

# Dayton's Bluff DISTRICT FORUM

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## Inside This Issue

Neighborhood Meetings ..Page 2
Trash Can Project .....Page 2
Free Home Fix-up .....Page 2
Access Saint Paul Corner...Page 3
Parenting Program .....Page 3
Open House at Mounds ...Page 3
"Horror" at Mounds .....Page 3
Seeger Co. History .....Page 4
Farewell at E.C.F.E. ....Page 5
Face of Foreclosure .....Page 6
Home Tour Success .....Page 6
Triumph by Bike .....Page 6
The Regime .....Page 7
Sgt. Vick Dedication .....Page 8
Bus Crash .....Page 8

## Clang, clang, clang went the trolley through the Bluff



Photo by Karin DuPaul

Maybe it didn't exactly clang, but this trolley showed people around Dayton's Bluff during the Vacant Home Tour on May 3 and 4.

## Bluff residents build positive momentum in 2007

By Ed Lambert, Executive Director, Dayton's Bluff Community Council

The 2007 Accomplishments Report of the Council, published in this issue of the *Forum* (see below right), illustrates the impact that residents and businesses in Dayton's Bluff can have on "things that need doing" in the Bluff.

We can go much farther, and have even more impact, if even more residents and businesses get involved with the Council and its programs. New people bring new energy and ideas, which are always needed, always matter, and always help the community move forward. This is about YOU, YOUR Community, and opportunity building for everyone in Dayton's Bluff.

The beneficiaries of effective Citizen Action are the citizens themselves, their families, their neighbors, and all

of our children. There is strength in numbers and in groups of neighbors working together.

One of the things the Council did recently was form a committee to look at Vacant Homes and consider ways to turn them into opportunities to "Build the Bluff." Some 300 people visited the vacant homes in our community the weekend of May 3-4, for the "Vacant Homes Opportunity Tour" the new committee created.

We got lots of good publicity for Dayton's Bluff, and it looks like a number of new potential homeowners are following through on purchasing, rehabbing, and living in some of those "vacant" homes.

People are also needed for the Council's Arts and Culture committee, the Green Space committee, the Walk the Bluff program, neighborhood Block Clubs, as well as for efforts to get a

Community Garden underway and to establish a community celebration. Others are working on forming a Business Association for Dayton's Bluff, on programs for youth, and on finding effective ways to strengthen and build our community.

This October, the Council will hold its annual Board elections. This is another great opportunity for residents new and old to "Stand Up For The Bluff," by standing for election to one of the 18 seats on the Board. Email Karin@daytonsbluff.org, call 772-2075, or simply drop by the office at 798 E. 7<sup>th</sup> street and find out how you can lend your shoulder to those of your neighbors and help "Build the Bluff."

We all need YOU, and you need the rest of us, so lend a hand and get involved if you are not already. Check in and check it out...you will make a difference!!

The *Dayton's Bluff District Forum* is now **mailed monthly** to Dayton's Bluff businesses and households **FREE !!** Your 5" x 4" display ad gets to over 6500 addresses for only **2 cents per address.** Your ad is also placed on our website.

Other size ads and inserts are available. Include the *Dayton's Bluff District Forum* in your advertising plans.

Contact  
Karin@daytonsbluff.org  
Or call 651-772-2075

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Community Council  
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## 2007 Accomplishments Report

\* Completed a new District Plan for Dayton's Bluff District 4, adopted the final version and forwarded it to the City Planning Commission for further consideration. It will help us update and focus our strategic plan, job descriptions and general activities in 2008 and beyond.

\* Enhanced outreach efforts and communication capacity with two initiatives. We launched an e-newsletter, the EXTRA, that has 260 registrants as of late '07. And in late summer we switched from hand-delivery of the

*Dayton's Bluff District Forum* (our community newspaper) to a postal distribution. We now get up to 85% of Dayton's Bluff addresses in this manner.

\* Completed a year-long Wellness Program initiative, funded by BlueCross BlueShield of Minnesota (165 registrants at end of '07). The "Walk the Bluff" program continues as a volunteer-driven effort encouraging people to walk, stay healthy and keep an eye on the Bluff.

"Report" continued on page 8

## Next Dayton's Bluff community meeting

Our next community meeting is **Thursday, June 5** from 6:30 - 8 p.m., in the meeting room at the Dayton's Bluff Community Council, 798 E. 7th St. (at the corner of 7th and Margaret).

The Dayton's Bluff Community Council holds its community meetings on the first Thursday of each month. The purpose is to work with block clubs and neighborhood residents on problem properties, criminal and nuisance behavior, code enforcement issues and any other neighborhood issues, concerns, or new ideas for the improvement of Dayton's Bluff.

If you can get me the addresses of problems ahead of time I can get them to the police and code enforcement. Then they can bring information about the problems to the meeting. Remember, it's always on the first Thursday of the month. All Dayton's Bluff residents are welcome to attend. If you need more information email [Karin@DaytonsBluff.org](mailto:Karin@DaytonsBluff.org) or call Karin at 651-772-2075.

## Cancer support group forming

The inaugural meeting of a new cancer support group for patients and people close to them will be held on **Thursday, June 5<sup>th</sup>** at 7:00 p.m. at Our Saviour's Lutheran Church, 674 Johnson Pkwy, St. Paul, MN 55106.

If you have any questions or would like more information, contact Rev. Brian Scoles, pastor of Our Saviour's Lutheran, at 651-774-2396

## Meet with the police

On **Friday, June 20** the Eastern District Police will host their monthly meeting for community members. The meeting is intended as a time to listen to and address people's concerns about crime and other issues on the East Side.

The community meetings are held at the Eastern District police office at 722 Payne on the corner of Payne and Minnehaha Avenues on the third Friday of each month at 9:30 a.m.

## Take a Hike

Dayton's Bluff Take a Hike occurs on the first Saturday of most months. The next hike is **Saturday, June 7th**. We meet at 10:30 a.m. in Indian Mounds Park at Earl St. and Mounds Blvd. We'll hike from Mounds Park to the Bruce Vento Nature Sanctuary and then walk along the Bruce Vento Recreational Trail through Swede Hollow Park to the new East Side Heritage Park. Along the way we will share stories and learn some local history of the area. The hike is about four miles long with some moderately rough terrain. Transportation will be available to return to Mounds Park, or you may hike back.

Join us and explore some of our parks and the regional trail. For more information contact Karin at 651-772-2075 or [Karin@DaytonsBluff.org](mailto:Karin@DaytonsBluff.org).

## "Trash Can Project" creates artsy trash cans



Photos by Karin DuPaul

Community members (above) cleaned and primed trash cans (top) in preparation for final painting and lettering by fourth grade Dayton's Bluff Elementary students.

The Dayton's Bluff Community Council Greenspace Committee, Metropolitan State University and Dayton's Bluff Elementary School have once again collaborated on the "Trash Can Project".

This is the third year of the project, which is an effort to give people a place to put their trash instead of throwing it on the ground.

Budget Towing donated 20-gallon steel drums for the project and on Saturday, April 19th, Dayton's Bluff Community Council members and Metropolitan State staff removed rust and painted the cans with primer to prepare for children to paint.

As part of National Youth Service Day, Dayton's Bluff Elementary fourth grade students painted designs and messages on the cans. The students also learned about community art, complementary colors and designs. University students and staff participated in the painting activities.

The cans are being placed around the community in front of businesses and residences that have agreed to maintain them. If you would like a trash can in front of your business or home, please email [Karin@DaytonsBluff.org](mailto:Karin@DaytonsBluff.org) or call Karin at 651-772-2075.

## Free home fix-up available for qualifying local residents

Painting and exterior home improvement is available free of charge to local seniors and disabled residents in the Dayton's Bluff neighborhood. Hearts & Hammers, Twin Cities, Inc., a private nonprofit organization, is looking for qualified homeowners to help. Each spring and fall, skilled trades people and volunteers are organized for a one-day rehab of homes in designated city neighborhoods.

Hearts & Hammers is looking for additional applications from homeowners in the Dayton's Bluff area for fall. To qualify, applicants must be: a senior citizen (over 55 years of age) or a person who is physically disabled; the homeowner and resident of a single-family home; planning to reside at the home for at least two years; unable to maintain the exterior of the home on their own; and meet certain maximum income guidelines (i.e. maximum monthly income of \$2,030 for a one-resident household).

Homes must require significant exterior painting. Rehab work may include surface preparation and painting of exterior wood or stucco, moderate carpentry repair of windows, trim, and porches, and weatherproofing and security improvements. There is no cost to the homeowner for the work done.

Applications are due by **June 15th**. Please contact Karin DuPaul at 651-772-2075 or by e-mail: [Karin@daytonsbluff.org](mailto:Karin@daytonsbluff.org). For more info on Heart & Hammers, please visit: [www.heartsandhammers.org](http://www.heartsandhammers.org)

**National Night Out is Tuesday August 5, 2008**  
Start planning your own event now. Call Karin at 651-772-2075

## Microentrepreneur Class in Sept.

The next Dayton's Bluff Neighborhood Microentrepreneur Class is starting in September. This program helps start-up and young businesses on the East Side. All East Side entrepreneurs are welcome.

Class training lasts 8 weeks and includes topics such as operations management, marketing, financial management, one to one assistance with creating a successful business, and preparing a business plan, plus 8 hours of one on one time with the instructor. Those who successfully complete the course and locate their businesses in target neighborhoods are eligible for ongoing business support services.

Some examples of businesses started by people who have previously taken this course include graphics, landscaping, photography, food service, restoration of wood furniture and works of art, custom floral design for weddings and events, and exterior and interior painting. The course is sponsored by the Dayton's Bluff Community Council and the Neighborhood Development Center. There is a small registration fee based on a sliding fee scale. The next session will start in September and class size is limited.

Please call Karin at 651-772-2075 or email [Karin@DaytonsBluff.org](mailto:Karin@DaytonsBluff.org) for an application.

## Block club meetings

\*Wilson Avenue Block Club meets on the second Wednesday of each month at Mounds Park United Methodist Church, at Earl and Euclid, at 6:30 p.m.

\*Beech/Margaret Block Club meets on the last Tuesday of each month at Bethlehem Lutheran Church, at Margaret and Forest, at 7:00 p.m.

\*Margaret Rec Center Block Club meets on the second Thursday of each month at the Margaret Rec Center, at Margaret and Frank, at 6:30 p.m.

If you wish to have your block club listed, or need information about starting your own block club, please contact Karin at 651-772-2075 or [Karin@DaytonsBluff.org](mailto:Karin@DaytonsBluff.org).

## Free reading tutoring

The East Side Learning Center, 740 York Ave., will again provide one-on-one tutoring in reading this summer for students from the East Side in grades K-4. Students need to attend every day, Monday-Thursday, from June 16-July 17 for one hour.

Tutoring will take place in the mornings and afternoons at Johnson Elementary, and only in the mornings at Bruce Vento Elementary. There is a \$10 non-refundable registration fee; special arrangements may be made. For more information, or to register, call 651-793-7331. Registrations close June 9.

**Dayton's Bluff Recycling**  
Every Tuesday. Have your recycling on the curb by 7 a.m.  
Call 651-772-2075 for a bin.

### 4% and 6.875% Interest Home Improvement Loans

4% Interest					
Maximum Loan Amount: \$35,000					
HOUSEHOLD INCOME LIMITS FOR 4% INTEREST					
1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
\$43,050	\$49,200	\$55,350	\$61,500	\$66,400	\$71,350
7 Persons	8 Persons	9 Persons	10 Persons	11 Persons	
\$76,250	\$81,200	\$86,100	\$91,000	\$93,100	

6.875 % Interest		Household Income Limits: \$93,100 Gross			
		Maximum Loan Amount: \$35,000			

**Eligible Improvements**

- A room addition or a new garage
- Roof replacement, a new paint job, or siding
- Septic system repairs or plumbing
- Accessibility improvements such as bathroom accessibility remodeling or building a ramp
- Furnace/air conditioning installation
- Upgrade or replace electrical wiring
- Energy conservation, including replacing windows and doors or insulating walls or attic space
- Many other repairs and remodeling projects

**Terms and Eligibility:** You can take up to 20 years to repay the loan

### Home Improvement Deferred Payment Loans (Limited Funds Available)

**Repayment Terms** This loan is secured with a mortgage at zero percent (0%) interest. Loan repayment is deferred until the borrower sells, transfers title, or no longer lives in the property. Depending on funding sources available, the loan may be due in thirty (30) years.

HOUSEHOLD INCOME LIMITS FOR DEFERRED PAYMENT LOANS					
1 Person	2 Persons	3 Persons	4 Persons	5 Persons	6 Persons
\$28,300	\$32,350	\$36,400	\$40,450	\$43,700	\$46,900
7 Persons	8 Persons	9 Persons	10 Persons	11 Persons	12 Persons
\$50,150	\$53,400	\$56,650	\$59,850	\$63,100	\$66,350

**Eligible Improvements** Basic and necessary improvements that directly affect the safety, habitability, energy efficiency, and accessibility of your home. Correction of lead-based paint hazards is required.

### Saint Paul Home Loan Fund

Tchu.Yajh@ci.stpaul.mn.us 651-266-6592



## Don't Lose your Home to Foreclosure



**Facing foreclosure** can be a stressful and complicated time.

Contact us today for **FREE** counseling to help you learn about the steps necessary to keep your home.

Stay in your home and remain part of your Saint Paul community!



### CITY OF SAINT PAUL

Mortgage Foreclosure Prevention  
25 West Fourth Street, 12th Floor  
Saint Paul, MN 55102  
651-266-6626

Para información en español comuníquese con Neighborhood Development Alliance (NeDA) 651-292-0131



### “Rocky Horror” comes to the Mounds

“The Rocky Horror Picture Show” is finally coming to Saint Paul after being shown exclusively at the Riverview Theater in Minneapolis for over 10 years. It will now be playing at the Mounds Theatre this summer. This is the original 1975 motion picture accompanied by live performances and audience participation.

The scheduled dates are the first, third and fifth Saturdays of the month beginning in June. The actual dates are **June 7 & 21, July 5 & 19, August 2, 16, & 30, and September 6 & 20**. All shows begin at 11:00 p.m. Ticket price is \$7.00.

RHPS is the original audience participation experience. A live performance of RHPS is a unique multimedia event where you, the audience, are part of the show. A “shadow” cast made up of members from Transvestite Soup will attempt to recreate as accurately as possible what you see on screen, while leaving room for amusing improv. The audience will yell their own dialogue back at the screen and at live actors (some traditional, some spontaneous). Audience members often dress in appropriate fashion at these shows.

For more information or to purchase tickets online for “The Rocky Horror Picture Show”, go to [www.MoundsTheatre.org](http://www.MoundsTheatre.org). Tickets may also be purchased at the door, or by calling the Mounds at 651-772-2253. The Mounds Theatre is located at 1029 Hudson Road, St. Paul, MN 55106.

### “If Stones Could Speak” at Mounds

“If Stone Could Speak” (Se La Pietra Sapesse Parlare), a video documentary by Randy Croce, will be shown at the Mounds Theatre on **Friday June 13** at 7:30 p.m. Tickets are \$3 and may be purchased at the door.

Italian immigrant carvers created stone masterpieces across America. This is the story of their craft, their life and death fight with silicosis. and their struggle to forge new identities from their Italian & American legacies.

This documentary was shot in northern Italy, Minnesota, Vermont and Washington, D.C. Narration and music is provided by Dan Chouinard. There will be time for discussion with director Randy Croce after the screening of the hour-long show.

For more information on the documentary “If Stone Could Speak” e-mail [rcroce@umn.edu](mailto:rcroce@umn.edu).

The Mounds Theatre is located at 1029 Hudson Road, St. Paul, MN 55106; [www.MoundsTheatre.org](http://www.MoundsTheatre.org); (651) 772-2253.

### June 6th Mounds Theatre Open House

The Mounds Theatre, home of the Portage for Youth, will have an Open House on **Friday June 6th**, from 4:30 – 8:30 pm

Join us to learn more about our theatre arts and digital arts programs for youth and adults, as well as upcoming events and performances. Meet our teachers, staff, Starting Gate Productions, “A Christmas Story” performers and view digital art and videos developed by our participants. Light refreshments will be served.

The Mounds Theater is a great venue for weddings, meetings and is fully equipped for film projection or DVD.

The Historic Mounds Theatre is located at 1029 Hudson Rd., Saint Paul, Minnesota 55106. 651-772-8674 or 651-772-2253 or check out our website at [www.moundstheatre.org](http://www.moundstheatre.org) or [www.theportage.org](http://www.theportage.org).

The Portage for Youth’s mission is to build solid community leaders through arts and community enrichment.

### Get rid of junk car, help Community Council

Budget Towing of Minnesota, Minnesota’s largest towing company, is owned by Roy Carlson, an active Dayton’s Bluff Community Council board member. Budget Towing will remove any junk car or truck—located anywhere in Saint Paul—and dispose of it at no charge to the vehicle owner or the property owner where it is located. The vehicle owner will receive paperwork for a tax donation, and Roy will also make a small donation to the Community Council for each car he tows.

Just call Karin at 651-772-2075 to find out how you can get a junk car out of the way—and help clean up Dayton’s Bluff.

### Proactive Christian Parenting Program

Do you want to learn about how healthy choices grow healthy children? You can set limits and still be a loving parent, establish control to prevent an out of control family life and more.

What: Proactive Christian Parenting Program

Where: Mounds Park United Methodist Church - 1049 Euclid Street

When: 6:30-7:30 pm, Wednesdays.

This eight weeks summer program begins Wednesday, May 21st. It is free and open to all interested parents. Light refreshments and childcare (up to age 11) will be provided as well. For more information, contact Alvin Mitchell, Children and Families Outreach Coordinator at 612 559-2369.

### An online EXTRA connection to Dayton’s Bluff

In addition to the *District Forum*, we now have a new e-newsletter, the **EXTRA**. The goal of the **EXTRA** is to keep you informed of happenings in Dayton’s Bluff between issues of the monthly newspaper. It’s free and easy to sign up.

Just visit [www.daytonsbuff.org](http://www.daytonsbuff.org) and click on the link on our home page. You can unsubscribe at anytime. If you have previously subscribed but haven’t received your issues, be sure to check your “spam” settings and allow our address to come through to your inbox. Sign up today for your **EXTRA** connection to the Bluffs!

# Remembering a Dayton's Bluff business: A book summary and review

By Steve Trimble

Today almost every home in America has a refrigerator—they are really taken for granted. But that was far from true a century ago. And a company located here in Dayton's Bluff had a big role in getting refrigeration into most of the houses in the United States.

Until now the story of that accomplishment has been largely undocumented. But now there is the book *From Arcade Street to Main Street: A History of the Seeger Refrigerator Company*, by James B. Bell, published by the Ramsey County Historical Society in 2007. It tells the story of one of the major players in the refrigeration industry that for eight decades was located on Arcade Street in our neighborhood.

The Seegers lived in Dayton's Bluff. Their homes still stand on Fifth Street overlooking Mounds Boulevard. Both Walter and Gustave Seeger went to Van Buren Elementary School. The family and the company they made - along with thousands of East Side workers - are an important part of our community's heritage.

It was located on and around the shopping area that today contains Rainbow grocery store—that's why it is called Seeger Square. Many of our readers or their families or friends may have worked there—incidentally, please write us. So for this issue of the *Forum*, I'm going to give the volume an extensive review, going over the history of this important community business of the past and perhaps convincing some of you to read the complete book.

## Chapter 1: The Seeger Family Arrives in Minnesota

"The story of the Seeger Refrigerator Company," author James B. Bell states "is a bittersweet chronicle in St. Paul's long history." It began in the 1850's when the Seeger family emigrated from Germany to the United States. John Seeger, who would eventually found the company, was born in Kentucky, moved with the family to New Ulm and by 1868 was living in St. Paul. His father, William Seeger became deputy treasurer of Minnesota.

Son John went to work at the age thirteen in a cabinet-making establishment and worked his way up within it, eventually becoming secretary and then president of economically struggling Bohn Manufacturing. They primarily made doors and windows, but did have a small icebox line that Seeger was in charge of. He oversaw the company's construction of a plant at 835 Arcade in 1886-87.

In 1902 Seeger and another man started a company that manufactured refrigerators—ice boxes really—and later refrigerated railroad cars. The business obtained rights to a patented "dry air siphon" system that allowed circulation of cold air from the ice into the area containing the produce or meat. When he became sole owner it would be named the Seeger Refrigerator Company

In 1910 the new entity purchased the buildings of the defunct Bonn



Photo courtesy of the Ramsey County Historical Society

The Arcade Street Whirlpool plant and surrounding neighborhood, circa 1960.

manufacturing company where he once worked—at Arcade and Wells—and made it his new manufacturing headquarters. The company grew. Salesmen were sent around the country and an advanced national advertising campaign was developed. From a beginning of two cabinetmakers the work force increased so that by the early 1920's around two hundred men produced two thousand six hundred refrigerators a year.

## Chapter 2: From Arcade Street to Main Street

Four Seeger family members would lead their family's company to the status of an important national organization and launched a major advertising campaign. John's sons went out on the road to get orders from department and hardware stores. They even installed refrigeration units in the Panama Canal Zone for the army and navy facilities.

The East Side facility grew. As the public began to desire porcelain enamel exteriors on refrigerators rather than wood, they set up one of the few enameling plants in the country. They got a big contract from General Electric to build cabinets for their wooden iceboxes. The use of ice as a coolant started to decline in the

late 1920's with the arrival of the electric refrigerator. Sears was one of the biggest sellers of home appliances and in 1928 they contracted with Seeger to make the cabinets for their famed Coldspot refrigerators. Sunbeam Electric Manufacturing made the interior workings for the motor and compressor. The long-time Coldspot contract helped transform Seeger from a local and regional concern to a company with a national scope.

## Chapter 3: Refrigeration Progress

In his section of the book, Bell looks carefully at an era of residential and commercial changes that worked in the favor of the young Dayton's Bluff company. There were various technological advances that made electric refrigeration more convenient. By 1930, for instance, two-thirds of the homes in America were wired. The lowering of electric rates made the old icebox less economical. This chapter goes into some interesting detail on the history of refrigeration itself and its development over time.

## Chapter 4: An Alliance With Sears

The landmark nature of the 1928 partnership with Sears was previously mentioned, but the next part of the book goes into more detail of how it happened and how it affected the every-

day life of the factory. At the outset, Bell points out, there was no contract — just a handshake among the participants — the way face-to-face deals were made by that generation of entrepreneurs. The new direction of the business led to many internal changes. The Experimental and Development Departments at Seeger grew, as did the Industrial Engineering Department. One example of the growth of the Purchasing Department is the fact that by the 1940s they were the biggest user of refrigeration-grade copper tubing in the country.

## Chapter 5: Parts and Tools for Production

This section of *From Arcade Street to Main Street* concerns- if you'll excuse the pun- the nuts and bolts of getting things made at the plant. The author details the work needed to maintain control of parts, making sure there were needed supplies of inventory, tool needs, fabrication of parts, the development of a large metal shop and the coming and going by railroad.

## Chapter 6: Porcelain Enamel Finishing

In this chapter James Bell explains in some detail the important process of enameling and how it developed over its long history. He pays special attention to Seeger's creation of Dulux, a durable and economical finish that made their refrigerator cabinets easy to clean and attractive.

## Chapter 7: The Impact of the Sears Coldspot, 1934-1941

Almost 90% of the company's production after they teamed up with Sunbeam was to supply the Coldspot to Sears. They had a renowned French designer create a more modernistic and efficient model that really clicked with customers. Seeger stored over 6,000 inventory parts during this era. Bell ably describes the process

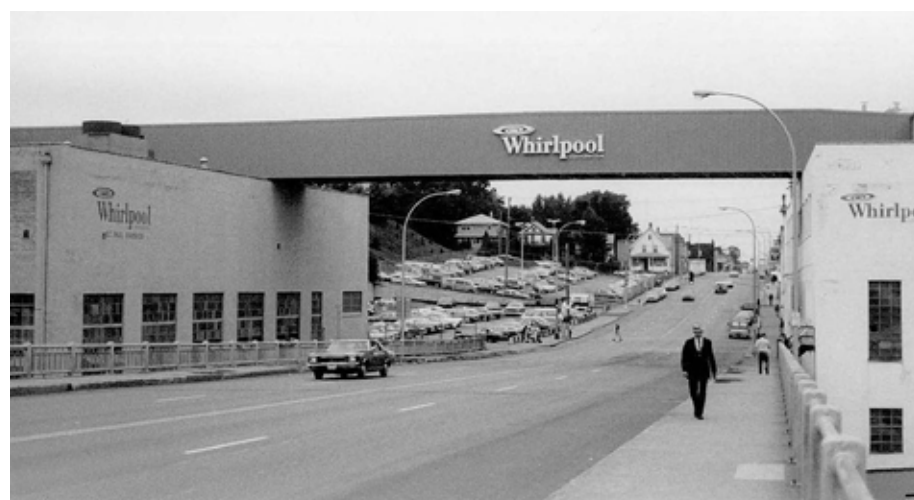


Photo courtesy of the Ramsey County Historical Society

In later years a skyway connected buildings on both sides of Arcade.

"Seeger" continued on page 5

"Seeger" continued from page 4

of assembling the liner, enameling panels on one floor that were sent below for installation of insulation. By 1936 the company could make a thousand or more cabinets an hour during peak periods. In 1938, near the end of the Great Depression, during which the company maintained itself and continued to provide jobs for the community, founder John A. Seeger died and his sons Walter and Gustave assumed leadership.

#### Chapter 8: A Partner in National Defense

When the war began in December 1941, the manufacture of refrigerators ceased and like other companies, Seeger began to produce goods for the military effort such as metal ammunition boxes used to store ammunition belts for machine guns. They also worked on bomb racks for the "superfortress" airplanes, parachute flares, bazooka nozzles, precision aircraft parts and huge coolers used by the U. S. Navy.

Seeger engineers developed a flexible ammunition feed chute and special tolerances were adhered to. There were a few domestic products, such as pressure cookers that were intended to aid in increased canning at home. Seeger did not reap any windfall profits, but stayed at a steady five to five-and-a-half percent profit on gross annual sales.

#### Chapter 9: A Decade of Robust Productivity

The immediate post-war era was, generally speaking, a prosperous one. Less than two months was needed to return to production of civilian consumer goods. Seeger merged with the Sunbeam Electric Corporation of Evansville, Indiana. When combined, the workforce stood at more than 5,000, mostly making refrigerators and freezers for Sears and Montgomery Wards. New housing fueled the boom.

In the autumn of 1945 plans were to increase the size of the plant. Five new buildings and new equipment would increase production by one third. 2,000 employees at the plant now they also began major production of home freezers, which had been manufactured on a very limited basis before the war.

By 1950 they were producing 125,000 freezers per year. Bell takes time to explain how freezers work and the development of a modern Research Department on Forest Street behind the main plant on Arcade.

#### Chapter 10: The 1955 Merger with the Whirlpool Corporation

Mergers were occurring throughout the country during the generally prosperous post-war era. In 1954 the chairman of Sears suggested that Seeger and Whirlpool, their two top suppliers get together. It seemed like a good fit.

Whirlpool was larger, had acquired some other subsidiaries and was in debt. Seeger had large cash reserves, as did RCA Electric, which also went in on the deal. On September 15, 1955 the deal was done and its details are provided by this book's author. Former Whirlpool stockholders held controlling shares of stock.

#### Chapter 11: The Merged Corporation: 1955-1984

The merged entity developed its own RCA Whirlpool appliances brand. A new product line included dishwashers, vacuum cleaners and garbage disposals. The East Side institution grew, but the downside was that the Arcade Street business was no longer under the control of those who shared the Seeger legacy. New types of corporate executives working out of Michigan were in charge.

In 1968 Water Seeger retired. According to Bell, the departure of Walter Seeger very much diminished the role of the St. Paul division. Its productivity was still exemplary, but there was excess capacity in the newly formed corporation. Suggestions were made that the Arcade Street facility might be expendable. It was farther away from the resources, the pay for the 600 workers was higher than in Kentucky, and they felt property taxes were too high. During the 1982 recession 300 employees were laid off. Then, on April 26, 1984, management announced that the plant would be closed. December 28, 1984 was the last day of production for the 625 remaining workers. They averaged 47 years old and over half had worked there for more than twenty years. This chapter delves into the back room decision-making that led to the demise of the old Seeger facility.

As James Bell summed up at the end of his book: "What remains clear... is simply the contrasting reputations of Seeger and Whirlpool in St. Paul. The role and experience of Seeger over more than half-a-century is favorable and continues to sparkle in the community of its origins, while Whirlpools legacy is tarnished, negative, and cloaked in questionable integrity."

To add insult to injury, when the Whirlpool plant on Arcade was shut down almost all of the files that would have helped preserve its memory were destroyed. Gone are the employee records, blueprints, photos, catalogs, reports and other information that any researcher would love to see. That is one of the reasons why Bell's book is so remarkable. It made his task much more difficult and took him much longer to complete the work than would have been necessary if the company archives had not been relegated to the dumpsters.

You don't have to take my word for the book's value. Larry Millett, another local writer of history and mystery, called *From Arcade Street to Main Street* "a carefully researched and richly illustrated book" that "offers the first complete history of the Seeger Company and the remarkable family... who founded it."

It is available at libraries, but if you would like to buy a copy you can check out the regional interest section of bookstores or order one from its publisher, the Ramsey County Historical Society. They can be reached by phone at 651-222-0701 or you can order on-line. Their web site is [www.rchs.com](http://www.rchs.com).

## Beginnings: A Career and a Program



The original E.C.F.E. Advisory Council

By: Sundraya Kase and Meg Gronau

When Mary Ann Cogelow began her career as a parent educator at Dayton's Bluff Early Childhood Family Education (E.C.F.E.), she was hired because she "knew how to talk to parents". Twenty-five years later Mary Ann will retire from Dayton's Bluff E.C.F.E. having touched the lives of hundreds of parents and children. She definitely knows how to talk to parents.

If you want to examine the history of an entire program you need to search back in time and find the earliest supporters of E.C.F.E. The grandfather of E.C.F.E. would be former state senator Jerome Hughes. "The research in the 1960s indicated that if you were to do something with children, it wouldn't have much value unless you involved the parent. So I became a very strong advocate of the role of the parent in the development of the child."

Mary Ann remembers that, "Mr. Hughes deserves a huge amount of credit for never giving up on E.C.F.E. He kept it alive for the first ten years. He wrote the legislation when he was a state Senator. He was also a St. Paul Public School Administrator and wrote the original Community Education legislation. E.C.F.E. got bigger in increments and now it's in every school district in the state."

Mary Ann's career grew with the program. In 1974 she was hired by a woman named Anne G. Legg, who had originally taught with Mary Ann at a pre-school in South Minneapolis. When Anne began E.C.F.E. at Dayton's Bluff she hired Mary Ann because she saw in Mary Ann what many parents would also see – that she could not only talk with parents – she could connect with parents.

This whole idea of parent involvement was pretty revolutionary for the times. Up until this point the notion was that parent and children could be educated separately. E.C.F.E. at Dayton's Bluff changed generations of thought on how to empower parents and children together to create better families.

"I know we've had a good thing going. Phenomenal staff — we've had really good luck finding, hiring, and maintaining staff that works as a team. Kathie Tope has been here since year

one teaching the children while I have worked with their parents. We are still a great team. It's as good as it is, because of what Anne set up. I've fought like the dickens to keep it alive." Mary Ann says.

For anyone who has not attended an E.C.F.E. class here is the premise: Parents and children do best learning together. Everyone begins class with a communal circle time, followed by a well orchestrated parent and child interaction based on playing and learning with your child; not watching from afar, but getting down on your child's level and seeing the world through their eyes. Then parents and children separate and children stay in their class with their teachers. Parents go into a whole other room – a safe haven to learn, listen and support each other in their parenting. Amazing things happen in that parent room. Mary Ann has been the woman who for 25 years has been leading those discussions.

"It's been a great privilege to work with people you love, doing a job you love, with parents you love is such a great deal. I've learned a lot from parents."

Mary Ann has drawn on her own parenting for many of her life lessons she shares with parents. She has two grown daughters, Maren 30 and Annie 34, who have volunteered in the programs. Some of her best insights into how hard parenting is, have come from her own experiences. "The year I had the most credibility was the year Maren was an infant and Annie was in preschool. People watched me do the job."

And did we ever watch and learn, Mary Ann. For those of us who have been "lifers" at Dayton's Bluff E.C.F.E., we call ourselves that as we have spent our lifetime as mothers there, we sing the praises of Mary Ann. For those of us who have passed through a class for a brief moment in time, maybe a hard moment, we celebrate her career as well. We all want to wish Mary Ann the very best as she goes forth on her new journey.

When asked what she will do with her new status as a retiree, none of us are surprised to hear that she will continue working passionately to keep

"Mary Ann" continued on page 7

## The face of foreclosure



**Diane Newman stands in front of the house she and her three sons now rent, after losing their home in February.**

By erin sobaski

According to a 2008 report by *HousingLink* ([www.housinglink.org](http://www.housinglink.org)) the foreclosure crisis continues to be a problem for communities across Minnesota, including the Dayton's Bluff neighborhood. Following is the second in a series of articles, focusing on the impact of foreclosure from a personal perspective.

The Newman family—mom, dad and three sons—moved into a new house off Lexington Pkwy. and W. Minnehaha Ave. in 1997. But the picture-perfect scenario didn't last. By the end of 2004, the couple was separated and Diane Newman became the single parent of Matthew, David and Eric (then ages 14, 10 and 9 respectively).

The couple officially divorced in 2006. Although the mortgage was taken out in both their names, Newman and the boys were the ones living in the house and so she was the one making the payments. But, as she says, "My salary was not enough to support the boys, own a home, maintain the upkeep of an older house (it was built in 1914), and pay utilities—especially heat and electricity."

Facing possible foreclosure, Newman turned to the Minnesota Home Ownership Center (see sidebar). After she went through foreclosure counseling, she was given a deferred, forgivable loan to bring the mortgage current. "They have a wonderful program," says Newman. "Because of them, we were able to stay in the house longer." And when the house eventually did go into foreclosure, she did not need to repay it.

But other financial difficulties came into play. The Newmans bought the house in 1997 for \$87,000. When the house went on the market in August 2007, the asking price was \$140,000. But the top offer was only \$50,000 before it went to the sheriff's sale in February 2008. This was extremely depressing," said Newman, "I was hoping to at least make a little profit from the sale."

### What next?

As if dealing with the legal, financial and emotional aspects of losing your house isn't enough, there's also the problem of finding a new place to live. For Newman, her extended family came through. She was able to move into her brother-in-law's house in the Dayton's Bluff neighborhood. Says Newman, "I am forever grate-

### Where to go?

## Minnesota Home Ownership Center

The Minnesota Home Ownership Center offers deferred, forgivable loans as one option, according to Julie Gugin, executive director. But you must first go through their Foreclosure Prevention Program in order to qualify.

However the number and amount of loans are very limited, as there is a large amount of competition from other state programs for available funds.

The Center also offers other support and counseling services.

*For more information:*

Minnesota Home Ownership Center

1000 Payne Av, Suite 200

St. Paul MN 55130

Call: 651-659-9336

Visit: [www.hocmn.org](http://www.hocmn.org)

ful to him for his kindness and generosity in letting us rent his childhood home. This generosity extended not only to me, but my three children, two dogs and one cat that were thankfully able to come with us." They have also recently added a guinea pig to the mix.

Although for the most part the family has settled in and like where they are staying, there have been a lot of adjustments. The hardest part for each of the four was leaving friends behind in the old neighborhood. Luckily, the boys were able to continue going to their same schools, making it one less trauma with which to deal.

When it comes to the future, Newman well exceeds the expression "When life gives you lemons, make lemonade." Her advice for those facing foreclosure: "Fight to save your home. Find a program that can help you. Stay strong and don't lose your faith! And if need be, accept the changes and be positive!" Hearing that, you come to believe Diane Newman and her sons (and the dogs, cat and guinea pig) will be just fine.

## Triumph by bike

By erin sobaski

If Mick Humbert rode past on his bike, there could be various reactions: "Hey biker, get off the road!" or "Biking is so much better for the environment than driving." It's doubtful anyone would think, "Wow, there's a deacon who is raising money for a school and celebrating the hard work put in by students and teachers." But that is exactly what "Deacon Mick" is doing.

As a fundraiser for Trinity Catholic School in Dayton's Bluff, Humbert is biking the Great Rivers Trinity Challenge, cycling 1800 miles of the Great River Route from Baton Rouge to St. Paul during the first three weeks in May. But this is way more than just a bike ride.

There are three aspects of the trip. One is to raise \$20,000 in funds for Trinity, along with St. Elizabeth Ann Seton School in Hastings and Corpus Christi in Roseville. Another aspect is the academic and wellness challenge to the students, staff and board of the school to read 2500 books, and walk or bike a combined 25,000 miles (equivalent to the earth's circumference) during the 2007–2008 school year. And thirdly, Humbert wants to celebrate what kids and teachers accomplish each day.

"My main goal is to raise awareness of the work and enthusiasm of students and teachers at Trinity Catholic School, inner city schools on the East Side, and youth and teachers in general," says Humbert. "Even if we don't raise a dime, bringing that awareness will be worth the trip."

### The Ride

Humbert estimates he'll average biking 80 miles and burning 5000 calories per day. Each day he'll start out about sunrise, when it is cooler, and end around 2 p.m. Unlike most biking tours, his overnights are 90% arranged, thanks to the generosity of churches along the way (i.e., he doesn't have to pitch many tents). But he won't be riding alone. His main partner is his bike, Grace (a recumbent bike, which means he is seated and his back supported). He also has support staff in a van following him to take video and pictures, ensuring things go smoothly, etc.

Although the route may be pre-determined, the experience is not. That's where the journals come into play. Everyone can follow Deacon Mick's adventure via an online Ride Journal, where Humbert logs a diary of the day wherever Internet access is available. Since students and academics are involved, the journal subjects are categorized into Natural Sciences, Religion, History, The Ride, and Human Interest. Some samples: On May 5, "The crows (ravens) I see down here could carry away a small dog. I saw a fox cross the road today. Red-headed woodpeckers with white wings I have seen and heard as well." Or on May 3, "In this area a laundromat is called a washateria."

But Humbert is not the only one adding to the journals. There is also a Student Journal. Here, students can

## Dayton's Bluff Vacant Home Tour was a big success

By Nick Duncan

When the Dayton's Bluff Vacant Building Committee (DBVBC) organized the first of its kind "Vacant Home Tour" none of the committee members knew what to expect. "Honestly, we were afraid no one would show up," said one committee member. But show up they did. And by the hundreds. People from all over the Twin Cities came to walk through, inspect and, in some cases, offer a bid on one of the eleven vacant Dayton's Bluff homes on the tour.

The tour, held over the weekend of May 3-4, was a huge success. As of press time there had been purchase offers made on almost half of the tour homes and volunteers at all the locations were inundated with questions about how many more great old homes like these were available in the neighborhood.

The Community Council building on 7<sup>th</sup> street, which served as the tour headquarters, was bustling with activity throughout the weekend. In one corner, tour attendees mingled with representatives

from a number of mortgage brokers offering special programs for people interested in buying registered vacant homes. Across the room, representatives of Historic St Paul offered information on their special exterior rehab loan program. Out front, Mayor Coleman and City Council President Lantry joined attendees on a trolley ride to the first house on the tour.

The tour lay out was quite simple. Eleven homes in the neighborhood were on the tour. The criteria for a tour home was that it had been registered "vacant" by the City of St. Paul and that it was also listed for sale. Each of the homes was open for inspection by tour attendees with volunteers from the neighborhood and local real estate firms there to answer questions.

Jennifer Huebscher was one of the attendees. A resident of the Summit Hill neighborhood of St. Paul, Huebscher came with friends to explore both the houses and the neighborhood itself. Though the tour did include a trolley to ferry attendees from house to house, the

beautiful weather allowed Huebscher's group and many others to walk the tour route. "I thought many of the homes had a lot of character," said Huebscher. "The tour was laid out nicely, as well, so people could get a sense of the neighborhood, too."

"It seemed to me there were several sorts of visitors," said Aimee LaLone, a member of the DBVBC, who spent the weekend directing visitors through 297 Bates, a giant Victorian that was one of the most popular homes on the tour. LaLone noticed a wide variety of visitors. Her list included everyone from families looking to buy a home, investors looking to buy investment properties, curious neighbors eager to find out what's next door, and people who saw the press coverage and were curious to find out what this whole tour was all about.

The vacant home tour was created and organized by the members of the DBVBC which is a grassroots group of Dayton's

"Tour" continued on page 7

"Bike" continued on page 7

# The Regime: Our View

## "Giving Voice to Our Teens"

We've been busy! The teens have participated in great events this last month.

### Park Clean-Up



Dayton's Bluff Recreation Center participated in the St. Paul Parks Clean-Up on Saturday, April 12. Eight kids, plus supervisors, braved the cold and the rain to help pick up trash in the Conway Street park and playground areas.

It is important to the community to keep the area clean. Those who use the park are encouraged to put their waste in the appropriate receptacles. Let's all take care of our children's play space.

### Sgt. Vick Memorial

A plaque was laid on April 29 at the Margaret Recreation Center in honor of St. Paul Police Sergeant Gerald Vick. Youth from all over the East Side, including teens from Dayton's Bluff, attended.

Vick, 41, was fatally shot in May 2005, in an alley across the street from Erick's Bar on E. 7th. St. Although the emotional impact of Vick's death bypassed some of the kids, the new playground dedicated to him was noted with much enthusiasm.

According to police spokesperson Tom Walsh, "It's an area he committed himself to, an area where he spent time with kids."

### Add your voice. Attend a meeting.

For more information, contact one of the locations below.



Mayor Coleman poses for a photo with members of the Dayton's Bluff Regime Teen Club in front of the East Side Circulator bus.

### Circulating with the Mayor

St. Paul Mayor Chris Coleman joined members of the Regime Teen Club on the East Side Circulator bus on April 29. It was a great opportunity for the teens to talk with Mayor Coleman about their options for summer activities and learning opportunities.

The "Circulator" was put into place as part of the Mayor's Second Shift Initiative, which addresses the 80 percent of a child's time spent out of school.

The bus will take youth from various East Side recreation centers to places such as the East Side YMCA, Mounds Park Theatre and the Dayton's Bluff Public Library.

For further details and a parent permission slip, see the 2008 East Side Summer Programs catalog.

## Upcoming Events

### • Regime meeting days have changed.

The Dayton's Bluff teen group now meets on Mondays and Wednesdays, from 5-7pm.

Dayton's Bluff Rec Center • 651-793-3885 | Margaret Rec Center • 651-298-5719 | Arlington Rec Center • 651-298-5701

"Bike" continued from page 6

comment on the ride and ask questions about locations. All students—from Trinity or schools along the river-basin route—can join in. Students at Trinity have already researched historical/cultural aspects of the places Humbert will visit.

In a testament to his dedication, Humbert had his head shaved—by students. Cutting hair very short is typical in long bike rides. So as a send-off, he allowed one student from each grade at Trinity to take a swipe with the razor. Even the school staff got a chance. Luckily, there was a professional hairdresser on hand to do touch-up.

This is not the first fundraising bike trip for Humbert. He cycled cross-country from Washington State to outside of Washington, D.C. in 2006, raising \$24,000 for St. Mary's Mission School on the Red Lake Indian Reservation in northwestern Minnesota.

### The mission

Humbert is not shy in saying there is a financial goal to this ride. Nationally, the model of finances for inner city Catholic schools has changed. In order to not turn away a child, more money is needed from outside sources;

"Tour" continued from page 6

Bluff residents who organized in the summer of 2007 to provide local input on the city's handling of the vacant building crisis. Group members were concerned that, in its effort to address the vacant building problem, the city was planning to tear down many older homes and possibly jeopardize the character of the neighborhood.

hence the fundraiser. Why a bike-ride? "It's just quirky enough to get attention," says Humbert. He hopes the Ride Journal will be entertaining, and after the entertainment will come the donations.

Putting it in perspective, Humbert equates the enjoyment of viewing the journal over three weeks to two movie tickets, roughly \$18. This same \$18—one cent per mile—will provide one day of tuition, lunch and extended-day for a student at Trinity. A \$90 donation would cover one week.

Although Humbert is a deacon and president of Trinity Catholic School, he does this ride to raise awareness of what is good and inspiring about all youth in America. He believes every child should receive a good education—whether it's from a Catholic, private, public, magnet or charter school. The point is there is a choice that best fits each child, making it a triumph for everyone.

To access the Ride and Student Journals, visit [http://schoolweb.seaspish.org/Great\\_Rivers\\_Trinity\\_Challenge](http://schoolweb.seaspish.org/Great_Rivers_Trinity_Challenge). To donate, or for more information, go to [www.trinity-catholic.org](http://www.trinity-catholic.org) or call 651-776-2763.

Though no official attendance numbers were kept the DBVBC members believe between two and six hundred visitors walked through each home. "It was a huge success," said committee member Joyce Danner. "I don't think any of us would have foreseen that we would be this successful," she added.

"Mary Ann" continued from page 5

parents and kids together and advocate for better E.C.F.E. funding. "Traditional preschool and daycare have the kids separated from the parents. Parents have to be the primary learners. Helping parents do a good job of loving their kids and teaching them, has a great payoff for governments"

You may also find a new bestseller on the shelves when she writes a book, *What My Kids Have Taught Me*. She will spend more time with her lifelong partner and husband Paul, who has also volunteered in the program and finally, "I'm going to clean the basement and do more sleeping in. I'd like to sleep until 10 a.m."

I put a call out to those from past and present classes for insights into Mary Ann's teaching and here are just a few of the quotes:

"The one thing that always stands out in my mind is that we all have an obligation to love our children unconditionally.... to allow them the freedom to be themselves.... and to reaffirm that love every day, in thought, word and deed. Words to live by, people.... not just words! God bless Mary Ann!!!!!" - Janine Langemo

"Mary Ann is retiring!!! E.C.F.E. will NEVER be the same. What a gift we all had in knowing her. I can honestly say that my parenting was hugely affected by her explanations, knowledge and love for children. My family owes that woman so much." - Betsey DeGree

"Mary Ann asked us one day "How do your children know you love them?" This led to a long discussion

on what are some concrete means of love (paying complete attention when they are talking) and some that can be harmful in the long run (such as buying things all the time). I ask that question of myself so often it has become just a part of me. My relationship with my children is deeper and [more] solid than I would have ever imagined." - Deepa deAlwis

"A memory moment -sitting out on the playground at Dayton's Bluff watching the four-year olds play. Mary Ann sat down next to me and asked what I was seeing. I replied while watching my daughter Maggie on the balance beam jumping, then running to the swings for a tummy dive and then to rocking on the train full force all within seconds. I noticed my daughter is so much more capable of these activities than I have been giving her credit. My own nervousness over her getting hurt caused me to say or have the body language which communicated to her to hold back her energy or repress each activity. I looked back at the playground and cringed when she fell off the bars on her arm, Mary Ann held me back saying she will let you know if she needs help. Mary Ann showed me that Maggie can pick herself up and move on, she is no longer a baby and I need to let her sometimes fall, physical or emotional. I will never forget that brief moment." - Holly Eyman

"When I told Bobby that Mary Ann was going to retire, he asked me, "Who is gonna teach people how to be good parents now?" - Jane Stanger

Please join us as we celebrate Mary Ann's career as a parent educator at Dayton's Bluff E.C.F.E. on Tuesday, June 10th from 5:30 to 7:30. The event will be held in the Dayton's Bluff Rec Center

"I hope it's seen as a celebration of the whole — of all the people who have played a role in this program." - Mary Ann Cogelow.

## Sgt. Vick Dedication at Recreation Center



(Top) Hundreds of people attended the dedication of the Sergeant Gerald Vick play area at Margaret Recreation Center. (Above) Police Chief John Harrington speaking at the dedication ceremony. Photos by Karin DuPaul

## Bus/tanker accident near MSU/DB Library



A school bus hit an empty tanker near E. 7th St. and Mounds Blvd. around 8:15 a.m. on April 22. Ten students were on the bus, but none were injured. The bus driver had minor injuries. Traffic was closed on E. 7th St. between Mounds Blvd. and Maria Ave. A car fire at E. 7th St. and Maria Ave. further complicated the traffic issues. The accident is under investigation. Photo by erin sobaski

*"Report" continued from page 1*

\* Completed a two-year environmental initiative, funded by the McKnight Foundation, for the "Greening of Dayton's Bluff." Thirty-five durable flower pots were placed in business districts; three garden tours and four workshops were held annually; more than 300 people helped clean up and beautify area parks, numerous "blooming boulevards" and at least three rain gardens in residential areas. Also, a community vegetable garden near 4th Street and Earl is in the works. Volunteer efforts continue.

\* Launched a Vacant Properties Committee involving residents, housing agency representatives and city officials. This committee will study such properties in Dayton's Bluff and form plans to facilitate effective action against their negative impacts and potential growth.

\* Launched a long-term project, in concert with the St. Paul PED and the Mayor's office, to promote and engage with the Invest Saint Paul initiative. A supplemental PED grant was secured providing funds for additional staff, survey work and related efforts. Collaborated effectively with the Mayor's Second Shift initiative, and other groups, to implement a "Circulator" bus for Dayton's Bluff youth to access activities in the community.

\* Reestablished the dormant Urban Partnership, engaging the Council and Metropolitan State Univ. in a working partnership to focus multiple agencies and officials on visioning and acting on major opportunities to strengthen and enhance Dayton's Bluff.

\* Successfully worked with the Block Nurse program to bring their program to Dayton's Bluff, and launch an expression of their creative and effective activities in our community.

\* Sustained organizing work on two major annual events: National Night Out continues to grow and build support among residents and businesses with multiple gatherings each August throughout the community, ranging from 20 to more than 200 people at each event. In 2007 some 1685 people turned out in Dayton's Bluff. Our annual clean-up campaign in September seems stabilized at about eight large dumpster containers annually. Last year we distributed about 200 recycling bins—50 more than last year.

\* Sustained Council committees, block clubs, community meetings, event organizing and related efforts focused on Greenspace, Beautification, Arts and Culture, Crime Prevention and Citizen Participation concerns. These efforts are intended to strengthen the community by fostering engagement by residents and businesses on productive and immediate efforts to resolve problems and improve the community.

\* Sustained our ongoing collaboration and local leadership with the Minneapolis/St. Paul Home Tour (providing opportunities for residents to promote Dayton's Bluff), HALO (to get legal help with housing problems), and the Neighborhood Development Center's Entrepreneur Training classes (to develop or strengthen a local area small business).

## Opportunity is knocking for homebuyers

The home buying process can feel daunting for many. But it doesn't have to be. Whether you're already in the buying process or just thinking about starting, the "Opportunity Knocking: Get the Facts for First-Time Homebuyers" forum will give potential first-time homebuyers a chance to learn about the home buying process and to have questions answered by homebuyer educators, lenders and real estate professionals.

This is NOT a marketing event. It's a chance to learn about the support and resources available to help first-time homebuyers make smart decisions about the real estate market, financing and other considerations that go into this important purchase.

The forum is sponsored by three respected home ownership support leaders:

The Minnesota Home Ownership Center, Bremer Bank and Freddie Mac.

And here's one more reason to attend: the first 30 households attending the event will receive a \$25 gift card to Festival Foods. You won't want to miss it.

Details: Thursday, June 12, 6:00 P.M. – 7:30 P.M.; Roseville Library, 2108 Hamline Avenue North, Roseville, MN 55113; *Meeting Room*

Registration is not required.

For more information about "Opportunity Knocking," or other resources for first time homebuyers, contact the Minnesota Home Ownership Center at (651) 659-9336 or online at [www.hocmn.org](http://www.hocmn.org).

For more information about the event sponsors, visit Bremer Bank online at [www.Bremer.com](http://www.Bremer.com), and Freddie Mac online at [www.FreddieMac.com](http://www.FreddieMac.com).

### Dayton's Bluff District Forum

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