

MIDWAY CHAMBER of COMMERCE

2020 MEMBERSHIP & COMMUNITY DIRECTORY



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Midway Chamber of Commerce

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Email: info@midwaychamber.com

www.midwaychamber.com

2020 Midway Chamber of Commerce
Membership & Community Directory

20,000 Circulation

The Midway Chamber of Commerce represents businesses and organizations that are dedicated to Building a Stronger Midway by providing programs and services that help members grow and thrive.

MIDWAY CHAMBER OF COMMERCE PRESIDENT'S CIRCLE

Our Partners in Building a Stronger Midway

The Sponsorship Circle participants of the Midway Chamber of Commerce demonstrate their continued support of the Chamber's mission of 'Building a Stronger Midway' by making an additional investment in the Chamber each year. This ongoing investment provides the necessary resources the chamber needs to be an active participant in providing programming that benefits the community.



DIRECTOR'S CIRCLE



ASSOCIATE'S CIRCLE

Accord
Associated Bank
Bywater Business Solutions
Clever Architecture
Episcopal Homes

FastSigns Roseville
Ideal Printers
Mahoney Ulbrich Christiansen & Russ, P.A.
Mendoza Law
MNUFC

Mortenson
Old National Bank
St. Paul Saints Baseball Club
Visit Roseville

A PARTNERSHIP CONNECTING THE COMMUNITY

The Midway Chamber of Commerce Community Directory is a joint project of the Midway Chamber and the *Midway Como Frogtown Monitor*. The partnership began nearly 20 years ago when a former Midway Chamber president reached out to the *Monitor*, a longtime Chamber member, to consider producing the annual book for the Chamber. Prior to this, the *Monitor* had been used solely as a distribution vehicle for the Chamber Directory, since the circulation footprints of the *Monitor* and the Chamber Directory do widely overlap. This new proposal for the *Monitor*, however, was based on the hope that the collaboration between the community newspaper and the civic and commerce association could further generate additional benefits and synergies beyond the publication of the Directory.

Today, the Chamber Directory is produced on an annual basis, with the Chamber providing the editorial copy for the book and the staff at TMC Publications, owner of the *Monitor*, selling advertising for the Directory, producing ads, and laying out the publication. TMC Publications also handles the printing of the Directory. Each year a portion of the revenue from ad sales in the Directory are returned to the Chamber towards its annual budget.

MIDWAY COMMUNITY COUNCILS

For more than 50 years, a hallmark of Saint Paul's diverse neighborhoods have been the District Planning Councils. These neighborhood organizations are an important part of the Midway and are increasingly linking residents and businesses. Each Council is run by an elected Board of Directors, often including business representatives.

DISTRICT 7
Frogtown Neighborhood Association
501 Dale St. N. Suite 300
St. Paul, MN 55103
651-236-8699

DISTRICT 8
The Aurora St. Anthony Neighborhood Development Corporation
774 University Ave. W.
St. Paul, MN 55104
651-222-0399

SUMMIT-UNIVERSITY PLANNING COUNCIL
627 Selby Avenue
St. Paul, MN 55104
651-228-1855

DISTRICT 10
Como Community Council
1224 Lexington Parkway North
St. Paul, MN 55103
651-644-3889

DISTRICT 11
Hamline Midway Coalition
1558 Minnehaha Avenue West
St. Paul, MN 55104
651-494-7682

DISTRICT 12
St. Anthony Park Community Council
2395 University Avenue
Suite 300
651-649-5992

DISTRICT 13
Union Park District Council
1821 University Avenue
Suite 308
St. Paul, MN 55104
651-645-6887

MIDWAY POSTAL STATIONS

Station Name	Address	Zip Served	Hours
Industrial Station	1430 Concordia Ave.	55104	8-6:00 M-F 9:30-3:30 Sat.
MN Transfer Station	2334 Univ. Ave. W.	55114	8:30-1, 2:30-5 M-F

For zip codes, rates and other information call 1-800-275-8777

PARKS & RECREATION

Minnesotans take particular pride in their parks, and our cities have numerous locations for recreation.

Biff Adams Ice Arena
743 Western Avenue N.
651-558-2200

Como Pool
1151 Como Ave.
651-489-0378

Como Regional Park and Golf Course
1431 N. Lexington Parkway
651-488-9679/651-488-9673

Desnoyer Rec Center
525 Pelham Blvd
651-298-5766

Front Rec Center
485 Stinson Street
651-298-5809

Griggs Rec Center
1188 Hubbard Avenue
651-298-5755

Hamline Playground
1536 Lafond Ave

Hancock Rec Center
1610 Hubbard Avenue
651-298-4393

Jimmy Lee Rec Center (Oxford Community Center)
270 Lexington Parkway N.
651-642-0650

Langford Park Rec Center
30 Langford Park
651-298-5765

Martin Luther King Rec Center
271 Mackubin St.
651-290-8695

Merriam Park Rec Center
2000 St. Anthony Avenue
651-298-5766

Minnehaha Ice Arena
4200 W. River Parkway
612-728-7788

Newell Park Rec Center
900 Fairview Avenue N.
651-632-5111

Northwest Como Rec Center
1550 N. Hamline
651-298-5813

Orchard Rec Center
875 Orchard Avenue
651-489-8117

Oscar Johnson Ice Arena
1039 DeCourcy Circle
651-643-3000

Oxford Pool
270 Lexington Parkway N.
651-642-0650

Rice Community Recreation Center
1021 Marion St.
651-558-2392

Scheffer Rec Center
237 Thomas Avenue
651-298-5820

So. St. Anthony Rec Center
890 Cromwell Avenue
651-298-5770

W. Minnehaha Rec Center
685 Minnehaha Avenue W.
651-298-5823

Monitor

5139 34th Ave. S. #17097
Minneapolis, MN 55417
612-345-9998
MonitorSaintPaul.com

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TMC
PUBLICATIONS CO



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PHONE NUMBERS AND COMMUNITY INFORMATION

GENERAL INFORMATION

Use this handy telephone directory as a resource to answer your questions

Animal Control	651-266-1100
Better Business Bureau	651-699-1111
Capitol Region Watershed District	651-644-8888
Dispute Resolution Center	651-292-7791
Emergency	911
Fire Chief	651-222-0477
Job Hotline, Ramsey County	651-266-2666
Job Hotline, St Paul	651-266-6502
Library (Central)	651-266-7000
Minnesota Small	
Business Assistance	651-556-8425
Explore Minnesota Tourism	651-215-9041
Information & Complaints	651-266-8989
Parks & Recreation	651-266-6400
Police	651-291-1111
Neighborhood Health	
Care Network	651-489-CARE
Road Construction	651-266-ROAD
Safety and Inspections	651-266-9090
St Paul Business Resource Center	651-266-6600
Visit Saint Paul	651-265-4900
St Paul Public Schools	651-767-8100
League of Minnesota Women Voters	651-224-5445

Information regarding Metropolitan Transit Options

www.metrotransit.org	
Metro Transit Information Center	612-373-3333
Metro Customer Service	612-373-3333
Limited Mobility (less abled)	612-373-3333
Transit Metro Lost & Found	612-373-3333
Metro Commuter Services (carpools)	612-373-3333
Metro Mobility	651-602-1111

LIBRARIES

www.sppl.org

Hamline Midway Branch Library

1558 Minnehaha Avenue W. 651-642-0293

Lexington Branch Library

1080 University Avenue 651-642-0359

Merriam Park Branch Library

1831 Marshall Avenue 651-642-0385

St. Anthony Park Branch Library

2245 Como Avenue 651-642-0411

St. Paul Public Library

90 West 4th Street 651-266-7000

GOVERNMENT OFFICES

CITY / COUNTY

www.stpaul.gov	
General Information: city & county	651-266-8500
City Government, 390 City Hall	
Mayor Melvin Carter	651-266-8510
City Council – fax	651-266-8574
Ward 1, Dai Thao	651-266-8610
Ward 2, Rebecca Noecker	651-266-8620
Ward 3, Chris Tolbert	651-266-8630
Ward 4, Mitra Jalali Nelson	651-266-8640
Ward 5, Amy Brendmoen	651-266-8650
Ward 6, Nelsie Yang	651-266-8660
Ward 7, Jane Prince	651-266-8670
Community Centers	
Jewish Community Center	651-698-0751
Merriam Park	
Community Services	651-645-0349
County Information	651-266-8500
www.co.ramsey.mn.us	
County Attorney	651-266-3222
County Recorder	651-266-2000
Regional & County Parks	651-748-2500
Sheriff, Bob Fletcher	651-266-9333
Ramsey County Commissioners	
Toni Carter	651-266-8364
Trista MatasCastillo	651-266-8360

STATE OFFICIALS

Governor Waltz	651-296-3391
Lieutenant Governor	651-296-3391
mn.gov/governor	
Secretary of State	651-296-2803
State Auditor	651-296-2551
Attorney General	651-296-3353
Supreme Court	651-296-2581
State Patrol, information only	651-297-3935
State Senators - Senate Information	651-296-0504
www.senate.mn	
District 64, Richard Cohen	651-296-5931
District 65, Sandra Pappas	651-296-1802
District 66, John Marty	651-296-5645
State Representatives –	651-296-2146
House Information	
www.house.leg.state.mn.us/	
64A, Kaohly Her	651-296-8799
64B, Dave Pinto	651-296-4199
65A, Rena Moran	651-296-5158
65B, Carlos Mariani	651-296-9714
66A, Alice Hausman	651-296-3824
66B, John Lesch	651-296-4224
Small Business Administration	800-U-ASK-SBA

FEDERAL OFFICIALS

President Donald Trump

White House
Washington, DC 20500
202-456-1111
whitehouse.gov

UNITED STATE SENATORS

Amy Klobuchar

1200 Washington Avenue S.
Suite 250
Minneapolis, MN 55415
612-727-5220
202-224-3244
klobuchar.senate.gov

Tina Smith

60 East Plato
Suite 220
St Paul, MN 55107
651-221-1016
202-224-5641
smith.senate.gov

UNITED STATE REPRESENTATIVES

District 3 – Dean Phillips

1800 West Old Shakopee Rd
Bloomington Civic Plaza
Bloomington, MN 55431
952-405-8510
202-225-2871
phillips.house.gov

District 4 – Betty McCollum

661 LaSalle St., Suite 110
St. Paul, MN 55114
651-224-9191
202-225-6631
mccollum.house.gov

District 5 – Ilhan Omar

404 3rd Avenue North,
Suite 203
Minneapolis, MN 55401
612-522-1212
202-225-4755
omar.house.gov

District 6 – Tom Emmer

9201 Quaday Avenue NE
Suite 206
Otsego, MN 55330
763-241-6848
202-225-2331
emmer.house.gov

Narrating ***the*** **MIDWAY**



Mural by the artist Biafra in the first Chroma Zone festival by the Creative Enterprise Zone.

For years, the Midway has been home to residents, colleges, parks, nonprofits and businesses. Historically, many of those businesses have been industrial and manufacturing. The Midway has been a place that makes things. Located in the middle of the Twin Cities, and situated near rail lines, major interstates and now light rail, the neighborhood is a logical one to cater to the entire Twin Cities and beyond.

At the Midway Chamber of Commerce, we have created strategic directives for our organization and a narrative on what makes the Midway a great

community. The five pillars we highlight are commerce, community, people, careers and environment. What makes the Midway unique in these five categories?

Commerce

For over 100 years, the Midway neighborhood has been a hot spot for manufacturing. While times change and some of the former industrial land has been converted to mixed use, the Midway is still one of the most important neighborhoods to the overall commercial and industrial tax base in Saint Paul. Businesses rely on freight rail as well as the interstate system to ship goods, with customers and clients also visiting by commercial rail and bus transit. The Midway and surrounding neighborhoods are also home to around 425 nonprofits and University Avenue remains one of the best places in the Twin Cities for cuisine and other shopping. With redevelopment sites near Allianz Field, the State Capitol and more, there will be other exciting opportunities for new businesses to open and create new energy.



The Ain Dah Yung Center opened Mino Oski, a 42-unit building with permanent supportive housing for Native youth ages 18-24. AT LEFT The Midway Chamber celebrated its 100th anniversary in the fall and had a special brew at Urban Growler Brewing Co. just for the occasion.

Community

Beyond the working day, the Midway has always also been a popular place to live and play. Home to several breweries and a distillery, the Midway also boasts many murals and other forms of public art. Many different ethnicities are represented in

Continues on page 8



Dyann Turner and Chris Noonan at the Annual Celebration.



Guests at the Midway Chamber Annual Celebration.



The Capitol Region Watershed District opened its office in the Midway in 2019 at the former MacQueen Equipment building.

restaurants, particularly along University Avenue, and cultural districts such as Little Africa and Little Mekong are nearby. With a densely populated residential layout and major commercial corridors, the Midway is a classic example of a neighborhood where businesses and residents thrive together.

People

With several colleges close, there is ready access to college-educated workers. The Midway is also one of the most diverse neighborhoods in Minnesota, including several immigrant-owned businesses. Demographically, our community is close to an even mix between renters and owners with around half the population moving into their current space since 2010. Many of the nonprofits in the Midway help residents find jobs, learn skills and work toward making a better community.

Careers

The Midway is home to a healthy mix of industries—health care, retail, food, hospitality, manufacturing and more. There are an estimated 3,900 businesses



Deneen Pottery is one the many buildings around the Midway with solar panels.

in the area with over 81,000 employees for an annual payroll of over \$3.4 billion. Jobs in the Midway can range from entry-level requiring no formal education to CEOs of larger companies. Connecting more residents to jobs available within a short commute of their home will help enhance our livability and reduce carbon footprints.

Environment

From LEED certified buildings to community rain gardens, the Midway is making strides to become more eco-friendly. More buildings, both residential and commercial, are installing solar panels, creating rain gardens, and starting wildflower and pollinator

programs. Charging stations are popping up for electric vehicles, and the neighborhood is becoming denser and more intentional in its design. Projects like Frogtown Farms and Dickerman Park have helped provide more green space.

The Midway has one of the oldest and richest histories in the Twin Cities. From street cars to car dealerships, and now the Green Line, people have seen the Midway as a place to get business done, to visit and to stay. From the old St. Paul Saints team playing games at Lexington Park to the Minnesota United FC playing its first year in the Midway in 2019 at Allianz Field, the Midway is also a place people can relax and be entertained. From European immigrants in the 19th and early 20th centuries, to welcoming new immigrants from southeast Asia and Africa, the Midway continues to be home to new Americans. With redevelopment opportunities, growing transit options, and a neighborhood that continues to get diverse and welcoming to new comers, the Midway continues to grow and revise its identity. ❖

*Many statistics used are from the MN Compass report through the Amherst Wilder Foundation and are for the following zip codes: 55103, 55104, 55105, 55108, 55114, 55116, 55117



Allianz Field hosted its first Minnesota United FC game April 13, 2019.

ON THE COVER: 2019 was the inaugural season for Allianz Field, home to the Minnesota United FC. | LEFT MN United fans gather at Dual Citizen Brewing before a game. MIDDLE Lunch on the Line at Tapestry. | RIGHT Ribbon cutting at Ain Dah Yung Center's Mino Oski facility.

MIDWAY CHAMBER OF COMMERCE PROGRAMS & EVENTS



Chamber Connect

This event is designed to help current and new members to connect and reengage with the many benefits the Midway Chamber has to offer! Meet Chamber staff, board members, and Ambassadors. Topics include: Networking Events, Special Events, Marketing Services, Programs, Communications.

Presented by:



Education Series

These are learning opportunities hosted by the Midway Chamber of Commerce to build stronger businesses by providing educational opportunities on topics that are timely to daily business needs. Through the year, the Chamber features a legislative panel session, a nonprofit seminar/workshop/expo and a leadership summit. These are opportunities for Chamber members to learn from other Chamber members. The Education Series events are held in conjunction with monthly luncheon events.

Sponsored by:



Midway on the Fairway

The Midway on the Fairway Golf Tournament, presented by American Engineering Testing, has become an important annual tradition for the Midway Chamber of Commerce and sells out each year. Proceeds from this event help the Midway Chamber keep dues affordable and enables the Chamber to continue to be a strong advocate for business in the Midway. The tournament is a great way to promote your business, network and entertain colleagues and clients. The tournament, held on August 7, is now in its 83rd year. If you are interested in participation contact us at info@midwaychamber.com.



American Engineering is the presenting sponsor of the 2020 Golf Tournament



Presented by:

Economic Development Summit

Each spring the Chamber hosts an annual Economic Development Summit. Now in its seventh year, the summit brings together business professionals, nonprofit leaders and city and state employees to discuss timely topics such as job growth, tools to grow your business, recruiting and retaining your workforce and much more. The half-day event will feature small group discussions, experts in their prospective fields of study and a panel discussion on the Midway Narrative.



Lunch on the Line

A Simple Way to Support Community Businesses

Everyone is encouraged to support local businesses as we visit a local restaurant the first Thursday of the month. "Lunch on the Line" was created in 2010 as a way to help support restaurants impacted by light rail construction and continues to this day to show support for our outstanding restaurant community.

Restaurants have now served hundreds of Lunch on the Line guests. To date, guests have attended more than 185 "Lunch on the Line" events at restaurants along University, Snelling and neighboring streets.

Each fall, the Chamber celebrates our Lunch on the Line restaurants by hosting a special Midway Chamber event, "Taste of Lunch on the Line." The event features around 15 different restaurants the chamber has visited over the course of the program. Participants are allowed to sip, sample and enjoy the delicacies of our community. If you would like to join the Midway Chamber for Lunch on the Line please email info@midwaychamber.com.



Lunch on the Line at Tapestry; BELOW Red's Savoy dishing up pizza at the Taste event.



Presented by



Seven Corners
Print & Promo



WILL Power

This quarterly event promotes women in local leadership and members of the Midway Chamber of Commerce the unique opportunity to network and develop new business contacts, showcase products and services and meet fellow Chamber members.



Ronald McDonald House

Monthly Membership Luncheons

One of our most popular events, each month members have the chance to network with area businesses and listen to a special guest speaker. Dynamic speakers and great lunch venues make each lunch a worthwhile networking venture. The luncheons typically take place the 3rd Wednesday of every month.



Hamline Professor David Schultz talks about the upcoming election year

Annual Celebration

The Midway Chamber of Commerce's largest event of the year allows members to showcase their contributions to the community as well as entertain business clients. The Celebration includes the presentation of Leadership Awards, entertainment, excellent cuisine, great people and fun activities. A live and silent auction round out the evening. Presented by



Guests at the Midway Chamber's Annual Celebration



KEY MIDWAY CHAMBER COMMITTEES

Ambassadors

The Ambassadors mission is to welcome new members and new businesses to the Chamber and encourage their participation in Chamber activities. Ambassadors meet one-on-one with Chamber members to present annual membership certificates and represent the Chamber at community functions, groundbreakings, and business openings. This is a great networking opportunity.

Ambassador Committee Chair Ryan Nelson, Nelson Financial Service

Ambassador Sponsors:



Ribbon Cutting for Thrivent Financial Pathways Team

Economic Development

The Economic Development Committee encourages and guides economic development in the Midway through advocacy, policy and program development, support for existing business and recruitment of new business. (Meets the 4th Tuesday of the month) The committee also hosts the annual Economic Development Summit.

The Economic Development Committee develops a narrative outlining the positive aspects of the Midway neighborhood.

Economic Development Committee Chair: Terri Banaszewski, Sunrise Banks

Economic Development Summit Co-Chairs: Tonya Bauer, Saint Paul Port Authority; and Tony Mendoza, Mendoza Law Office

Presented by



Toua Xiong, Hmongtown Marketplace, tells the story of his journey to the United States

Development

A critical committee for the health of the Chamber! This group actively works to attract members to the Chamber through personal networking, creation of recruitment strategies, and follow-up with current and prospective members. This is an avenue to meet people and build your referral network.

Development Committee Chair: Jamison Randall, Latuff Brothers Auto Body

Events Committee

Share your ideas, be creative and have fun. This committee creates and implements the Chamber's major fundraising events, primarily the annual celebration. (Meets primarily September through February).

Foundation Committee

The Midway Chamber of Commerce Foundation's mission is, "Recognizing our history and heritage, inspiring future business, entrepreneurs and leaders in our community, the Midway Chamber of Commerce Foundation is the philanthropic arm of the Midway Chamber of Commerce." Foundation committee members guide the direction of our funds, and help create ways in which donors can connect with the Foundation.



The Foundation helps support charity in the Midway, including Shop with Cops.

MIDWAY CHAMBER - 2020 LEADERSHIP AWARD WINNERS

The Midway Chamber of Commerce announced five recipients of its 2020 Leadership Awards. The awards were presented at the chamber's annual celebration event and recognize leading businesses, nonprofits, and individuals, who go above and beyond their support of the chamber and Midway community through volunteering of their time, staff and other resources. The recipients are:

SPIRE Credit Union – Large Business of the Year



Founded in 1934 as Twin City Co-Ops Credit Union by Edgar Archer, TCU became SPIRE Credit Union in 2008 and expanded on the idea of “doing the right thing.” Under the leadership of Dan Stoltz, currently SPIRE has 20 branch locations in the Twin Cities Metra area and Greater Minnesota and is driven by Midwestern values. Look for SPIRE team members at Saints games, MN United games and at Midway Chamber events – which they occasionally sponsor. SPIRE team member Matt Meyers serves on the board of directors as the Chamber's treasurer.

Mendoza Law Office – Small Business of the Year



Founded in 2003, Mendoza Law focuses on communications law, legislative affairs and government regulation, business law, litigation, nonprofit law and arts and entertainment law. They have sponsored and helped create a Cyber Security series and Tony Mendoza is a member of the board of directors, the economic development planning team and is co-chairing the Economic Development Summit.

Keystone Community Services – Non Profit of the Year



Serving Ramsey County for 75 years, Keystone Community Services is a nonprofit working to improve the quality of life of individuals, families, seniors and youth. With rising disparities in wealth and a rapidly aging population, Keystone focuses on serving people with the greatest needs. Keystone also focuses on helping youth with job training, tutoring and other enrichment activities. Finally, Keystone has a robust Food Shelves program, including a second Foodmobile. These programs provide food for the immediate community, enabling people to eat healthy and provide their families with a decent meal they couldn't otherwise afford.

21st Century Bank – Rookie of the Year

Founded in 1917 as Farmer's State Bank of Cedar, 21st Century Bank has recently grown at a rapid rate, opening up more locations throughout the metro. In 2019, longtime chamber friend John Bennett moved to 21st Century Bank at one of its newer locations, in Lilydale. In November, 21st Century Bank was the presenting sponsor of the chamber's 100th birthday party at Urban Growler.



Russell Peterson, Clever Architecture – Volunteer of the Year

Russ Peterson has been active on the board of directors and a member of the Economic Development Committee. His firm Clever Architecture has sponsored many programs at the chamber, particularly Economic Development. Over the past two years, Russ has stepped up to create the chamber's strategic directives plan – an effort that led to him facilitating discussions at Economic Development, Board meetings and the Board retreat. The strategic directives is the guiding voice behind all of the work the Chamber does- including new efforts to build stronger connections with community organizations, making Saint Paul more business-friendly, and an upcoming Midway Narrative document which will be shared at the Chamber's Economic Development Summit.





MIDWAY CHAMBER BOARD OF DIRECTORS



John Young
Paramount Real Estate,
*Chair



Jamison Randall
Latuff Brothers Auto Body
*Vice Chair;
Development Chair



Sabrina Fay
Thrivent Financial
*Secretary



Matt Meyers
SPIRE Credit Union
*Treasurer



Chris Albrecht
Sunrise Banks



Steve Anderson
City of Saint Paul
Police Department -
Western District



Tonya Bauer
Saint Paul Port Authority
*Co-Chair Economic
Development Summit



Justin Borrell
Minnesota United FC



Emmett Coleman
Coleman Strategic
Engagement



Niles Deneen
Deneen Pottery



Jeff Fenske
Fenske Law Office



Chris Ferguson
Bywater Business
Solutions
*Immediate Past Chair



Jamey Flannery
Flannery Construction



Amy Gage
University of St.
Thomas



Bill Gaier
Finance & Commerce



Courtney Henry
Franchise Food Systems,
Inc. - McDonald's



B. Kyle
Saint Paul Area Chamber
of Commerce



Dan Leggett
Avant-Garde
Marketing Solutions



Henry Majerus
UPS



Tony Mendoza
Mendoza Law
*Co-Chair Economic
Development Summit



Michelle Murzyn
Riverland Bank



Chris Noonan
Minnesota State Fair



Jill Pavlak
Urban Growler
Brewing Company



James Pearson
Xcel Energy



Russell Peterson
Clever Architecture



Dyann Turner
American Engineering
Testing, Inc.



Jim Wagner
Intermix Beverage



CHAMBER STAFF



Chad Kulas
Midway Chamber
Executive Director



Ana Powers
Midway Chamber
Program and Events
Manager

MIDWAY CHAMBER OF COMMERCE

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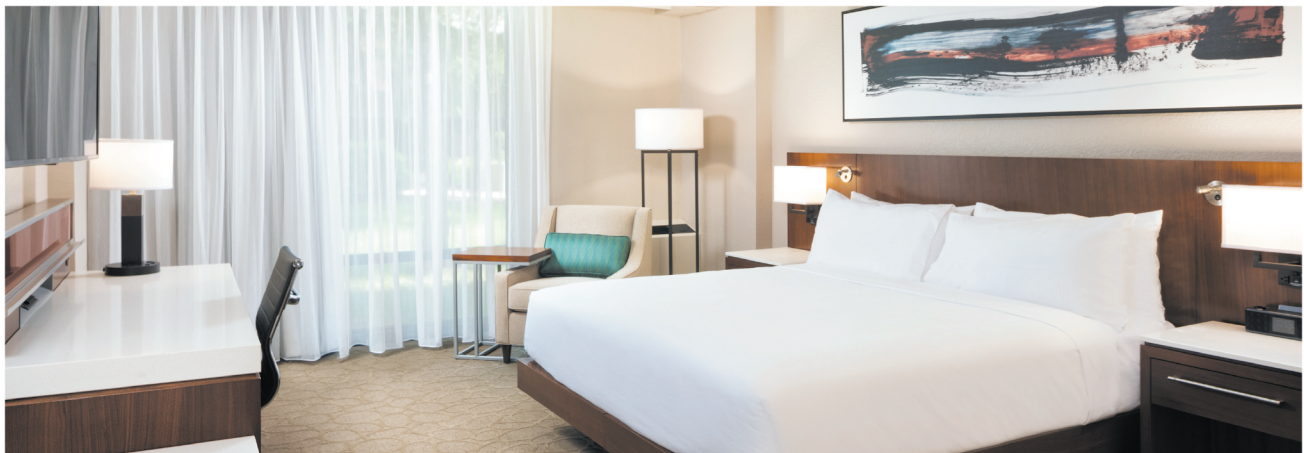
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