

BUSINESS

9T05

The Journal welcomes ideas for stories about people in our community who are starting a business or changing an old one.

Call the Journal at 285-7411

Legal help for small businesses

JOURNAL STAFF REPORT

Local individuals and organizations looking for help with business law can find pro bono help through the Koochiching Economic Development Authority and the Small Business Development Center.

Minnesota non-profit LE-GALcorps will provide free assistance in non-litigation business law to small business owners and small non-profit organizations. A pilot for the northeast region was

tested in the Quad Cities, and it was fairly successful, Jenny Herman, business consultant for the SBDC, said.

Legal assistance is important to anyone with a small business, and it's the first thing Herman said she recommends when she meets with small businesses and startups.

"I always recommend them to be partner with a banker, an attorney, an accountant, and an insurance agent," she said. "They can

rely on them to help make good business decisions."

Using an attorney during the formational stages of a new business can be like preventative medicine, LE-GALcorps Executive Director Michael Vitt said, in that they can head off problems before they develop.

"We try to help people avoid pitfalls that might become bigger problems," he said.

Volunteer attorneys can assist in legal issues related to taxation, employment,

franchising, real estate, government regulation, risk management, and more.

LEGALcorps services will be available Monday, Oct. 28 and Tuesday, Oct. 29. Appointments are available for noon, 12:30 p.m., 1 p.m., and 1:30 p.m. Services will be available Monday, Nov. 19, as well as various dates in 2014. Appointments are at the SBDC office on Third Street. Interested parties can contact Herman at 218-283-8585 to schedule an appointment.



**Put your
Wedding or
Engagement in
The Journal**

cost is \$50

Submit photo and
information to
Tammie Calder
tammiec@ifallsjournal.com
or call 218-285-7411

www.ifallsjournal.com

Lunch provides insurance assistance

JOURNAL STAFF REPORT

People with questions about the Affordable Care Act and different insurance plans can attend a luncheon this week, when they can receive guidance.

The International Falls Chamber of Commerce is hosting a luncheon at noon, Thursday at Lenard's at the

AmericInn. The luncheon cost is \$9, and will cover issues related to ACA compliance, and how to navigate the MNSure online insurance marketplace, Chamber President Faye Whitbeck said.

Kim Perkins will "provide more definitions for small businesses and individuals," Whitbeck said.

Valerie Long, financial assistance supervisor with Koochiching County, will provide the most current overview of the MNSure online insurance marketplace, Whitbeck said.

"That's where a lot of people should be going to get competitive rates," she said.

While discussing the

ACA can be contentious for those with differing political views, Whitbeck said the luncheon doesn't anticipate a heated debate.

"This is more for information and navigating the MNSure marketplace," she said. "These aren't the powers that be in terms of the ACA. These are helpers."



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FOR SALE

1995 Ford F150 4x4

Runs, sold "as is", make written bid to North Koochiching Area Sanitary District Administration Office(NKASD). Truck can be seen at NKASD office located at 1412 Hwy 71, International Falls, MN.

Bids will be accepted until 12 noon October 21, 2013. The winning bid will be opened and winner will be contacted, again the truck will be sold "as is". The vehicle can be started but cannot be driven for insurance reasons.

Tchotchke


(choch•key)

meaning:
trinket, doohickey, gizmo, whatchamacallit

Apple Peanut Butter Snack Bars

Makes 9-16 bars, depending on what size you cut them.
These gluten-free snack bars are made with wholesome ingredients and are great for after-school snacking or can be a healthy lunch box treat. To make them nut-free, simply use sunflower seed butter in place of the peanut butter.


2 cups rolled oats
1 cup shredded apple (one medium apple)
1/4 cup peanut butter
1/2 cup honey
2 eggs
1/2 teaspoon cinnamon
1/2 teaspoon pure vanilla extract
Preheat the oven to 350 degrees. Grease a 9x9 baking dish and set aside.
Combine all ingredients in a medium bowl and mix well. Transfer the mixture to the baking dish and use the back of a wooden spoon or a spatula to press it down evenly.
Bake in the preheated oven for 20 minutes, or until the edges are just barely browned. Allow to cool before cutting into squares.



Kid friendly Halloween Treat! Pumpkin Pie Muddy Buddies

Ingredients:
9 cups Cinnamon Chex Cereal
1 cup Pumpkin Pie Hershey Kisses (or any combination* of chocolate, to equal 1 cup)
1/2 cup cream cheese canned frosting
1/4 cup butter
1 tsp vanilla
1 1/2 cups powdered sugar


Instructions:
1. In a large microwave safe bowl, microwave the hershey kisses, cream cheese frosting, and butter together in 30 second increments, until smooth and melted. Mix in the vanilla.
2. Using a rubber spatula, gently mix in the chex cereal 2 cups at a time, until all the cereal is completely coated.
3. Place the powdered sugar in a gallon sized zip top bag. Spoon the cereal mixture into it. Seal it and shake well to coat all of the cereal. Pour and store the coated cereal into an airtight container (I usually just leave it in the bag).
4. Also, try this with 3/4 cup pumpkin kisses and 1/4 c. butterscotch chips-- awesome!



Entertaining? Football Party? Try this Buffalo Chicken Dip!


Ingredients:
• 4 clean chicken breasts
• 1 Bottle of Hot sauce (12 oz.)
• 12 oz cream cheese
• 1 cup Mexican cheese
• 1 cup Ranch dressing
• Tortilla chips

Directions:
• Cook the chicken breasts in water until well done.
• Cut the Chicken into small chunks or cubes.
• Place the chicken in a bowl and pour the hot sauce over it, mix well.
• In an oven proof dish - add the Cream cheese and pour the chicken on top of it. Add the cheese over it and also sprinkle some ranch dressing.
• Bake for about half an hour at 325F.



Fun and Festive Kid's Halloween Party Game

Fill a large, festive clear bowl or container with counted candy corn. Have each child fill out a piece of paper with their name a guess of pieces of candy. Whoever gets the closest guess wins the container of candy!



How to prepare your walls for paint after taking off wallpaper

1. Dilute 5 ounces of wallpaper stripper in 1 gallon of water. Fill a pump sprayer with the mixture. Spray the walls with the mixture. Scrape any residue and wallpaper scraps off the walls with a wide scraper knife.
2. Empty the pump sprayer and refill it with clean water. Spray the walls again to rinse them. Wipe the surface with a wet sponge to remove any remaining residue. Allow the walls to dry for one to two days.
3. Sand the walls with a sanding block wrapped in 120-grit sandpaper. Apply a coat of oil-based paint to the walls using a roller. The oil-based paint acts as a sealant to lock in any grease spots, stains or water-based adhesive so they don't seep through later to interfere with the paint job. Allow the paint to dry.
4. Examine the walls for loose or flaking bits of paint. If you find any, sand them off. Repaint the areas with the oil-based paint and a paintbrush.
5. Fill any small holes, dents or cracks in the surface with joint compound. Apply compound to the holes with a putty knife, then use the knife to scrape off the excess. When the joint compound is dry, you are ready to paint the walls.

