

November 2003

A Publication for the
Members of the
Marshall Area
Chamber of Commerce

Chamber Board Votes to Support Operating Levy

Voters to consider referendum on November 4

The Board of Directors of the Marshall Area Chamber of Commerce would like to convey its support of the proposed operating levy referendum for our Marshall Public Schools.

On Tuesday, November 4, voters will be asked to approve an operating referendum to maintain academic programming and allow the district to continue to provide the quality education that our parents, students and community have come to expect. Failure to pass a referendum in 2003 will lead to increased class sizes, the loss of all day kindergarten, and the reduction or elimination of expanded academic and extra curricular programs.

The Marshall Area Chamber of Commerce considered several factors in its decision to support the referendum:

Workforce Development -

It is important to offer our students the best education that we can to insure that our future workforce is prepared for today's ever-changing business environment. Our students of today provide the workforce for our local businesses in the future.

Community Development -

New people are always looking at the Marshall area as a place to live, work and

do business. To remain competitive with other communities and regions, it is necessary to have a quality school system to continue to attract professionals and other individuals to our community.

Responsibility -

Our local School Board has a long tradition of fiscal responsibility and has indicated their willingness to be held accountable for providing the expected results with the funding they are currently requesting. The district is consistently below the state average in expenditures per pupil, and has already committed to over \$750,000 of budget reductions for the current school year. Marshall's current levy rate places us in the lowest 13% of all Minnesota school districts with operating levies.

Strong schools are essential for strong communities, and strong communities are necessary to maintain a healthy business community.

Please vote "Yes" on November 4.

Save the Date!

Transportation remains one of the most pressing issues for our region --- and one of the most complex. Minnesota's economic strength and vitality depends on an effective transportation system.

The Government Affairs Committee of the Marshall Area Chamber of Commerce is planning a Transportation Forum for **Monday, December 8**, from **11 AM to 1 PM** to discuss how we can work with our legislators, the Department of Transportation, and others to

find solutions to our need for expanded transportation funding.

Plan to save the date, and attend this important forum to learn more about our transportation system, its funding, and what we can expect in the upcoming legislation session.

Watch your Friday FAX and next month's Chamber Perspectives for complete details and registration information.

Chamber trends in today's economy

Chambers must be agile, responsive to trends

In today's fast paced environment, and uncertain economy, chambers of commerce must be agile and ever-changing organizations to meet the needs of their members and continue to thrive. There are a number of trends impacting chambers, and businesses, that continue to shape the future of their organizations and their communities.

Recruiting members and growing revenue for the chamber isn't easy. Competition from other organizations, loss of locally owned businesses, and mergers and acquisitions have had a significant impact on the ability to retain and grow our membership base. The economy is also a significant factor. In today's economy, many business budgets are tight. Having said that, this is when businesses need chambers the most. The key is knowing what your members expect, delivering results and communicating your successes.

Volunteers are more difficult to recruit than ever before. Downsizing has eliminated the traditional chamber

volunteer positions. Businesses, as well as chambers, are doing more with less. Dual income families and more demands on time have made time more valuable than money in many instances. Chambers must use their volunteer's time efficiently and make the experience enjoyable to maintain volunteer involvement and groom future leaders.

Technology is also having an impact on chambers. Chambers of commerce must not only be flexible, but quick to make a decision. Voice mail and email provide instant information and chamber processes must also provide for quick decisions.

Most important, and rightly so, business owners expect a strong value for their membership investment. Those chambers that are meeting their members programming needs, have a voice in important local issues and are communicating their results are retaining their members and continuing to grow. While networking and business promotion still remain one of the top priorities for chamber mem-



David Olson

bers, most businesses expect more. They expect the chamber to be in front of issues and trends in business and the community — being proactive, not reactive.

The good news is that many chambers have recognized these trends and are responding. They are the voice of business. They make decisions. They move quickly and they are changing to meet the needs of their members today — which are not the same as the needs of their members 10 years ago, or even last year in many cases.

Local chambers remain valuable in shaping local communities and building our statewide economy. The trends and the economy will continue to change. As long as chambers change with it, they will continue to be a powerful organization for their member businesses.

This article was prepared by David Olson, President of the Minnesota Chamber of Commerce

Thanks for Renewing your Chamber Dues!

It's dues renewal time at the Chamber of Commerce, and we would like to take this opportunity to thank those businesses that have already renewed their membership dues. Almost 50% of our members have renewed their investment in their business community by renewing their dues (and taking advantage of our 2% discount for doing so within the first 15 days after billing!)

The Chamber is a multi-faceted organization whose goal is to make business better in the Marshall area. We are funded solely through the

annual investments of each of our members businesses, supplemented with program income from projects like the Taste of Marshall, or our Golf Outing and AgFest events. All funds are reinvested in the Chamber's program of work, so that the Chamber can continue to provide services and develop programs for the improvement of the Marshall business community.

We hope that you agree that your Chamber membership is a sound business investment. Please, provide us with your ideas, comments and suggestions, so that we can continue

to improve our programs on your behalf. We may be reached anytime during regular business hours by calling the Chamber office at 532-4484, or email us at chamber@starpoint.net. We would be happy to meet with you to gather your input as well.

Again, we thank you for your financial support, and your volunteer time commitment.

The Chamber Board, staff and volunteers all look forward to continuing our relationship with you over the coming year.

November Business Briefs

Minnesota Retail Association lobbys on sales tax issues

The Minnesota Retail Association is currently urging the US Senate to pass S. 1736 in 2003 to make sales tax collection mandatory for all retailers.

On-line and mail-order merchants benefit from an unfair price advantage when they don't have to collect sales tax. Minnesota Retailers and the National Retail Federation have long supported a level playing field for all merchants, regardless of whether they sell their merchandise from a store-front, through a catalog or over the Internet. All retailers should be required to play by the same rules, and tax policy should not be allowed to determine the winners and losers in our industry.

Senators Michael Enzi, R-Wyo., and Byron Dorgan, D-N.D., introduced S. 1736, the Streamlined Sales and Use Tax Act of 2003 in late October.

Introduced with 12 co-sponsors, the legislation is a companion bill to H.R. 3184, which was introduced September 25 by Representatives Ernest Istook, R-Okla., and William Delahunt, D-Mass.

The legislation would allow states that implement the Streamlined Sales and Use Tax Agreement to require that out-of-state retailers collect sales tax when selling to their residents.

Businesses interested in this issue can call the Chamber for more information, or visit the Retail Action Network at www.nrf.com/ran for additional details.

Visitors for the Holidays?

The Chamber has maps & visitors information for your holiday guests, and simple community maps that can be emailed to the last-minute visitor.

Marshall will be featured in Prairie Business Magazine

Marshall will be the featured community in Prairie Business Magazine's December issue. A community profile article will focus on Marshall and our development activities.

The profile is being written by Jim Tate, Associate Director of University Relations at SMSU, and will feature a local perspective.

Prairie Business Magazine is based in Fargo, ND, and features news and business information on communities on the northern plains. Subscriptions to the magazine are free; visit their web page at www.prairiebizmag.com for complete details.

Reservations and Cancellations

The Chamber would like to remind our members of our reservation and cancellation policy. Due to costs incurred and commitments made to food and beverage vendors, the Chamber requests that reservations for Chamber events be cancelled at least 24 hours prior to the event. Once the deadline has been passed, those who have registered will be billed for the event, whether or not they were able to attend.

If you are unable to attend, we encourage you to send an alternate from your firm or organization. It is a great way to introduce them to Chamber activities!

Registered for our Friday FAX?

If not, send us your email or fax number (whichever is more convenient for you), and we will add you to our list. Friday FAXes provide weekly updates on Chamber and community information for your business to use.

Use Marshall Dollars for Holiday Bonuses

It's not too early to start thinking about the holidays, and there's no better way to recognize your employees than with Marshall Dollars. Marshall Dollars are available in \$1, \$5, \$10 and \$20s and comes with a list of Chamber member businesses that accept them. What a great way to support the Marshall Business Community! Call the Chamber for more info.

Leadership Academy Information Available Soon!

Brochures for the 2004 Marshall Leadership Academy should be distributed by the end of the month. The Academy serves as a forum to develop leadership skills and gather knowledge about the trends, challenges and issues facing Marshall and the surrounding area.

Welcome New Ambassadors!

The Ambassadors, which presents First Dollar and Progress Awards to recognize local businesses, have welcomed several new Ambassadors recently. They are: **Sarah Ackerman** (Western Mental Health Center), **Eric Eben** (Hoffman & Brobst), **Mike Foley** (Ecowater Systems), **Steve Sammons** (Tholen Auto Sales), and **Eric Uschold** (Southwest Insurance Services).

**BE SEEN.
BE HEARD.
BELONG.
*BE INVOLVED!***

**Call the Chamber at
532-4484 to learn more about
how you can use your Chamber
membership to become more
involved in your business
community.**

**Looking for a way to reach
other business people?**

Inserts can now be placed in the Chamber Perspectives for
your business or organization.

Just deliver 600 copies of your flyer printed on 8 1/2 by 11 inch
paper to the Chamber office by the 25th of the month, and we
will insert and mail your information for just \$40! If you mailed
600 pieces individually, your postage alone would cost \$170.

We'll save you \$130 plus all the hassles!
(And there's no envelope, label or label costs, either!)

You'll be reaching 600 of Marshall's top business people, and
getting your message out quickly and efficiently.
Give it a try today!

Also ask about our mailing labels and envelope imprint services,
if you prefer to do it yourself.

**Another Member Benefit of the Marshall
Area Chamber of Commerce**



**Have you
accessed
your chamber
this month?**

**Here's What's Been
Happening at the
Chamber:**

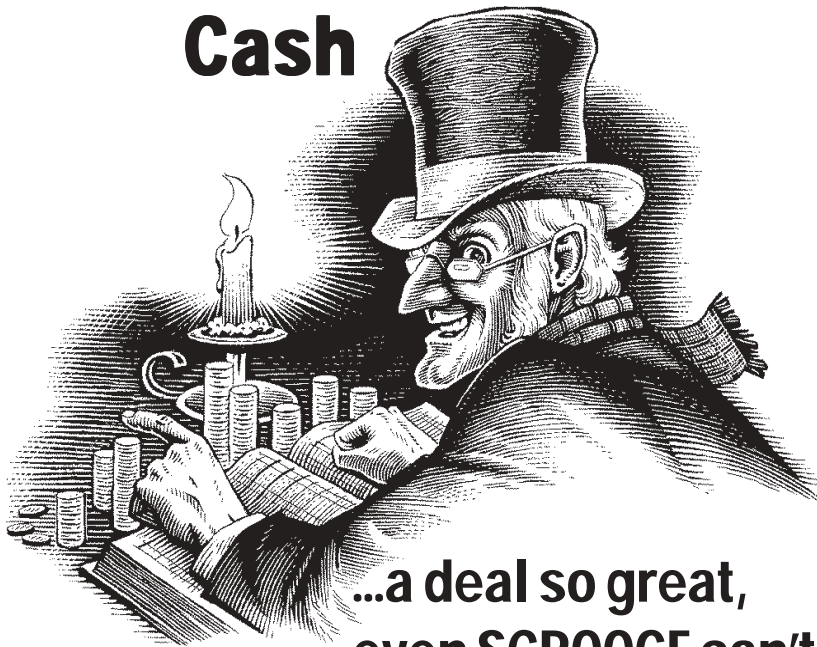
- ◆ Marshall Dollars Sales
 - ◆ Business Referrals
 - ◆ Ambassadors Visits
 - ◆ Community Tours
 - ◆ Committee Meetings
 - ◆ Retreat Planning
- ◆ Annual Budget Preparation
 - ◆ Community Calendar Updates
- ◆ Meeting with David Olson, President, MN CC
- ◆ Community Map Sales
- ◆ Christmas Cash Planning
 - ◆ Transportation Forum Planning
- ◆ Assessment of need for Downtown Snow Removal program
 - ◆ Holiday Retail Hours planning
- ◆ Planning for Taste of Marshall
- ◆ Promotion of Risk Management and Disaster Planning Seminar
- ◆ Virtual Main Street Meetings

and much more!!!!

**Thank to to everyone who
has renewed their chamber
membership this month.**

**We appreciate your
support!**

Marshall Christmas Cash



**...a deal so great,
even SCROOGE can't
resist!**

Christmas Cash loans available at
only **1.8% interest!**

Loans will be available beginning October 18
through December 23th.

Amounts: \$750 per person or \$1,500 per couple (Per bank).

7.5% A.P.R. for 6 months, regular interest rates
after 6 months with approved credit.

Marshall Christmas Cash must be used by
December 24th, 2003.

Marshall "Christmas Cash" participating banks:

- ◆ Bremer Bank ◆ First Independent Bank
- ◆ Community First Bank
- ◆ United Southwest Bank ◆ Minnwest Bank

For more details call the
MARSHALL AREA CHAMBER OF COMMERCE
507-532-4484

Participating Christmas Cash Businesses

- Borch's Sporting Goods
- Bot Appliance
- Bound to Read
- Cenex - Ampride
- The Computer Man, Inc.
- Computers & Beyond
- County Fair Food Store
- Creative Gatherings
- Fabrics Plus
- Floor to Ceiling Store
- Graham Tire Company
- Hy-Vee Food Store
- Hy-Vee Floral
- Johnson's Paint & Wallpaper
- K-Mart
- Larson's Home Furnishings
- Lea's Hallmark
- Lilibets
- Marcotte Jewelry LTD
- Marshall Area YMCA
- Marshall Decorating Center
- Marshall Small Engine
- Maurices
- Mister Cool's Clothing
- NAPA Auto Parts
- Patzer's Hardware Hank
- Prairie Pride Cooperative
- Runnings
- Shopko
- Skewes Jewelry Inc
- Slumberland
- Tholen Auto Sales
- Thrifty White Drug
- Tires Plus
- True Value Home Center
- Wal-Mart
- Weiner Memorial Medical Center
- WMMC Home Health Services
- WMMC Wellness Center

Avoiding Disasters: Are you prepared?

Disaster will happen. Count on it. Whether it is a manmade event or some natural phenomena, disasters are sure to happen. Small businesses everywhere are affected by fire, flood, tornadoes and other natural disasters. And unfortunately, those who use electronic media for their businesses are especially susceptible to disasters, because so many things can go wrong.

Disaster planning comes in three steps: preparedness, response and recovery, according to experts in the field.

Technology, especially anything computer-related, is far from infallible, and businesses that rely on technology need to plan for failures that can negatively impact their success.

So, how should a business owner prepare for a disaster with all of this new technology? Unfortunately, most business owners and managers learn how they should have prepared only after experiencing a major outage that threatens the business's ability to function. Trial and error is an excel-

lent teacher, but is also an expensive — and stressful — way to learn.

So what steps should a business take to avoid catastrophic losses during a disaster?

Obviously, we want to avoid disaster altogether. The first step is to think hard about what catastrophes your firm could face, from hacker attacks to your computer system to a flood at your business location, and begin to plan to avoid those scenarios. Build and protect your business information from physical and electronic threats to minimize the impact of these disasters.

But you can't protect your equipment and information from every conceivable threat. To avoid catastrophic data loss, every technology-based business should work to eliminate single points of failure. The way to do that is through redundancy, backups and trainings.

Redundancy is ensuring that every system has more than one route available to travel should one of the routes or systems fail. Virtually all Internet providers build in redundancy routinely. But small businesses don't always spend the money to ensure the necessary redundancy to keep its information flowing.

Backing up all data is critical to the long-term success of any firm.

Viruses, glitches and hardware failures are guaranteed to happen over time, so every business should regularly back up its critical data, such as accounts payable and receivable to avoid disaster.

Finally, training is critical to avoiding disaster. Once procedures for disaster avoidance have been finalized, everyone who must carry out part of the plan must be trained and tested to be sure they understand their role clearly. Make sure that everyone in your company is familiar with the plan and knows what steps need to be taken in an emergency.

Draw up a list of telephone numbers for all employees. Assign certain employees to call others if disaster strikes, so that you can quickly communicate instructions about your business. Only when these steps are taken, can a business be reasonably sure they can avoid most major disasters.

To learn more about what steps your business can take to plan for emergencies or manage your risk, plan to attend a free workshop sponsored by the Marshall Area Chamber of Commerce and the Small Business Development Center on Wednesday, November 5 from 9 AM to 12 Noon at the Lyon County Government Center. Call the SBDC to register at 537-7386.

Wanted: Vacant Space Information for Retail, Commercial and Industrial Properties

Chamber staff is again updating our list of available space listings for retail, commercial and industrial space in Marshall.

These updated listings allows us to make referrals to businesses looking for information about space that is currently available, or will be in the near future.

If your business has space available for rent or sale, please let us know, and

we will add it to our list. We prefer to include information about the size of the space available, general price ranges, and contact information.

The Chamber will pass along all leads that we receive directly to your business or your realtor, whichever you prefer.

We also list local space available on a state-wide system maintained by the Department of Employment and

Economic Development (DEED), which can be accessed by any business looking for space throughout the state. (To view Marshall's current listings, visit www.mnpro.com, and click on the Marshall links.)

MnPro lists over 1800 properties from communities across the state, and also provides community profiles on over 400 Minnesota cities.

Chamber Dollars Make Good “Cents”

It's not too early to think about what to give your employees, family, friends, co-workers, delivery and service providers for the holidays.

May we suggest Marshall Dollars! Here are just ten reasons Marshall Dollars are a great idea during the upcoming holiday season:

1. One size really does fit all.
2. They're easy to wrap.
3. They can be redeemed at over 400 Chamber member businesses.
4. Each certificate has a renewable six month expiration date.
5. They are easy to buy --- just call the Chamber at 532-4484 to place your order.
6. Marshall Dollars insure that dollars are spent locally, supporting our local businesses.
7. There is no hassle in exchanging Marshall Dollars for the right item.
8. There are no long lines or crowds. Chamber staff can have your order waiting for pick-up.
9. Guaranteed holiday delivery. Just give us an hour or two for large, personalized orders.
10. You'll have more time to enjoy the season.

Marshall Dollars make good “cents” during the holiday season. Place your orders now!



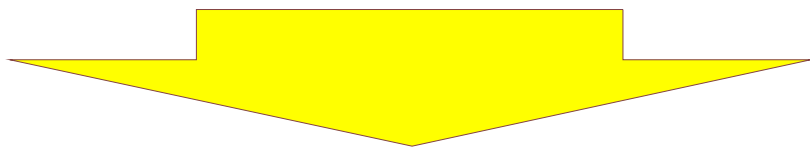
The Marshall Area Chamber of Commerce is in the process of producing an updated Marshall City Map. This very popular publication is not only used by local businesses and residents, but it is also mailed, by request, to any new company or family that considers relocating or visiting the Marshall area.

What a great way to target new community members and share information about your business.

20,000 high quality maps will be produced, with approximately a 3-year shelf life. The maps also include information about the community and community events, a SMSU Campus map, and a complete street index. The maps will be distributed through participating businesses, at service stations and hotel locations, as well as through the Chamber office.

The cost to participate is \$250 for a single space and \$475 for a double space, with just 50 ad spaces available. To reserve your ad space, or to learn more about this project, contact the Chamber office at 532-4484, or email us a chamber@starpoint.net

Click here!



www.marshall-mn.org

Your link to Marshall area information!

Add us to your list of favorites!

- ◆Business Links
- ◆Community Organizations
- ◆Community Calendar & Area Events
- ◆City & County Information
- ◆Visitor & New Resident Assistance



Marshall Area Chamber of Commerce

The Chamber serves 450 members and has been helping the Marshall area prosper since 1930.

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2003/2004

Board of Directors

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Deb Boulton
(BH Electronics)

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The Chamber Perspectives is published twelve times each year by the Marshall Area Chamber of Commerce as a service to our members. Comments and contributions are welcome. Please call us with corrections or additions to our mailing list.

Minnesota: A 100 Year History

It is no surprise that times have changed. Minnesota looks a lot different now than it did 100 years ago. (Unless otherwise noted, all data contained in this sidebar are from Minnesota Planning, "Turn of the Century: Minnesota's Population in 1990 and Today," 1999. Data from 1900 U.S. Census Reports, Volume VIII, Manufactures, Part II and 2000 U.S. Census.) The highlights:

◆ Minnesota's population in 1900 was just over 1,750,000; a century later it was 180 percent higher, or approximately 4,980,000.

◆ In 1900, only 28 percent of the population lived in the Twin Cities seven-county metropolitan area. In 2000, 58 percent of Minnesota's population called the Twin Cities home.

◆ In 1900, 40 percent of Minnesotans (primarily men) were employed in the agriculture industry as farmers, planters, farm laborers, and supervisors. By 2001, many Minnesotans were employed in the retail trade (18 percent) and manufacturing (16 percent) industries. (MDES, Occupational Employment Statistics [OES], "Minnesota Industry-Occupation Matrix: 2001." Employment estimates from the 1999, 2000 and 2001 survey rounds.)

◆ The most common occupations in 1900 were general laborer (54,111); domestic and personal service worker (34,598); steam railroad employee (17,014); merchant and dealer (15,656); and carpenter and joiner (15,183). By 2000, the largest occupations were retail salesperson (85,440), general office clerk (75,040), cashier (64,460), registered nurse (49,090), and waiter and waitresses (42,910). (MDES, Occupational Employment Statistics [OES] *Salary Survey*. (Employment estimates from the 1999, 2000 and 2001 surveys.)

◆ The most important manufacturing industries (by value of products produced) were flouring and grist mills, and lumber and timber products.

◆ The manufacturing sector generating the highest gross state product in 2000 was industrial machinery. (Bureau of Economic Analysis. Regional Accounts Data, 2002 www.bea.gov/region/regional/data.htm)

◆ Only 16 percent of women were employed in 1900 compared to 66 percent of women in 2000.

What a difference a century makes!

Article from "MN Economic Trends" a magazine published by the Research Statistics Office of the MN Department of employment and Economic Development.



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