



# Thrive in Thief River

*Empowering 55+ living  
with heart and purpose.*



UNIVERSITY OF MINNESOTA  
EXTENSION



NORTHWEST  
REGIONAL DEVELOPMENT  
COMMISSION

# Agenda

Welcome

Project introduction

Public cost of private inaction

Breakout conversation

Private benefit of public action

Reflection, questions, feedback

Focus groups

Next steps



# Project: Team



**Michelle Landsverk**  
Advance Thief River



**James Retka**  
Northwest Regional  
Development Commission



**Ben Winchester**  
University of MN  
Extension



**Jody Horntvedt**  
University of MN  
Extension



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University of MN  
Extension

# Project: What and Why

## What

- Strategic plan for 55-plus housing

## Why

- Older adults comprise  $\frac{1}{3}$  of Pennington County's population
- Inadequate housing supply is a barrier to economic growth
- We need to be forward-thinking
- We need a healthy economy where people of all ages thrive, including older adults
- We need to be a place where older adults can stay connected, engaged, and active in the community



# Project: How

## How we'll do it

- Age-Friendly Minnesota funding
- Community engagement
- Community listening
- Consensus around priorities

## Planning Phases

- Community Forum (Kickoff)
- Focus Groups (October)
- Community Feedback Sessions (Nov 2025 – Jan 2026)
- Strategy and Implementation Meetings (Feb 2026)
- Community Rollout (March 2026)

**We want to be a catalyst for housing that meets local needs and priorities**



# Project: Who

## Who should be involved

- Older adults and family members
- Business and economic leaders
- Elected officials and city staff
- Property owners and managers
- Community and faith-based organizations
- Healthcare providers
- Anyone invested in a vibrant, age-friendly future for our area



# 2024 TRF Housing Study Recommendations

## Active Adults

- 80-90 market rate rental units needed
- 125-130 affordable rental units needed
- Strong demand for a variety of for-sale products (villas, cottages/patio homes, twin homes, etc.)

## Independent Living

- Currently, there are two facilities with 25 units (combined)
- Demand for 130

## Assisted Living and Memory Care

- 53 more assisted living units needed
- 83 memory care units needed



# Project: History

## 2024 Work

We gathered local perspectives in December of 2024 through surveys and a focus group with community members

## Current challenges

- Home maintenance costs
- Affordability
- Isolation
- Accessibility
- Safety/security concerns

**What do we, as a community, risk by not addressing these challenges?**



# **Public cost of private inaction**



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Driven to Discover<sup>SM</sup>

# Rewriting the Rural Narrative

## The Public Cost of Private Inaction

Benjamin Winchester, Rural Sociology

Department of Community Development

*POLL: Have you had a personal experience  
with an older family member changing  
homes?*

- Yes, me or my spouse*
- Yes, my parents*
- No*

**Poll!**

**Poll!**



*POLL: What type of move?*

*-- We planned it out*

*-- It happened quickly*

*-- Just thinking about it now*

*-- I am never moving*

**Poll!**

**Poll!**



# The narrative

- There's a brain drain
- We live in the middle of nowhere
- We are a sleepy town
- Everyone knows one another
- Nobody lock their doors

It's true we've been through dramatic changes. One indicator of our decline?



# Total Population Infatuation

*a.k.a. If you're not growing you're dying*

Comparison Historical Population from 1960 to 2010

Community	1960	1970	1980	1990	2000	2010	% Change
<b>UMVRDC Region</b>	<b>69,063</b>	61,806	59,822	50,845	50,011	<b>45,190</b>	<b>-34.57%</b>
<i>Households</i>	19,428	19,367	22,026	20,088	19,846	20,039	3.14%
Big Stone County	8,954	7,941	7,716	6,285	5,820	5,269	-41.15%
Chippewa County	16,320	15,109	14,941	13,228	13,088	12,441	-23.77%
Lac qui Parle County	13,330	11,164	10,592	8,924	8,067	7,259	-45.54%
Swift County	14,936	13,177	12,920	10,724	11,956	9,783	-34.50%
Yellow Medicine County	15,523	14,415	13,653	11,684	11,080	10,438	-32.76%

Source: US Census Bureau





Avg. HH Size:  
1940: 3.6  
2018: 2.6

*With a fixed # homes, you will lose 29% pop  
due to demographic destiny alone.*



Spouse passes

Population: -1

Households: NC

*Yes there is outmigration but demographics work  
against growth and even stability (stagnation).*



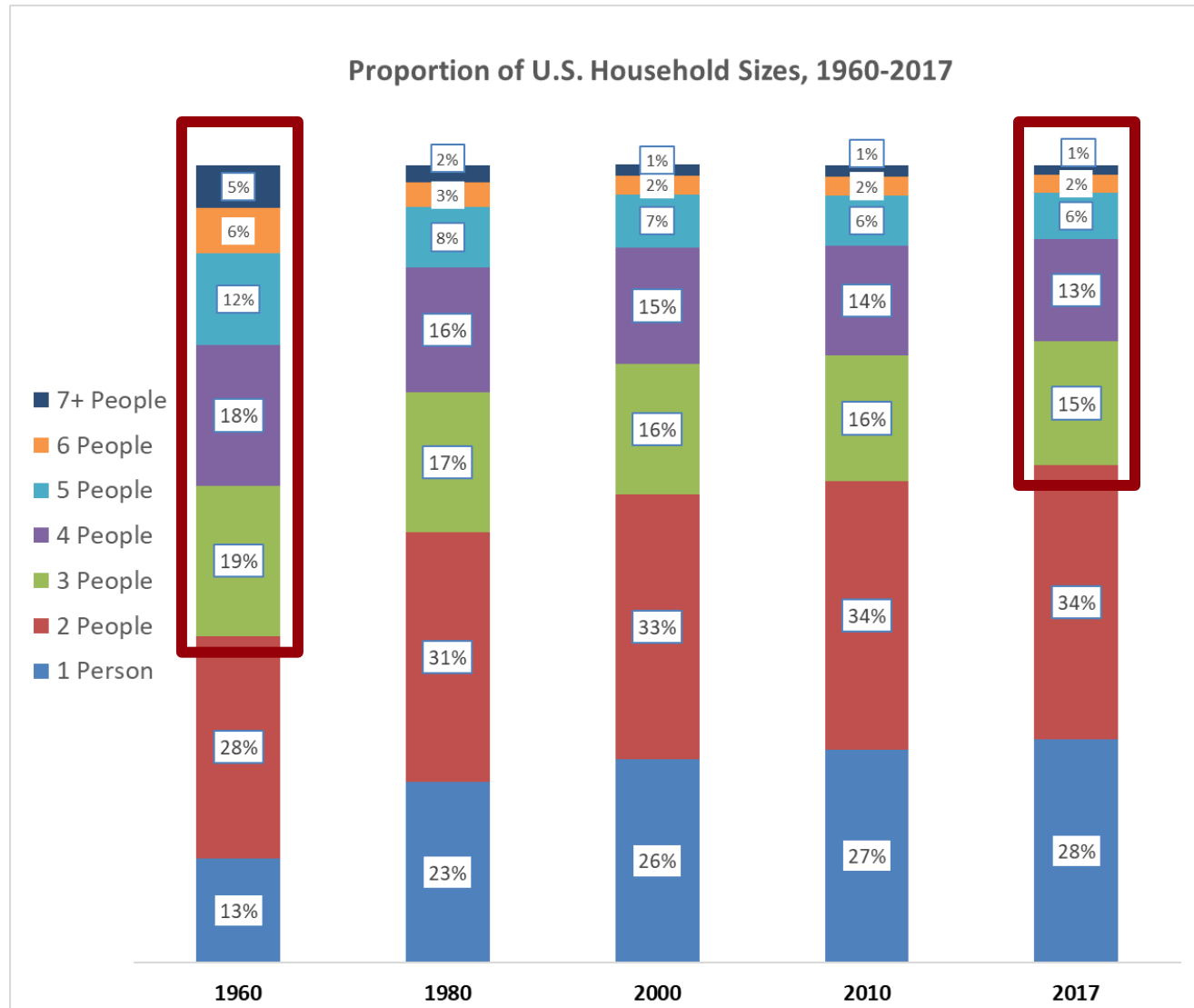
# Total Population Infatuation

HH with 3+ people

1960: 60%  
2017: 37%

HH with <2 people

1960: 41%  
2017: 62%



# Transfer of Wealth in Rural America

Understanding the Potential  
Realizing the Opportunity  
Creating Wealth for the Future

Toolkit created by: **Center for Rural  
Entrepreneurship**  
energizing entrepreneurial communities

In partnership with: **CMF** Council of  
Michigan  
Foundations

Shift indicators of “success” from  
population to houses.

Housing stocks are  
1) a measure of community wealth,  
2) home to individual wealth, and  
3) persistent over time.



# *Workforce Housing Shortages since 2005 in rural America*

*Why? Not because we are dying.  
It's because we are not.*



***Disclaimer, I am not a housing expert. I conduct applied community-based research.***

***10,000 foot view with local implications.***



# Before Continuum of CARE



there is a



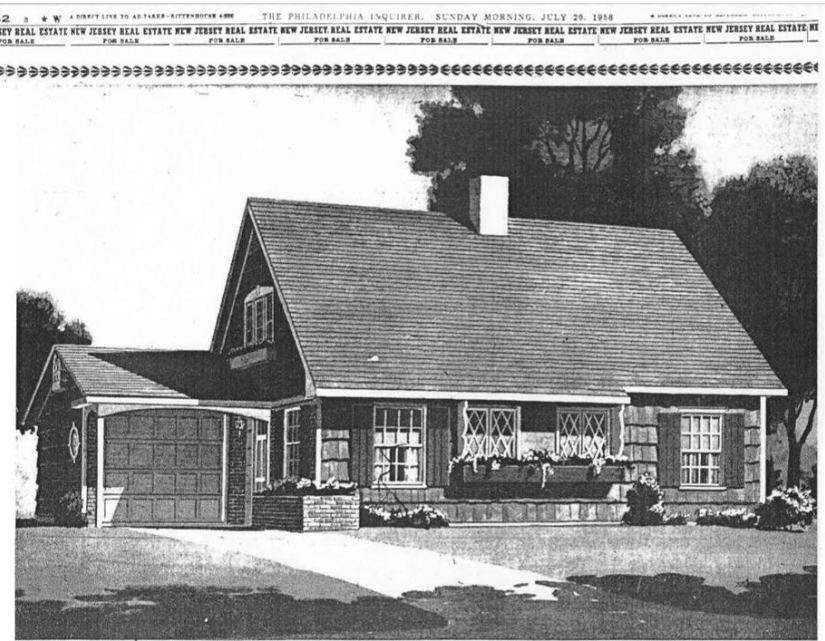
# Continuum of LIFE

(active and independent living)



# Just build new! Presentation over.

What we hear: *New family housing is the solution.*



Value, Beauty, and Charm  
FOUR BEDROOMS, TWO BATHS  
\$11,990; \$87 a Month!

► In Somerset Park at Levittown, New Jersey, we're building the pretty house pictured above. In the two generations that we've been creating suburban communities, never have we produced anything as attractive as this house.

► Downstairs there's a spacious living room, a turquoise kitchen, two bedrooms, a complete bathroom, a charming dining alcove, and an over-size garage.

► Upstairs there are *two more* bedrooms, *another* complete bathroom, and some really large closets.

► But honestly, folks, that's only part of the story. Anybody can build rooms. It's *how* those rooms are arranged, *how* they're decorated, what appliances and appurtenances they have, *how* the landscaping looks, what the community is like

—it's *all* those things that really matter.

► Come on over and learn about our brand new schools, our swimming pools, our smart shopping center, our convenience to downtown Philadelphia (just an easy 30 minutes), our rapid transportation facilities.

► With everything, this house sells for \$11,990 plus a ten-dollar bill for all settlement charges! That's all; not a penny more! For that you get the whole house, the plot of 65 by 100 exquisitely landscaped, a General Electric refrigerator, range, and washer. Total cash required is \$400—yes, just four hundred dollars—and carrying charges are \$87 a month!

► It's a bargain and everybody knows it. You'll need \$100 with your application, and occupancy is this **Call** or later if you wish.

*Our Exhibit Building and six exhibit houses—priced from \$11,990 to \$14,490—are open seven days a week until 9 P. M. Drive over and take a look. You're always welcome.*



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*Still, prepare for one of the largest  
demographic changes to rural  
America since 1930*



*What's is coming?  
Who is in our homes now?*

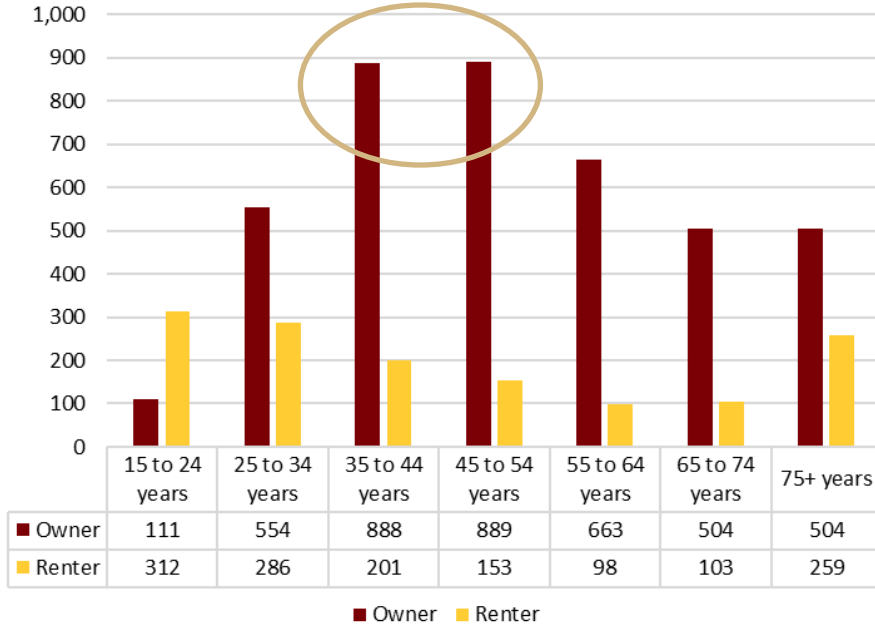
*First glimpses in 2010*

*You can't unsee this and  
say you don't see this coming.*



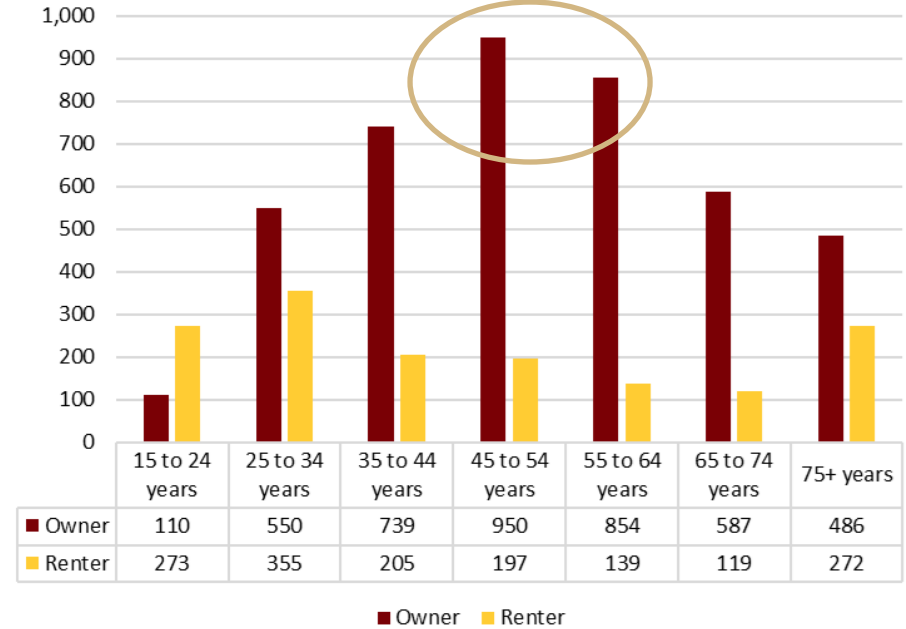
### Pennington County, Minnesota

#### Housing Units, 2000

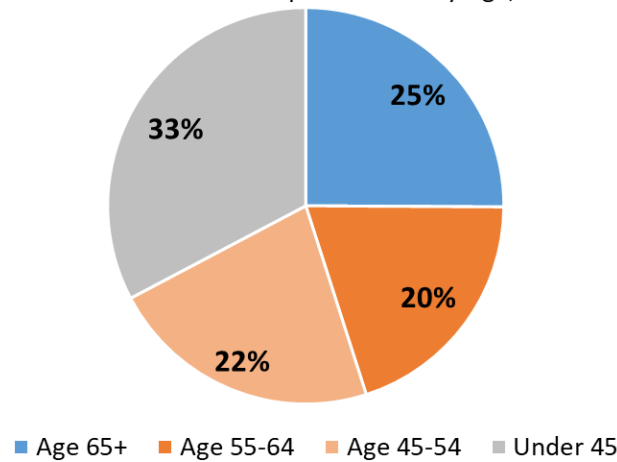


### Pennington County, Minnesota

#### Housing Units, 2010



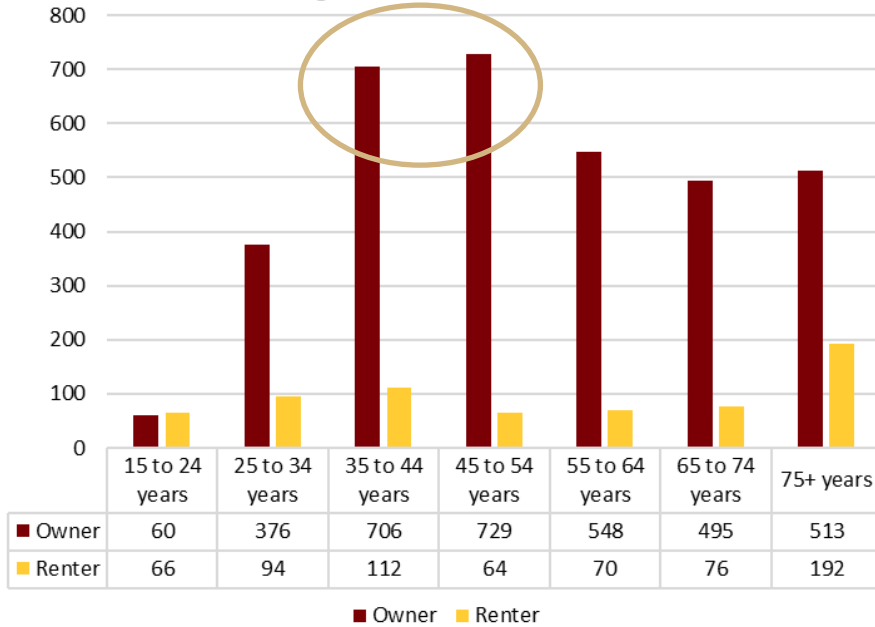
Pennington County, Minnesota  
Percent of Owner-Occupied Homes by Age, 2010



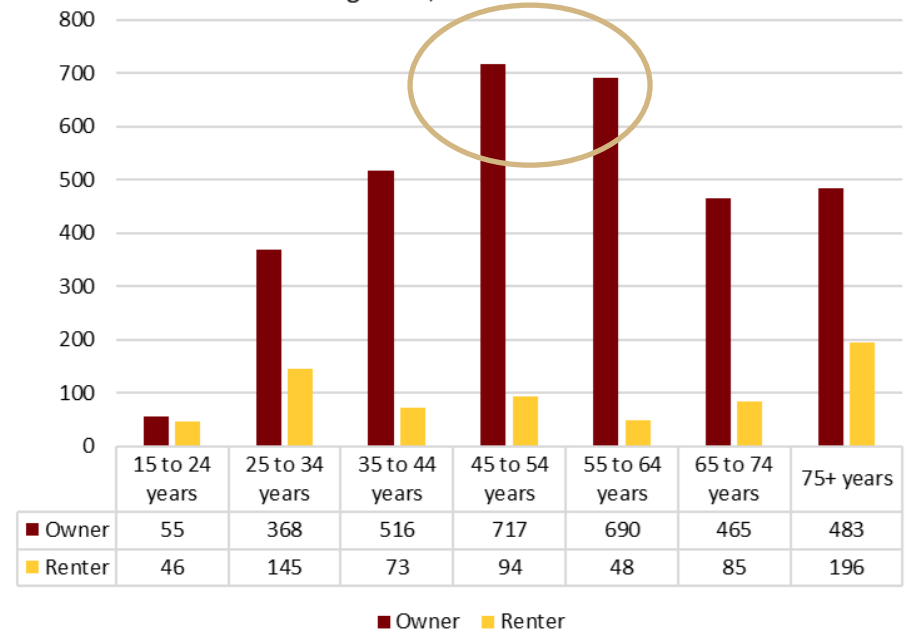
Source: U. S. Census Bureau: 2010 Decennial Census



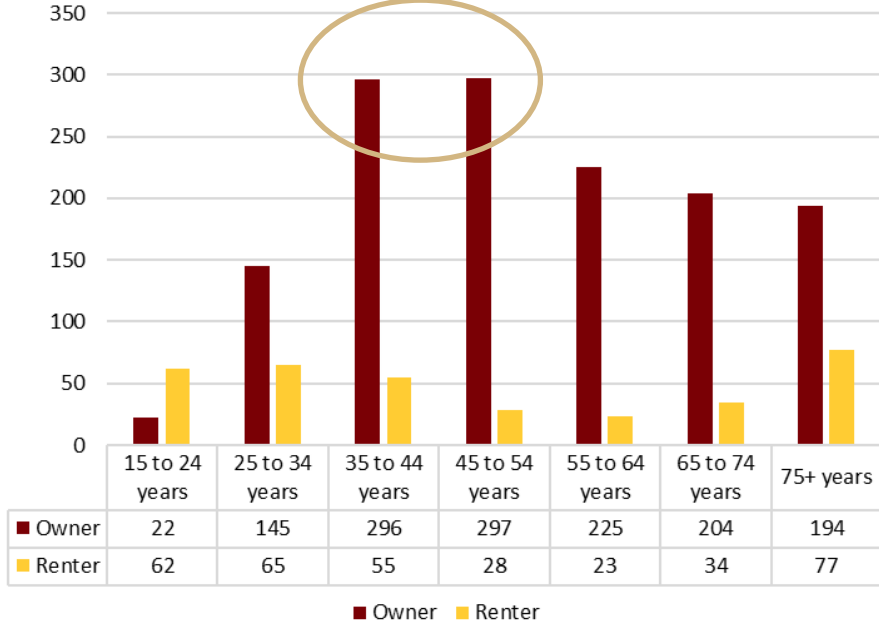
Marshall County, Minnesota  
Housing Units, 2000



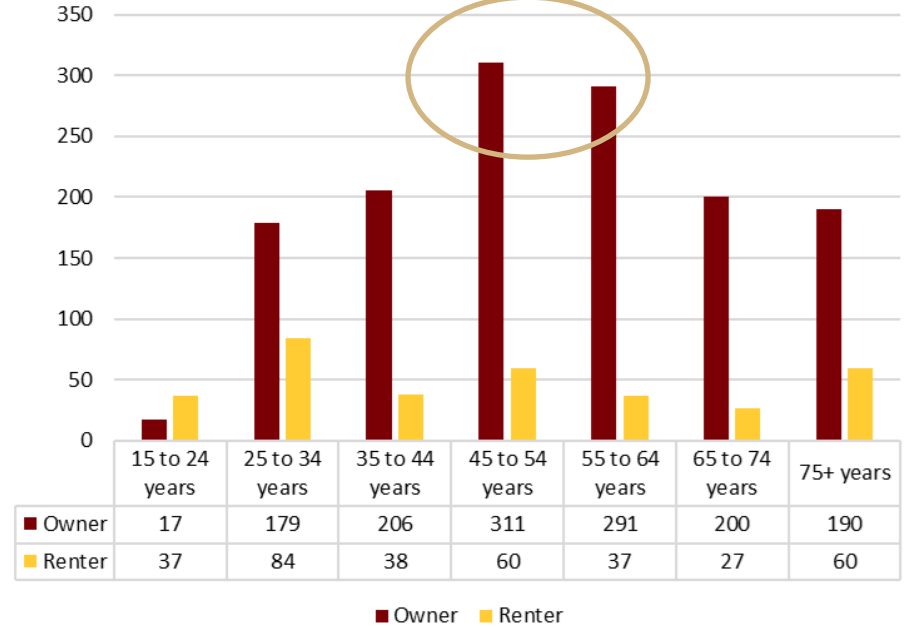
Marshall County, Minnesota  
Housing Units, 2010



Red Lake County, Minnesota  
Housing Units, 2000



Red Lake County, Minnesota  
Housing Units, 2010



# Workforce housing shortage?

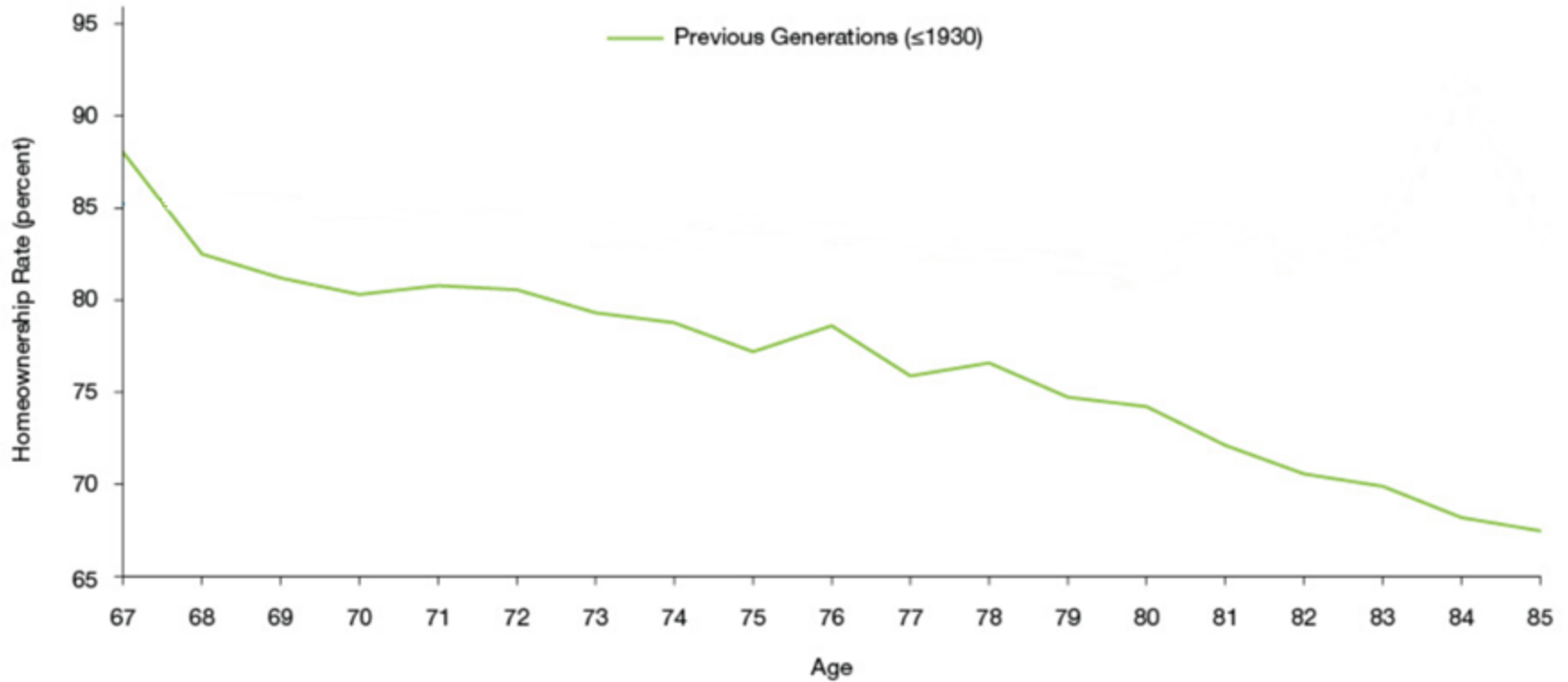
There's plenty of workforce housing, It's currently occupied by our oldest residents.

But that was 10 years ago,  
where is the supply?



## Historical homeownership rates for household heads aged 67–85

Current generations of older homeowners are holding onto their homes for longer than previous generations

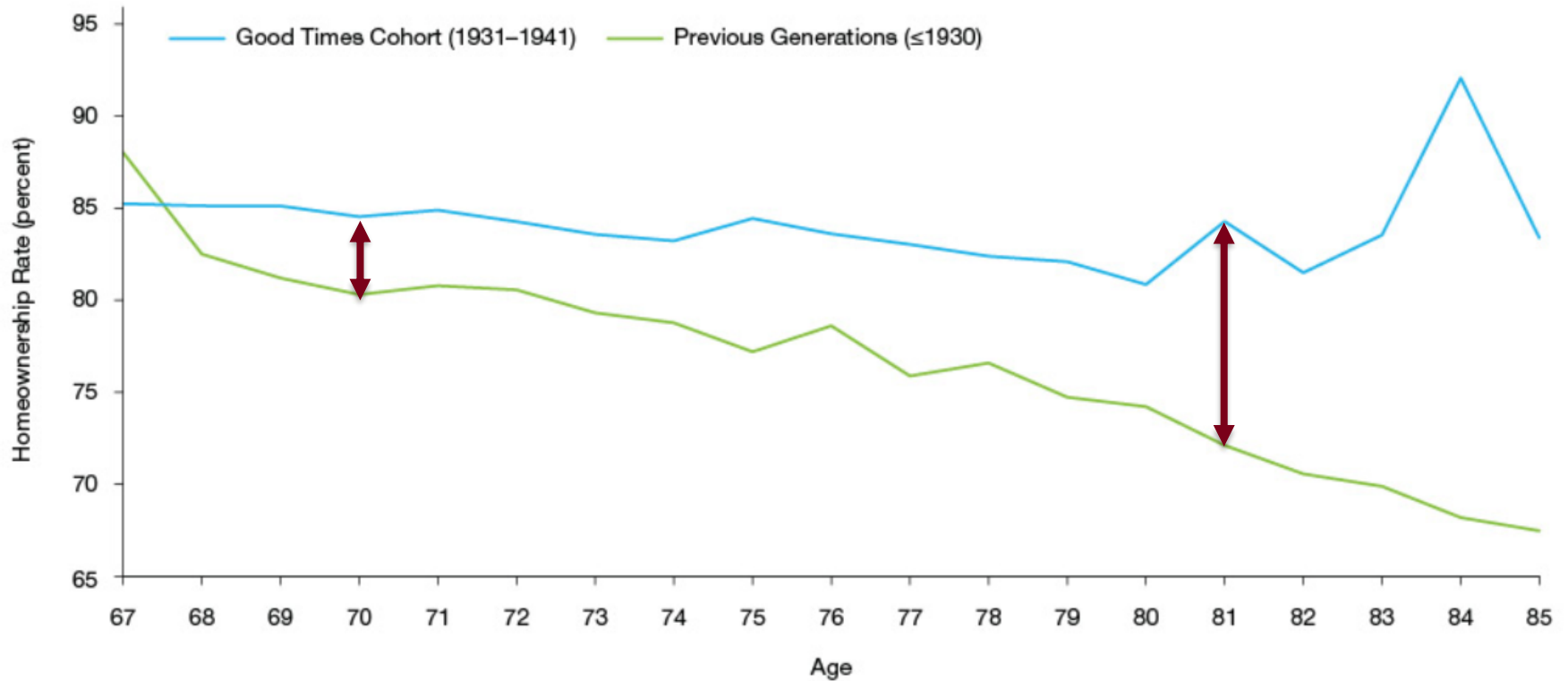


<https://familymattershc.com/the-united-states-of-aging-survey/>  
[http://www.freddiemac.com/research/insight/20190206\\_seniors\\_age\\_millennials\\_wait.page?](http://www.freddiemac.com/research/insight/20190206_seniors_age_millennials_wait.page?)



## Historical homeownership rates for household heads aged 67–85

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## Staying At Home

Homeowners stayed in their houses 8.09 years on average in the third quarter, the longest tenure in data going back to 2000. The "lock-in" effect from high mortgage rates has discouraged homeowners from selling unless absolutely necessary. (To see a specific data point, tap or hover over that area of the chart.)

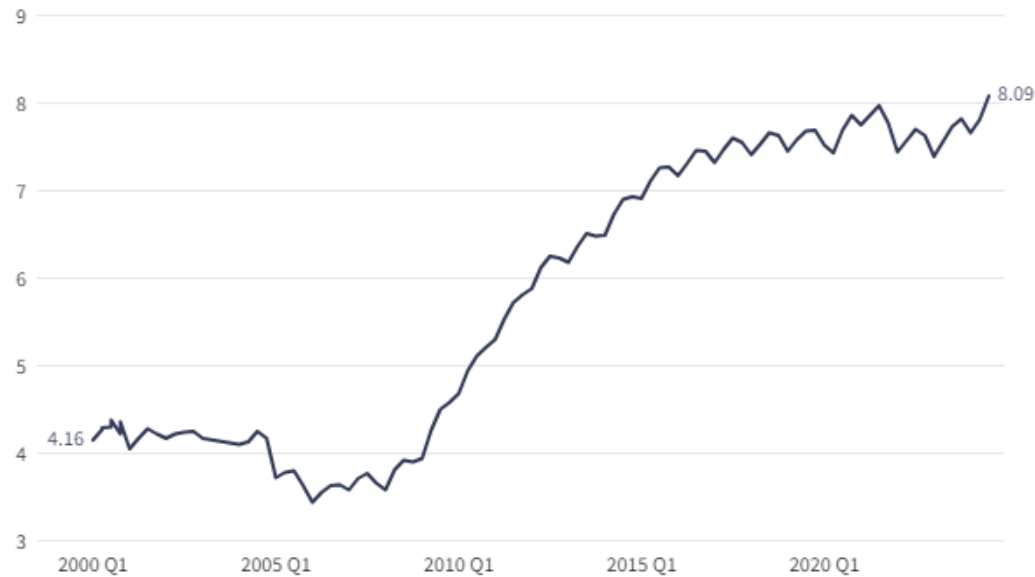


Chart: Investopedia • Source: [ATTOM Data](#)

Investopedia

## Staying at Home



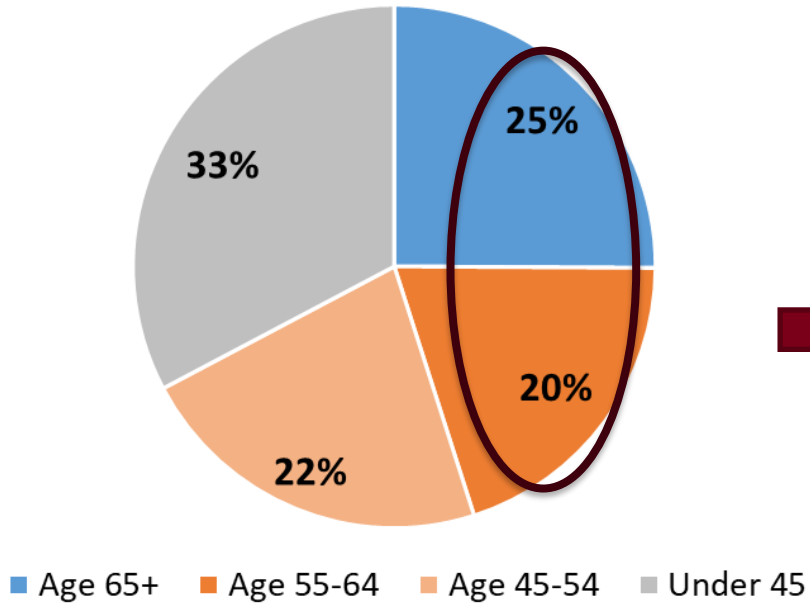
**58%** of older adults have not changed residences in more than 20 years

<https://familymattershc.com/the-united-states-of-aging-survey/>, <https://www.investopedia.com/americans-are-living-in-one-house-longer-than-ever-8729329>

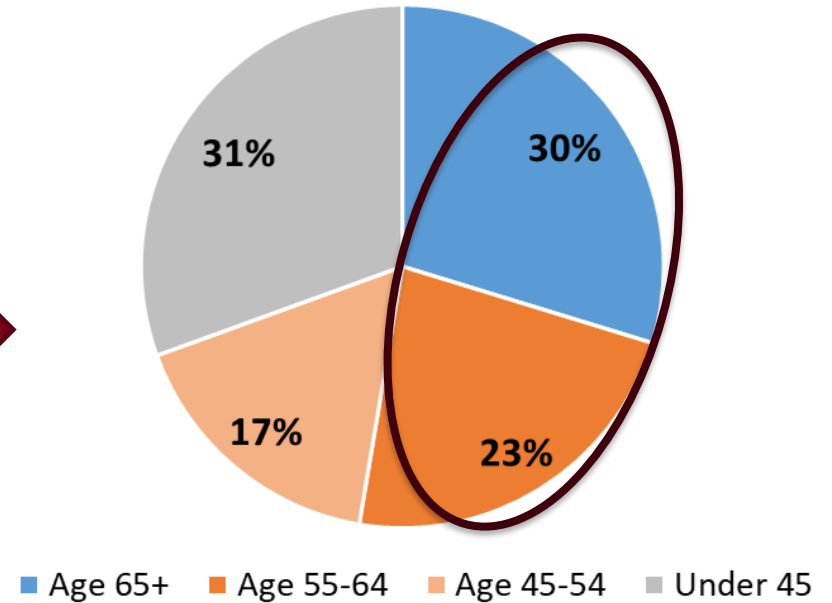


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Pennington County, Minnesota  
Percent of Owner-Occupied Homes by Age, 2010



Pennington County, Minnesota  
Percent of Owner-Occupied Homes by Age, 2020



***Circled ages: fewer (if any) children***

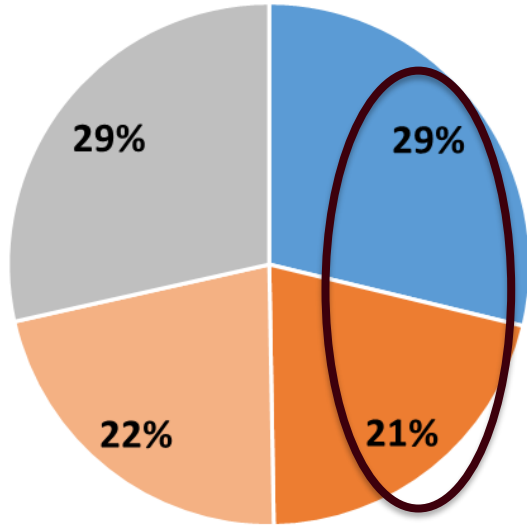
***It's hard to welcome people in when there's nowhere for them to live.***

***But when housing substitutions DO happen we will be replacing 1 or 2 person households with multigenerational families, many with children.***

***47% of newcomer households have children***

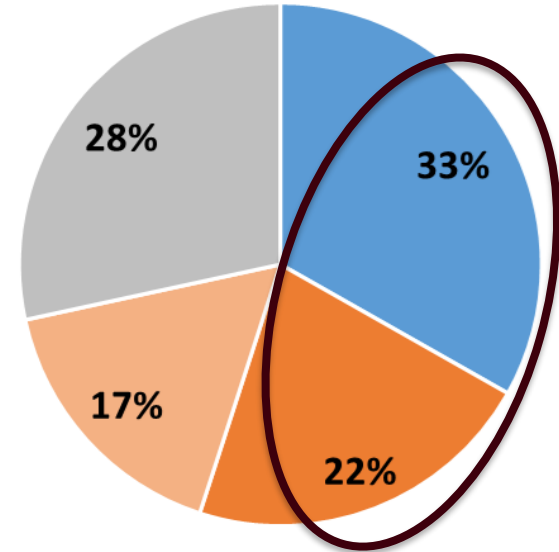


Marshall County, Minnesota  
Percent of Owner-Occupied Homes by Age, 2010



■ Age 65+ ■ Age 55-64 ■ Age 45-54 ■ Under 45

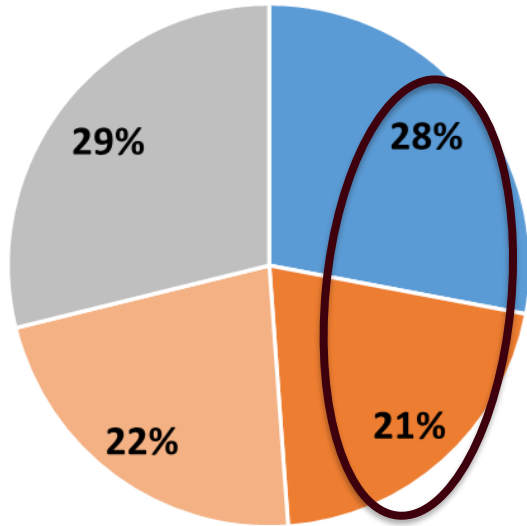
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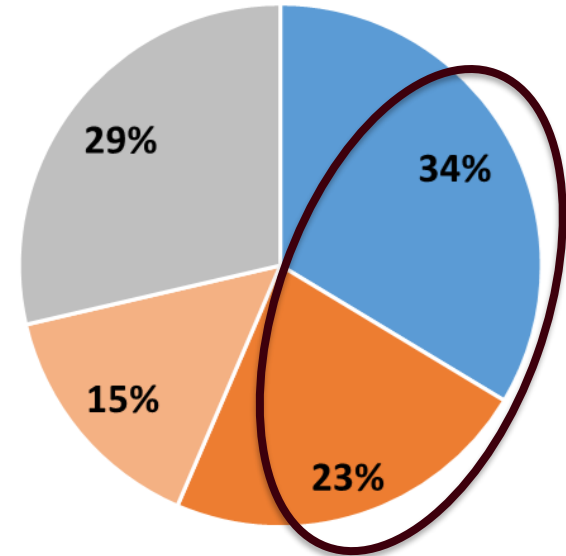


Red Lake County, Minnesota  
Percent of Owner-Occupied Homes by Age, 2010



■ Age 65+ ■ Age 55-64 ■ Age 45-54 ■ Under 45

Red Lake County, Minnesota  
Percent of Owner-Occupied Homes by Age, 2020



■ Age 65+ ■ Age 55-64 ■ Age 45-54 ■ Under 45



# Expected Age of Retirement

	<i>Expected</i>	<i>(Actual)</i>
<b>Under age 60:</b>	<b>9%</b>	<b>(39%)</b>
<b>Aged 60 to 64:</b>	<b>17%</b>	<b>(37%)</b>
<b>Aged 65 to 69:</b>	<b>37%</b>	<b>(19%)</b>
<b>Aged 70-plus:</b>	<b>38%</b>	<b>( 4%)</b>

Source: Employee Benefit Research Institute, 2017 Retirement Confidence Survey



# Not moving out or over but **STAYING PUT**

a.k.a.

## Policy of Best Intentions (this isn't really a policy)

*Most Americans prefer to die at home, but less than a quarter actually do.*

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC2708119/>



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# Intentions and Reasoning

- 90% of seniors intend to stay in their homes
  - Yet only 43% found it “very easy” to live independently
- Reasoning: **Stress** of moving, **fear** of losing independence, **anxiety** over leaving community, **emotional ties** to home, **fear** of the unknown

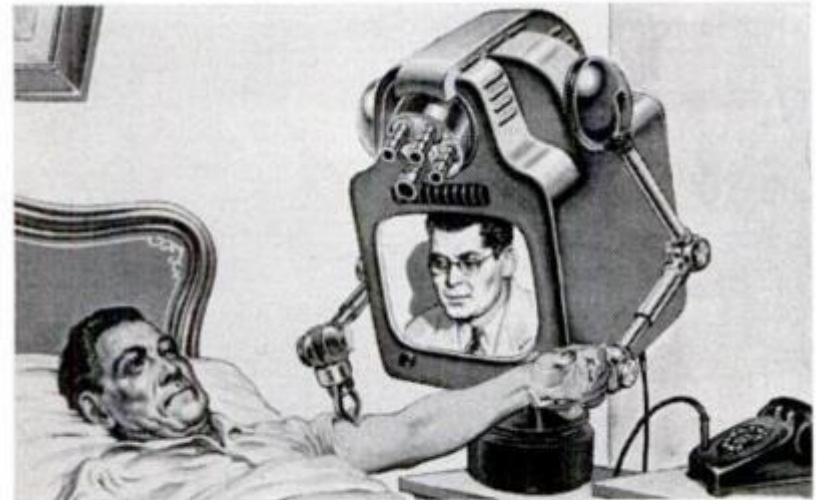


<https://www.aarp.org/content/dam/aarp/livable-communities/learn/research/the-united-states-of-aging-survey-2012-aarp.pdf>



# Aging in Place

- Community vs. House
- Most times means just aging in current home
  - Which is cheaper
  - Many incentives to do so
- Telemedicine can work for some



1954 Teledoctoring replaces inefficient house calls.



However....these only become exacerbated when moving in emergency mode.

**Stress** of moving, **fear** of losing independence, **anxiety** over leaving community, **emotional ties** to home, **fear** of the unknown



<https://www.aarp.org/content/dam/aarp/livable-communities/learn/research/the-united-states-of-aging-survey-2012-aarp.pdf>



# Aging in home long-term

*The relatively higher percentage of seniors living in rural communities, which, combined with their tendency to want to age in place, the emphasis on helping them do so, and the lack of assisted living facilities in rural communities, is causing not only a bottleneck in houses coming on the market but also **increasing the likelihood that the number of dilapidated housing will increase in the future.** – Kelly Asche*

*What is the public cost of private inaction?*

<https://www.ruralmn.org/the-workforce-housing-shortage-getting-to-the-heart-of-the-issue/>



# Poll!

# Poll!

## Housing Insights Shared by the 55+ Community Dec, 2024 – Jan, 2025

*What **challenges** are you or your parents experiencing?*

- 1: Maintenance or repair costs*
- 2: Affordability*
- 3: Isolation or lack of community*
- 4: Accessibility (stairs, doorways)*
- 5: Safety and security*

<https://familymattershc.com/the-united-states-of-aging-survey/>



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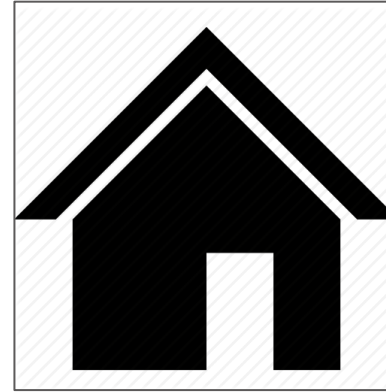
# Impact of Dilapidated



\$1,000



\$1,000



\$1,000



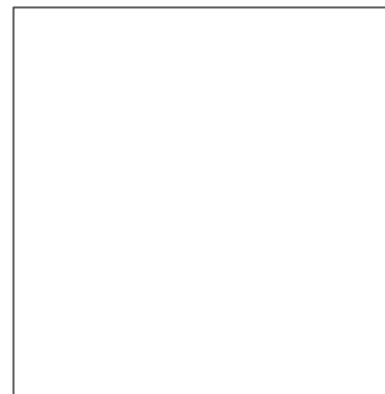
\$1,000



\$1,266



\$1,266



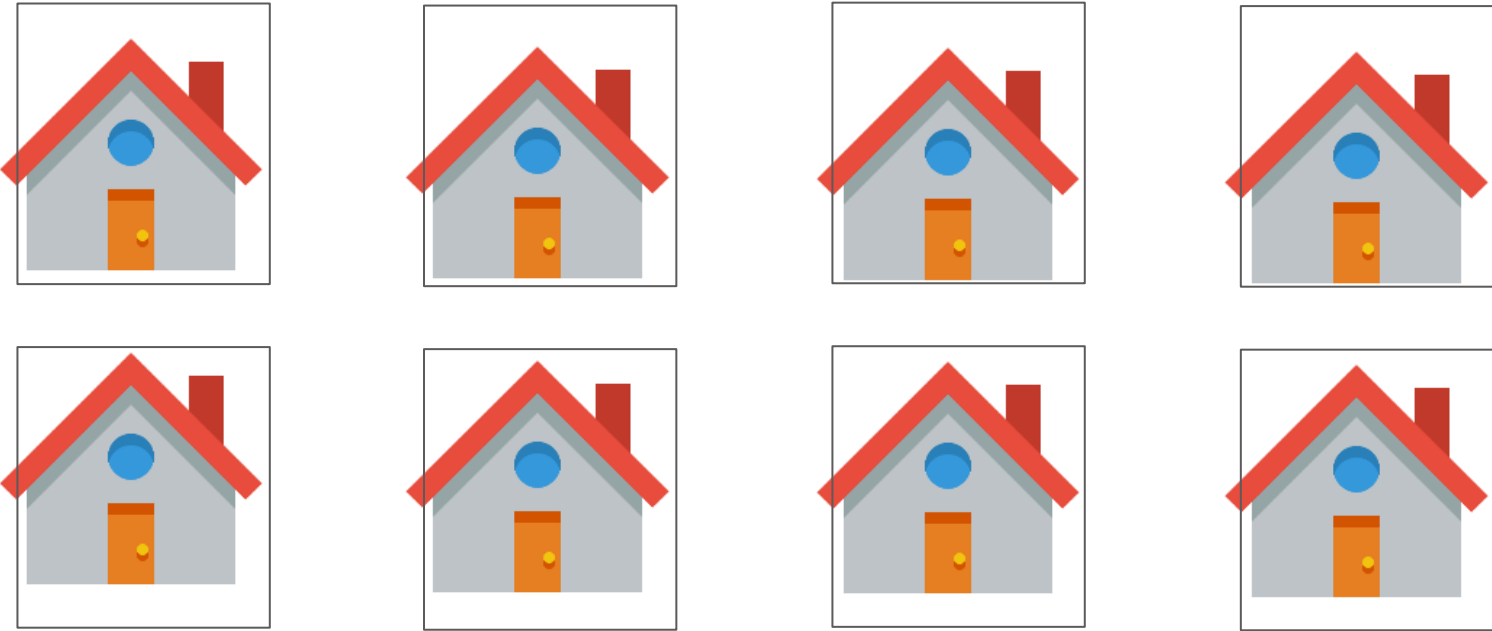
\$ 200



\$1,266



# ALL Housing a Community Concern



Nobody is responsible for all the housing in a town. Losing a house impacts more than just the previous homeowners.

Now, there's nowhere for future workers, civic leaders, business owners, volunteers, etc. to live!



## **Breakout Conversation**

### **Questions:**

1. What information stands out for you?
2. Where are you intrigued or excited by what you heard?
3. How does it challenge or affirm your thoughts about housing in our community?



# **Private benefit of public action**

# So, Who is Moving In?



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**2004, 2009, 2012**

**Latest workforce  
movers in 2019  
(6 mo before pandemic)**

**Nebraska Buffalo Commons Research  
2012**



**Montana Movers Study, 2021  
18 months into pandemic**



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# The Rural Brain Gain

They choose rural age

# 30-49

*Simpler pace of life*



*Safety and Security*



*Low Housing Cost*



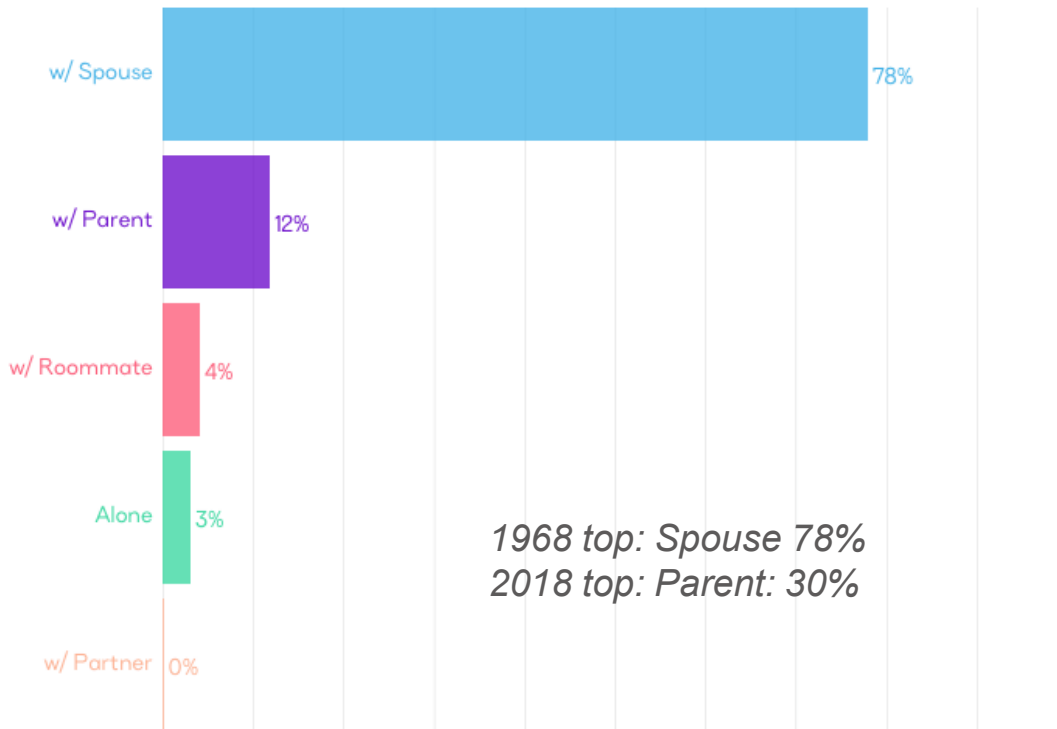
Source: 2020 University of Minnesota Extension Center for Community Vitality. Rural workforce movers study. Funded by the U. S. Department of Agriculture.



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# Return of multi-generational housing

Who Do America's 26-Year-Olds Live With?  
1968



1968 top: Spouse 78%  
2018 top: Parent: 30%

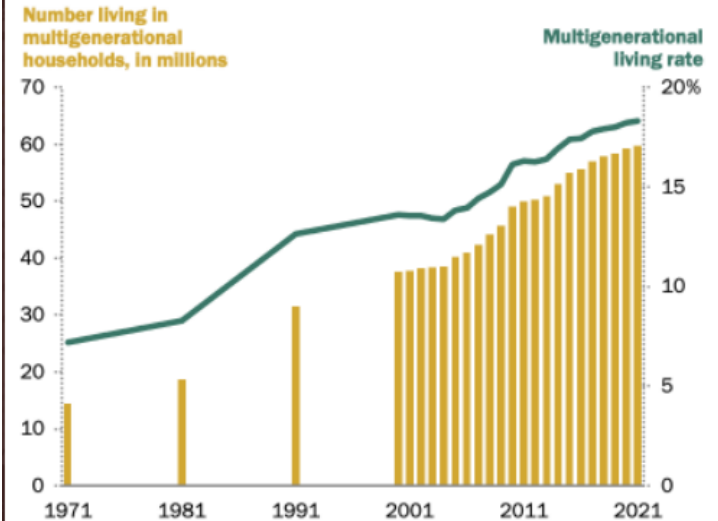
Percentage of 26-Year-Olds in the United States

Data Source: US Census Bureau, Current Population Survey



## U.S. population in multigenerational households quadrupled since 1971

Number and % of people who live in multigenerational households in U.S.



Note: Multigenerational households include at least two generations of adults mainly 25 and older or grandparents and grandchildren younger than 25.

Source: Pew Research Center analysis of Current Population Survey Annual Social and Economic Supplement (ASEC) data files for 1971, 1981, 1991, and 2000-2021 (IPUMS). "Financial Issues Top the List of Reasons U.S. Adults Live in Multigenerational Homes"

PEW RESEARCH CENTER

## Married with Children (Nuclear HH)

1960: 44.2%

2021: 17.8%



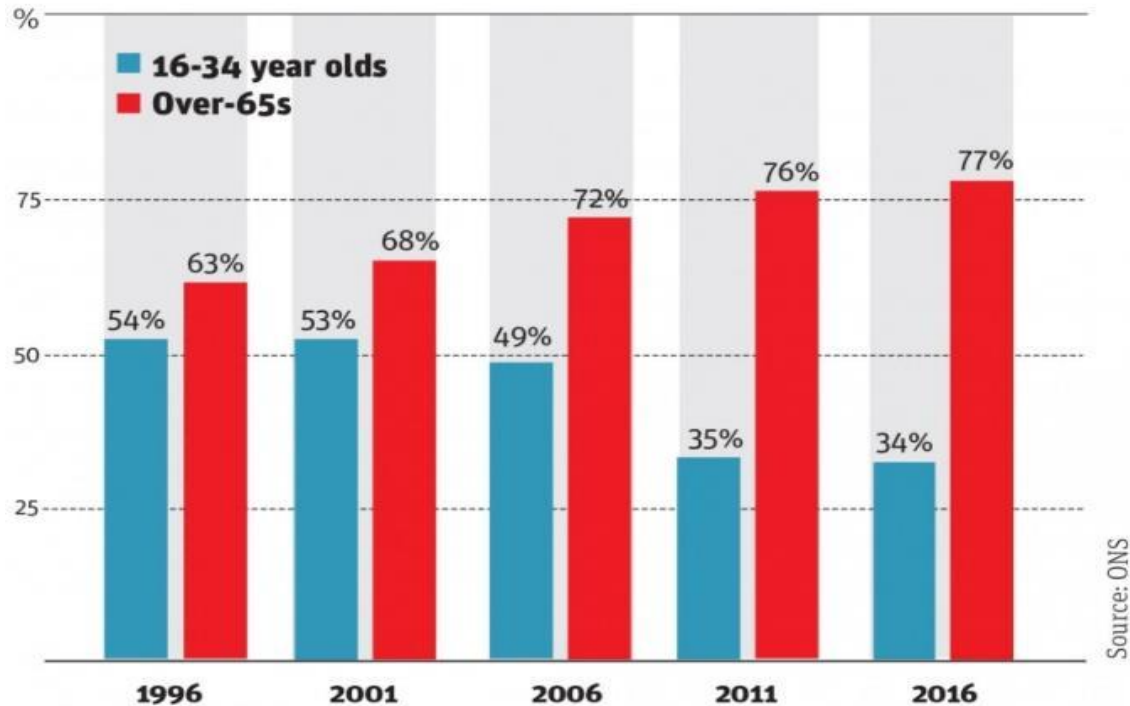
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## Pandemic Increases Homeownership

By The Antiplanner | September 21, 2022 | [Housing](#), [Useful Data](#)

The nation's number of occupied homes grew by 3.9 percent between 2019 and 2021, representing 4.7 million units of new homes, according to [table B25032](#) of the American Community Survey. More than 98.5 percent of those new units were owner occupied, while rental housing grew by just 0.2 percent or less than 1.5 percent of total new homes.

### Home ownership among the young and old



<https://ti.org/antiplanner/?p=20342>



*What's Coming?*

*DISASTER or OPPORTUNITY?*

*Let's examine some inter-related trends*



# Moving Over



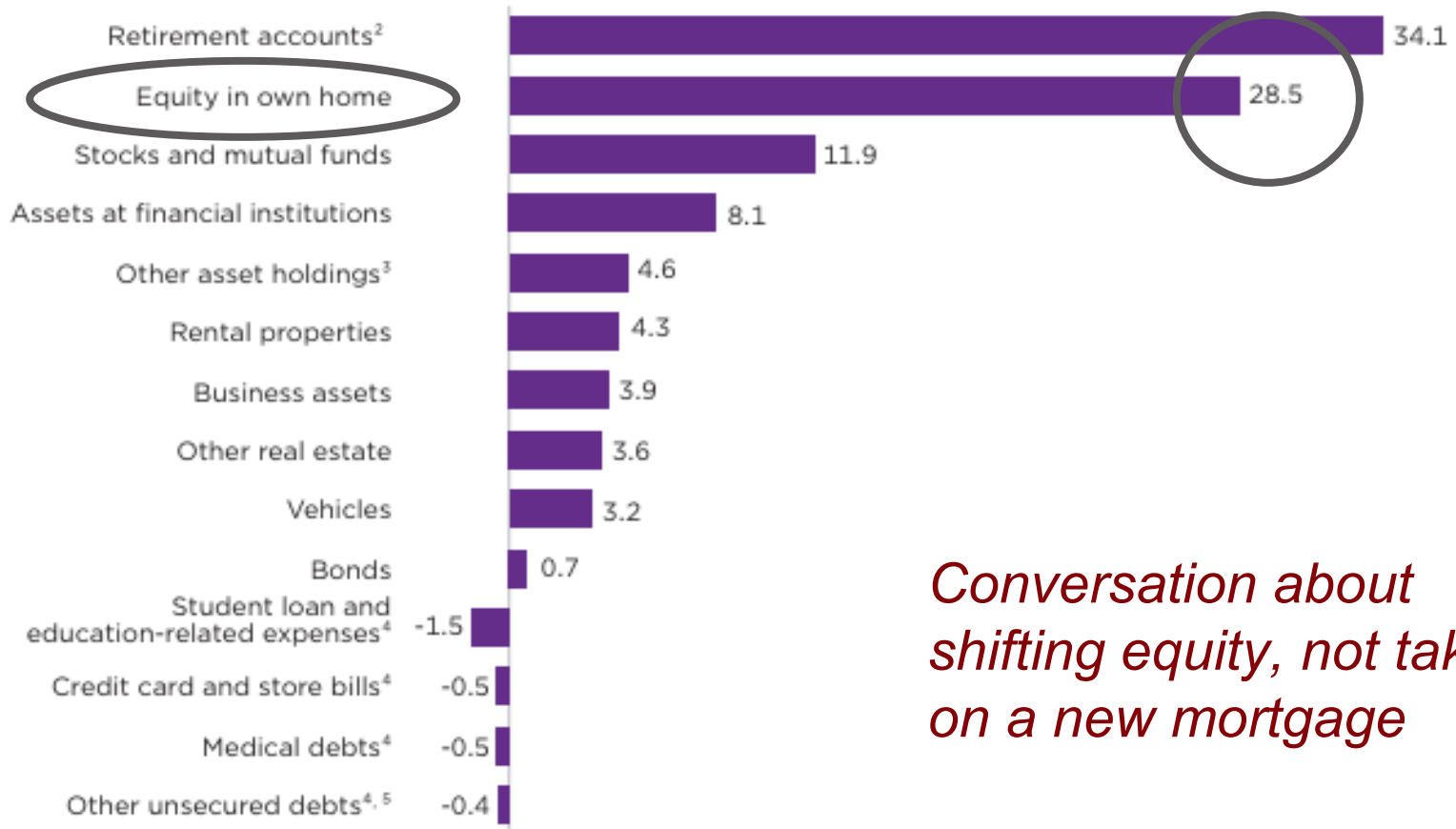
- When seniors move over this opens their house up for supply.
- Inhibiting factors **stress and fear**
- However, making “move over” decision during emergency mode only increases these stresses!
- Maybe lift up the **stories of disaster** where best intentions go wrong as cautionary tale



Figure 1.

## Composition of Wealth by Asset Type: 2021<sup>1</sup>

(In percent)



*Conversation about shifting equity, not taking on a new mortgage*

<sup>1</sup> Excludes households in the top 1 percent of wealth.

<sup>2</sup> Includes Individual Retirement Accounts (IRAs), Keogh accounts, Thrift Savings Plans, and 401(k) accounts.

<sup>3</sup> Includes annuities, trusts, cash life insurance policies, educational savings accounts, mortgages held for sale of real estate, amount due from sale of business property, and other financial assets.

<sup>4</sup> Because wealth is assets minus debts, unsecured debts are subtracted from the distribution of wealth and are shown as negative.

<sup>5</sup> Includes loans obtained through a bank or credit union, money owed to private individuals, debt held against mutual funds or stocks, and all other debts.

Source: U.S. Census Bureau, 2022 Survey of Income and Program Participation, public-use data.

# Example: Patio Homes



They have manageable, mobility-friendly floor plans, and often provide landscaping services, minimizing upkeep for the residents.

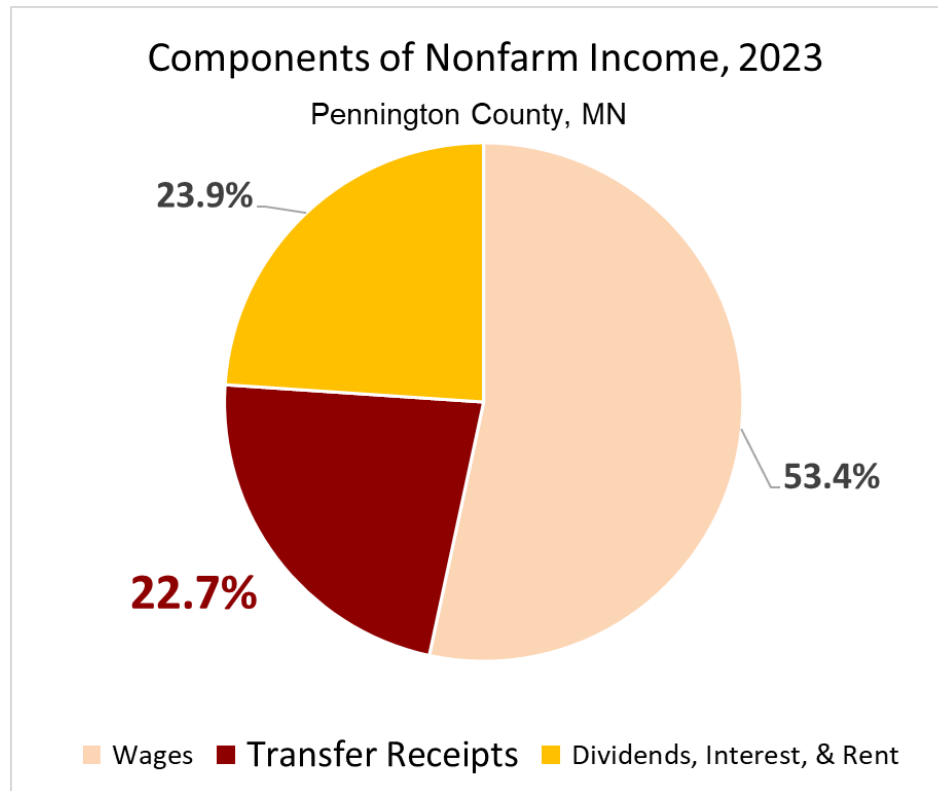


# Moving Over: The Economic Case Retaining Our Economy

Components of Income



# Not all earned income comes from a current job



Transfer Receipts are composed of Retirement (Social Security only), disability insurance, and Medicare/Medicaid benefits.

This data does not include private retirement accounts such as 401(k) or Roth IRA.



**MEDICARE HEALTH INSURANCE**

Name/Nombre  
**JOHN L SMITH**

Medicare Number/Número de Medicare  
**1EG4-TE5-MK72**

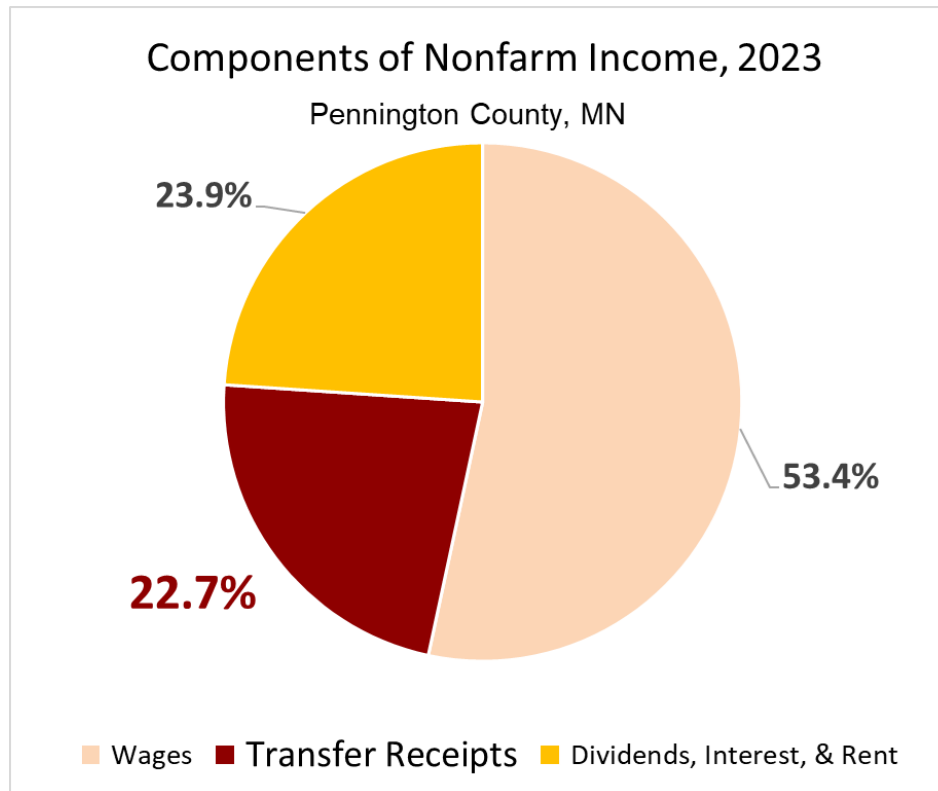
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
<b>PART A</b>	<b>03-03-2016</b>
<b>PART B</b>	<b>03-03-2016</b>



# Components of Income

Transfer Receipts are composed of Retirement (Social Security only), disability insurance, and Medicare/Medicaid benefits.

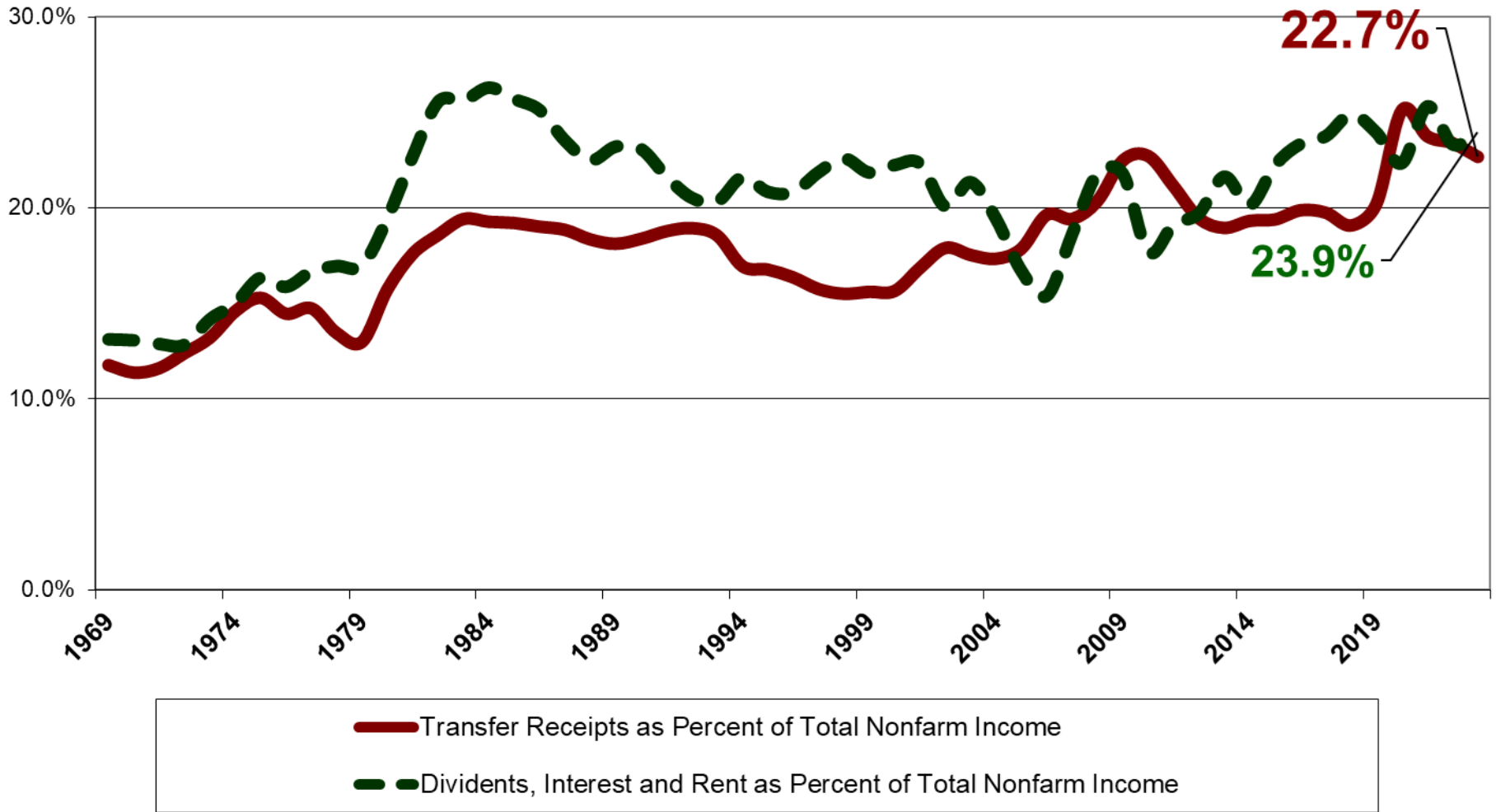
This data does not include private retirement accounts such as 401(k) or Roth IRA.



*Div, Int = Dividends, Interest*



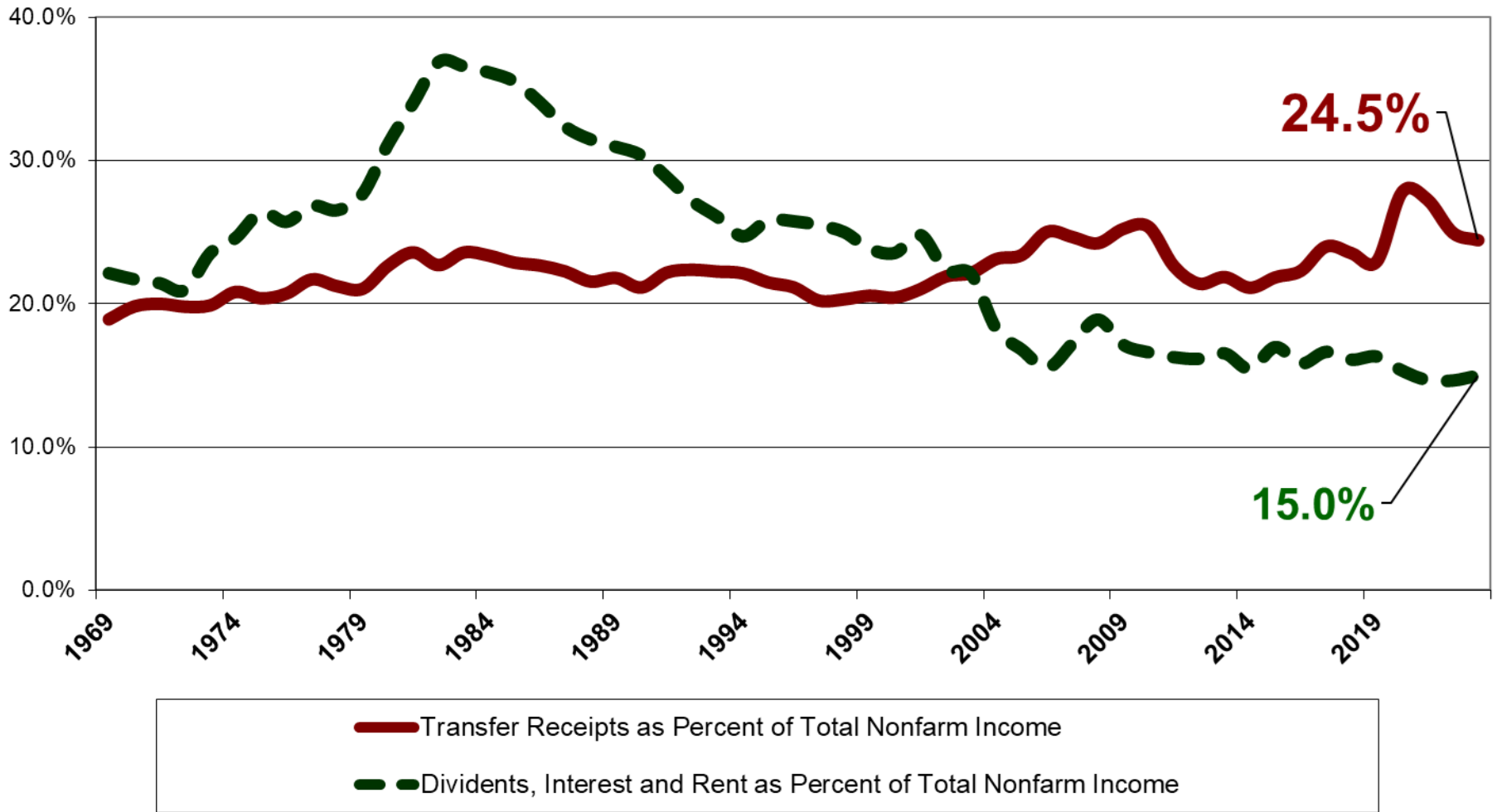
# Pennington County, MN



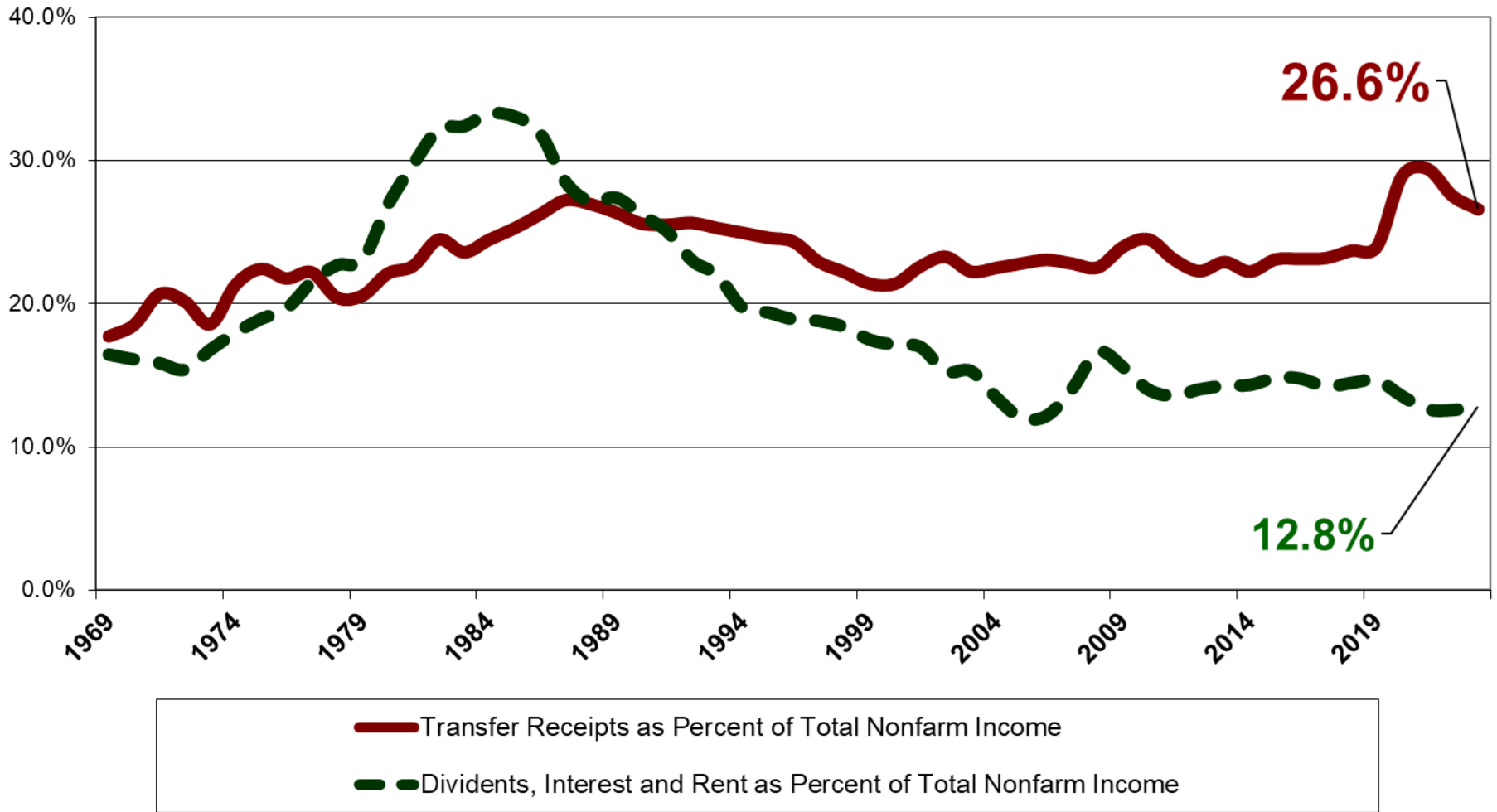
*If there's no "move over" housing we risk losing this income.*



# Marshall County, MN



# Red Lake County, MN



# A Service Economy

- Local economy is only going to become more integrated with older adult related economic services
  - Active living
  - Health services already employment driver
- We should want to retain these transfer receipts
  
- “Move over” housing is the opportunity
  - Current home may be only equity of people



# MULTIPLIER EFFECT OF NEW HOUSING

## DURING CONSTRUCTION

## DURING RESIDENCE

### Indirect Impacts

### Indirect Impacts



#### Jobs & Services Provided By:

- Real estate professionals finding and connecting people to the right home
- Financial institutions and mortgage companies providing financing services
- Rental property owners



#### Jobs & Spending At:

- Banks providing construction financing
- City, county, and other public service staff providing permits and incentives
- Lumber yards, appliance retailers, electricians, and other construction material and service suppliers
- Trucking companies delivering supplies



### Direct Impacts

People help fill the workforce needs in local industries

Children attend schools to learn, grow, and participate in activities locally, creating jobs for teachers, care providers, and coaches

Value of the new house expands the tax base providing tax revenue for improving public amenities and services including:

- Parks and trails for outdoor recreation
- Roads and infrastructure



### Direct Impacts

- Construction and trades jobs to build housing
- Value of materials and labor used in construction
- Housing value



Rather than losing a house, what about gaining a house?

Economic Impact Analysis



# FIND YOUR INNER OTTER

OTTER TAIL COUNTY, MINNESOTA

## Comparison of Construction and Habitation of 100 Units Between Unit Types

Unit Type	Income Constr Cost	Construction Impact per unit	Habitation Impact per unit <b>ANNUAL</b>
Apartments	\$60k income \$200k construction	\$298k	\$41k  (even \$35k income level sees a \$27k impact)
Twin Homes	\$100k income \$300k construction	\$446k	\$70k
Single Family Homes	\$150k income \$350k construction	\$520k	\$95k



# Housing Lifetime

An apartment costing \$200,000 with a household earning \$60,000 has the potential to **create \$2.1 million in economic activity over 50 years.**

(\$41,000 x 50)

A home costing \$375,000 with a household earning \$150,000 has the potential to create **\$7.125 million in economic activity over 75 years.** (\$95,000 x 75)



# Back to the Public Cost of Private Inaction



**What if a home sits unoccupied for 3 years while battling estate issues? (\$95,000 x 3)**

**What if a home is torn down due to dilapidation?**



# So, Housing is a key

We build supply in workforce housing by making the existing housing stock available.

A house is not just a private asset, but also a **COMMUNITY** asset that (we hope) persists over time.



# Invest in Existing Stocks

Help build the capacity for existing and new residents to improve their homes and retain the house.

- Free pre-sale inspections age 55+
- Community Ed Courses / Habitat for Rehabilitation
- Community Toolbox sharing/rentals
- Talent pipeline



# Related Trends

## Speak Your Piece: Is Airbnb Killing the Rural Rental Market?

*Property owners say they can generate more profit and fewer headaches by renting to vacationers instead of local residents. The boom in short-term rentals could have some long-term consequences in the rural housing market.*

### Zillow, Other Tech Firms Are in an 'Arms Race' To Buy Up American Homes

"iBuyers" are gearing up to grow massively in the coming years, with unforeseen consequences for the U.S. housing market.

MS By Maxwell Strachan



### Report: 44% of all Single-Family Home Purchases were by Private Equity Firms in 2023

News



<https://twitter.com/KirkSiegler/status/1481312896277614595>

### Institutional investors are stiff competition for homebuyers

Amy Scott | Apr 13, 2021

Heard on: MARKETPLACE



Pandemic homes sales were NOT all Arms-Length Transactions



UNIVERSITY OF MINNESOTA EXTENSION

# Engagement: The House Here



- Vacant or new property
- Property entering or leaving the market
- Strategy to work with buyers, or sellers, or both?
  - Unnatural partners: Construction, lumber yards
- Talent Pipeline is vital!



# Engagement: The People Here



- Begin discussion about:
  - intentions of those in the house
  - conditions in and out of the house
- Can be sensitive to poor conditions



## Focus Group Sessions

Residents and community stakeholders are invited to share their perspectives on 55+ housing. Please use the form below to sign up. Each session is limited to ten participants. If multiple times work for you, check all that apply. We'll confirm which session you are assigned to.

Name \*

E.g. John

Email Address \*

E.g. john@doe.com

Checkbox \*

October 7, 10:00 AM

October 7, 2:00 PM

October 7, 5:30 PM

October 8, 10:00 AM

October 8, 2:00 PM

Phone Number

(XXX) XXX-XXXX

Submit

# THE INVITATION

*Focus groups to discuss you or your family experience moving.*

*We need your information to support our work, please share with the team.*

*<https://www.advancethiefriver.com/55-plus-housing/>*





# Community Housing Succession

**Maybe one of the best things  
you can do for the future of your  
community is to ensure there is  
somewhere for people to live.**

Elevate the conversation:

Seniors / families

Councils / commissioners

Employers / youth

Economic Development / talent pipeline

Real estate agents/ property managers





# Thank you for writing your narrative.

Ben Winchester  
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[@GrokRural](#)

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## Reflections and Feedback

### Questions:

1. What additional questions did this information raise for you?
2. What actions do you expect to take because of this event?



# Focus Group Sessions

We want to hear from people!

## October 7

10:00-11:30 am

2:00-3:30 pm

5:30-7:00 pm

## October 8

10:00-11:30 am

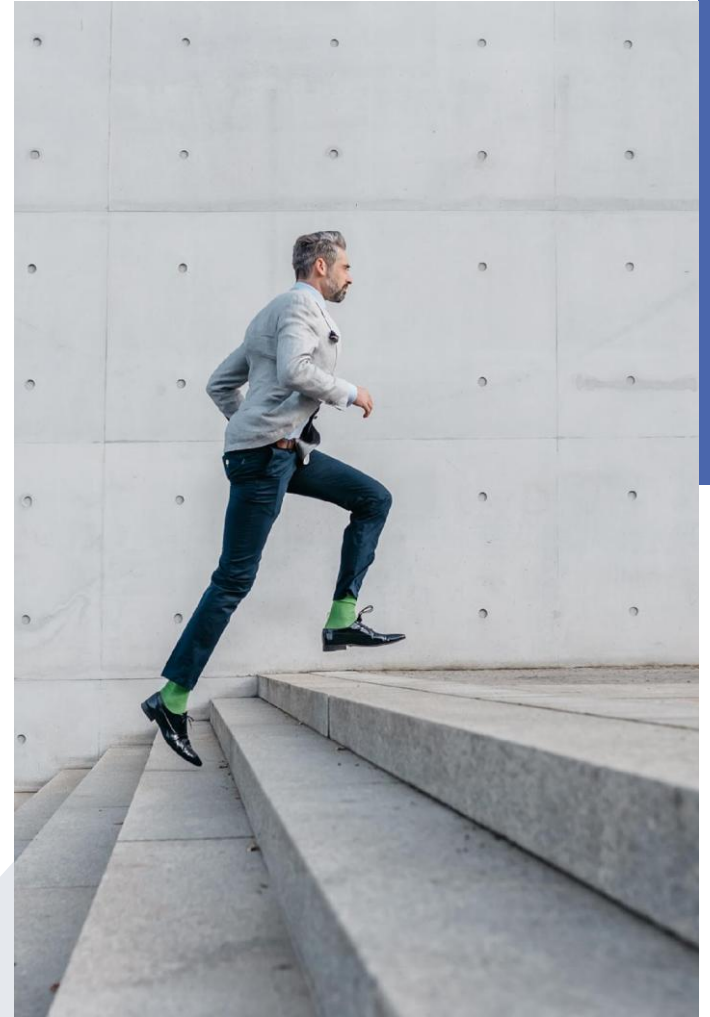
2:00-3:00 pm

Sign-up: [www.advancethiefriver.com](http://www.advancethiefriver.com)



## Next Steps

Sign up for a focus group session  
Invite others to participate in focus groups  
Subscribe for updates: [advancethiefriver.com](http://advancethiefriver.com)  
Follow on Facebook @advancethiefriver  
Encourage others to get involved



# **Thank you**

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