

BUSINESS

9 TO 5

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Falls native named Essentia Health CEO

JOURNAL STAFF REPORT

An International Falls native has been named Essentia Health's new CEO and will join the organization in early 2015.

Falls native David Herman received his medical degree from Mayo Medical School in Rochester, and completed his residency in ophthalmology at Mayo School of Graduate Medical Education. He also holds a master of science degree in medical management from the University of Texas at Dallas, and is interested in continuing to practice ophthalmology while serving as CEO.

Herman has more than 20 years of experience in health care leadership, according to a news release. He most recently served as the president and CEO of Vidant Health, a health care sys-

tem in North Carolina with eight hospitals, 70 clinics and 12,000 employees. Prior to that, he served on the Mayo Clinic staff from 1988 to 2011, where he was a professor of ophthalmology.

Herman said he and his wife are looking forward to returning to Minnesota, as most of their immediate family lives in the state, and they look forward to being closer to them.

"As native Minnesotans we embrace all four seasons and the activities that go with each," Herman said.

Herman is a 1975 graduate of Falls High School, as well as a 1977 graduate of Rainy



David Herman

River Community College. He said his parents still live in the Falls, as does his brother and his family.

"My wife and I decided as our children grew and started their own families that we would make July Fourth our annual family get-together, and that it would be in the Falls," Herman said. "We have many life-long friends in the Falls, and see them often as well."

Essentia Health is a great organization, Herman said, so the position is a perfect fit professionally.

"Being closer to home and family helped make this opportunity ideal for us," Herman said. "We are very fortunate to have this opportunity that suits us and our families so well."

The appointment follows a search that began in June when CEO Peter Person

announced he would be retiring after spending 33 years in medicine at Essentia Health, with 20 of those years in executive leadership roles.

"We are delighted that David is joining Essentia Health," Dick Blair, chair of the Essentia Health board of directors, said in a release. "He is a highly qualified and experienced health care executive and physician who will further advance Essentia's mission of being called to make a healthy difference in people's lives. David's extensive experience and impressive record in health care strategy, governance, management and leadership makes him the perfect person to lead Essentia Health into its next chapter of innovation and growth for our patients, their families and the communities we serve."

Fashion consultant opens new showroom

JOURNAL STAFF REPORT

Sage Johnson has opened a fashion showroom in downtown International Falls in order to better showcase the pieces she sells.

The "Carol Anderson by Invitation" showroom is located at the side entrance of Northern Exposure Salon at 413 Fourth Avenue. Salon owner Kris Lemieux said in a news release the addition to her business was a natural extension.

"We had space in the back of the building, and it just made sense for the clothes to be where women already go," Lemieux said. "Plus, I happen to love the clothes myself."

Designer Carol Anderson started CAbi in 2001 when she combined with a group of friends to create a home trunk-show business. According to a release, CAbi consultants go to women's homes to bring the shopping experience to them in a familiar environment.

Women invite their friends to their homes while consultants like Johnson present the more than 100 pieces that make up the twice-yearly collections.

"When women see and feel the quality of the clothes, they are amazed," Johnson said. "There is just nothing else like CAbi."

It's not just the fashions that make CAbi unique, Johnson said.

"I've had women tell me, 'We would never be able to get together like this to go shopping,' or, 'My husband is usually texting me the entire time I'm in a dressing room, asking me if I'm done yet,'" Johnson said. "The CAbi vision

is to provide women with a relaxed environment, where they can feel confident that their consultant — and friends — are helping them find the fashions that make them look and feel their best."

CAbi consultants are required to attend a twice-yearly collection launch called "Scoop" to learn about the new garments, according to a release.

"One of the things I like best about Scoop is the fact that there are more than 3,000 women all wearing the same clothes yet none of them look the same," Johnson said. "CAbi gives you the freedom to play with your clothes, to put them together in ways that work for you as an individual."

The new showroom space allows Johnson to offer personal shopping and wardrobe consulting services in addition to trunk shows.

"CAbi is designed to help women build a wardrobe," Johnson said. "That means the pieces in each season's collection build on past collections. It's very common to see women wearing CAbi from several different seasons. And, because of the high quality of the garments, women wear their CAbi for a very long time."

To schedule an appointment or a home trunk show, call Johnson at 218-230-6065 or email her at sagejohnson1@gmail.com. To see the CAbi fall collection, visit www.sagejohnson.cabionline.com.



Sage Johnson

SBA announces disaster loans available for Minnesota

JOURNAL STAFF REPORT

The U.S. Small Business Administration announced recently that federal economic injury disaster loans are available to businesses in Minnesota as a result of the flooding that occurred earlier this summer.

The SBA's disaster declaration includes the following counties: Aitkin, Anoka, Beltrami, Benton, Blue Earth, Carlton, Carver, Cass, Chisago, Clearwater, Crow Wing, Dakota, Douglas, Grant, Hennepin, Isanti, Itasca, Kanabec, Koochiching, Lake of the Woods, Le Sueur, Marshall, McLeod, Meeker, Mille Lacs, Morrison, Nicollet, Otter Tail, Pennington, Pine, Polk, Pope, Ramsey, Red Lake, Rice, Roseau, Saint

Louis, Scott, Sherburne, Sibley, Stearns, Stevens, Todd, Traverse, Wadena, Waseca, Washington, Wilkin and Wright County.

"When the Secretary of Agriculture issues a disaster declaration to help farmers recover from damages and losses to crops, the SBA issues a declaration to eligible entities affected by the same disaster," Frank Skaggs, director of SBA's Field Operations Center East in Atlanta, said in a release.

Under this declaration, the SBA's Economic Injury Disaster Loan program is available to eligible farm-related and nonfarm-related entities that suffered financial losses as a direct result of this disaster. With the exception of aquaculture enterprises,

SBA cannot provide disaster loans to agricultural producers, farmers or ranchers.

The loan amount can be up to \$2 million with interest rates of 2.625 percent for private non-profit organizations of all sizes and 4 percent for small businesses, with terms up to 30 years. The SBA determines eligibility based on the size of the applicant, type of activity and its financial resources.

Loan amounts and terms are set by the SBA and are based on each applicant's financial condition. These working capital loans may be used to pay fixed debts, payroll, accounts payable, and other bills that could have been paid had the disaster not occurred. The loans are not intended to replace lost

sales or profits.

Applicants may apply online using the Electronic Loan Application via SBA's secure website at https://disasterloan.sba.gov/ela.

Disaster loan information and application forms may also be obtained by calling the SBA's Customer Service Center at 1-800-659-2955 or by sending an email to disastercustomerservice@sba.gov. Loan applications can be downloaded from www.sba.gov/disaster. Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155.

Completed loan applications must be returned to SBA no later than May 26, 2015.

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