

VOL. 16, NO. 10 Published By Princeton Area Chamber of Commerce October 2013 **PRINCETON AREA CHAMBER OF COMMERCE** 705 2nd St. N., Princeton, MN 55371 Phone: (763) 389-1764 Fax: (763) 631-1764 www.princetonmnchamber.org Email: pacc@sherbtel.net Monday - Thursday Noon-5:00 p.m. Friday CLOSED **CHAMBER BOARD OF DIRECTORS - 2013** PRESIDENT Scott Berry 18th Annual Berry Law Offices 763-389-0178 VICE PRESIDENT **Bob Michael** Marv's True Value 763-389-3201 TREASURER Deb Ulm All are Steinbrecher Painting 763-389-3887 VICE TREASURER Mark Oleen Sherburne State Bank welcome 763-389-4099 DIRECTORS John Herman Fairview Northland Medical Center to come 763-389-6373 at the Princeton Fire Station Marni Gustafson Sterling Pointe Senior Living 763-389-8655 Thursday, October 31 through the Troy Minske Rum River Automotive 763-389-3811 5:00-9:00 p.m. Sandy Miller Haunted Cartwright Realty, Inc. 763-389-2323 Treats for the Kids Gary Fulton Rum River Promotions **Fire Station** 763-389-5838 non-spooky area open to all ages Sherry Newman VA Business Services 4U 612-209-5534 Tricks for the Parents **Tim Siercks** ENTER IF Minuteman Press Coffee and Cider Too 763-389-1220 Holly Martinson YOU DARE! Crystal Cabinets 763-389-4187 Walking Zombies – Flying Ghouls – Creepy Goblins Michelle Sarazin Executive Director 763-389-1764

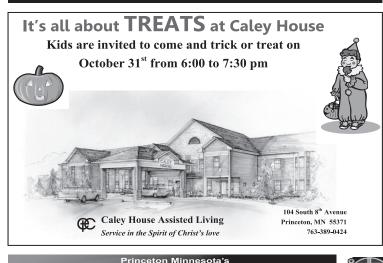
Civic Betterment Club

Our 100th year started at last month's meeting with the "kickoff" at the Chili Fest. The Anniversary Committee acknowledged Princeton's past by handing out "A Walk Around Town" brochure at the Chili Fest. This walking tour includes directions & historical data on the location. A few of the locations are the Williams Dingmann Funeral Home (Princeton Armory); Dr. Lingle's Building (Public Library & Restroom); Rejuvenate (Princeton Union); Community Ed (Hospital with CBC Rose Garden); Riverside Park (Dunn Bridge); and the Great Northern Depot. Anyone interested in receiving this brochure can call our President, Judy Barnes (763-389-5855).

There are several volunteers and organizations that have helped us over the summer, and we would like to let them know they are truly appreciated. Thanks go to our members who assisted at the Relay For Life and the Red Cross Blood Bank, and to the American Legion Auxiliary members who volunteered at the Blood Bank. Also, thanks go to Casey's and to the Mille Lacs County Dairy Association for donating the donuts and cheese to the Blood Bank. A special thank you goes to everyone who donated to member Sandy Whitcomb's Benefit and Silent Auction last month. Our thoughts are with her and her liver donor, Michele Wesloh, as they will be having surgery this month.

The next meeting of our Centennial Year will be on October 15th in the backroom of K-Bob Café at 9:00 am. Everyone is welcome to join us to hear the latest from our Anniversary Committee. Mark your calendars for November 7th as our annual Wine Tasting & Silent Auction will be at Steven's.

Hey Kids!! Remember Halloween is this month!! We'll be waiting with treats for you at our "Little House" across from the Dairy Queen, so stop by on the 31st!!



nnual Chi

Saturday, September 28, 2013

FUN FOR EVERYONE!

Chili & Salsa Tasting/Judging Admission: \$5 - \$3 with Food Pantry Donation Kids Games & Inflatables \$3 per child Chalk Art Contest Free but Limited to 32 Entries (8 per Age Group)

Enter your own famous chili or salsa to claim the title of "Princeton's Best"

Chili & Salsa ic, Beer and Food

Cash Prizes!! \$500 1st Place/Best Chili \$100 1st Place/Best Salsa \$100 Best Decorated Chili Booth

ire Engine Dis

4:00 p.m. Rum River Dr. between 1st Street & 2nd Street N

For details, contact the Princeton Area hamber of Commerc 763-389-1764 pacc@sherbtel.net

princetonmnchamber.orc

Thank you Sponsors!!

Grand Casino

w Northland Med

FINANCIAL FOCUS How Should Your Risk Tolerance Influence Investment Decision?

As an investor, how much risk can you tolerate? It's an important question — because the answer can help you make the right investment choices.

Before you know your risk tolerance, you'll want to make sure you first understand the nature of investment risk — the risk of losing principal. This risk is especially prevalent when you invest in stocks, because stock prices will always fluctuate — and there are never any guarantees about performance. Of course, a decline in value does not mean you need to sell; you can always hold on to the stock with the hope that its value will bounce back. And this can certainly happen, but again - no guarantees.

How you respond to this type of investment risk will tell you a great deal about your own risk tolerance. Of course, no one, whether he or she has a high tolerance for risk or a low one, particularly likes to see declines. But people do react differently. If you're the sort of person who can retain your confidence in your investment mix and can focus on the long term and the potential for a recovery, you may well have a higher tolerance for risk. But if you find yourself los-

Saturday, October 12, 2013

7:30 a.m. 5K Fun Run/Walk Registration 8:00 a.m. 5K Fun Run/Walk Begins

8 a.m.-11 a.m. Indoor Family Festival

Second States Face Painting Second Second

Inflatable Bouncers Singo

🗢 Games 🗢 Entertainment

Food Silent Auction

Most activities are included in the price of a \$6 armband.

All proceeds benefit Princeton Youth Hockey players.

Fest

ing sleep over your losses (even if, at this point, they're just "paper" losses), becoming despondent about reaching your goals, and questioning whether you should be investing at all, then you may have a low tolerance for risk.

This self-knowledge of your own risk tolerance should help inform your investment decisions — to a point.

Even if you determine you have a high tolerance for risk, you almost certainly should not load up your portfolio exclusively with stocks. If the stock market enters a prolonged slump, you could face heavy losses that may take many years to overcome, causing you to lose significant ground in the pursuit of your financial goals. Conversely, even if you discover you don't have much tolerance for risk, you won't want to invest only in supposedly "safe" vehicles, such as certificates of deposit (CDs). During those periods when rates on CDs and similar instruments are low, as has been the case in recent years, your interest payments from these investments may not even keep up with inflation meaning that, over time, you could end up losing purchasing power, which, over the long term, can be

just as big a risk as market declines.

Ultimately, then, you'll probably want to let your risk tolerance guide your investment choices but not dictate them with an "iron hand." So, if you believe you are highly tolerant of risk, you might have a somewhat higher percentage of stocks in your portfolio than if you felt yourself to be highly risk-averse - but in any case, you'll likely benefit from building a diversified portfolio containing stocks, bonds, government securities, CDs and other investments. While this type of diversification can't guarantee profits or protect against loss, it can help reduce the effects of volatility on your portfolio.

By knowing your own risk tolerance, and the role it can play in your choices, you can help yourself create an effective, suitable investment strategy — one that you can live with for a long time and that can help you avoid the biggest risk of all: not reaching your long-term goals.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.



to help at the many events during the year. Call the Chamber Office at 763-389-1764 to help!

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Page 2



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Grand Casino is Minnesota's make your convention or business meeting a smashing success. Grand Casino

877-447-2631

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1st-Ever Wildlife Festival 5K Family Run/Walk

Running in the Wild

At Sherburne National Wildlife Refuge, Zimmerman, Minnesota

Saturday, October 5, 2013 Race Starts: 9:00 a.m. **On-site Registration Starts: 7:30 a.m.**

ENTRY FEES - DONATION (until Sept. 26, 2013): Individual Registration - \$18 per participant Family Registration - \$18 for 1 participant, \$16/person for 2 or more participants All participants \$20 after September 26 1st, 2nd, and 3rd place prizes will be awarded in 8 categories Registration forms at: www.ExploreSherburne.org or www.facebook.com/SherburneRefugeFans * All individuals who are registered by Sept. 26 are guaranteed a T-shirt. * T-shirt size and availability may be limited and cannot be guaranteed for registra-

tions received after September 26. * Entry fee donation covers race number, T-shirt, time,

post-race snack, and water.

Only paid participants will be eligible for prizes. Come for the 5K – Stay for the Festival!

> 'Who' are you? Let our talented staff create promotional print pieces for your business. Let your market know about your business, with:

Business Cards Brochures •Flyers and more!

Please call today for questions and estimates.

TOWN & COUNTRY PRINCETON (763) 389-1222

Publishers, Inc.



Wanted: Energetic, Business & Community Friendly Candidates

Chamber Elections are Tuesday, November 12 We'd like to see more candidates.

Princeton

Area Chamber of Commerce

Submit a short "bio" to the PACC Office by Wednesday, October 23th.

705 2nd Street North, Princeton, MN 55371

pacc@sherbtel.net • Fax: 763-631-1764

A "who, what, where & why" on you

& your interest in candidacy.

Read the following for basics of the position.

Seats Available

There are four 3-year seats on the 2013 Princeton Area Chamber of Commerce Board of Directors (PACC). All nominees, i.e. candidates must be a member or employee of a member of the PACC. The PACC Board of Directors is composed of twelve (12) members

To any/all interested persons

Please read the following information carefully. If interested in a position, please submit to the PACC Office, a short "bio" about yourself or your nominee stating background, work and connection to Princeton, along with any pertinent comments you'd like to add. Please turn this in by Wednesday, October 23 by 4:00pm.

Requirements for Board Seat

A board candidate must be a current member or member affiliate in good standing with the PACC. He/She may be a business owner/operator, employee of same, or a PACC member through a civic group or organization.

Chamber Board of Directors' meetings are held monthly, on the first and third Wednesdays, at 4:00 p.m. at city offices. These are normally 1 to 1-1/2 hour sessions and members are required to attend as many meetings as possible throughout the year. To miss three consecutive meetings without acceptable excuse, will result in removal from the board.

Quarterly attendance is also required at The PACC monthly General Membership meeting open to all members. Board Directors are expected to attend at least one general meeting and ribbon cutting a quarter. These are scheduled during Noon to 1:00 p.m. time slots with brief ribbon cuttings directly following, with location rotating between various member conference and restaurant facilities.

The PACC annual meeting is held during the fourth quarter of each year. In 2013 this meeting is scheduled for Tuesday, November 12. Current members of the board are required to attend.

Course of Action

Princeton Area Chamber of Commerce is in the midst of strategic planning to create a long-term plan to support and uplift our business community and create laser focus to best utilize resources. This is done through various business initiatives, partnerships with other organizations (including governmental bodies), and tapping into the talents and resources of our members to help support and encourage each other in business.

In addition, PACC is actively involved in producing, sponsoring and co-sponsoring many events within and for the community. PACC consists of various "project committees" responsible for structure and presentation of each event. Basically each committee consists of:

- 1. A Project Leader (seasoned board member);
- 2. A 2nd in Command;
- 3. A "Rookie" Board Member;
- 4. The PACC Executive Director.

This initial group recruits helper members, and meets regularly within an appropriate time frame, to plan and produce each event.

New members normally begin at a "learning level" and then by final year of their terms, are able to take the lead responsibility on projects.

Events and Projects

The basic PACC yearly schedule is as follows:

March – Business EXPO

- June Rum River Festival
 - DSA Banquet Co-Sponsors
 - Parade
 - City Wide Garage Sale
 - Street Fair
 - 5K
 - Fly-In Breakfast/Car Show
- July Block Party

September – Chili Fest

- November Preparation for Elections, Annual Meeting & Winter Gala
 - Co-Sponsor City's Mini Dazzle Event
- December Annual Winter Gala

– Santa & Mrs. Claus Programs

Director Primary Responsibilities

Most importantly, a Board Director must actively promote the PACC, in an ongoing and positive manner. People are to be assured of a productive, effective and upbeat chamber organization. We must stress that the chamber of commerce is meant to work with and for the business community. Our common goal is to strengthen all elements of our town and area; be it business and manufacturing, dining and recreational outlets as well as educational and civic facilities. Strength and support in these areas promotes a lasting residential population which assures a strong and healthy community in general.

"Build Your Business and Y(our) Community... Support Your Chamber of Commerce."



A RED HOT THANK YOU to our Chili Fest Sponsors:

Grand Casino Mille Lacs Fairview Northland Medical Ctr Plastic Products Co Inc. • Marv's True Value Rum River Automotive United States Distilled Products Ace Solid Waste • Almost Anything LLC Riverside Family Chiropractic

If someone was missed on our list, our apologies & a special thanks to you!



Open the Windows and Hear the Music Talent Show

Saturday, October 5 • 6:00 p.m. First Congregational Church 610 First Street, Princeton 763-389-2034

Come join us for a fun evening of music, poetry, comic acts and more. Pie served immediately after in the fellowship hall.

Rummage Sale & Schwan's Truck Sale

Saturday, October 12 9 a.m.-2 p.m. First Congregational Church 610 First Street, Princeton 763-389-2034 9 a.m.-Noon Free Will Offering Noon-2 p.m. \$3.00 Bag Sale

8th Annual Mille Lacs County Operation Community Event

Thursday, October 17 10 a.m.-2 p.m. Trinity Lutheran Church

Resource fair that connects people struggling financially to the services they need. Visit our facebook page for more details or contact us via email mlcocc@yahoo.com or 888-270-8208.



Tale Time The Pumpkin Patch Parable

Thursday, October 17 • 10:30 a.m. Princeton Book & Bible

This story illustrates how a loving farmer can turn a simple pumpkin into a simply glorious sight. In the same way, God's transforming love can fill each of our hearts with joy and light. Recommended for ages 4-7. Includes a fun craft time. Call to register 763-389-1499.

Princeton October Flare Specials!

Princeton Book & Bible 405 1st St. • 763-389-1499 10% Off All T-Shirts *Fun New Arrivals!* Visit us on Facebook or our website www.princetonbookandbible.com	Rum River Automotive 101 4th Ave. N • 763-389-3811 \$10 Off an oil change or \$50 off of \$100 or more *Limit 1 offer per visit	Princeton Wine & Spirits 1901 5th St. N • 763-389-3613 15% Off Any Handcraft Wine for October Breast Cancer Awareness Handcraft donates over \$100,000 to the Susan G. Komen foundation per year
Family Pathways 605 S. Rum River Dr. • 763-631-5022	Reynolds Balloon & Party 807 3rd St. N • 763-389-4613	Marv's True Value 31620 125th St. NW • 763-389-3201
10% Off Storewide	50 Foot Aisle Runner \$3.50 (reg. \$10.99)	1/2 Off 24-hour Carpet Cleaning Rental (\$12.00 Value)
Ossells 105 N. Rum River Dr. • 763-389-1565	Aircare Heating & Air 12535 320 1/2 Ave. NW • 763-634-4100	Hierlinger's Shoe Store 502 1st St. • 763-389-2462
Buy one Get One 1/2 Price on all Clearance Merchandise	\$10 Off Service Call	15% Off Regular Priced Merchandise
Taco John's 301 S. Rum River Dr. • 763-389-5478	Mon Marché 113 S Rum River Dr • 612-819-0298	Princeton Area Chamber 705 2nd Street N • 763-389-1764
10% Off Total Meal Price	20% Off One Item for September	\$4 OFF the Dunn Bridge Cutting Board (reg. \$20)
Minuteman Press 401 First St. Suite C • 763-389-1220	VenAura Web Hosting & Design 11448 300th Ave. • 612-308-4899	Louise's Basement 105 N. Rum River Dr. • 612-309-1974
30¢ Color Copies (Minimum of 10 copies)	FREE! Website Review & Consultation	10% Off Purchase of \$50 or more

Requests for downtown improvements within downtown corridor from Downtown Committee of the Chamber

• Striping both public parking lots on Rum River Drive (South and North Malls). Establish clear handicap and long term (Daily) parking spaces along fencing from regular shopping parking close to building, adding to the aesthetic and "welcomeness" and organization of these public spaces downtown.

• Re-landscape green spaces below black wrought-iron fencing along Rum River Dr- (Both Malls, at 2nd street south and near Family Pathways and any in-between) -

Remove every-other over grown plant/grasses

Replace with new flowering bush/Reed grasses (cattails)

Replace garden fabric (weed blocker) and Mulch over top.

~Working with Prairie Restoration to design / plan which plants best to use.

• Preventative Weed spray all sidewalks along downtown corridor in early Spring (both sides of street) and alleyways. Have Bob Goodell spray while watering city flower pot. Secondly, after spraying issue a notice to building/business owners of their responsibility to then maintain weed control thereafter when/if weeds grow after the preventative spray.

• Snow removal at all crosswalks corners and removal of snow mounds from handicap-spaces enabling access to sidewalks from parking spaces (-Snow mounds that build up where street and sidewalks meet inhibit individuals from using ramps/wheelchairs and are unsafe non-flat walking areas.)

• Re-paint (epoxy paint) crosswalks on all streets within downtown. (see photos) including those that run parallel with Rum River Drive and 1st Street *Working with County to coordinate project saving time and money using same contractor.

*County has received the request to repaint crosswalks that crossover Rum River Drive and 1st Street North.

• Re-paint (using acrylic paint = City sprayer) all parking spaces and handicap curbing within the downtown area. (Including those that are on Rum River Drive and 1st Street per the 2007 Country policy/ordinance that require Cities to maintain parking place painting maintenance on County roads within city limits)

• Place more garbage cans along West side of Rum River Drive and 1st street. And additional cans during festival and community events.

• Establish a yearly notice to all building and business owners of their responsibilities related to the upkeep and maintenance of sidewalks in front of their buildings- snow removal/sweeping/garbage/weeds etc.

• Establish a schedule to sweep downtown streets and notify building owners/ businesses of schedule of when best to sweep sidewalks prior to maximize dirt/dust pick up when city sweeper is scheduled.

Sherburne Refuge Classroom Building Project Underway Excitement was in the air early in August as a team of U.S. Fish & Wildlife Service professionals began

groundwork for a long-awaited education building. An entrance/exit road was created, driveway and parking areas carved out, and a large gravel pad constructed, which will be the base for the refuge's new facility. The building will be constructed off Sherburne County Road 9, south of the Old School House site. Plans are to send the building project out for bids in October, with hopes that construction could begin in the spring.

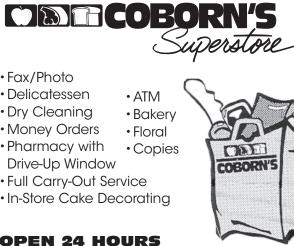
With the popularity of Sherburne's education programs, tours, and other outreach events, this new building is something refuge staff and Friends have been working toward for many years. The classroom is one part of a larger design that includes a visitor center and headquarters complex, which can be added on at a future date, when funds are available.

But as we look to the future, we also must look to the past. For more than 30 years, the Old School House served as the hub for refuge events, meetings, and other public gatherings. Over time, the building developed significant health and safety issues with a sagging roof, mold, and a host of other problems, causing it to be closed in November, 2010. This summer the Friends of Sherburne paid for a National Register Evaluation of the building, and the Old School House did not meet the criteria for listing on the National Register of Historic Places. Consequently, the building will be given a respectful send-off later this fall when local firefighters will use it in an educational training exercise that will help to increase their skills, thereby benefitting the community. A historical marker will be placed at the schoolhouse site to honor the memory of this local landmark. Sherburne Refuge is managed by the U.S. Fish & Wildlife Service, and is located near the cities of Princeton,

Zimmerman, and St. Cloud, in central Minnesota. Website: http://www.fws.gov/refuge/sherburne/.

The mission of the U.S. Fish & Wildlife Service is working with others to conserve, protect and enhance fish, wildlife, plants and their habitats for the continuing benefit of the American people. We are both a leader and trusted partner in fish and wildlife conservation, known for our scientific excellence, stewardship of lands and natural resources, dedicated professionals and commitment to public service. For more information on our work and the people who make it happen, visit http://www.fws.gov.





1100 7th Ave. South, Princeton 389-1350



202 Rum River Drive South • Princeton • 763-389-2020 190 Central Avenue South • Milaca • 320-983-3186 26120 3rd Street East • Zimmerman • 763-856-4020

You Miss 100% of the Shots You Don't Take

As said by former NHL player, Wayne Gretzky, "You miss 100% of the shots you don't take." Don't let the opportunity that your child has to try hockey, right here in Princeton, slip away!

Families of PYHA love the sport of hockey! We each have our own reasons that attracts us to the game again and again —the speed, the skill, the strategy, the strength, the confidence it builds in a child, the lifelong lesson of teamwork that it establishes or something else. What is important to focus on is how important a game like hockey can be to our children.

There are several to advantages to playing hockey. It not only develops the basic social skills such as communication, team work, individual persistence and successful achievement of goals but is also instrumental in shaping the character of children and is an enjoyable physical activity. Hockey helps to build up speed, eye- hand coordination, and endurance, not to mention that the constant requirement of energy and muscular strength that is required in playing hockey helps in the development of the cardiovascular system. It reduces body weight and keeps kids active! Playing this team sport is an excellent way of improving body health and fitness.

Children in the Princeton community have the opportunity to reap the benefits of playing hockey "right in the backyard." The Princeton Youth Hockey Association (PYHA) established in 1973 continues to develop skaters of all ages and this year will have 15 teams; five mite level (ages 4-8), one 8U level (girls ages 4-8), one 10U level (girls ages 9-10), three $squirt \ level \ (ages \ 9-11), one \ 12U \ level \ (girls \ ages \ 10-12), two \ pee \ wee \ level \ (ages \ 12-13)$ and two Bantam level (ages 14 - 15). There are dedicated coaches and team managers that make this an enjoyable program to be a part of.

Last year PYHA teams had a lot to be proud of:

• Our Squirt A team was invited to play in the YHH 2013 Squirtacular tournament in Bloomington. This tournament featured the 16 best teams from throughout Minnesota based on YHH ranking.

• Our 10U girls' team took first place in District 10 and went onto the regional tournament to represent Princeton.

• Our Bantam A team took first place in District 10 and went on to the regional tournament to represent Princeton.

• Our Bantam B2 team took first in their league and 2nd place at the District 10 finals.

Our PeeWee B1 team also took 2nd at the District 10 finals.

PYHA also has a variety of scheduled community events. Coming up on Saturday, October 12, 2013 we will host a 5K walk/run with an indoor family festival starting at 8am. For more information on this and other community events please visit the PYHA website at www.princetonyouthhockey.org

Remember, you miss 100% of the shots you don't take! Take a trip to the Princeton Ice Arena to see a hockey game or better yet sign your child up to play for FREE! We have everything you need to get started in this great sport, including equipment. You can find out more information on this by visiting the PYHA website at www.princetonyouthhockey. org. Break out those ice skates and get ready to play!



Speaker: **Heather Ruesch**

or visit: www.milacapregnancy.com



RSVP by October 16, 2013

Email: staff@milacapregnancy.com or Call (320) 983-3771



- SUPPOR Help support local businesses to ensure a strong community!

Chamber Luncheon & General Membership Mtg.

Tuesday, October 8 at TBA 11:30-Noon **Registration & Networking** Noon Luncheon

SPEAKER: Caity Eggen **Director of Human Resources** Fairview Northland

RSVP: by Noon Thursday, October 3rd

> 763-389-1764 pacc@sherbtel.net



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