection, including general, fire and liability coverage, and worker’s compensation.
- _____ Business Consultant
Will give advice on starting a business and help you through the rules and regulations. Can assist in completing a business plan.
- _____ Small Business Development Center
Will give advice on starting a business and help you through the rules and regulations. 1-888-387-4594 or 218-726-7298

Cloquet Area

Start-Up Business Resource Guide

Produced & Distributed by:

The Cloquet Area Chamber of Commerce

225 Sunnyside Drive, Cloquet, MN 55720
Telephone: 218-879-1551 or 1-800-554-4350
www.cloquet.com



**Cloquet Area
Chamber of Commerce**



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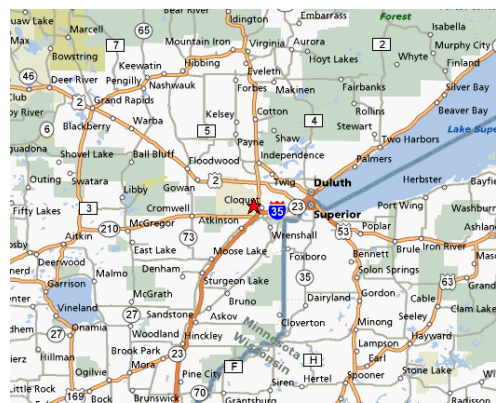
Information updated: June 20, 2007

STARTING A BUSINESS IN MINNESOTA



- 1. To get a free guide to starting a business in Minnesota, call the Minnesota Small Business Assistance Office at (651) 296-3871 or 1-800-657-3858 and ask for the free publication "A Guide to Starting a Business in Minnesota." <http://www.bizlinks.org> and <http://www.deed.state.mn.us/publications/index.htm>
- 2. To get a free tax guide for a small business, call the Internal Revenue Service at 1-800-829-3676 and ask for the free "Tax Guide for Small Business" (publication #334). <http://www.irs.gov>
- 3. Prepare a comprehensive business plan. <http://www.sba.gov/> and <http://www.northspan.org/financingresourceguide2004.pdf>
- 4. Use Support Professionals: an accountant, an attorney, and an insurance agent.
- 5. Determine type of business organization: Proprietorship- Partnership- Corporation- Limited Liability Company.
- 6. Register your Certificate of Assumed Name for the business and/or file articles of incorporation with Minnesota Secretary of State by calling (651) 296-2803. Publish notice in newspaper. <http://da.sos.state.mn.us/minnesota/home/home-corp.asp> and <http://www.sos.state.mn.us/business/forms.html>
- 7. Secure appropriate business licenses and permits. Call 1-800-657-3858 or 1-888-234-5520, Cloquet City Hall (218) 879-3347. <http://www.bizlinks.org/license.html>
- 8. Obtain a Sales and Use Tax Permit. Must be displayed at the business location. Call (651) 296-6181 or 1-800-657-3777. <http://www.taxes.state.mn.us/taxes/sales/forms.shtml>
- 9. Register for your IRS Business ID number (Form SS-4). Call 1-800-829-3676 or 1-800-829-1040 <http://www.irs.gov/pub/irs-pdf/fss4.pdf>
- 10. Register for your Minnesota Business ID number (Form ABR). Call 1-800-657-3595 or (651) 282-5225 http://www.taxes.state.mn.us/business_taxpayers/business_registration/index.shtml

- I-35 – from Mpls/St. Paul
- Highway 53 – from Virginia
- Highway 2 – from Grand Rapids
- Highway 210 – from Brainerd



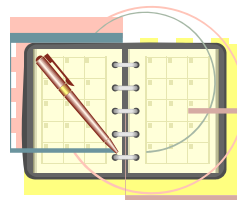
Other benefits of Cloquet, Minnesota and the surrounding area

- Commercial property available for future retail & business opportunities within the Cloquet Business Park
- Zero City Sales Tax – More money customers have to spend on tangible items.
- Cloquet has 21 communities and cities located within 30 minutes of the City limits. This increases our available workforce.
- Willard Munger Trail Extension to Cloquet 2007-2008
- Jay Cooke State Park
- \$110M Black Bear Casino Addition
 - Casino
 - Hotel
 - Convention Center
 - Golf Course

The City of Cloquet and Cloquet Area Chamber of Commerce believe your company starting or relocating to the City of Cloquet fits the benchmark criteria of geographical location, workforce and office space. We are looking forward to partnering with your company in providing technical expertise in site selection, logistics, and funding mechanisms on your very important project.

GETTING STARTED

Starting and managing a business takes motivation, desire and talent. It also takes research and planning.



To increase your chance for success, take the time up front to explore and evaluate your business and personal goals. Then use this information to build a comprehensive and well thought out business plan that will help you reach these goals.

The process of developing a business plan will help you think through some important issues that you may not have considered yet. Your plan will become a valuable tool as you set out to raise money for your business. It should also provide milestones to gauge your success.

Before starting out, list your reasons for wanting to go into business. Some of the most common reasons for starting a business are:

- ✔ You want to be your own boss.
- ✔ You want financial independence.
- ✔ You want creative freedom.
- ✔ You want to fully use your skills and knowledge.

Next you need to determine what business is "right for you." Ask yourself these questions:

- ✔ What do I like to do with my time?
- ✔ What technical skills have I learned or developed?
- ✔ What do others say I am good at?
- ✔ How much time do I have to run a successful business?
- ✔ Do I have any hobbies or interests that are marketable?

Then you should identify the niche your business will fill. Conduct the necessary research to answer these questions:

- ✔ Is my idea practical and will it fill a need?
- ✔ What is my competition?
- ✔ What is my business advantage over existing firms?
- ✔ Can I deliver a better quality service?
- ✔ Can I create a demand for your business?

The final step before developing your plan is the pre-business checklist. You should answer these questions:

- ✓ What business am I interested in starting?
- ✓ What services or products will I sell? Where will I be located?
- ✓ What skills and experience do I bring to the business?
- ✓ What will be my legal structure? (see overview below)
- ✓ What will I name my business?
- ✓ What equipment or supplies will I need?
- ✓ What insurance coverage will be needed?
- ✓ What financing will I need?
- ✓ What are my resources?
- ✓ How will I compensate myself?



Your answers will help you create focused, well researched business plan that should serve as a blueprint. It should detail how the business will be operated, managed and capitalized.

NOTES:

IMAGINE CLOQUET

The Cloquet Area Chamber of Commerce, City of Cloquet and Carlton County Economic Development extend an invitation to partner with you on the successful start-up or relocation of your business in Cloquet, Minnesota.

Workforce

Carlton County has seen unprecedented growth in recent years. Census estimates have shown a 6.1 % increase in population in Carlton County with decreases occurring in neighboring counties. Carlton County is in the 25th percentile in population growth, ranking 20th among the 87 Minnesota counties. The city of Cloquet is a general manufacturing and wood manufacturing hub for the Arrowhead Region and the State of Minnesota. Cloquet offers a large, diverse workforce, for primary or secondary family employment opportunities.



The Fond Du Lac Tribal and Community College is a local education institution that provides customized labor training and educational opportunities for new employees and provides a labor pool of motivated students interested in alternative work shifts that meet your companies wage objectives.

Construction & Office Space

Currently, there are multiple lease and purchase opportunities available. To assist in your successful start-up or relocation, the City of Cloquet and State of Minnesota have many business incentive programs that include but are not limited to the following:

- JOBZ tax abatement
- City and County revolving loan fund programs
- Carlton County Local Development Association Grant Program
- Carlton County Community Development Grant Program
- MN Community Capital Fund

Location

Cloquet is on a major artery from Minneapolis/St. Paul Area to International Falls, conveniently located two hours north of Mpls/St. Paul on Hwy 35 North. The “All Roads Lead to Cloquet” slogan depicts very eloquently the major State and Interstate Highways that provide convenient access to the Cloquet community.

THE FINANCIAL SIX C'S

CHARACTER	The degree to which a borrower feels a moral obligation to pay his/her debts, measured by the credit and payment history.
CAPACITY TO PAY	A subjective determination made by a lender based upon an analysis of the borrower's financial statements and other information.
CAPITAL	The amount of capital in a business is equal to the total of capital from debt and equity. Lenders prefer low debt-to-asset and debt-to-worth ratios and high current ratios. These indicate financial stability.
COLLATERAL	An asset owned by the borrower, but promised to a lender against non-payment of the loan. The amount of collateral varies from lender to lender. The closer the collateral value is to the loan amount, the more comfortable the lender will be that the loan will be repaid.
CONDITIONS	General economic, geographic and industry,
CONFIDENCE	A successful borrower instills confidence in the lender by addressing all the lender's concerns on the other Five C's. Their loan application sends the message that the company is professional, with an honest reputation, a good credit history, reasonable financial statements, good capitalization and adequate collateral.

NOTES:

TYPES OF BUSINESS ORGANIZATIONS

When organizing a new business, one of the most important decisions to be made is choosing the structure of a business. This should be done with the advice of your accountant and attorney.

Factors influencing your decision about your business organization include:

- ✓ Legal restrictions
- ✓ Liabilities assumed
- ✓ Type of business operation
- ✓ Earnings distribution
- ✓ Capital needs
- ✓ Number of employees
- ✓ Tax advantages or disadvantages
- ✓ Length of business operation

Sole Proprietorship

This is the easiest and least costly way of starting a business. There are likely to be fees to obtain business name registration, a fictitious name certificate and other necessary licenses. Attorney's fees for starting the business will be less than the other business forms because less preparation of documents is required and the owner has absolute authority over all business decisions.

Partnership

There are several types of partnerships. The two most common types are general and limited partnerships. A legal partnership agreement drawn up by an attorney is highly recommended. Legal fees for drawing up a partnership agreement are higher than those for a sole proprietorship, but may be lower than incorporating. A partnership agreement could be helpful in solving any disputes. However, partners are responsible for the other partner's business actions, as well as their own.



Corporations

A traditional corporation, known as a C-corporation, is taxed as a separate entity, leading to double taxation of corporate income and dividends to shareholders. An S-corporation, on the other hand, is a corporation that elects to be treated as a pass-through entity (such as a sole proprietorship or partnership) for tax purposes. Since all corporate income is "passed through" directly to the shareholders who include the income on their individual tax returns, S-corporations are not subject to double taxation.

Moreover, the accounting for an S-corporation is generally easier than for a C-corporation. There are, however, certain restrictions placed on S-corporations:

- The S-corporation must not have more than 75 stockholders, and each of them must consent. (A married couple is treated as one stockholder).
- Each stockholder must be an individual who is a citizen or resident of the United States, or an estate or qualifying trust of such person.
- The corporation must have only one class of stock. (However, voting differences within a class of stock are permissible). Preferred stock is not allowed.
- The corporation must use the calendar year as its fiscal year unless it can demonstrate to the IRS that another fiscal year satisfies a business purpose.

Limited Liability Company

A limited liability company is a form of business organization that generally combines the limited liability of a Corporation with the tax status of a Sole Proprietorship or Partnership. A solely owned limited liability company can be formed by the sole proprietor and a multiple owned limited liability company can be formed by a partnership.

NOTES:

4. Visit the bank.

After you have narrowed down your choices, visit the bank and discuss your business needs with them. Be prepared. Have a marketing plan and financial data available. In some cases, your business may not fit into the bank's marketing strategy. Before you get too far into the credit approval process, find out if the bank thinks it can meet your financial needs based on preliminary information you provide to them.

NOTES:

HOW TO CHOOSE A BANK THAT MEETS SMALL BUSINESS NEEDS

As the owner of a small business, finding a bank that is able to meet your financial needs is essential to your business' success. How do you determine which bank is right for you, or in some cases, if you are right for the bank? There are several factors small business owners should consider when thinking of establishing a banking relationship.

1. Assess your business' financial needs.

Once you have determined what the financial needs of your business are, you will be better able to assess which bank can best meet your needs. Put some thought into what type of financing you will need. Is it for inventory, equipment, or real estate? Know how much money you need to borrow and what repayment schedule fits with your business' cash flow.

Ask yourself several key questions...

- What credit (loans) and non-credit products and services (deposit accounts, investments, cash management, trust services, letters of credit) does my business need?
- Is convenience of the bank's location important?
- Is it important for me to have access to the senior management of the bank?
- How much will pricing influence my decision?



2. Get references.

Check with other small business owners or people in your industry and find out where they bank and whom they suggest. Certain banks serve niche markets and there may be a bank that focuses on your industry.

3. Interview banks.

The next step is interviewing banks. A good starting place is the bank where you currently do your banking and, therefore, have a proven track record. Ask if they have a small business-lending department. If not, do they have staff dedicated to serving the needs of small business? If you are interested in Small Business Administration (SBA) programs, ask if the bank makes SBA loans, is a certified SAB lender, or has been designated as a preferred lender by the SBA. SBA provides this designation to banks that have been heavily involved in SBA lending. Lastly, describe your product and service needs and ask how the bank can meet those needs. For example, if your business is involved in international trade, does the bank have international service capabilities?

WRITING A BUSINESS PLAN

Answer each question with a sentence; then build each sentence into a paragraph:

I. EXECUTIVE SUMMARY

- A. Business name, location, product, or service
- B. What is the market
- C. Who is your management team?
- D. How much money is required?
- E. When do you plan to open?

II. THE BUSINESS

- A. What type of business are you planning? Is it a Startup, Expansion, Franchise or Buy out of an existing business?
- B. What is the history of the business/idea? Do you have a logo?
- C. What industry is the business in?
- D. Will the business be regulated? Federal, State, County, Local
- E. What products or services will you sell?
- F. What are your profit margins?
- G. Do you have trademarks, copyrights, or patents for your product/service?
- H. What is the growth potential?
- I. Is the business seasonal and what makes it unique?

III. THE MARKET

- A. Who are your potential customers?
- B. How large is the market and what geographical part of it will you cover?
- C. What are the industry trends?
- D. Who are your competitors? How are their businesses different?
- E. What are your competitive advantages?
- F. How will you price your product or service?
- G. What are your selling methods and terms of payment?
- H. How will you distribute your products, and service your customers?
- I. What advertising and promotional strategies will you use?

IV. THE ORGANIZATION

- A. Are you a sole proprietorship, partnership, corporation (C or S), or limited liability company (LLC)?
- B. Who are the owners (Resumes) and who will manage the business?
- C. What are the key responsibilities?
- D. How many employees will you need? What will they do?
- E. What are your plans for employee salaries, wages, and benefits?

- F. What consultants or specialists will you need? How will you use them?
- G. Who is your Accountant and who is your Attorney?
- H. What licenses and permits will you need?
- I. Where will the business be located? Why?
- J. What renovations are needed (Floor Plan) and what are the costs?
- K. What equipment will you need and what will it cost?
- L. Who will be your suppliers?
- M. What type of insurance will you need?

V. TECHNOLOGY

- A. Will your business require internet service?
- B. Who will be the service provider and what is the bandwidth?
- C. What hardware is needed (workstations, server, hub/router, printer, etc.)?
- D. What are your software needs (accounting/bookkeeping software, office software, specially designed software)?
- E. Will your business try to take advantage of e-commerce opportunities by marketing online via a website? If so; have you considered the following...
- F. Web hosting & domain name?
- G. Web designer & company?
- H. Customer protection & privacy?
- I. Shipping & receiving?
- J. Traffic and search engine ranking strategies?

VI. THE FINANCIALS

- A. What will it cost you to open the business?
- B. What will your monthly expenses be?
- C. What are your salary requirements?
- D. What are your profit margins on each product you are going to sell?
- E. Prepare your personal financial statement.
- F. Create a loan amortization and a depreciation schedule.
- G. Prepare three years of projected Income Statements.
- H. Prepare three years of projected Cash Flow Statements.
- I. Prepare your opening balance sheet and three years of projected balance sheets.



FINDING THE MONEY YOU NEED

Financing Your Business Start-Up

One key to a successful business start up and expansion is your ability to obtain and secure appropriate financing. Raising capital is the most basic of all business activities. But, as many new entrepreneurs quickly discover, raising capital may not be easy; in fact, it can be a complex and frustrating process. However, if you are informed and have planned effectively, raising money for your business will not be a painful experience.

There are several sources to consider when looking for financing. It is important to explore all of your options before making a decision. Sources include personal savings, friends and relatives, banks and credit unions, or venture capital firms

Borrowing Money

It is often said that small business people have a difficult time borrowing money. This is not necessarily true. Banks make money by lending money. However, the inexperience of many small business owners in financial matters often prompts banks to deny loan requests.



Requesting a loan when you are not properly prepared sends a signal to your lender. That message is: High Risk!

To be successful in obtaining a loan, you must be prepared and organized. You must know exactly how much money you need, why you need it, and how you will pay it back. You must be able to convince your lender that you are a good credit risk.

NOTES:

Minnesota Department of Revenue
www.taxes.state.mn.us (651) 296-3781

Small Business Assistance Office (651) 282-2103

Business Development:
 Bureau of Business Licenses (651) 282-2103
 Bureau of Small Business (651) 282-2103
 Small Business Development Center Duluth (218) 726-7298

Financial Assistance:
 Dept. of Employment & Economic Development, Office of Business
 Development & Finance www.deed.state.mn.us/businessdevelopment.htm
 (651) 296-3711 (800) 657-3858

International Trade:
 Minnesota Trade Office, Export Outreach & Education Division
 International Marketing & Investment Division, Minnesota Export Finance
 Authority www.deed.state.mn.us/exporttrade.htm
 (651) 296-3711 (800) 657-3858

Procurement Assistance:
 Dept. of Administration – Materials Management Division, Small Business
 Procurement Program (651) 296-2600

Regional Initiatives:
 Minnesota Dept. of Employment & Economic Development
www.deed.state.mn.us
 (651) 296-3711

Publications:
 Small Business Assistance Office www.mnsbao.com
 (651) 282-2103

Minnesota Chamber of Commerce (651) 292-4650 (800) 821-2230

Consumer Information Center (CIC), P.O. Box 100, Pueblo, CO 81002
 The CIC offers a consumer information catalog of federal publications.

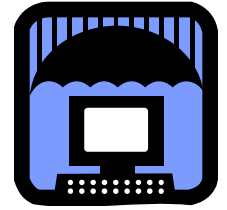
Consumer Product Safety Commission (CPSC) Publications Request,
 Washington, DC 20207
 The CPSC offers guidelines for product safety requirements.

U.S. Department of Agriculture (USDA)
 12th Street and Independence Avenue, SW, Washington, DC 20250
 The USDA offers publications on selling to the USDA. Publications and
 programs on entrepreneurship are also available through county extension
 offices nationwide.

U.S. Department of Commerce (DOC) Office of Business Liaison
 14th Street and Constitution Ave., NW, Room 5898C, Washington, DC 20230
 DOC's Business Assistance Center provides listings of business opportunities
 available in the federal government. This service also will refer businesses to
 different programs and services in the DOC and other federal agencies.

BUSINESS INSURANCE

Like home insurance, business insurance protects the contents of your business against fire, theft and other losses. Contact your insurance agent or broker. It is prudent for any business to purchase a number of basic types of insurance. Some types of coverage are required by law, other simply make good business sense. The types of insurance listed below are among the most commonly used and are merely a starting point for evaluating the needs of your business.



Liability Insurance -- Businesses may incur various forms of liability in conducting their normal activities. One of the most common types is product liability, which may be incurred when a customer suffers harm from using the business product. There are many other types of liability, which are frequently related to specific industries. Liability law is constantly changing. An analysis of your liability insurance needs by a competent professional is vital in determining an adequate and appropriate level of protection for your business.

Property -- There are many different types of property insurance and levels of coverage available. It is important to determine the property you need to insure for the continuation of your business and the level of insurance you need to replace or rebuild. You must also understand the terms of the insurance, including any limitations or waivers of coverage.

NOTES:

VALUE OF THE CLOQUET AREA CHAMBER OF COMMERCE MEMBERSHIP

The Chamber works to increase your sales through our members-only referral service, shop members first awareness campaigns, our Business After Hours networking program, and Chamber advertising opportunities. We help keep your costs under control through our business education programs, our legislative affairs activities, and business operation tips in our newsletter. We are also on hand to respond to your business needs or issues related to sales or cost of doing business, in the time it takes to make a phone call. Just ask us-we will go right to work on your request! When we do these two things – increase your sales and reduce your costs- we are helping you do one more thing – **make a profit** in a highly competitive marketplace.

Advocacy:

- Members receive advocacy support from the Legislative Affairs Committee on a myriad of issues impacting business at the local, county, and state legislative levels.
- Through the work of the Business Enhancement Team, the Chamber has continued to advocate for the needs of businesses of Cloquet.
- The Chamber works with the MN Chamber in representing and advocating business issues at the State Capitol. Issues such as health care reform, transportation and roadway funding, energy resources, and others are on the agenda for the Legislative Session.
- The Cloquet Area Chamber of Commerce is poised and ready to take on issues impacting our members. What can we do to assist you and your business needs?

Information:

- Through the monthly publication of the Chamber Newsletter, the Chamber provides information to our members about Chamber programs, area events, and emerging business issues. The newsletter is also an excellent tool for promoting our members.
- Through the use of surveys and focus groups, the Chamber keeps our members abreast of current issues, and encourages involvement from all Chamber members.
- The Chamber staff provides information to tourists, new residents, and business start up/expansion inquiries. Resources include city services, education, economic development agencies, and businesses.
- The Tourism Committee promotes and informs potential visitors about all of the many seasonal attractions and recreational opportunities available throughout Carlton County.

State Offices – General Information Center www.state.mn.us	(651) 296-6013
State Taxpayers Information www.taxes.state.mn.us/taxes/individ/index.shtml	(651) 296-3781
Sales Tax Division www.taxes.state.mn.us/taxes/sales/index.shtml	(651) 296-6181
State Withholding Tax Information www.taxes.state.mn.us/taxes/withholding/index.shtml	(651)296-3781
Minnesota Society of Certified Public Accountants (952) 831-2707 or (800) 331-4288	www.mncpa.org
Equal Employment Opportunity Commission	www.eeoc.gov (612) 335-4040
Sales Income Tax Division – Tax I.D. Number Questions	(651) 296-3781
Insurance Information Center (MN Joint Underwriting Association)	www.mjua.org (651) 222-0484 or (800) 552-0013
Minnesota Department of Health	www.health.state.mn.us (651) 215-5800
Better Business Bureau	(651) 699-1111 or (800) 646-6222
Minnesota Department of Agriculture	www.mda.state.mn.us (651) 296-6121
NAICS Association Business Size Standards, Contracting or Selling to the Government	www.naics.com
Minnesota Department of Commerce (651) 296-2284 – Franchises	www.commerce.state.mn.us (651) 296-4026 – General
Lawyer's Referral Service	www.mnbar.org/news/referral.htm (800) 372-8168
Attorney General's Office – Consumer Protection Division	www.ag.state.mn.us (651) 296-3353
Accountability Minnesota	www.mnpca.org/information/consumer_smbusiness (612) 288-9476
Minnesota Department of Labor & Industry - Labor Standards Division	www.doli.state.mn.us/labor/aw.html (651) 284-5005
Occupational Safety & Health Division	www.doli.state.mn.us/mnosha.html (651) 284-5050
Workers' Compensation Commission	www.doli.state.mn.us/workcomp.html (800) 342-5354
Minnesota Pollution Control Agency	www.pca.state.mn.us (651) 296-6300

FEDERAL & STATE CONTACT INFORMATION

U.S. Small Business Administration Federal: (800) 827-5722	www.sba.gov MN: (651) 282-2103
U.S. Department of Commerce/Export	MN: (651) 296-4026 www.commerce.state.mn.us
U.S. Patent & Trademark Office Federal: (800) 786-9199	www.uspto.gov
U.S. Department of Labor – Wage and Hour Division Federal: (800) 487-2365	www.dol.gov MN: (612) 370-3371
Occupational Safety & Health Federal: (800) 356-4674	MN: (651) 284-5050
U.S. Internal Revenue Service – Taxpayer Assistance Federal: (800) 829-1040	www.dps.state.mn.us
Social Security Administration Federal: (800) 772-1213	www.socialsecurity.gov
Federal Information Center Federal: (800) 333-4636	www.info.gov
Small Business Owner's Tax Kit	Federal: (800) 829-3676
U.S. Department of Commerce Export Assistance Center	WI: (414) 297-3473
U.S. Immigration Service Federal: (800) 375-5283	MN: (800) 375-5283

MINNESOTA-FREQUENTLY REQUESTED CONTACT INFORMATION

Minnesota Secretary of State	www.dted.state.mn.us
Register Business Name	(651) 296-2803
Business Licenses	(651) 296-3871
Business Identification Number	(651) 282-5225
Tax Education Workshops http://www.taxes.state.mn.us/taxes/business_taxpayers/business_education/mbeworkshops.shtml	(651) 297-4213
Small Business Owner's Tax Kit	(800) 331-4288 www.mncpa.org/information
Minnesota Income Tax – Small Business Questions	(651) 296-3475
State Small Business – Assistance Office	(651) 282-2103 www.mnsbaco.com

Leadership:

- The Chamber sponsors Leadership Training Program that provides an in-depth six-month training program for area business people interested in developing leadership skills.
- The Chamber provides leadership in networking and marketing opportunities through a myriad of special events such as Business after Hours, The Home & Business Expo, Annual Golf Outing, and more!
- The Chamber leads the way with promotional opportunities for our members with publications such as the monthly Chamber newsletter, the Cloquet Area Resource Guide & Business Directory, the chamber web site, and the Carlton County map.

Shop our Members! Campaign:

- Create support between local businesses and the community, raise public awareness of the benefits of doing business locally.
- Address governmental policies that support our local businesses.
- Facilitate collaborative efforts among members (possible ideas include: cooperative marketing strategies, cooperative health insurance, cooperative purchasing, & workforce development).



NOTES:

SMALL BUSINESS TAX WORKSHOPS AVAILABLE THREE WAYS

The Internal Revenue Service recently launched a Small Business Tax Workshop program that partner organizations can offer as a value-added service to their clients – using IRS course materials – in three convenient formats:

- Classroom
- On-Line Self-Directed Learning
- Self-Directed Off-Line Learning



For the classroom workshop, partner organizations deliver a basic Small Business Tax Workshop for the smallest and newest business owners using their own instructors at their location. IRS provides a full suite of free student and instructor course materials in support of the workshop.

To find out more information about when and where workshops and seminars are going to be in Minnesota, you can visit their website at www.irs.gov (type in the search engine Minnesota Workshops) or call the Internal Revenue Service at (651) 296-3781.

NOTES:

CITY OF CLOQUET & CARLTON COUNTY CONTACT INFORMATION

Carlton County

Carlton County Economic Development Director – Pat Oman	384-9597
Carlton County Child Support & Collections	384-9550
Carlton County Courthouse	384-4281
Carlton County Public Health & Human Services	879-4511
Drivers License/Motor Vehicle Services	879-5951
Family And Children's Services	879-4583
Moose Lake Family Center	485-8520

County Commissioners

Dick Brenner, District 1	879-5572
Marv Bodie, District 2	879-2805
Mel Tan, District 3	879-7689
Gordon Aanerud, District 4	384-4697
Ted Pihlman, District 5	485-4068

City Halls

Barnum	389-6814
Carlton	384-4217
Cloquet	879-3347
Cromwell	644-3570
Esko (Thomson TWP)	879-9719
Kettle River	273-4662
Moose Lake	485-4010
Scanlon	879-4578
Wrenshall	384-3680

City of Cloquet - City Hall, 1307 Cloquet Avenue

City Administrator/Bus. Development – Brian Fritsinger	879-3347
Department of Public Safety	
Police Department Office	879-1247
Fire Department Office	879-6514
Engineering Department	879-6758
Housing & Redevelopment Authority	879-3358
Planning & Zoning Department	879-2507
Public Library	879-1531
Public Works & Parks Garage	879-7762
Water Department	879-3347

Cloquet City Council

Erik Blessner, Ward 1	879-0069
David Bjerkness, Ward 2	879-9384
Herbert L. Johnson, Ward 3	879-6984
Neil J. Nemmers, Ward 4	879-8920
Deb Hill, Ward 5	879-2587
Tom Proulx, At Large	879-5804
Mayor - Bruce Ahlgren	879-6571

Lodging

AmericInn Motel	111 Big Lake Rd.	Cloquet	MN	55720	879-1231
Big Sandy Lodge & Resort	20534 487th Street	McGregor	MN	55760	426-3333
Super 8 Motel	121 Big Lake Rd.	Cloquet	MN	55720	879-1250

Manufactured Homes

Ideal Homes Of Barnum	3680 Alan Syverson Dr	Barnum	MN	55707	389-3335
Verndale Custom Homes	18 Lois Lane	Esko	MN	55733	879-3468

Manufacturing

Jarden Home Brands	1800 Cloquet Avenue	Cloquet	MN	55720	879-6700
Potlatch Corporation	P. O. Box 504	Cloquet	MN	55720	879-0435
Sappi Fine Paper	PO Box 511	Cloquet	MN	55720	879-2300
USG Interiors	35 Arch Street	Cloquet	MN	55720	878-4000

Martial Arts

Cloquet Taekwondo	807 Cloquet Avenue, Ste. 10	Cloquet	MN	55720	879-1867
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Medical Care

Aspenridge Chiropractic	2511 Washington Avenue	Cloquet	MN	55720	879-5831
Raiter Clinic	417 Skyline Blvd	Cloquet	MN	55720	879-1271

Mortgage

AgStar Home Mortgage Services	4310 Menard Drive, Suite 600	Duluth	MN	55811	727-8097
Carlton Loan Company	702 Stanley Avenue	Cloquet	MN	55720	879-7600
Northern Pines Lending	241 Hwy 33 North	Cloquet	MN	55720	879-1414

Moving

A-1 Movers, Inc.	704 Banks Ave	Superior	WI	54880	879-5747
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Newspapers

Northland Smart Shopper	122 Avenue C	Cloquet	MN	55720	879-1497
Pine Journal	122 Avenue C	Cloquet	MN	55720	879-1950

Nursery

Marco Polo Enterprises	1105 Scanlon Way	Cloquet	MN	55720	879-8422
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Office Furniture & Supplies

Northern Business Products	1003 Cloquet Avenue	Cloquet	MN	55720	879-8648
Stinger Business Systems, Inc.	322 W Michigan Street	Duluth	MN	55802	722-0333

Oil/Fuel

Best Oil Company	30 No. 8th St.	Cloquet	MN	55720	879-4666
Cap Trico Services	1214 Cloquet Avenue	Cloquet	MN	55720	879-4626
Como Oil & Propane	P.O. Box 16108	Duluth	MN	55816	722-2666

Optical

Cloquet Eyecare & Contact Lens	807 Cloquet Ave #6	Cloquet	MN	55720	879-2400
Northern MN Eyecare	1001 Cloquet Avenue	Cloquet	MN	55720	879-1558
Vision Pro Optical	Pine Tree Plaza, Hwy 33 So.	Cloquet	MN	55720	879-5022

U.S. Department of Health and Human Services (HHS) Public Health Service

- Alcohol, Drug Abuse and Mental Health Administration
5600 Fishers Lane, Rockville, MD 20857
- Drug Free Workplace Helpline: 1-800-843-4971.
Provides information on Employee Assistance Programs.
- National Institute for Drug Abuse Hotline: 1-800-662-4357.
Provides information on preventing substance abuse in the workplace.
- The National Clearinghouse for Alcohol and Drug Information: 1-800-729-6686 toll-free
Provides pamphlets and resource materials on substance abuse.

U.S. Department of Labor (DOL) Employment Standards Administration

200 Constitution Avenue, NW, Washington, DC 20210
The DOL offers publications on compliance with labor laws.

U.S. Department of Treasury Internal Revenue Service (IRS)

P.O. Box 25866, Richmond, VA 23260 1-800-424-3676
The IRS offers information on tax requirements for small businesses.

U.S. Environmental Protection Agency (EPA) Small Business Ombudsman

401 M Street, SW (A-149C), Washington, DC 20460
1-800-368-5888 except DC and VA, 703-557-1938 in DC and VA
The EPA offers more than 100 publications designed to help small businesses understand how they can comply with EPA regulations.

U.S. Food and Drug Administration (FDA) FDA Center for Food Safety and Applied Nutrition, 00 Charles Street, SW, Washington, DC 20402

The FDA offers information on packaging and labeling requirements for food and food-related products.

LISTING OF CHAMBER MEMBER BUSINESSES

For the most up to date membership listing, visit

www.cloquet.com

Company	Address	City	St	Zip	Phone
Abstractors					
Abstract & Title Service of Carlton, Inc.	P. O. Box 556	Carlton	MN	55718	384-3450
Carlton Co. Abstract & Title Co	817 Cloquet Avenue	Cloquet	MN	55720	879-3454
Accounting					
Eikill & Schilling	807 Cloquet Avenue	Cloquet	MN	55720	879-1775
Kenneth Muckala, CPA	206 Arch Street	Cloquet	MN	55720	879-4879
Advertising					
All Over Media	2525 E 1st Street	Duluth	MN	55812	393-2747
DEX Media	130 W. Superior Street, Suite 500	Duluth	MN	55802	725-2643
Smart Search	4961 Rice Lake Road	Duluth	MN	55803	727-4506
Bee Remembered Promotional & Screen Printing	3345 County Road 4	Barnum	MN	55707	428-4307
Mellin Promotional Adver. Inc.	4531 Airpark Blvd.	Duluth	MN	55811	728-4323
Sign Pro	307 Broadway Avenue	Cloquet	MN	55720	879-2223
Apparel					
Kitty's Kloset	106 Avenue C	Cloquet	MN	55720	878-1016
Spree Fashions	615 Sunnyside Drive	Cloquet	MN	55720	879-4485
Appliances					
Appliance Connection	1108 Cloquet Avenue	Cloquet	MN	55720	879-1576
Architects					
LHB, Inc.	21 W. Superior St., STE 500	Duluth	MN	55802	727-8446
Assisted Living Homes					
Diamond Willow Assisted Living	130 W. North Road	Cloquet	MN	55720	428-7575
Evergreen	1309 14th Street	Cloquet	MN	55720	878-3302
Horizons Assisted Living	1909 Tall Pine Lane	Cloquet	MN	55720	391-0000
Parchem Inc.	908 North Rd	Cloquet	MN	55720	878-1261
Suncrest Assisted Living	2400 Washington Avenue	Cloquet	MN	55720	878-1180
Attorneys					
Pete Radosivich, Attorney at Law	P.O. Box 384, 3 Hwy 61 East	Esko	MN	55733	879-0008
Skare Law Office	1429 Cloquet Avenue	Cloquet	MN	55720	878-0002
Auto Parts					
Napa	1409 Hwy. 33 So.	Cloquet	MN	55720	879-8052

Heating Contractors

All Season Heating	P. O. Box 212	Carlton	MN	55718	384-3401
Allen and Sons Mechanical	PO Box 136	Cloquet	MN	55720	877-77-allen
Randall Heating & Air Conditioning	902 Olympic Dr.	Cloquet	MN	55720	879-4886

Home Improvement

Cloquet Home Center	1100 Industry Avenue	Cloquet	MN	55720	879-3388
Eclipse Paint & Supply	207 Ave C	Cloquet	MN	55720	879-8802
Hagen's Glass & Paint	28 No. 8th Street	Cloquet	MN	55720	879-4531
L&M Supply	620 Hwy 33 South	Cloquet	MN	55720	879-8723
Morin Siding & Window Co., Inc.	5384 Hwy 2	Proctor	MN	55810	624-3825
North Country Gutters	2106 W. Chub Lake Road	Carlton	MN	55718	591-4079

Hospital

Community Memorial Hospital & Sunnyside Health Care Center	512 Skyline Blvd	Cloquet	MN	55720	878-7644
St. Mary's Medical Center	407 E. 3rd St.	Duluth	MN	55805	786-4380

Indian Reservation

Fond Du Lac Tribal Center	1720 Big Lake Rd.	Cloquet	MN	55720	879-4593
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Insulation Contractor

A.C.C.T., Inc.	7292 Morris Thomas Road	Cloquet	MN	55720	879-2241
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Insurance

Arrowhead Insurance Agency	PO Box 333	Esko	MN	55733	879-4445
Reliable Insurance Agency	803 Carlton Avenue	Cloquet	MN	55720	879-4663
State Farm Insurance - Bruce Jahn	219 Third St.	Cloquet	MN	55720	879-4581
State Farm Insurance - Dan Anderson	915 Avenue B	Cloquet	MN	55720	879-6789
Woodland General	P. O. Box 240	Carlton	MN	55718	384-4236
Woodland II	35 - 14th St.	Cloquet	MN	55720	879-1549

Lawn Care

Affordable Lawncare Maintenance	302 Granite Street	Cloquet	MN	55720	879-4195
Jim's Lawn Service	2601 Naserius Road	Carlton	MN	55718	380-8278

Lighting

Wood City Lights & Sound	1011 Scanlon Way	Cloquet	MN	55720	879-1836
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Liquors

Cold One Liquor	904 Highway 33	Cloquet	MN	55720	879-7533
Lumberjack Lounge	1016 Cloquet Avenue	Cloquet	MN	55720	879-5939
Mike's Cloquet Bar & Lounge	914 Cloquet Avenue	Cloquet	MN	55720	879-5696
Northeastern Saloon & Grille	115 St. Louis Ave	Cloquet	MN	55720	879-9968
Rendezvous Bar	1110 Scanlon Way	Scanlon	MN	55720	879-9958
Stoney's House of Spirits	1531 Cloquet Avenue	Cloquet	MN	55720	879-0183

Fitness Center							Auto Sales					
Park Avenue Therapies	P.O. Box 407	Cloquet	MN	55720	878-0805		Auto Broker	1303 Hwy 45	Cloquet	MN	55720	879-8034
Quick Gym	707 Hwy 33 South, #6	Cloquet	MN	55720	879-3074		Pine River Sales	3717 N. Hwy 33	Cloquet	MN	55720	879-8865
Florist							Auto Sales/Service					
Skutevik Florist	114 - 14th St.	Cloquet	MN	55720	879-6177		Cloquet Ford Chrysler	701 Washington Avenue	Cloquet	MN	55720	879-4668
Funeral Homes							Auto Service					
Handevitd Funeral & Cremation Serv.	900 Washington Ave	Cloquet	MN	55720	879-4636		Cloquet Automotive	1310 - 18th St.	Cloquet	MN	55720	879-1974
Nelson Funeral Care	1004 Cloquet Ave	Cloquet	MN	55720	879-3225		Cloquet Service Center, Inc.	340 Scanlon Way	Cloquet	MN	55720	879-2131
Northland Funeral Home	801 14th Street	Cloquet	MN	55720	879-7184		Lambert's Auto Glass	602 Cloquet Avenue	Cloquet	MN	55720	878-1000
Furniture							Banks, Financial					
Johnson Brothers Furniture	1207 Cloquet Avenue	Cloquet	MN	55720	879-7584		Cornerstone State Bank	1516 Cloquet Avenue	Cloquet	MN	55720	879-6781
Robert's Home Furnishings	128 Avenue C	Cloquet	MN	55720	879-2795		Members Cooperative Credit Union	101 14th Street	Cloquet	MN	55720	879-3304
Garage Doors							Garbage Service					
Petersen Door Service	1387 Lawrence Rd.	Cloquet	MN	55720	879-8911		Cloquet Sanitary Service	1101 Industry Avenue	Cloquet	MN	55720	879-3723
Gas Stations							Gas Stations					
Best Service	202 Cloquet Avenue	Cloquet	MN	55720	879-2279		Holiday Stationstore	1420 Cloquet Avenue	Cloquet	MN	55720	879-4081
Holiday Stationstore	1420 Cloquet Avenue	Cloquet	MN	55720	879-4081		Little Stores, The	30 No. 8th St.	Cloquet	MN	55720	879-0201
Little Stores, The	30 No. 8th St.	Cloquet	MN	55720	879-0201		SSG Holiday	1309 Broadway	Scanlon	MN	55720	879-8988
SSG Holiday	1309 Broadway	Scanlon	MN	55720	879-8988		Gifts - Retail					
Gifts - Retail							Beauty/Skin Care					
Bergquist Gift Shop	1412 Hwy 33 South	Cloquet	MN	55720	879-1142		Arbonne International	7200 Morris Thomas Road	Cloquet	MN	55720	612-702-9557
Bergquist Imports	1412 Hwy 33 South	Cloquet	MN	55720	879-3343		BeautiControl	2932 M.T. Nelson Road	Barnum	MN	55707	389-3127
CJ's	1112 Cloquet Avenue	Cloquet	MN	55720	879-1343		Cost Cutters (Office Location)	4001 Grand Avenue	Duluth	MN	55807	879-6774
Golf Course							Beverage Distributor					
Cloquet Country Club	400 Country Club Dr.	Cloquet	MN	55720	879-8858		Michaud Distributing	1305 Ave B	Cloquet	MN	55720	879-3665
Grocers							Cabinetry					
Super One Foods	707 Hwy 33 South, #130	Cloquet	MN	55720	879-4624		St. Germain's Cabinet, Inc.	5741 Old Highway 61	Duluth	MN	55810	624-1234
Grocers - Wholesale							Camping					
Upper Lakes Foods	801 Industry Avenue	Cloquet	MN	55720	879-1265		K.O.A. Campground	1381 Carlton Rd	Cloquet	MN	55720	879-5726
Health Products							Car Wash					
Healthy Man, Inc., The	207 Avenue C, Suite 104	Cloquet	MN	55720	655-3342		Washington Ave Laundry & Car Wash	1802 Washington Avenue	Cloquet	MN	55720	879-9836
Q-Products	6314 Morris Thomas Road	Cloquet	MN	55720	628-0044		Carpet Cleaning					
Health /Human Services							Carpet Cleaning					
Human Development Center	40-11th Street	Cloquet	MN	55720	879-4559		Carpet Care Associates Inc.	5 N. 13th Street	Cloquet	MN	55720	879-1703
Carlton County Public Health & Human Services	30 -10th Street North	Cloquet	MN	55720	879-4511							

Carpet Retail					
Carpet Connection	907 Stanley Avenue	Cloquet	MN	55720	879-6367
Casino					
Black Bear Casio Resort	PO Box 777	Carlton	MN	55718	878-2407
Catering					
Jim & Jo's Katering	1363 Carlton Road	Cloquet	MN	55720	879-1625
B&B Market	506 Big Lake Rd	Cloquet	MN	55720	879-3555
Cellular Phone Service					
Cellular One	224 East Central Entrance	Duluth	MN	55811	590-9768
City					
City of Scanlon	2801 Dewey Avenue	Scanlon	MN	55720	879-4578
Civil Engineers					
Short Elliot Hendrickson	418 West Superior Street, Suite 200	Duluth	MN	55802	722-0547
Computer Support					
Coady Software Support	976 Leimer Road	Carlton	MN	55718	940-5152
Compudyne, Inc.	306 W Superior St., Ste 10	Duluth	MN	55802	729-0920
Faster Solutions, Inc.	10 East Superior Street, Suite 200	Duluth	MN	55802	733-3936
F-Teks, Inc.	207 1/2 E. Superior St., Suite 303	Duluth	MN	55802	279-1940
Superior Computer Products	315 W. 1st Street	Duluth	MN	55802	722-8731
Concrete					
Brenny Dahl Block Co.	901 Hwy. 33 So.	Cloquet	MN	55720	879-3358
Contractors					
Blackhoof Site Development	2008 Cty Rd 4	Carlton	MN	55718	384-9727
Boldt Construction	P. O. Box 287	Cloquet	MN	55720	879-1293
Classic Roofing Systems-KFLoosen Construction	4099 Twin Lakes Dr.	Cloquet	MN	55720	879-0208
Cloquet Constructors	8432 Surakka Road	Cloquet	MN	55720	879-1608
David Bakke	317 Scanlon Way	Cloquet	MN	55720	879-3536
E&H Custom Builders	134 E. Hwy 61	Esko	MN	55733	879-6866
Frontier Builders	118 E. Superior Street	Duluth	MN	55802	336-9995
High-Mark Construction	1001 Stanley Avenue	Cloquet	MN	55720	879-7073
K-Construction	4801 CR 146	South Haven	MN	55382	763-261-3464
Kuklis Construction	1593 Evergreen Drive	Cloquet	MN	55720	940-5383
Nel's Nelson & Sons	1000 Tall Pine Lane	Cloquet	MN	55720	879-4561
Ray Riihiluoma Inc.	1415 So. Hwy. 33	Cloquet	MN	55720	879-3317
Service Maintenance Repair	111 Avenue C	Cloquet	MN	55720	879-1358
Dance Studio					
Becky's Dance Studio	1203 Cloquet Avenue	Cloquet	MN	55720	879-6717

Dental Care					
Bluestone Oral & Maxillofacial	324 W. Superior St. Ste #720	Duluth	MN	55802	727-8994
Carlson Orthodontics	707 Hwy. 33, Suite 8	Cloquet	MN	55720	879-3794
Connolly Dental Office	1600 Washington Ave	Cloquet	MN	55720	879-6703
Gunelson Family Dental	1419 Cloquet Avenue	Cloquet	MN	55720	879-3341
North Country Dental	716 - 14th Street	Cloquet	MN	55720	879-5271
Tomhave Olson Dental	1211 Stanley Avenue	Cloquet	MN	55720	879-4541
Discount Stores					
Wal-Mart	1308 Hwy. 33 So.	Cloquet	MN	55720	878-0737
Dry Cleaning					
D's Fabric	1506 Carlton Avenue	Cloquet	MN	55720	879-2163
Economic Development					
Carlton County Economic Development Director	PO Box 510	Carlton	MN	55718	384-9597
UMD Center for Economic Development	11 E. Superior St., Suite 210	Duluth	MN	55802	726-7298
Emerg. Medical Training					
Emergency Resources	1031 Cary Road	Cloquet	MN	55720	391-8797
Employment Services					
MN Workforce/AEOA	715 Cloquet Ave	Cloquet	MN	55720	878-4414
Office Of Job Training	715 Cloquet Ave	Cloquet	MN	55720	878-4414
Spherion Staffing Services	332 W. Superior St. #401	Duluth	MN	55802	722-8003
Engineering					
MSA Professional Services	301 W. 1st St., #408	Duluth	MN	55802	722-3915
Engraving					
Etched in Stone (EIS)	240 Hill Road	Esko	MN	55733	348-0024
Entertainment					
County Seat Theater Company	PO Box 513	Carlton	MN	55718	389-3198
Premiere Theatres	904 Hwy 33 South	Cloquet	MN	55720	879-8045
Southgate Bowl	203 Doddridge Ave	Cloquet	MN	55720	879-3064
Financial Planning					
Catholic Aid Association	385 Freeman Road	Cloquet	MN	55720	391-9444
Edward Jones - Brett Loeb	807 Cloquet Avenue	Cloquet	MN	55720	879-0291
Edward Jones - Matt Salin	1001 Stanley Avenue	Cloquet	MN	55720	879-6222
Expense Recovery Services	3550 County Road 4	Barnum	MN	55707	389-6770
Integra Financial Services	6438 Taylor Drive	Cloquet	MN	55720	729-0816
Strategic Financial, Inc.	1st National Plaza, 207 Avenue C #100	Cloquet	MN	55720	879-1131
Fire Extinguisher					
Nies Fire Extinguisher Sales & Service	1323 Hanratty Road	Cloquet	MN	55720	878-1304

Organizations

American Heart Association	630 US Bank Place, 130 W. Superior Street	Duluth	MN	55802	722-7297
Carlton County Fair	PO Box 216	Barnum	MN	55707	389-6737
Carlton County Historical Society	406 Cloquet Avenue	Cloquet	MN	55720	879-1938
Cloquet Amateur Hockey Assoc.	1102 Olympic Drive	Cloquet	MN	55720	879-5400
Girl Scouts-Northern Pine Council	424 W. Superior St. #G-3	Duluth	MN	55802	726-4710
Memorial Blood Centers	5115 Burning Tree Road	Duluth	MN	55811	723-8080
Minnesota Army National Guard	801 Hwy 33 So.	Cloquet	MN	55720	879-0877
Minnesota Forest Industries (MFI)	21617 Birch Street	Grand Rapids	MN	55744	326-2902
North Country R.I.D.E.	PO Box 312	Esko	MN	55733	879-7608
R.E.A.C.H.	PO Box 428	Cloquet	MN	55720	878-2089
Salvation Army	316 Carlton Avenue	Cloquet	MN	55720	879-1693
United Way Carlton Co	202 Avenue C	Cloquet	MN	55720	879-8404

Paving

Arrowhead Sealcoating	PO Box 16711	Duluth	MN	55816	390-0436
KTM Paving, Inc.	5513 Hwy 2	Hermantown	MN	55810	729-1446
North Country Paving	5561 Pine Hill Road	Duluth	MN	55810	628-2746
Sinnott Blacktop	P.O. Box 16205	Duluth	MN	55816	626-1822

Pharmacies

Medicine Shoppe / Clinic	419 Skyline Blvd.	Cloquet	MN	55720	879-1501
White Drug, #107	707 Hwy 33 South, Suite 12	Cloquet	MN	55720	879-6768

Photography

Denny's Studio	203 Doddridge Ave	Cloquet	MN	55720	879-9231
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Printers

Arrowhead Printing	625 Hughitt Avenue	Superior	WI	54880	394-9104
Community Printing	1306 Cloquet Avenue	Cloquet	MN	55720	879-4075
Northern Printery	206 Avenue C	Cloquet	MN	55720	879-7453

Radio

Clear Channel Radio	14 E. Central Entrance	Duluth	MN	55811	727-4500
WKLK/WMOZ Radio	1104 Cloquet Avenue	Cloquet	MN	55720	879-4534

Real Estate

Adolphson Real Estate	707 Hwy 33 So.	Cloquet	MN	55720	878-0570
Coldwell Banker East West Realty	714 Sunnyside Dr.	Cloquet	MN	55720	879-1211
Glumac Executive Enterprise	5107 Ugstad Road	Duluth	MN	55811	729-8487
Prism Realty	707 Stanley Ave	Cloquet	MN	55720	878-1101
RE/MAX Cloquet	35 14th Street	Cloquet	MN	55720	878-1111
Regional Realty	243 Hwy 33 No.	Cloquet	MN	55720	879-6754
Welcome Home Realty	118 Avenue C	Cloquet	MN	55720	878-7970

Real Estate/Rental						
Vork Enterprises	1111 Cloquet Avenue	Cloquet	MN	55720	590-6994	
Refrigeration						
Gartner Refrigeration	2331 West Superior St	Duluth	MN	55806	722-4439	
Rental Services						
Aardvark Septic Pumping & Portable Toilet Rental	3181 Maple Drive	Cloquet	MN	55720	879-8602	
McDonald Rental	1208 Hwy. 33 So.	Cloquet	MN	55720	879-9060	
Restaurants						
Applebee's	1405 Hwy 33 So.	Cloquet	MN	55720	879-4790	
Arby's	704 Hwy 33 South	Cloquet	MN	55720	879-6260	
Bearaboo Coffee Escape	708 Stanley Avenue	Cloquet	MN	55720	879-5051	
Broadway Espresso	103 Avenue C	Cloquet	MN	55720	878-0048	
Carmen's Restaurant & Lounge	1410 W. Prospect	Cloquet	MN	55720	879-1889	
Lost Isle	1675 Hwy 210	Carlton	MN	55718	384-4755	
McDonald's Restaurant	709 Highway 33 South	Cloquet	MN	55720	879-8497	
Perkin's Restaurant	109 Big Lake Rd.	Cloquet	MN	55720	879-8380	
Sammy's Pizza	305 Sunnyside Drive	Cloquet	MN	55720	879-3705	
Subway	1500 Hwy. 33 So.	Cloquet	MN	55720	879-3588	
Taco Johns/Steak Escape of Cloquet	1200 Hwy 33 South	Cloquet	MN	55720	879-0902	
The Warming House	411 Sunnyside Drive	Cloquet	MN	55720	879-4090	
Schools						
Cloquet Community Education	509 Carlton Avenue	Cloquet	MN	55720	879-1261	
Cloquet Public Schools	302 - 14th Street	Cloquet	MN	55720	879-6721	
Fond du Lac Tribal & Community College	2101 - 14th Street	Cloquet	MN	55720	879-0800	
Linda Christas Education Services/AYUSA-Global Youth Exchange	1401 W. Taylor Avenue	Cloquet	MN	55720	879-5455	
Sewing Repairs & Alterations						
Kreative Sewing & Quilts	305 Broadway Street	Cloquet	MN	55720	879-6614	
Sewing Unlimited	907 Cloquet Avenue	Cloquet	MN	55720	878-0501	
Shoes						
Burger's Family Shoes	1609 Carlton Avenue	Cloquet	MN	55720	879-3015	
Social Services						
Pinewood Cloquet Inc	915 - 18th St.	Cloquet	MN	55720	879-4566	
Sporting Goods						
Moose Lake Implement	504 Industrial Road	Moose Lake	MN	55767	485-4486	
Northern Kawasaki	379 Hwy 33 N	Cloquet	MN	55720	879-3155	

Storage						
Tundra Storage	3605 Lindahl Road	Hermantown	MN	55810	348-0610	
Up North Mini Storage	PO Box 654	Cloquet	MN	55720	878-1047	
Telephone System Repair						
Paw Communications	102 - 14th St.	Cloquet	MN	55720	879-5877	
Television Station						
KQDS TV FOX 21	2001 London Road	Duluth	MN	55812	728-1622	
WDIO/WIRT	10 Observation Road	Duluth	MN	55811	727-6864	
Towing						
Cars Towing	2369 Hwy 210	Cloquet	MN	55720	879-2277	
Transportation						
Arrowhead Transit	702 3rd Ave South	Virginia	MN	55792	741-0724	
Utilities						
Lake Country Power	4065 Hwy 73 South	Kettle River	MN	55757	485-2244	
Mediacom	1604 Cloquet Avenue	Cloquet	MN	55720	800-332-0245	
Minnesota Energy Resources	910 Cloquet Ave	Cloquet	MN	55720	878-2258	
Minnesota Power	1301 18th St	Cloquet	MN	55720	722-5642	
Veterinary Clinic						
Cloquet Animal Hospital	122 Second Street	Cloquet	MN	55720	879-9280	
Water Conditioning						
Arrowhead Water	707 Hwy 33 S. Suite 11	Cloquet	MN	55720	879-2672	
Wedding						
Bridal Elegance by K. Elizabeth	305 Broadway Street	Cloquet	MN	55720	879-6433	
Designer Cakes & Cookies, Ltd.	1573 Carlton Ave. West, Unit 4	Cloquet	MN	55720	879-4792	