

Slow start, big finish gets Vikings to 2-0  
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'Mad Men,' '30 Rock' defend Emmy titles. 1C

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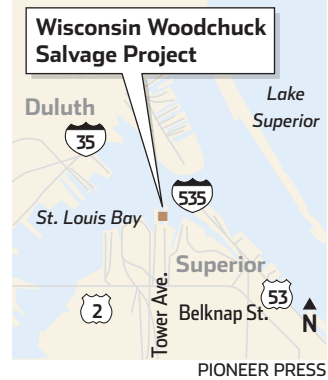
twincities.com

MONDAY 9-21-2009

## Beauty in the boards

A daunting salvage project gives old wood from 19th century grain elevators a new beginning. The reused pine and other species are prized for their special character.

Old-growth white pine is being salvaged as three large wooden elevators are dismantled in Superior, Wis.



By Dennis Lien  
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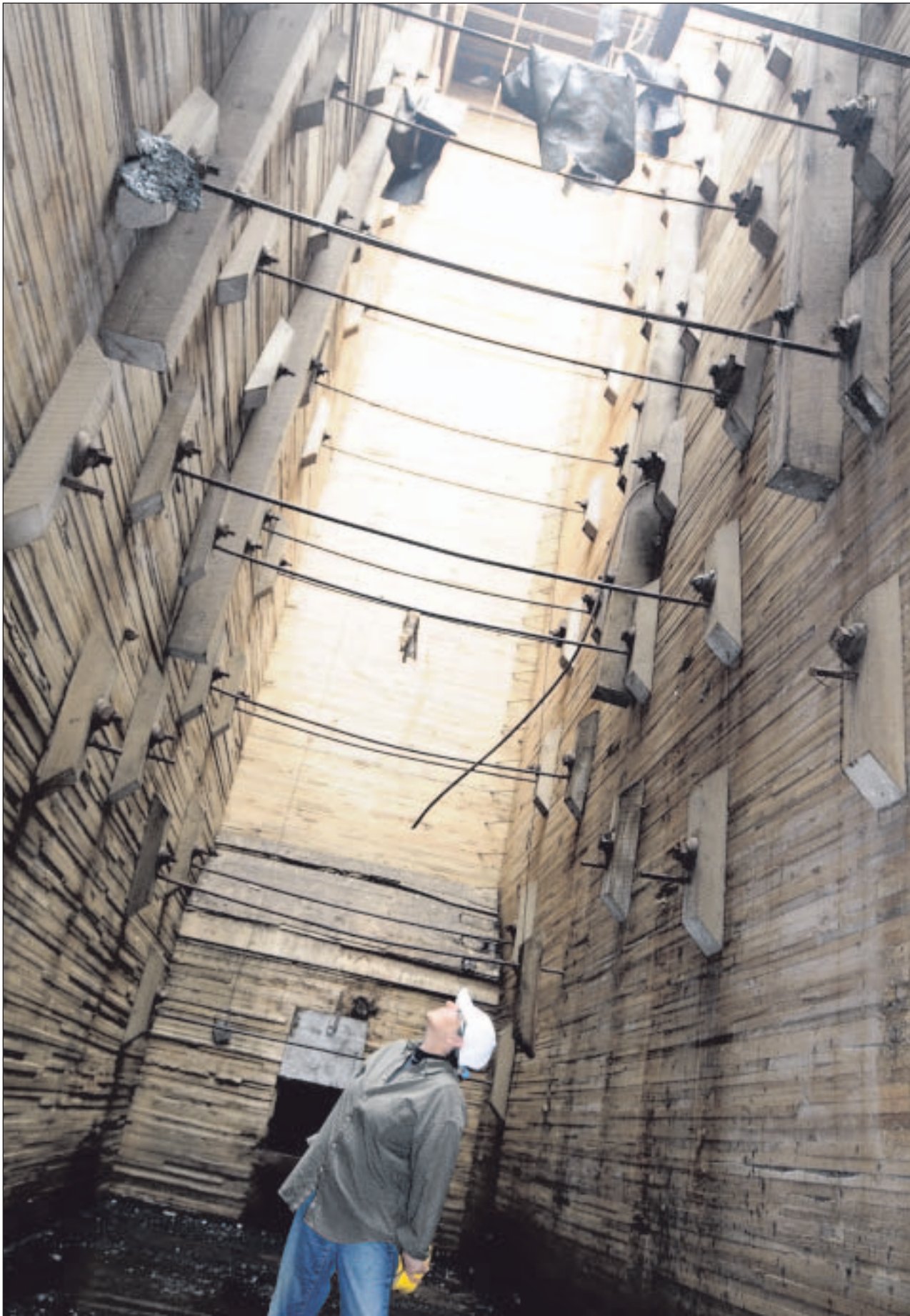
SUPERIOR, Wis. — Rising above St. Louis Bay, three massive wooden elevators hold millions of board feet of old-growth white pine, lasting remnants of a bygone America.

David Hozza and Judy Peres are working to salvage the wood — a project Hozza once thought could be done inside a year.

“Three years and two months, but who’s counting?” said Hozza, a former St. Paul City Council president and investment banker who formed Wisconsin Woodchuck to dismantle the 122-year-old former Globe Elevator piece by piece and to reclaim the centuries-old wood for use in new homes and for flooring, paneling and other purposes. Peres, a former Chicago newspaper editor and reporter, is his partner.

It’s a good thing Hozza, who was on the council three decades ago, retains a sense of humor, because less than half the wood from the tallest of the three empty buildings has been taken down and stacked or sold since the work started in July 2006.

He could blame the recession, which hurt the home-construction business just as the project got going. But that



Old Globe Reclaimed Wood Co. CEO Judy Peres stands at the bottom of a grain bin in the elevator being dismantled. The wood’s unique appearance, explains Tom Caspar, editor of American Woodworker magazine, was created “as grain fell down inside the silos, it wore away the wood much like water does on rock ... Where there’s a knot or a nail, the wood is not worn away. You have this incredible sculptured effect.” For more photos, go to twincities.com.

doesn’t reflect the daunting task that’s always been there.

“Salvaging wood out of a building is never very easy,” said Tom Caspar, editor of American Woodworker magazine. “But this is remarkable. It is a Herculean effort.”

### THE BUILDINGS

As many as 3,000 men, mostly immigrants, spent two years erecting the elevators, finishing the work in 1887.



GLOBE ELEVATOR, 4A >

PIONEER PRESS PHOTOS: JOHN DOMAN

## Congress targets ‘rip-offs’ by banks

Big fees on overdrafts, levied without notice, are criticized

By Binyamin Appelbaum and Nancy Trejos  
Washington Post

WASHINGTON — A backlash is brewing on Capitol Hill against banks that charge large fees for overdrafts without asking or telling customers, the latest sign that the financial crisis is shifting the balance of power from banks toward borrowers.

Banks struggling to survive have become increasingly reliant on the fees, which could total \$38.5 billion this year.

But congressional Democrats, who pushed through new restrictions on credit cards this spring, now are promising a crackdown on overdraft fees, using words like “criminal” and “rip-off” to describe the practice of letting people overspend and then charging them fees without warning. Most overdrafts are now incurred on debit card transactions.

Sen. Christopher Dodd, D-Conn., plans to introduce legislation requiring banks to get permission from customers, rather than allowing overdrafts automatically. If customers decline and then try to overspend, the transaction would be rejected. A similar bill is pending in the House.

Dodd dismissed concerns about the impact on ailing banks.

“People out there are getting whacked,” he said. “They should have the right to say, ‘Deny me the transaction.’”

There is outrage that some banks have raised fees, squeezing consumers even as the government is investing vast sums to rescue the industry. Average overdraft fees at large banks have increased

CONGRESS TARGETS BANKS, 4A >

### TO OUR READERS

The daily bridge column has moved. Starting today, find it on the TV page in the Life section. Today’s column is on Page 2C.

## Homes Parade marches to new beat

Times bring paired event, other changes

By Molly Millett  
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The Great American Dream Home in the Parade of Homes Fall Preview is sure a dream for its builder — it sold. The new owners of the \$3.1 million Orono property even upgraded with a pool and a home theater.

That doesn’t happen much these days.

Charles Cudd De Novo built it as a model home in a new development — a rare act lately. In 2003, when building

boomed, 19,000 new-home permits were filed. By the end of 2009, only 3,500 are expected, according to the Builders Association of the Twin Cities.

“We’re about half of what we were,” said Rick Denman, a principal at Charles Cudd De Novo. “The last year and a half has been very challenging. It’s been that way for anyone who builds homes or develops land — but for the people at the luxury end of the market, they have more flexibility when

PARADE OF HOMES, 4A >



PIONEER PRESS: SCOTT TAKUSHI

Dream Home No. 125 on the 2009 Parade of Homes is this \$3.1 million house at 3285 Graham Hill Road in Orono. For more photos, go to twincities.com.

## Spectacular fall foliage? Maybe not this year

By Patrick B. Anderson  
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Fall begins Tuesday. The State Fair is history. Baseball is headed for postseason play. School is back in session and the students are already knee-deep in homework.

In the Twin Cities, autumn’s signs — in fading greens — already are scattered on the tips of foliage, signifying summer’s end.

The decreasing sunlight of shorter days has started a process called abscission, which begins with the break-

down of the chlorophyll in the leaves of deciduous trees and ends with their shedding, said Alan Jones, a forest health supervisor for the Minnesota Department of Natural Resources. The result now is the fading of green hues into yellow, red, orange and brown.

But people looking forward to fantastic fall foliage might be disappointed this year, Jones said, unless the coming weeks bring cooler nighttime temperatures and rain. A

FALL COLOR, 4A >

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Register for a chance to win tickets to the Taste of Hudson event or to IMAX “Dinosaurs 3D.”

Tell us a Vikings or Packers joke online and you could win tickets to the Monday Night Football showdown in the Metrodome.

