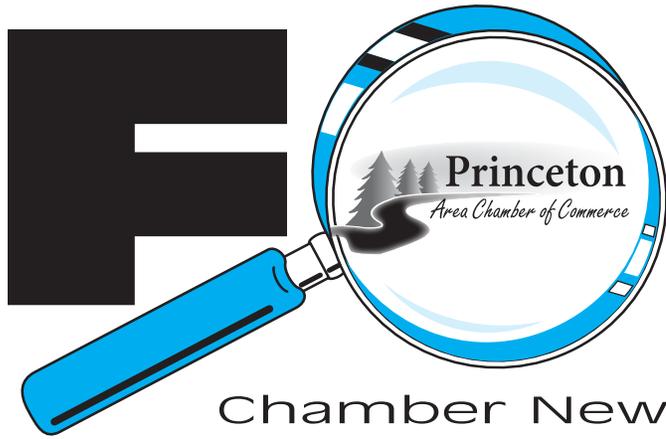


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Chamber News and Community Information



VOL. 17, NO. 1

Published By Princeton Area Chamber of Commerce

January 2014

**PRINCETON AREA
CHAMBER OF COMMERCE**
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7 New Year's Goals for Your Small Business



Ahhh...2014. The New Year can bring new possibilities, a feeling of a fresh start, and renewed excitement within your business! Do you find that your small business resolutions each year peter out by February, however? Does the New Year bring added stress as focus fades away?

Consider shifting your outlook from resolutions to goals—goals that will help your business next year, goals that are attainable, ones you can achieve with minimal effort and ones that will guarantee to make you a happier and more relaxed small-business CEO next year. Here are seven that should be on your list.

Goal No. 7: Get out of your office

Rich A. Johnson is co-founder and CEO of Spark Ventures, a Chicago-based international development organization staffed by eight highly motivated employees.

"Our people produce and work super hard and sometimes I think we just get too focused and forget to take time to connect

with each other on a more social level," he says.

Last year, Johnson took his staff to a movie at a nearby theater and says the outing was great for office morale. Now, the challenge is to implement more regular excursions.

"I'm going to sit down in January and block off times, pick dates and book trips," he says. "We have weekly staff meetings, so I will try to use that time to book something out of the office about once per quarter."

Goal No. 6: Stay present

As the sole proprietor of Mercurious Designs, an Indiana-based pattern-making company, and founder of Sweet Revenge Lingerie, Catherine Fritsch is seriously busy. So busy that she hardly has time to sleep between taking orders and answering client questions.

"There have been weeks when my husband asks me if I will ever be happy," she says. "I realize that I am always thinking

about the next thing and rarely—if ever—living in the moment."

Fritsch says she will try to stay present by planning fun activities with her husband on the weekends—things that have nothing to do with her business. She hopes that her new focus will give her more energy in her business and in their relationship.

Goal No. 5: Give up control issues

No one wants to be a micromanager... but you've gotta admit that the urge to control everything is so tempting! Barb Clapp, president and CEO of Baltimore, Md.-based Clapp Communications, knows this feeling and is determined to change her ways.

"I am going to work on letting people figure out their own solutions rather than trying to fix everything," she says. "How will I do it? I will focus every day on holding my space and work on achieving a greater gratitude for life."

(See *New Year's Goals* Page 2)

New Year's Goals (continued from Page 1)

Goal No. 4: Say no

Fritsch is in the midst of shifting her business focus from pattern-making to lingerie retail but is having a hard time turning down pattern business when her lingerie side isn't yet booming.

"I get these requests for bids and they sound interesting, but before I know it, the year is over, and I haven't given myself time to build my lingerie brand," she says.

The result: Work overload, little time for her new brand and even less time for herself.

So how does she plan to say no to pattern business next year?

"I'm going to budget a set amount of time to my lingerie line and not allow myself to accept work within that time—I'm hoping the strategy will work," she says.

Goal No. 3: Take a vacation

Every business owner deals with the same issue when it comes to vacation: *Of course you want to go* on a two week trip to Barbados, but what will happen to your business if you leave town?

"This year, I will take at least two of my three weeks of paid vacation—it isn't something I've done in years," says Johnson. "I'm a better leader when I take time off to disconnect from work."

As CEO of Spark Ventures, this is Johnson's first role as leader of an organization. And as such, he plans to set processes in place in case of an emergency while he's away.

"I don't have those procedures in place yet, but that's part of my plan," he says.

Goal No. 2: Market your business effectively

While Fritsch is passionate about her lingerie product, she isn't keen on the sales side of her business.

"Growing up, I was taught to be modest about my skills and talents, so it's tough to set aside my personality and become a sales person," she says.

How will she make a change this year?

"I'm going to enlist a public relations firm to look over my press releases and teach me how to market myself effectively," she says.

Goal No. 1: Separate your work identity from your personal identity

Fritsch brings her business thoughts into her personal time and gives her cell phone number to clients. The result: increased stress, decreased relaxation.

"This year I'm going to divide my workspace from my personal space—I have a nice studio, so I will stick to set hours and when I'm home, I will concentrate on being with my husband and friends," she says. "I will ask my customers to e-mail me during the nonwork hours, and if I don't recognize a number at night or on the weekend, I just won't pick up."

What are your business goals for next year? Share your thoughts with the Princeton Chamber on Facebook or email us at pacc@sherbtdel.net.

You might be interviewed for a future FOCUS article – a great exposure and accountability.

Article adapted from: <https://www.openforum.com>

From the President...

Wow! Two years of serving as the President of the Princeton Area Chamber of Commerce has gone quickly. I have thoroughly enjoyed this chance to serve with a fantastic board of directors. Together, through the work of the board of directors, our members and volunteers, we have accomplished a great deal during this two years.

The Chamber Board has refocused its priorities on achieving its mission to provide benefits to our members as well as opportunities to the Princeton Business Community. We continue to evaluate how our activities and initiatives benefit (1) the Princeton Chamber of Commerce; (2) our members; (3) the local businesses; and (4) the Princeton community.

We have conducted a survey of the community to determine how our local businesses can better serve our community. We have worked closely with the City of Princeton to implement the "It Starts Here!" initiative. This program has brought positive exposure to Princeton and the actions we are taking to help motivate businesses to open in Princeton.

We have recognized local businesses for their contribution to the Princeton Community through our "Princeton Business of the Month" program. Through this program we have also had the opportunity to learn more about how our nominees give back to our community and the specific kind of work they do.

We have had the opportunity to bring in dynamic and quality speakers to present at our monthly Chamber meetings. These speakers provided our members the opportunity to challenge themselves to continue to improve and grow.

Dan Erickson and Lee Steinbrecher have assisted us in the creation of a "Business Success Group." This group was created as a forum to address challenges that business owners face and to hold those owners accountable for continued improvement to their businesses. The Chamber has seen over ten businesses participate in our Business Success Group.

Finally, we have started moving forward with our strategic plan in order to create a vision and set goals on what the Chamber is going to achieve in the next one to five years.

I am very excited to continue to see the growth and leadership our new Chamber President Bob Michael as well as the Chamber Board will demonstrate in 2014.

Thank you for your support during these past two years and the opportunity to help change Princeton for the better! In the meantime, please remember to support our Chamber members by shopping and eating local and researching local services to meet your needs. They appreciate your business.

- Scott Berry

2014 PACC Event Schedule

MARCH

8th BUSINESS/
COMMUNITY EXPO



JUNE

8th-15th RUM RIVER FESTIVAL

JULY

31st BLOCK PARTY

SEPTEMBER

20th ANNUAL CHILI FEST

NOVEMBER

11th ANNUAL MEETING & ELECTIONS

29th SMALL BUSINESS SATURDAY

DECEMBER

11th WINTER GALA



GENERAL MEMBERSHIP
LUNCH MEETINGS:
2nd Tuesday of each month.

CHAMBER BOARD OF
DIRECTOR MEETINGS:
1st Wednesday of each month.

Princeton Area Chamber of Commerce
705 2nd Street North
Princeton, MN 55371

Phone: 763-389-1764
Fax: 763-631-1764
E-mail: pacc@sherbtdel.net
www.princetonmnchamber.org

PACC Business Success Group

Business Success Group Background

The Business Success Group was started by two successful business owners, Dan Erickson, President and CEO of Erickson Asphalt and Lee Steinbrecher, the President and CEO of Steinbrecher Painting. Both Lee and Dan had a passion for business owners developing businesses in the community.

They believed that through their past business successes and failures, they could assist other business owners avoid some of the same past pitfalls in which they found themselves in. Early in 2012, Lee and Dan created a group for business owners that met regularly to discuss business challenges and hold each other accountable. This group came to be known as the "Business Success Group."

Business Success Group Qualifications

The Business Success Group is exclusive to business owners. If you are not a business owner, you are not allowed to participate in this group. Each participant must sign a confidentiality agreement to participate as the information discussed and shared during these meetings are highly confidential and sensitive.

The Business Success Groups are limited to no more than eight participants in each group. The size of the group is limited to make sure the group is able to focus on each participant's business.

The Business Success Groups meet as often as weekly and as little as every other week. The frequency of the Business Success Group meetings is important to continue to hold each participant accountable and to ensure the group's objectives are being met.

Business Self Diagnosis

So, how is your business doing? Take the following Business Self Diagnosis to determine if the Business Success Group is right for you and your business.

Use the following scale from 0 – 10 to grade your business's performance:

- 0 = I've not addressed this at all.
- 4 = I've given this some attention.
- 7 = I'm doing really well here.
- 10 = I've totally nailed this.

Accounting Self Diagnosis		Grade:
1.	We know on average how much we make on each sale and track it.	
2.	We know how many sales, customers or money we need each month to break even.	
3.	We have developed our labor burden cost.	
4.	We generate monthly P&L and Balance Sheet Statements.	
5.	We set aside time at the end of each month to review the performance of the business.	

Management Self Diagnosis		Grade:
1.	We have an organizational chart in place for our business.	
2.	We have implemented a flash report or a financial dashboard to track our financial health.	
3.	We have written job descriptions for our team.	
4.	We have an employee handbook in place.	
5.	We have a twelve week cash flow forecast.	
6.	Each team member has their own 90 day goal.	
7.	Each team member is held accountable to accomplish their 90 day goal.	
8.	Each team member understands the rules of the business.	

Sales & Marketing Self Diagnosis		Grade:
1.	We have a script/process in place for greeting customers and answering the phone.	
2.	We have a defined customer service process that makes customers raving fans.	
3.	We analyze our mistakes and take steps to ensure the error will not occur again.	
4.	We have a lead sheet in place to track and measure our leads.	
5.	We have a sales process in place to turn targeted leads in to customers.	
6.	We have 5 or more marketing strategies in place to generate qualified leads	

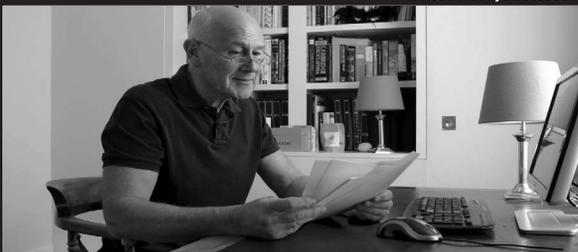
Leadership Self Diagnosis		Grade:
1.	Our business has a clear mission and vision understood by the whole team.	
2.	The company vision is demonstrated by the business leaders.	
3.	We have a successor plan in place.	
4.	Our team is trusted, supported and allowed to make decisions.	
5.	Supervisors conduct regular performance reviews of team members.	

Conclusion

If any of your answers to the self-assessment are less than a perfect "10" there is room for improvement. The good news is that if you have less than a perfect score, you have an opportunity to improve your business.

The Princeton Area Chamber of Commerce Business Success Group can help you bring your business to the next level. Our mission is to make Princeton businesses successful.

www.edwardjones.com



Low interest rates getting you down? Let's talk.

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Sterling Pointe

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Sterling Pointe Senior Living is an active adult community located in Princeton, Minnesota offering a lifestyle which promotes independence and individuality in a supportive environment, providing a schedule rich with stimulating activities, personal care assistance, and true companionship. At Sterling Pointe individuals are able to enjoy social, educational, devotional and recreational programs all without ever having to leave the building.

Sterling Pointe Senior Living is located adjacent to the Fairview Northland Medical Center on Northland Drive and opened August 1st, 2011. Sterling Pointe Senior Living includes a variety of apartment style homes with numerous floor plans available. Sterling Pointe Senior Living offers Assisted Living, and Memory Care. Amenities available include a Media Center, Beauty Salon & Barbershop, Coffee Shop, Whirlpool Spa, Wellness Suite, Community & Private Dining Rooms, Outdoor Patios & Private Decks, Chapel, Walking Paths... and so much more!

The mission of Sterling Pointe Senior Living is "...to enrich the lives of those we serve by promoting individuality and independence with compassion, respect, dignity, and choice." As a company Sterling Pointe Senior Living has made a commitment to each individual we serve to: RESPECT each person for who they are and who they may become; RECOGNIZE that every person is unique and has their own set of values, beliefs, ideas and own way of doing things; RESPOND to all concerns, needs and ideas. Sterling Pointe Senior Living welcomes the opportunity to build relationships with individuals and organizations who share in their commitment to excellence.

For more information or to schedule a tour please call (763) 389-8655 or Email Marni Gustafson, Executive Director at marni.gustafson@twsl.com. Visit the web site at www.sterlingpointeseniorliving.com.



SAVE the DATE

Saturday, March 8, 2014
Princeton Community & BUSINESS EXPO

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FOCUS SCHEDULE 2014

FOCUS ISSUE (Month)	TO CHAMBER (MONDAY, Noon)
February	January 13
March	February 10
April	March 10
May	April 7
June	May 12
July	June 9*
August	July 7
September	August 11
October	September 8
November	October 13
December	November 10
January	December 1*

*Near Holiday; dates subject to change.

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KN karin newstrom
PHOTOGRAPHY

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Ruff Start Rescue needs volunteers to provide short-term in-home care for friendly dogs and cats in need until they are adopted. We work exclusively with a foster-care program where our pet lives with you, and we pay for or provide everything. Fostering can last from a few days to several months. To learn more about fostering or other ways you can help visit www.ruffstartrescue.org or call

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www.ruffstartrescue.org



BRIGHT CHILD-CHILD DEVELOPMENT CENTER

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TELEPHONE: 763-389-4576 INFO@BRIGHTCHILDCDC.COM

Children at Bright Child-Child Development Center enjoyed presenting their adaptation of "A Charlie Brown Christmas" on December 13. We welcomed friends, family, and community members who sang carols, ate Christmas cookies, and found hand-made ornaments from their children on our Christmas tree! It was a spectacular evening!

Our talented teacher of the month is Victoria Quintance-Theel. Victoria is a boisterous and loving teacher. She has 15 years of experience in the child-care field, and she treats every child as her favorite. Parents feel comfortable with Victoria right away which allows them to feel confident in leaving their precious children in her care. Parents connect with Victoria as she gets to know them at pick-up and drop-off times. Victoria works in all our rooms, helps in the office, transports children to ECFE preschool classes, trains new staff, and is willing to assist in any and all ways needed at the center. She is a very influential member of our staff and brings lots of enthusiasm to the classroom!

We are proud to have Victoria on our team! We invite you to come and tour our center so you can meet Victoria and the rest of our dedicated staff!

BEST WISHES FOR THE NEW YEAR



2014 Kinship Plunge

Kinship Youth Mentoring will be holding a "KINSHIP PLUNGE" for our Winter Fundraiser.

Saturday February 1, 2014

Registration 11:00; Plunging starts at NOON

**Green Lake, Isanti County, Main Access,
located 1 mile south of Highway 95 on Xenon.**

COST: Minimum of \$100 in collected pledges per plunger.

Non-Profit Organizations: Funds raised by non-profit groups will be split with Kinship Youth Mentoring of Princeton with 70% staying with your program and 30% going to Kinship. If you would like your organization to participate please contact the Kinship Office and request a "Kinship Plunge Organization Agreement Form." Complete and Return the Agreement Form to the Kinship Office by January 24, 2014.

This promises to be a very fun day!

Team competitions and costumes are encouraged. Make a day of it, come for the Plunge and enjoy a fun family atmosphere!

Plungers must be 12 or older and in good health. Plungers under 18 must be accompanied by parent, coach or the group adult supervisor.

Registration and More Info: Contact Kinship Youth Mentoring of Princeton 763-631-5967 or kinship@sherbte.net or on facebook:

<https://www.facebook.com/events/1375466219372610/>

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FINANCIAL FOCUS:

Financial Resolutions for the New Year

Article 10 – December 30, 2013

About 45% of Americans usually make New Year's resolutions, according to a survey from the University of Scranton. But the same survey shows that only 8% of us actually keep our resolutions. Perhaps this low success rate isn't such a tragedy when our resolutions involve things like losing a little weight or learning a foreign language. But when we make financial resolutions – resolutions that, if achieved, could significantly help us in our pursuit of our important long-term goals – it's clearly worthwhile to make every effort to follow through.

So, what sorts of financial resolutions might you consider? Here are a few possibilities:

- Boost your contributions to your retirement plans. Each year, try to put in a little more to your IRA and your 401(k) or other employer-sponsored retirement plans. These tax-advantaged accounts are good options for your retirement savings strategy.

- Reduce your debts. It's not always easy to reduce your debts, but make it a goal to finish 2014 with a smaller debt load than you had going into the new year. The lower your monthly debt pay-

ments, the more money you'll have to invest for retirement, college for your children (or grandchildren) and other important objectives.

- Build your emergency fund. Work on building an "emergency fund" containing six to 12 months' worth of living expenses, with the money held in a liquid account that offers a high degree of preservation of principal. Without such a fund, you might be forced to dip into your long-term investments to pay for emergencies, such as a new furnace, a major car repair, and so on. You might not be able to finish creating your emergency fund in one year, but contribute as much as you can afford.

- Plan for your protection needs. If you don't already have the proper amounts of life and disability insurance in place, put it on your "To Do" list for 2014. Also, if you haven't taken steps to protect yourself from the considerable costs of long-term care, such as an extended nursing home stay, consult with your financial professional, who can suggest the appropriate protection or investment vehicles. You may never need such care, but

that's a chance you may not want to take – and the longer you wait, the more expensive your protection options may become.

- Don't overreact to market volatility. Too many people head to the investment "sidelines" during market downturns. But if you're not invested, then you miss any potential market gains – and the biggest gains are often realized at the early stages of the rally.

- Focus on the long term. You can probably check your investment balance online, which means you can do it every day, or even several times a day – but should you? If you're following a strategy that's appropriate for your needs, goals, risk tolerance and time horizon, you're already doing what you should be doing in the long run. So there's no need to stress yourself over the short-term movements that show up in your investment statements.

Do whatever you can to turn these New Year's resolutions into realities. Your efforts could pay off well beyond 2014.

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

Civic Betterment Club

Happy New Year Everybody from members of the Princeton Civic Betterment Club!! This will be an exciting & eventful year as we celebrate 100 years of local women contributing to the community throughout the years.

We appreciate the involvement and contributions that our community has given us to make our events successful. A prime example of this is all the volunteers our club received at Santaville last month. Santa & Mrs. Claus were there along with the Princeton Ambassadors, Girl Scouts, Princeton Lions & Leos, and high-school students who helped the little ones with crafts, & high-school art students who did face painting. Thanks go to members Judy Barnes, Bonni Belair, Gloria Bromberg, Mardy Butterfield, Maureen Gould, Betty Jensen, Char Kramersmeier, June Kunkel, Sharon Leider, Minnie Lofboom, Joy Mulhern, Betty McAlpine, Genny Reynolds, and Pam Schlagel for working so hard throughout the day.

Parents at Santaville enjoyed the change we had this year where they could take their children shopping in our store. Plans are underway already to do the same next year.

Our next meeting will be January 21 at 9:00 am in the backroom of K-Bob.

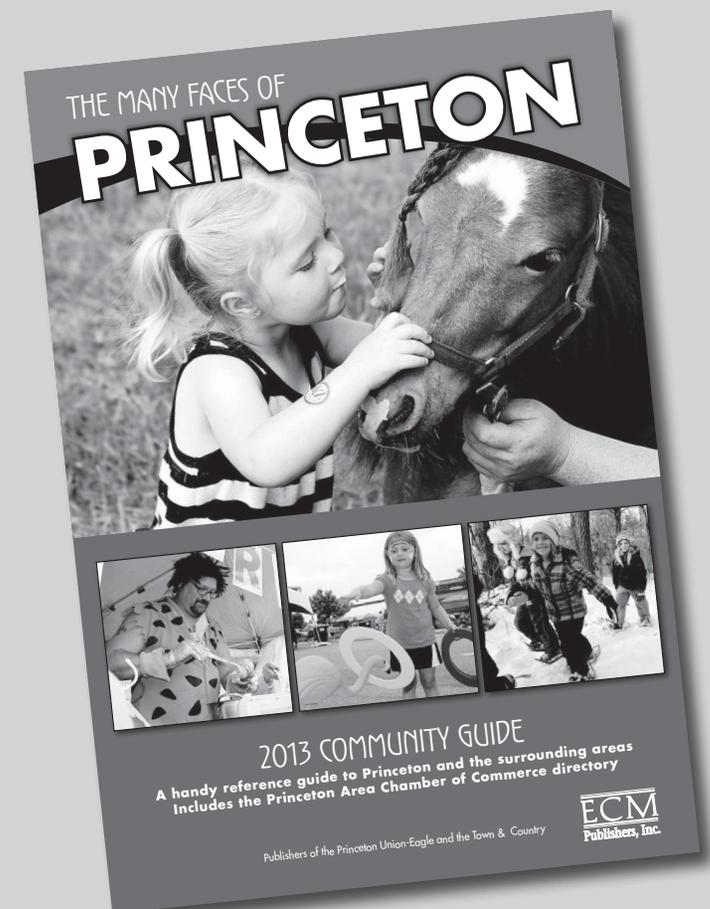
Everyone is welcome to join us as we continue the planning of our Centennial Year. Please call our President, Judy Barnes (763-389-5855), with any questions. Have a great 2014!!

The Many Faces of Princeton

March 2014

7000 copies printed in March

6,100 of which are distributed with the Town & Country Shopper to every home in the Princeton Area.



Ad Deadline:

February 5, 2014

Ad Sales, Design & Printing of the 2014 Princeton Community Guide will be done by ECM Publishers, Inc.

Contact for Pricing or to place your ad:

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SHOP LOCAL – SUPPORT PRINCETON

Help support local businesses to ensure a strong community!

JANUARY

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

General Membership Meeting

Tues., January 14
11:30 a.m. Registration
12-1:00 p.m. Meeting

Location TBA

Topic:
How to Best Prepare Your
Business for the March 8
Princeton Business and
Community Expo!

PLEASE RSVP

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
			1	2	3	4
5	6	7	8	9	10	11
12	13 FOCUS articles due to Chamber	14 Chamber Membership Meeting	15	16 Tale Time @ Princeton Book & Bible 10:30 a.m.	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	



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JCPenney Catalog Merchant
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763-389-1733

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

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