



Nisswa: Navigating Future Growth

Rebecca Weinbar

October 2000

The citizens of Nisswa watched as nearby Brainerd was consumed by strip-malls, sprawl and uncontrolled growth, wondering if their community would be next. And it very well could have been, if it weren't for a group of citizens that banded together under the name Nisswa Navigators to put community planning into action and to preserve the character and integrity of their community – all while managing some of the highest population growth rates in the state.

The City

Nisswa is a city of about 1,900, on 18 square miles of land in Crow Wing County in north central Minnesota, 13 miles north of Brainerd and 120 miles from the Twin Cities. There are 13 lakes in the Nisswa city limits, covering around 43% of the city's land, including Gull Lake, with 100 miles of shoreline. The area was first settled as a tourist destination and logging community. Today, the abundance of lakes with their surrounding pine and oak forests, attract both residents and tourists to the area. Because of this, Nisswa still revolves around these lakes and forests, and their recreational uses – preserving their lakes and forests is not only a matter of aesthetics or environment, it's also a matter of economics. Tourism is the driving force behind Nisswa's economy, particularly in the summer season.

In fact, according to a housing study completed by the city in May 1998, 48% of businesses in Nisswa were retail-oriented and 22% were service-oriented. Only 30% of employees were considered full-time, similar to other resort and recreational oriented communities in the area. A large number of employees in Nisswa were earning between \$5 and \$7.50 an hour, which generally corresponds with the higher percentage of part time and seasonal employees within the community.

As reflected in sign that hangs in the local bakery, which reads "We treat visitors the same as home folks," most people in Nisswa have positive attitudes about tourism. "People love the tourism – everybody loves what it does for our economy, and everybody loves the tourists because they're exciting people," said Leah Heggerston, Chairperson of the Nisswa Navigators. "Even in the olden days, this place

had supper clubs and restaurants and hotels. It's always been what it is. And that's a lure for the people that live here year-round, too."

Downtown consists of a strip of small cafes and shops, each with a unique ambiance that reminds visitors of Nisswa's small town character. Historically, development patterns centered around the railroad, which brought people to area resorts. Today downtown Nisswa is still located near the site of the Smiley railroad station. People park there, and



all of downtown is within walking distance, including city hall, the post office, and parks. Nisswa has that distinct "up north" feeling, with pine trees and lakes, coupled with a definite small town character. "I'd describe Nisswa as really friendly, great people," said Leah Heggerstrom. "We have a lot of really neat people living in the area, good, friendly, educated families. And, a whole bunch of really cool elderly that have retired in the area. People make the community and give it that small town character. It's not just the buildings, it's the people saying hi to each other and everybody knowing everybody."

Even though tourism in many ways drives the town, Nisswa is more than a scenic tourist hot spot. The reason it has kept its integrity for so

long, and continues to do so, is the residents. “Well, I think certainly the aesthetics and the environment are exceptional,” said Bob McLean, a member of the Nisswa Navigators, “but the opportunity for people who want to participate in being a part of the community, and maintaining its integrity, also exists. I see Nisswa as a progressive city, but also as a real value-based community. And though we are quite vacation and tourist oriented, I don’t find that to be a drawback. As a citizen, I feel very welcome by people in this community. I’ve never felt that, being here, I’m just another customer.”

Although Nisswa is a small town, it and neighboring communities in Cass and Crow Wing Counties, are facing great development pressure and growth. The housing study shows that the number of new lots created in 1997 (104 lots) was over seven times greater than in 1990, and that about half of all businesses in Nisswa are planning to expand their employment base. The study attributes the growth to several factors. One of these is the aging of the baby boomers, who look ‘up north’ to the Brainerd Lakes area for retirement. Another reason is the conversion of seasonal cabins to year-round housing. In addition, technology allowing businesses to operate outside of metro areas has meant population growth in areas outside of the Twin Cities. Lastly, large-scale changes in neighboring Brainerd-Baxter, which is growing into a regional center, puts additional growth pressure on Nisswa.

The issues of growth and development in general, coupled with several eye-opening experiences, brought the community

together to look at sustainability issues.

The Pressure Builds

Growth issues have concerned many residents of Nisswa for years, as development in Brainerd and Baxter crept closer. Concern mounted as people wondered how it would affect Nisswa. How could they face this growth without losing their community’s identity?

“Whether we like it or not, development and growth is going to happen,” said Mayor Harold Kraus. “What we need to look at is: How do we plan for the future? How do we sustain what we have, and yet accept the growth that is coming? We can’t prevent it, but we can get it going in the right direction.”

Managing growth while supporting tourism is essential to Nisswa’s planning. “If we lose the beauty of the area, then we won’t have the people, we won’t have the businesses, or the desirability to live here,” said Leah Heggerstrom. “We’re not saying that we don’t want change, we just want to direct it.”

Before the Navigators were formed, Harold



Downtown Nisswa

Kraus observed Nisswa's early community planning efforts and saw a lot of people talking about issues, but nobody really doing anything about them. That was why he decided to get involved, first with the planning commission and then with the council – “not because I felt that I personally could do something about it, but to bring the issue to a head and get people involved,” he said. “I am a great believer that one person can't do what needs to be done by themselves. Particularly in communities, you need to have all the community involved, or at least a good cross-section.”

One event that brought issues of community sustainability to Nisswa was the development of a high-end, expensive townhome project called Interlochen. In 1997, a developer moved into an area on the lake and knocked everything down, including a little ice-cream bar, a mom and pop resort, and an old mini-golf course that had been in the community as long as most people could remember. The community was shocked. “You look at it from the lake, and you see how big it is, and all the lights – it was everything that we're not,” said Leah Heggerston. “And everybody just said, whoa. That was the big eye-opener. That was really scary, and we don't want it to ever happen again.”

Another event that alarmed the community was the loss of the local marina, which was owned by a local family. They had a boat launch on their own marina that they let everyone use. This allowed people to take boat excursions up the scenic chain of lakes from Brainerd to Nisswa. Visitors could dock their boats at the marina and walk into Nisswa to shop or have lunch. As the family grew, and the marina became busier, the family sold the marina and the business. Now, visitors who boat up the chain have nowhere to park their boats, because the former marina is completely residential. “The marina was one of the first things that ever happened in this town,” said Heggerston. “It started the town. And [the family] was very

nice to let everyone use it. But, it's a shame, because lake towns need a marina. It killed some of our character, and our social life.”

A Time for Action

With the loss of the marina, the addition of an unsightly development, and a mayor committed to a community involvement approach to problem-solving, Nisswa was poised for action. The citizens came together to solve these issues in the fall of 1997 when Shelly Jay Neiman, then Nisswa's Land and Zoning Director, applied for a grant from the Initiative Foundation's Healthy Communities Partnership Program. The program “provides integrated community development training, grant support, and technical assistance to strengthen the leadership capacity of communities to plan effectively for the future.”

Nisswa received a grant of \$10,000, and eleven community members were recruited to attend the Healthy Community Partnership training sessions beginning in April 1998. After the trainings, they were prepared to pass on what they had learned to a larger citizen group, which they named Nisswa Navigators. The group held a potluck, attended by around 40 community members ranging in age from 3 to over 80. Daycare was provided, ensuring that parents would be able to attend. The group's goals were to keep the meeting fun – they did that through the potluck and by serving beer – and to make it possible to get everyone's input and opinions. Children in the daycare drew pictures of their ideas and shared them with the adults. Using skills from the training sessions, the group established a definition of their community, identified issues they wanted to work on, and facilitated preliminary discussions of ideas for change.

It Takes a Village . . .

One of the first things the Navigators focused on was updating their city's comprehensive plan and reviewing all the land use ordinances, in hopes of preventing a future Interlochen-type development. Through this process, people learned that community organizing and community development don't take experts, it just takes ordinary people who are willing to get together and work for their community.

"I thought if you were going to do any kind of comprehensive planning in the city, you had to have a zoning background or you had to have been on the city council, and here the Initiative Foundation was saying to us, no, you can be Joe housewife, you can be a schoolteacher," said Heggerston. "They wanted sixteen-year-olds from the school, they wanted everybody. They wanted everybody's opinion, no matter their kind of experience, work, or education."

Leah Heggerston, Chairperson of the Nisswa Navigators, had never done any volunteer work aside from being a school volunteer – until Mayor Kraus called her up. "Somebody asked me," she said, "and it's pretty hard to say no when they ask. I always tell that to people: just ask. If you're in a community and you need volunteers, you've just got to call, because people typically don't say no."

Heggerston, a former Peace Corps volunteer, believes she was selected because of her experience in marketing, which would allow her to market the project and get the word out, and because she knows how to get people excited. "I'm kind of a cheerleader," she said.

This realization that everyone – simply by being a member of the community – had the power to make changes, sparked a growing interest. People got excited about

it, knowing this was something that everyone could be involved with, and that it had the potential to bring the community together. So they called their friends, their family members and their co-workers. Since many felt that Nisswa had lots of excellent social organizations, but that they weren't working together, the Navigators were the perfect impetus to bring the community together to work together as a team.

The goals of the Nisswa Navigators soon became clear. "I think at some point people realize that there's going to be development and growth, but they also understand that at some point there's an end to that," said Mayor Kraus. "We're not an industrial city, and we don't want to be. We don't make any pretense that we are. I think we recognize and accept that we are going to be a tourist town. So, we just need to go with that, and as I've said many times, if we're going to be the tourist town, then let's be the best one in northern Minnesota." Indeed, the recurring theme at all the meetings was preserving small-town character in the face of increasing tourism and growth. The Navigators' goal was not to change Nisswa, but to keep its character.



Nisswa, MN

Getting Everyone Involved

The Nisswa Navigators represent a wide spectrum of the community, including local business interests, landowners, politicians, seasonal residents and retirees, youth, the press, religious life, health workers, all of the service and social groups in the area, and city government. Having youth involved may be rare, but everyone agrees it's been a positive experience. The Navigators arranged for the school to send representatives to Nisswa's city council meetings, and the students are asked their opinions on issues just like everyone else. Members of the Navigators say that the presence of youth is valued exactly because their perspectives differ from those of people who usually sit on city government.

To drum up such a large representation of the community, the Navigators claim they did "just about everything." But word of mouth in a small town goes the farthest. They put notices in the local paper and in the Brainerd paper, they invited the press, and they got on local radio stations to let people know about the potluck. They sent notes home, pinned to the kids at preschool, to try to get their parents to come. They even provided transportation for elderly if needed.

The Navigators' word of mouth angle had a bit of planning to it as well. Heggerston

Nisswa Vision/Purpose Statement:

The City of Nisswa shall preserve natural resources, open space and its small town character by encouraging creative, conservation-based development and design.

remembers going to cafes in town. In Nisswa, there are certain groups that go to certain cafes on certain days of the week – for instance, all the contractors can be found at 7:30 in the morning at Sportland Cafe, and the women are always at Adiroandak coffee shop (now Morrie's Nisswa Grill) on Friday mornings. Heggerston met with some animosity from some of the men in the community, who



Nisswa

wanted to know, "what she thought she was doing." Heggerston believes this was because this was a new way of going about things, because they had been involved in planning for the city for the last 10-12 years, and they didn't understand why she – who does design at Norson, a local architecture and construction company – was the chair, not them.

Heggerston's approach to this potential conflict was to assure them that she was glad that they were there. She told them to stay involved, because she would need their guidance. She explained that she was selected because the city was looking for fresh ideas, and that combined with their experience, there was no telling what they could accomplish. Heggerston's open, encouraging, and friendly attitude worked: now everyone gets along great, and everyone's input

is still there.

Another obstacle the Navigators faced is their large population of snowbirds. They found it hard to keep the snowbirds involved when they were gone for half of the year. It was also hard to make sure not to make major decisions while they're gone. Since the Navigators feel that everyone's input is important, and they try to wait until everyone is there before making any

Nisswa Priorities:

- To preserve and protect existing public open space and encourage development of additional public and private open space
- To expand the passive and active recreational opportunities
- To establish a public beach and boat docking
- More programs for youth and families with children
- To retain and create jobs through economic development
- To support conservation-based design for auto oriented commercial development along Hwy 371, promoting mixed usage when possible
- To preserve the unique, small-town character of the downtown district by promoting development consistent with the "Up North" flavor of the area
- To provide life-cycle housing so people from all generations and income levels can find adequate housing
- To preserve natural resources, open space and small town character by encouraging creative, conservation-based, subdivision design
- To look at a "civic complex" including a community center expansion and new city hall
- To meet the needs of senior citizens through housing and programs
- To rewrite ordinances to govern future development to reflect their comprehensive plan's goal

huge decisions, because they realize the issues impact them – their taxes, their livelihood and their quality of life.

But the very key to Nisswa's success was their openness to include all people at their meetings – and particularly anyone who may have any opposition. "It's better to have them informed and complaining about it, than not informed, and saying who knows what," said Heggerston. The Navigators made personal phone calls to those members of the community who might have some opposition to their plans.

And if some people still complained, the Navigators realized that they'd done the best that they could and moved on. "Well, it has been a challenge, but you're going to have those people, and thank goodness they're few," said Mayor Kraus. "But you try to explain what you're doing, and if they don't agree with what the majority wants, then I guess you just kind of shrug your shoulders and you move ahead and say, well, take a look at it five years from now and tell us we were wrong." The Navigators realized that they could never please everyone, but at least they made everyone feel they had the opportunity to be involved.

Working with the City

Not only are average citizens involved, but the group also has great support from the local city officials. Heggerston attributes this to their very progressive mayor. In addition, the city administrator, Wayne Van Vliet, is on the Navigators, and he brings his entire family to the meetings. The Navigators believe that having city government involved in community organizing is key.

"I think that if the community wants to get something done, they have to start with city government, and have city government think it's their idea, otherwise they'll fight you," said Heggerston. "Before, I was in a Nisswa economic development group, formed by a

group of business people. They had all kinds of grandiose, great ideas, and then they came and told the city what to do. It didn't work, because you can't get things done that way. You need to have everybody, especially the city, involved at the very beginning."

For the Navigators, the local government serves mainly as guidance. The main focus of Nisswa's program was community involvement, and the last thing the Navigators wanted was for the program to reek of "this is what the city council wanted." "We can do that any day of the week," said Mayor Kraus. "And that's not always the best thing for the community." So the Navigators were given the responsibility to review all of the land use ordinances, update the comprehensive plan, and then bring their findings and recommendations to the council at a public hearing. Since most everyone on the council and at the hearing was already involved, there was little dispute, and the council adopted the revised Comprehensive Plan in April 1999.

The Minnesota Design Team

The next phase of the Navigators' agenda was the Minnesota Design Team visit in October 1999. The Minnesota Design Team is a volunteer group of architects, landscape architects, planners, and other community development experts that has been helping small Minnesota communities to develop shared visions for improving their physical and environmental designs since 1983.

The Navigators had already come up with



specific goals – to work on designing the public beach and marina, lakeshore management, preservation of small town character and aesthetics through building codes, and re-writing some of their land use ordinances. The Design Team validated the community vision, creating drawings of things the Navigators had already come up with. The Design Team also assisted with specifics for building design standards and specific landscape suggestions. After they left, the Navigators started to focus on rewriting their ordinances so that they match their newly revised comprehensive plan. The Navigators, who continue to meet about once a month, are planning a follow-up visit with Design Team in the fall of 2000.

Sustainable Nisswa

The Navigators strove to address all three aspects of community sustainability: environmental, economic, and social. Because economics (read: tourism) in Nisswa are so dependant on environmental issues, those two aspects of community sustainability were already integrated. And, since small town character – and preserving the small-town atmosphere for the year-round citizens as a place where "everybody knows your name" – is also connected to tourism, it was easy for Nisswa to take a holistic look at the three issues.

The Navigators felt that the environmental issues were biggest for Nisswa. "It's obvious that we have a wonderful asset in our environment, in the trees, the lakes, in all of that," said Bob McLean, who attends the Navigator meetings with his entire family. And when planning for growth and transportation changes, he

added, they were always careful to take into consideration what impact it would have on the green space. “From an economic standpoint, I don’t perceive this community to be anti-growth but they do want to be smart-growth. We want it to be the kind of growth that can provide opportunities, build local wealth, regional wealth, provide good jobs, and do it in a way that whatever comes in as business in the area doesn’t operate in conflict with the pristine environment that we have.”

The area they were most lacking, the Navigators felt, was the social aspect. They noted the absence of a library, the under-appreciation for their schools, and the lack of cohesion of their social and service organizations. The Navigators felt that they had a good, strong community, but that no one was working together. Over the past four years, the citizens of Nisswa have watched this change. Now, by involving everyone, things are a collaborative effort, where the organizations work together.

The major economic problems facing Nisswa are related to being a semi-bedroom community. Nisswa’s recent housing study looked specifically at the issue of affordable housing, but the Navigators wonder if affordable housing is even a possibility, because of the very high value of real estate in the area. Since the wages for retail, tourism, and hospitality aren’t high, a lot of the people that work in these areas are the owners of the businesses and their families, or else the owners have to pull workers from outside the community. In addition, many of the people that live in the community work outside the community.

Accomplishments

Nonetheless, Heggerston feels that the Navigators have met the needs of most everyone in the community, particularly since there was such good representation from the

community, allowing them a solid input of all views, and an incorporation of everyone’s vote on the issues. The only people she sees that may not be pleased are the large landowners and large developers. But a man interested in building a senior housing project approached Heggerston at her job at Norson. He chose to work with her because he knew that she worked with the Navigators. “He wanted to make sure, first and foremost, that the Navigators and the comprehensive plan were in line with what he was envisioning, and if it was a need for the community,” said Heggerstrom. “And I thought, wow, that’s a big deal.”

Neiman noted that around 70% of the people who attended the first potluck are still actively involved in the process. This is most likely due to the balanced atmosphere of the Navigators’ meetings: they are positive, fun, and light-hearted while also being a group that is hard-working, respectful and who listens to one other.

Mayor Kraus feels that the Navigators’ major accomplishment is having community involvement with city government, which has been his main focus. “The city is governed by the city council, but the city council governs the city by and through the input of the community,” he said. “I think that for the first time, since I’ve been here anyway, we have the city being governed by what you would call community action.”

Challenges

The Navigators found the time before they hired a professional consultant to be a challenge. They were finding it hard to focus, to plan agendas, to find time to volunteer, and to be a guiding force for the community – juggling all these responsibilities while taking care of everyday concerns such as work, kids, and running errands could be nerve-wracking at times. Motivation and establishing good leadership were two additional challenges they

faced. But after they hired consultants, everything went much smoother. In the summer of 1998, the Navigators hired Jay Blake and Paul Larsen, who work at Landecker and Associates, a land planning and surveying company in Pequot Lakes, but who have recently gotten into community planning.

“I always promote that people write grants for consultants, because we got this guy that was so motivated, and happy,” said Heggerston. “We called him the Jay Blake show. I would not get a stuffy old planner to do any kind of community thing. Get a motivational speaker in there to bring to your big community rallies. It’s worth every penny.” When they brought in an outside person, people opened up more. Because Leah Heggerston was a member of the community *and* trying to lead the community, there was at times some animosity, and people didn’t feel as comfortable opening up. “Sometimes people would either be my cheerleader or they would kind of be complacent and not say anything or they’d be against me, like I had something to do with it. And I tried to reserve my opinions and just be the facilitator. But when you have somebody that you’ve hired to be the facilitator, that’s from outside the group, people open up, it’s pretty powerful.”

Bob McLean believes that outside facilitation, and an outside perspective, can do wonders for community planning. “Jay Blake and his group are pretty much neighbors to the community,” said McLean, “and having Landecker and Associates help facilitate our process was very beneficial.” He also noted that having an organization like the Initiative Foundation involved, “that has an even broader scope of what’s happening regionally, and how Nisswa’s own planning fits into a broader regional definition of who we want to be and how we can get there,” was very helpful.

Words of Advice

Some words of advice from the Navigators include the choice of a spokesperson. “If you’ve got a good mayor, or a good chamber president, make him your spokesperson,” advised Heggerston. “And that’s what we’ve always done – we use Harold as our spokesperson for the city. Because people don’t know who I am. And I think the second you pick any one person that’s not already a representative for the city, then you start getting division. I think in most successful towns there’s always some key person that makes it that way. It’s not just by luck, it’s really not; there needs to be a person that’s driving it.”

Bob McLean agrees. “I feel that the major lesson we learned was the importance of good leadership. The leadership has to represent the broad spectrum of your community. People like Harold Kraus are a real blessing for a community like this, but it’s important to bring in active citizens that can help to plan, and can see things through. Otherwise, the city employees become too overburdened with things that should be community projects, not just city government projects.”

When Heggerston was asked if she had any advice for other communities, she replied, “Well, I usually end up saying the same thing, and it’s boring, but, god, we had fun. And that was the main thing with our group. You know, how boring can city planning be, or comprehensive plans, or just being a volunteer for your community. But we have all these great people, and we had so much fun. To the point where, when we had retreats and stuff, I think we got looked at a few times, to calm down. But you have to make it fun and interesting and serve beer. Or nobody’s going to come, they’re not going to come back.”

She also stressed that starting on time and ending on time are very important, as well as having an agenda and sticking to it. In addition, she noted that respect is also a key factor in making things run smoothly. Taking a minute to go around the room and get everyone’s quick

opinion, and not letting anyone speak twice until everyone has spoken, lets everyone feel respected. “If you set those rules up at the very beginning of the meeting, that you’re going to start on time and end on time, and that nobody can interrupt people, and that you’re going to respect everybody’s opinion, and if you do a go-around, then, those will be the rules,” she said. “And if you say that at the beginning, then when you call people on it, they’re not upset, because they’ve been told what the rules are. And say: ‘We’re gonna have fun. Let’s get it done.’ I think that was why a we got alot of attention: the Navigators made community planning fun.”

Giving their community group a name was also important. “The Nisswa Navigators: We’re charting the course of our city,” was their slogan. At first, they all thought it was kind of silly. But making a name for themselves was even easier when their group actually had a name, and their group gained even more potential for impact by having a catchy name. “And then people say, who are these Navigators?,” said Heggerston. “We say, just come to our meetings, and you’ll become one. All you have to do is show up and we’ll make you a Navigator. And I think people like to belong to something like that.”

Looking Ahead

Future goals of the Navigators include completing what they’ve already come up with, since they’ve already come up with “piles of ideas.” One of these is creating a “civic complex,” to be located in a building donated by the Lions. Since Nisswa is full of talented retired people the younger people may not know about, a community education center would be the perfect place to share talents and knowledge with other community members. “In Nisswa, there are so many things that lend themselves to outdoor recreation. But even with that, sometimes you just need a place to go, a, sort of your Cheers of sorts,” said McLean. “The Pickle [a local bar] is one

alternative, but, I don’t smoke, so it’s sort of a challenge for me. And where do you have teens go where they are welcome rather than them feeling like they’re intruding, and they don’t have to feel like we’re watching out.” That’s why one goal of the complex is to have resources for people of all ages.

The Navigators would also like to have their city services in a central location, expand the space to add a gym for youth activities, and develop a program similar to “Meals on Wheels” at the center. They would like to see

Advice From the Navigators

- Bring in an outside perspective: hire an outside professional consultant to help focus, guide, motivate and help establish leadership
- Combine community involvement with city government early on in the process
- Use a spokesperson who is already a representative of the community and who is also a member of the citizen group
- Start and end meetings on time, and stick to the agenda
- Make sure everyone’s opinion is heard – go around the room at meetings to ensure input from everyone, and don’t let anyone speak twice until you’ve heard from everyone
- Work as a group to set up the rules at the beginning of the meeting
- Give your group a name and slogan
- Go out of your way to include everyone – particularly the under-represented (youth, snow birds) and the people you feel may have the most opposition – and make it easy for people to come by providing day care, transportation for the elderly, etc.
- Have fun!

a public marina, a public beach and public dock, and more city parks. Since Nisswa has so much water, they are limited for land, and green space is a priority. In addition, they are currently fundraising for a community library, working on small business start-ups in old buildings, building a bridge across a busy highway for pedestrian and bicyclist use, and working to have their newly-rewritten ordinances passed by the city council.

The Navigators have had excitement and momentum to carry them through to this point, and they are very conscious of their position. “We’re at the point where we’ve made such good plans now, we’ve got to do it,” said Heggerstrom. “And that’s part of why we want to spread the word about what we’re doing and involve everybody. So that everybody knows, oh, we’re doing this and that, and, get everybody talking about it, because everybody should be concerned. Whether they’re seasonal or year-round, they should care about their environment here.”

For More Information:

- Nisswa Navigators:
www.33net.com/nisswacity/navigators.html
- Initiative Foundation: www.ifound.org
320-632-9255
- Minnesota Design Team:
www.minnesotadesignteam.org, for information on future visits contact Judith Van Dyne at vandyne@aia-mn.org
612-338-6763 ext 216
- Landecker and Associates and Jay Blake:
www.landecker.com, 888-866-4940
- Nisswa City Hall:
www.33net.com/nisswacity
218-963-4444