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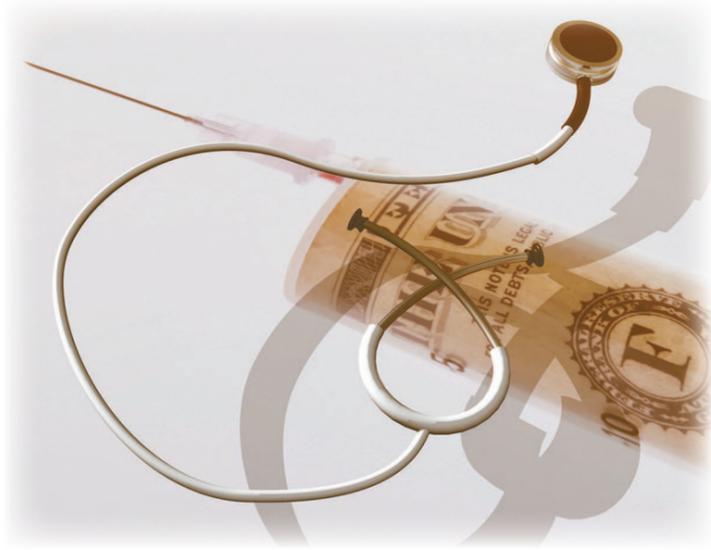
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## Medica, Essentia Health collaborate on group plans

By RON BROCHU



For the first time in this area, a health care provider has assumed part ownership of a health insurance plan in conjunction with an insurance company.

Essentia Health and Medica are collaborating on the program. Called "Essentia ChoiceCare with Medica," it will be available Nov. 1 in Minnesota, North Dakota and Wisconsin for large employers (those that have 51 or more workers). Group plans for small firms (those that employ from two through 50 people) will be available beginning Jan. 1. They will be available in Minnesota and North Dakota.

"We feel healthcare is just becoming more and more expensive. We know that families and employers are looking for a way to reduce healthcare costs and also get more quality out of their healthcare," said Dr. Michael Van Scoy, medical director of population care

*CHOICE continues on page 21*

## Superior legal stalwart around for the long haul

By HOLLY KELSEY-HENRY

Toby Marcovich has no problem telling you how old he is (he's 86) - partially because he doesn't let age define him, but mostly because he has no plans on retiring any time soon anyway. Or maybe, ever.

The founder of the law firm Marcovich, Cochrane, Milliken, Swanson, & Kropid LLP in Superior still plays tennis, pilots his own airplane, makes his wife of 62 years laugh out loud and represents clients in some very high profile cases.

And, he's likely to keep doing that for many years to come.

"I don't really have any desire to go anytime soon," Marcovich said. "I have a few hobbies, but nothing that is going to keep me busy full-time. I have a vegetable garden, but that continues to grow all by itself as we speak."

Serving in a profession that falls just under used car salesmen in popularity, such subtle humor has served this legal counsel well.

"This firm has never been like some big city firms full of people thinking highly of themselves," he noted. "We are compassionate and we are that kind of people naturally. I wouldn't have anyone here who wasn't. We take that seriously and render the very best legal representation because we know people's lives are affected by what we do. But we also have fun doing it, and I'm not beyond inserting humor into the courtroom."

"We" is a solid team of five partners and six support staff, most of whom have been on board for decades.

"We do have one member here who has only been with us for about five years," Marcovich said. "But her mother worked here for 30."

It has been an unlikely road for someone who started out as a chemistry major at the University of Wisconsin

*MARCOVICH continues on page 17*

## Local brewing pioneers share their experience through consulting venture

By RON BROCHU

A pioneer in Duluth's craft brewing industry, Tim Nelson is putting more than two decades of experience to use in a new venture - as a brewery consultant. As CEO and development director of recently-formed Bev-Craft, he leads a group of four that has made it their business to help craft brewers.

The 49-year-old entrepreneur is a household name in Minnesota's brewing scene. He co-founded Fitger's Brewhouse in 1995, then spearheaded expansions for 20 years by launching Burrito Union, Tycoons Alehouse & Eatery, Redstar Lounge, Zenith Rathskeller and Endion Station Public House. Last year, Brewhouse co-founder Rod Raymond bought out Nelson, who wanted to share his experience with fellow brewers.

In forming a team for his new consulting firm, Nelson brought in three long time colleagues, all of whom have made a mark in the regional brewing industry. They employ a four-pronged approach that encompasses development assistance, brewhouse planning, recipe formulation, ingredient selection, brand creation and sales strategy.

Brewer and longtime collaborator Dave Hoops brings in brewing expertise. Working with Nelson, he was brewmaster at Fitger's Brewhouse for 17 years and was a founding member of the Minnesota Craft Brewers Guild. Hoops studied brewing at both the University of California at Davis and the Siebel Institute in Chicago.

Paul Christensen brings his sales experience to the operation.



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From left, Brad Nelson, Dave Hoops and Tim Nelson of Bev-Craft at the Cedar Lounge.

He has years of experience with marketing and managing food-related businesses in the Twin Ports, for a time as local franchisee for Papa Murphy. Christensen last worked in the brewery at Fitger's Brewhouse.

Tim's brother Brad Nelson is the fourth expert. He owns a separate company called Specific Gravity that is Bev-Craft's brand management arm.

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