

**Pine City**  
North. Nice *and* close.

## Do Business

North. Nice *and* close.

In these pages you'll find an introduction to our community, the resources we bring to the table, and some of the people, companies and organizations that make this the premiere place in Minnesota to build a business and a future.

Whether you are considering a technology business start-up, or looking for a place to relocate an existing business, Pine City is the community that will work for you.

Walk along 5<sup>th</sup> Street, and you'll step into nostalgia. Witness the historic side of Pine City, a community that came into its own in the 1880s, with leftover evidence from the railroad. Pine Citians take great pride in our small-town history, and the value of knowing our neighbors.

Look a little closer and you'll find a community that's wired for the 21st Century. While we still hold to small-town community values, we are also fully engaged in building a thriving commercial sector that reaches customers across the nation, and around the world.



# Location, Location, Location

**By the numbers, Pine City is a great place to locate a business.**<sup>(1)</sup>

## POPULATION

City of Pine City: 3,123<sup>(2)</sup>  
Pine City Trade Area: 54,391

## DEMOGRAPHICS

(Pine City Trade Area)

Median Age: 42.1 years

Population 18+: 76.9%

### Race/Ethnicity:

White: 93.3%  
Hispanic/Latino: 2.1%  
All other: 4.6%

### Educational Attainment:

High School Graduate or Equivalent: 41.5%

Associate Degree: 7.9%

Bachelor's Degree: 10.0%

Graduate or Professional Degree: 4.5%

### Households:

Family Household: 68.9%

Non-family Household: 38.1% (Single Person Households: \$26.1%)

Owner-occupied Housing: 56.1%

Median Year of Move In: 1993

Median Home Value: \$181,197

Median Household Income: \$46,298

(1) All figures from a University of MN Extension Service Market Area Profile (2011), unless otherwise noted.

(2) 2010 U.S. Census Bureau figure.

All of the benefits of a major city, with the safety and comfort of a small town. That's the story for Pine City, MN. Conveniently located just an hour's drive north of Minneapolis-St. Paul with easy access on Interstate 35, Pine City is within reach of customers, suppliers and an entire marketplace of services and resources.

## THE PINE CITY MARKET AREA

Pine City is not your typical small town. With one of the State's fastest growing colleges, the community boasts a highly educated and skilled workforce, a high level of community engagement, and a widely-diversified commercial and industrial base. The town's roots are in agriculture and logging but its future is in new technologies. From Post-it® notes to docks and boat lifts, Pine City has a solid business base in a wide range of industries. Being the county seat of Pine County, Pine City is also a commercial and cultural hub for surrounding communities and townships. The market area stretches south to the northern Twin Cities' suburbs, east to Siren, Wis., west to Mora, and north to Moose Lake, drawing a commercial base that includes nearly 55,000 consumers. This thriving regional center is a place of promise for companies ready to relocate or expand.

To stimulate economic growth and development, the Greater Pine City area has more than 500 acres of land for commercial and light industrial expansion, demonstrating the community commitment to sustaining a healthy and growing economy.

## THE TWIN CITIES

Often rated among the America's most livable metropolitan areas, Minneapolis-St. Paul is home to over three million people, 34 Fortune 1000 corporations, a top research university and industry leading companies. With agricultural processing giants like Cargill and General Mills, retail household names Target and Best Buy, and innovators in medical technology and manufacturing like Medtronic and 3M, the Twin Cities are the economic engine of the upper Midwest. The metro area draws people and resources that are easily reached from Pine City.

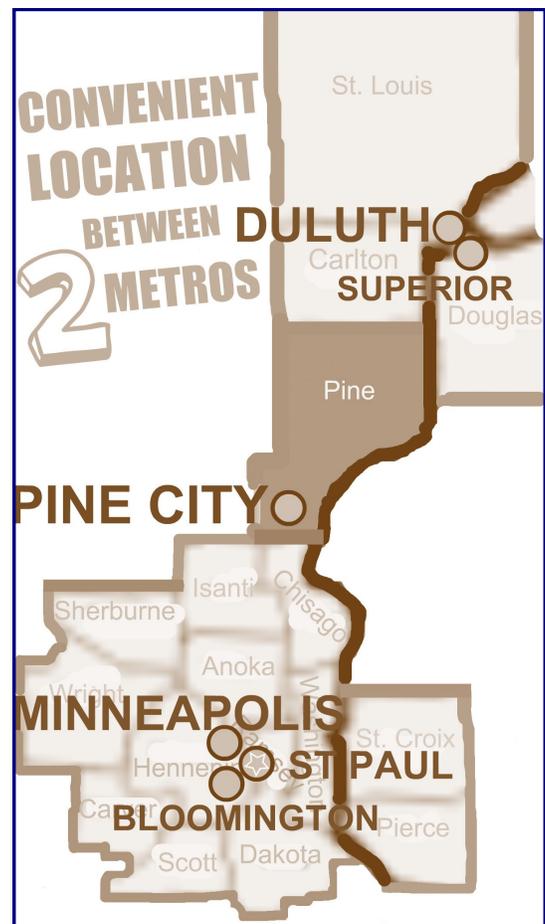
## THE TWIN PORTS

The Duluth area, just to the north, serves as the economic hub of northeastern Minnesota. It has a great tourism industry, an international airport, and access to the St. Lawrence Seaway.

## PINE AND CHISAGO COUNTIES

The Greater Pine City area straddles the border of Pine and Chisago counties. The city lies entirely within southern Pine County but those in northern Chisago County—part of the Twin Cities'

13-county Metropolitan Statistical Area—gravitate toward Pine City as well. This proximity to the metro offers substantial benefits to companies in certain industries. Whereas Pine City, a rural/exurban county, enjoys favorable tax rates and economic development opportunities designed to stimulate and sustain rural economies.



# Diversified Local Economy

## EDUCATED WORKFORCE

A strong public education system makes this an attractive place to raise a family. The city is also home to one of the State's leading technical colleges, Pine Technical College. PTC has been one of the fastest growing technical colleges in the MNSCU system for the past several years. The college offers a unique blend of classes and opportunities in gunsmithing, prototyping and reverse engineering as well as automotive technology, nursing and health sciences. Students, faculty, staff and alumni contribute to making Pine City one of the best-educated communities in the region. Combine that with the traditional values, ingenuity and the work ethic of a resourceful rural community, and you've got a can-do workforce capable of meeting almost any employment need.

## INDUSTRIAL SUCCESSES



From lakefront docks to custom-designed automation systems, Pine City is home to more industries than meets the eye. It is home to more than 10 innovative and tech-intensive businesses, some with global reach:

**Atscott Manufacturing** is an industry leading manufacturer since 1963. They produce precision machine parts and mechanical assemblies as well as portable towers for lighting and communications uses.

**Advance Design and Systems** specializes in engineering and fabricating automated equipment and precision fixtures for the medical, aerospace, automotive, and assembly industries.

**Broekema Beltway USA, Inc.** produces conveyor belts for vegetable harvesters.

**DAKA Corporation** has been serving the construction & manufacturing industry since 1977. Metal Division: Structural steel, miscellaneous metals, custom metalwork for commercial/ industrial buildings, also OEM metal fabrication. Energy Division: High-quality wood burning furnaces. Marine Division: Design and fabrication of commercial and residential docks, lifts and lakeshore equipment.

**Lake Superior Laundry** serves the health care and hospitality industries across the State and in Western Wisconsin.

**Leisure Designs, Inc.** performs customized, rotational molding and thermoforming of plastic goods that are sold primarily in the marine and recreation industries.

**Mercury Technologies of Minnesota, Inc.** recycles fluorescent and all mercury-bearing lamps. It also provides recycling services for PCB ballasts, electronics and a wide range of batteries.

**MINPACK, Inc.** offers commercial printing, finishing, converting, assembly, and packaging solutions for the global market.

**Nu Design** manufactures wire products.

**Product Fabricators, Inc.** is a precision sheet metal manufacturer and powder coating facility.



© Photo courtesy of MINPACK

## LABORSHED

The Pine City laborshed reaches well beyond the borders of the community. The majority of workers live in Pine County, while substantial numbers commute from Chisago and surrounding counties. Between the local population and the Twin Cities metropolitan area, Pine City businesses are able to meet virtually any need for highly skilled or specialized workers. For families relocating to Pine City, commuter bus from Forest Lake and area van-pool services to the Twin Cities metropolitan area offer flexibility to people whose careers require access to a large number of potential employers.

## MAJOR EMPLOYERS

- Wal-Mart Super Center (350)
- Pine County (275)
- School District 578 (270)
- Lakeside Medical Center (140)
- MINPACK, Inc. (130)
- Pine Technical College (125)
- Atscott Manufacturing (110)
- McDonald's (85)
- City of Pine City (76)
- Community Living Options (75)

## TOP EMPLOYMENT BY INDUSTRY (Pine County)

1. Government - 3,364
2. Trade, Transportation & Utilities - 1,256
3. Education & Health Services - 1,084
4. Leisure/Hospitality - 762
5. Construction - 335
6. Financial Activities - 234
7. Manufacturing - 218
8. Natural Resources & Mining - 212
9. Professional & Business Services - 206
10. Other Services - 181
11. Information - 104

## (Region 7E)

1. Government - 12,462
2. Education & Health Services - 9,252
3. Trade, Transportation & Utilities - 4,055

Information taken from the DEED *Positively Minnesota* community profile for Pine City, MN. Visit the webpage at [www.mnprospector.com](http://www.mnprospector.com) for more details on this information.

# Economic Development Partnerships

## WORKFORCE PARTNERS

Minnesota Workforce Center  
[www.mnwfc.org](http://www.mnwfc.org)

Command Center  
People Resource Company  
[www.commandonline.com](http://www.commandonline.com)

Central Minnesota Jobs and Training Services  
[www.cmjts.org](http://www.cmjts.org)

Minnesota Works.Net  
[www.minnesotaworks.net](http://www.minnesotaworks.net)

## OTHER ECONOMIC DEVELOPMENT PARTNERS

USDA Rural Development(RD)  
[www.rurdev.usa.gov/mn](http://www.rurdev.usa.gov/mn)

East Central Energy (ECE)  
[www.eastcentralenergy.com](http://www.eastcentralenergy.com)

Initiative Foundation(IF)  
[www.ifound.org](http://www.ifound.org)

Central MN Development Company SBA Loans (CMDCC)  
[www.cmdccbusinessloans.com](http://www.cmdccbusinessloans.com)

East Central Regional Development Commission (ECRDC)  
[www.ecrdc.org](http://www.ecrdc.org)

Minnesota Department of Employment and Economic Development (DEED)  
[www.positivelyminnesota.com](http://www.positivelyminnesota.com)

Small Business Development Center (SBDC)  
<http://www.clcmn.edu/smallbusiness/>

GPS::45::93  
[www.gps4593.com](http://www.gps4593.com)

Minnesota Community Capital Fund (MCCF)  
[www.mncommunitycapitalfund.org](http://www.mncommunitycapitalfund.org)

## CAN-DO, WILL-DO ATTITUDE

Pine City has a powerful combination of public and private organizations to help businesses thrive. The city's Economic Development Authority and City Staff work closely with the regional EDC and other economic development consortiums charged with providing the resources – land and buildings, technical assistance, and access to professional services – to strengthen the local economy. From JOBZ applications seeking tax abatements, to applications for grants and project-based loans, Pine City's focus is on helping businesses get up and running. And, with Pine City's location just 65 miles north of downtown Minneapolis, the community boasts one of the closest tax-free JOBZ development zones to Minneapolis.

## BUILDING BUSINESSES ONE AT A TIME

City staff, together with a network of elected officials, citizen volunteers and development partners, welcomes the opportunity to work with individual businesses to identify the right strategies for relocations, start-ups, and expansions. From the development of a large-scale technology park, to finding existing locations and buildings for smaller business throughout the community, Pine City is a community that supports its own.

## PINE INNOVATION CENTER

One of the city's primary business development partners is slated to open in 2013. Pine Technical College will be home to the Pine Innovation Center. The technology business incubator will be 7800 square feet of new, open, and adaptable space designed to house up to three companies. The incubator will consist of two



interior office spaces for incubator occupants along with the open light-industrial advanced technology floor. The Pine Innovation Center provides consulting services and technical expertise to start-ups and growing businesses interested in relocating to, or expanding in Pine City. Pine Innovation Center consultants evaluate products, services and markets, and assist with business and financial planning. The organization maintains a network of experienced professionals providing a full range of support services: accounting, legal, banking, real estate, marketing, and consulting.

## GPS:45:93

A regional economic development partnership dedicated to growing and attracting businesses with high paying jobs to the region of East Central Minnesota. It's mission is to better position the region to attract high-wage, technology jobs; to collaborate on business retention and expansion; to recruit new businesses; and to encourage entrepreneurial activity within the region. In 2012, GPS:45:93 created a "virtual incubator", designed to create more jobs and reduce unemployment by assisting small businesses to become more viable and grow. Professionals in accounting, law, marketing and business planning agree to donate free services to qualified businesses through the virtual incubator program.

## PINE CITY AREA CHAMBER OF COMMERCE

The mission of the Pine City Area Chamber of Commerce is to promote economic development and business activity within the Pine City area. The purpose of the organization is to provide promotional opportunities for the business community so that each business owner or citizen shall prosper. The Chamber of Commerce has developed partnerships with the City of Pine City, Economic Development Authority, and Pine Technical College in order to provide the greatest number of opportunities to our business community. Through its members, meetings and public forums, the Chamber is a pro-business advocate for a wide range of business issues in our community. Additionally, the Chamber of Commerce organizes marketing and promotion of the Pine City area through community events that bring people downtown and encourages the community to celebrate — and support — Pine City.

# Economic Development Services

## LOCAL TOOLS FOR FINANCIAL ASSISTANCE

**Tax Relief Assistance: Job Opportunity Building Zone (JOBZ)** Eligible businesses can save money in property taxes, corporate taxes, and sales taxes (This program is slated to sunset in 2015).

**Tax Assistance: Tax Increment Financing (TIF)** TIF financing is used to write down the cost of land and improvements. TIF is basically the difference between the property's original property taxes and the property taxes due after the property improvements have been completed. The tax increment can be used to help finance eligible costs associated with the project.

**Financial Assistance: Pine City Revolving Loan Fund** The City's Revolving Loan fund can provide a low-interest, short-term gap loan to assist in the financing of projects of special interest to the City.

**Business Consulting: SBDC Satellite Office** Consultants can assist entrepreneurs with marketing, business planning, and assess to financing. Services are offered at zero cost.

**Shovel Ready-Certified Sites** Our Shovel-Ready sites put Pine City in the best possible position to attract new business and industry. We've eliminated the most time-consuming, technical and regulatory aspects of development. They are already complete; you just dig in and get started.



## REGIONAL TOOLS FOR FINANCIAL ASSISTANCE

**Initiative Foundation** Offers a variety of financial loan programs to assist businesses with gap financing.

**Minnesota Community Capital Program** Businesses located within the service territory of East Central Energy can borrow up to \$1.5 million with the support of East Central Energy and Great River Energy.

**Minnesota Investment Fund** Loan funds are available from the Department of Employment and Economic Development through the City of Pine City. The loan amount is based upon the number of jobs created or retained and the wages paid.

**East Central Regional Development Center Revolving Loan Fund** The ECRDC serves businesses that locate within Region 7E and can provide a low-interest, short-term gap loan to assist in the financing of qualifying projects.

**Minnesota Job Skills Partnership** This is a competitive program to assist with customized worker training. The training is provided at the business site by qualified trainers from a state college.

## BANKERS

Pine City's banks and Economic Development Authority work closely with new and expanding businesses to explore all available sources of financing, loan guarantees and grants. Pine City will work with these tools to take an active role in promoting local businesses.

## LOCAL BANKS AND CREDIT UNIONS

### Greater MN Credit Union

900 Main Street South  
Pine City MN 55063  
320-629-1178  
www.gmccu.com

### Northwoods Bank of MN

1015 Hillside Avenue SW  
Pine City MN 55063  
320-629-5000  
www.northwoodsbank.com

### Frandsen Bank & Trust

560 Third Avenue SW  
Pine City MN 55063  
320-629-2561  
www.frandsenbank.com

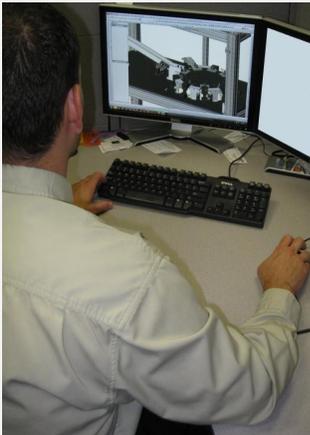
### Stearns Bank

600 Hillside Avenue SW  
Pine City MN 55063  
320-629-6716  
www.stearnsbank.com

### U S Bank

625 Hillside Avenue SW  
Pine City MN 55063  
320-629-6777  
www.usbank.com

## Advance Design & Systems



## SPOTLIGHT: A PINE CITY SUCCESS STORY

After years of driving to the Cities to work as an engineer, Dave Crawford (Owner of Advance Design & Systems) thought that there must be other talented people in the area making that same commute. He pondered "Why couldn't a company be based in Pine City and utilize technology to communicate with customers in the metro area?" On his way home from work one day he noticed a for-sale sign on a building in the Pine City Technology Park. A little research confirmed that the building was available and that the property qualified for Minnesota's JOBZ program (which was established to stimulate economic development in rural areas).

"I knew a little about JOBZ," says Crawford, "but with the City's help, we qualified for tax exemptions that made the economics of starting a company work for us." The start-up has been a JOBZ success. In the six years since opening, Crawford's firm has grown from two employees to almost 20. Advance Design & Systems specializes in engineering and fabricating automated equipment and precision fixtures.

"Advance Design & Systems could be located in a metro area, but we choose to be in Pine City. Pine City offers us access to a talent pool, and it's a great place to live, work, and play" says Crawford.

Even at a low point in the U.S. economy, in 2010, Pine City companies like Advance Design & Systems were thriving and expanding their staff and buildings.

# Business Development Opportunities

## LOCAL RESOURCES FOR NEW ENTREPRENEURS

### City of Pine City:

Economic Development Authority  
Nathan Johnson  
315 Main Street South  
Pine City MN 55063  
320.629.2575 ext. 105  
Pinecity.govoffice.com



### Chamber of Commerce

Becky Schueller  
315 Main Street South  
Pine City MN 55063  
320.322.4040  
www.pinecitychamber.com

### Pine Technical College

Customized Training  
Heidi Braun  
900 4th Street SE  
Pine City MN 55063  
320.629.5178  
www.pinetech.edu

### East Central Regional Development Commission

Jordan Zeller  
100 S. Park Street  
Mora, MN 55051  
320.679.4065 ext. 29  
www.ecrdc.org

## LOCAL REAL ESTATE SERVICES

### Coldwell Banker Results

885 7th Street SW  
Pine City MN 55063  
www.cbresults.com

### Knutson Real Estate

330 Main Street South  
Pine City MN 55063  
www.knutsonrealestate.com

### Minnesota Real Estate Group

217 Main Street South  
Pine City MN 55063  
www.mnreal.com.com

### Signatures Closing & Title

205 5th Street SE  
Pine City, MN 55063  
www.signaturesclosing.com

## INFILL OPPORTUNITIES

Pine City offers a wide range of available buildings and development properties. From office and retail space in the historic downtown, to commercial property with convenient highway access along Interstate 35, to industrial spaces in the Pine City Technology Park, Pine City offers flexibility and competitive prices for buildings, land, and rents.

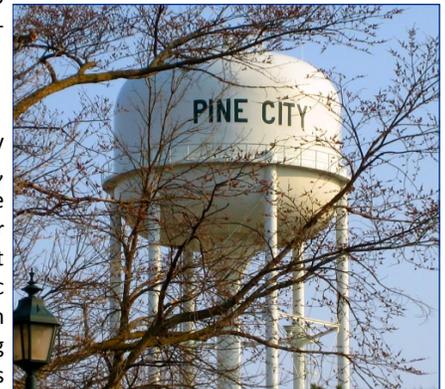
Many available properties are listed in the Minnesota Department of Employment and Economic Development's Positively Minnesota website ([www.mnprospector.com](http://www.mnprospector.com)). For information on smaller properties, or to discuss a specific need, Pine City's Economic Development Authority is available to help.

## GREENFIELD DEVELOPMENT

In addition to space in the Pine City Technology Park, Pine City offers hundreds of acres of prime development land in all corners of the city. Northridge Business Park and Evergreen Square conveniently present direct frontage along the Interstate 35 corridor at both ends of the community, offering easy access to Minneapolis-St. Paul and beyond.

## UTILITY SERVICES

Electricity and natural gas service to Pine City is provided by East Central Energy and Minnesota Energy Resources, respectively. There are programs targeted toward those businesses committed to sustainable energy use. Water and sewer services are provided by the City of Pine City, at rates well below those of the Twin Cities metro area. Basic telephone, high-speed Internet, and fiber-optic connection services are provided by a variety of companies, including CenturyLink, Genesis Wireless and East Central Energy's WildBlue, by Northland Connect.



## TOP-10 QUESTIONS TO CONSIDER WHEN STARTING A NEW BUSINESS

The City of Pine City, Pine City Area Chamber of Commerce and Pine Technical College along with various businesses have come together to create the Entrepreneurship Advisory Board. This group is developing ways to assist local entrepreneurs as they begin considering the option of starting their own business.

1. What is the Product/Service?
2. What is the Unique Value Proposition? What makes it different or better?
3. What is the market opportunity?
  - What problem do you solve?
  - How large is the market?
  - How fast is the market growing?
  - Who is the competition?
4. How do you make money? What is the revenue model?
5. Who is the management team? How are they uniquely qualified?
6. What is the strategy? What are the long term goals? Short term goals?
7. How do you sell or market your product or service?
8. How much capital do you need or intend to raise?
  - What are the primary start-up costs?
9. What are the projected financials for the company?
  - What is the projected income statement?
10. What is the preliminary valuation of the company?
  - How much would you sell a percentage of your company for?

# Quality of Community Life

## COMMUNITY IDENTITY

Pine City is a uniquely balanced community. In the language of the Claritas PRIZM® system, Pine City is largely Big Sky Families, with social and lifestyle segments of Multi-Culti Mosaic, New Home-steaders, Striving Singles and Suburban Pioneers. Bottom line: Pine City is an educated, active, innovative, family-oriented community.

## CIVIC ENGAGEMENT

City government is organized under a council/administrator system. Citizen involvement is extremely active through standing boards and commissions, as well as ad hoc, issue-oriented task forces. Commercial and industrial development is guided by citizen boards including the Economic Development Authority and the Planning Commission.

## COMMUNITY SERVICE ORGANIZATIONS

From established service clubs like the Lions and the Scouts to the VFW and American Legion, there are dozens of ways to get involved in community life. Pine City is also served by more than 20 churches of varying religious denominations. There are summer youth sports leagues for baseball, soccer, basketball, tennis, as well as a full roster of school sports programs.

## CITY PARKS

Whether you're a bird enthusiast, an avid hiker or canoeist, a snowmobiler, skater, disc golfer, or a mother bringing her children out for the afternoon or a child looking for places to play, you'll find the space you need to pursue what you love within Pine City's park system. There are a total of 12 parks within the City of Pine City including a public beach, skateboard park, sand volleyball courts, picnic shelters and more.

## UNIQUE EXPERIENCES

The community has a number of unique draws that excite visitors and residents. From April through October, the Pine County Fairgrounds are filled each Wednesday with the weekly flea market. The flea market attracts 100-plus vendors on a continual basis, but there are always great deals to be found. From June through October, Downtown Robinson Park is host to the Farmer's Market in the Park where only homegrown or homemade products can be found. The Market in the Park is held every Friday and Saturday from 11a.m. to 1p.m.

## TRANSPORTATION

Pine City's Technology Park is located less than one mile from Interstate 35. The Rush City Regional Airport, just seven miles south, is served by a 4,400-foot runway. Minneapolis/St. Paul MSP international airport is located within 70 miles of Pine City. Jefferson Lines and County wide bus systems are available and the St. Croix Valley Railroad runs daily freight service between North Branch and Hinckley. All modes of transportation are close by which makes Pine City an ideal site for a business operation. According to trucking companies, nearly all destinations in the continental United States and most major cities in Canada and Mexico are less than 35 hours away by truck from locations in Pine City.

## SCHOOLS

The Pine City Public Schools provide an excellent, comprehensive K-12 education through two elementary schools (one of which is a private, parochial K-6 program at the Immaculate Conception Catholic Church) and a junior/senior high school. Pine City students consistently perform well in comparison to other area schools. The NAMM Foundation named Pine City a "Best Community for Music Education" in 2010, 2011 and 2012.

Pine City is within an hour of over 50 post-secondary institutions providing technical and advanced educational programs to more than 100,000 undergraduate students. A top-ranked State college, Pine Technical College is located right in the community and attracts approximately 1,000 bright and active students. The colleges' efforts to link students to local businesses and organizations through internships and volunteer service are a valuable contribution to the quality of community life.

## ARTS AND CULTURE

There is always something to do in Pine City. A plethora of community events are open to the public, including concerts, plays, and exhibits that are not typical for a community of Pine City's size. In addition, a wide variety of non-profit organizations create a rich tapestry of programs for artistic expression and entertainment, from music and theater to dance and history.

## ANNUAL COMMUNITY EVENTS & FESTIVALS

### Spring & Summer

Memorial Day Parade  
Art in the Park Music Series  
East Central Minnesota Pride  
Freedom Fest  
Fourth of July Boat Parade  
Art Fest  
Pine County Fair & Parade  
Sokol Camp Booya Festival

### Fall & Winter

PRCA Championship Rodeo  
NW Company Fur Post  
Fall Gathering  
Pumpkin Carving Contest  
Veteran's Day Celebration  
Holiday Madness &  
Lighted Parade  
Ice Fishing Derby  
Lawn Mower Races

## ARTS & CULTURAL ORGANIZATIONS

[Pine Center for the Arts](#)  
320.629.4924  
[www.pinecenter.org](http://www.pinecenter.org)

[Pine City Heritage Players](#)  
[www.facebook.com/pcheritageplayers](http://www.facebook.com/pcheritageplayers)

[Pine City Arts Council](#)  
320.629.2227

[NW Company Fur Post](#)  
320.629.6356  
[www.mnhs.org](http://www.mnhs.org)

# Pine City, Minn.



Situated along the banks of the Snake River in the rich agricultural region of East Central MN, the city is bursting with vibrant culture, esteemed academics, celebrated arts, progressive technology, innovative businesses, and a cherished history. The City of Pine City, the Economic Development Authority and a wide-ranging professional community are committed to helping current and prospective businesses obtain the resources necessary for success.



**Pine Technical College**  
CONTINUING EDUCATION  
& CUSTOMIZED TRAINING

## **PINE TECHNICAL COLLEGE**

900 Main Street South  
Pine City MN 55063  
Customized Training  
320.629.5178

[www.pinetech.edu](http://www.pinetech.edu)  
[braunh@pinetech.edu](mailto:braunh@pinetech.edu)



**Pine City**  
North. Nice and close.

## **CITY OF PINE CITY**

Pine Government Center  
315 Main St S, Suite 100  
Pine City MN 55063  
320.629.2575

[pinecity.govoffice.com](http://pinecity.govoffice.com)  
[njohnson@pinecitygov.com](mailto:njohnson@pinecitygov.com)



## **PINE CITY AREA CHAMBER OF COMMERCE**

315 Main St S, Suite 155  
Pine City MN 55063  
320.322.4040

[www.pinecitychamber.com](http://www.pinecitychamber.com)  
[info@pinecitychamber.com](mailto:info@pinecitychamber.com)

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