

November 2020

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AREA CHAMBER OF COMMERCE MARSHALLTOWN



Women in Business



More than ever before we are facing a multitude of changes in both our business and personal lives. Some are planned; some just happen without warning. All can leave us feeling frantic, overwhelmed, challenged and wondering how to regroup and move forward. If we understand the best ways to navigate a change, whether it's a choice or one we can't control, we can move through the transition with ease. Leadership expert, Rita Perea, will show you how to successfully navigate change to move from feeling frantic and overwhelmed to fabulous and on target again, when she presents her keynote address From Frantic to Fabulous: Navigating Personal and Professional Change during the Chamber's Women in Business Virtual Luncheon, presented by Emerson, on Thursday, November 19.

Businesswoman, Rita Perea, is an international speaker, author, executive coach, and leadership development trainer. She is celebrating her 20th year as Founder and CEO of Rita Perea Leadership Coaching and Consulting, Inc. An experienced executive herself, she has helped business owners and leaders of all types become the highest version of their best selves so that they—and their teams—can navigate change and thrive in the workplace and in life. Her corporate clients have included Principal Global Investors, Nationwide Insurance, Kemin, USDA, Shive-Hattery Architecture/Engineering and Meredith Publishing Corporation.

Rita's newest book, From Frantic to Fabulous: How to Raise Your Energy, Tame Your Work and Transform Your World in the Digital Age, ranked as an Amazon #1 Best Seller in Leadership. Rita's mission is to help people Lead well, Live well and Do well. Her clients span the globe, and she has worked with or spoken before more than 100,000 individuals over the years.

"We are so excited to connect our Chamber audience with Rita. We believe people will see her presentation as practical, yet fun!" said Chamber President & CEO Lynn Olberding. "Some have even described her message as 'life-changing."

To register, visit www.marshalltown.org/wib. Cost is \$35 per person or \$180 for 6 registrations. Your registration includes unique Zoom link, goodie bag, \$10 in Chamber Bucks, featured article from the speaker and invitation to a follow-up discussion with Ms. Perea.

Gold sponsors for this event are Farmers Savings Bank and Trending Media. Gift bag sponsor: Bergman Tax & Accounting.

Marshalltown Area Chamber of Commerce P.O. Box 1000 Marshalltown, IA 50158 Pre Sort Standard U.S. POSTAGE PAID MARSHALLTOWN, IA PERMIT NO. 42

Membership Hack

Shop local to support your fellow Chamber members! There are so many reasons to shop local but, have you given thought to them? Below are some reasons why you should consider shopping local this holiday season.

Local jobs are created – When you shop local, it creates the need for jobs in the community.

Positive impact on the local economy – Studies have shown that for every \$100 dollars spent, \$68 goes back into the community.

Local businesses 'get' you – It's likely that business owners will know you by name. Because they see you on a semi-frequent basis, they may know your likes and dislikes and can provide a more personalized shopping experience.

Environmental sustainability - Local stores help to sustain a shorter amount of walk time through walkable town centers or a short main street - which in turn is essential to reducing sprawl, automobile use, habitat loss, and air and water pollution.

Encourages entrepreneurship – Owning your own business provides a key means for families to move out of low-wage jobs and into the middle class, thus contributing to the local economy.



Sign up for the weekly email newsletter
This Week In Marshalltown by
contacting Andrew Potter at
apotter@marshalltown.org

MEMBER SPOTLIGHT

Kyle Hall of Fortress Benefits

Fortress Benefits has announced their expansion to Marshalltown. Kyle Hall, aka The Employee Benefits Guy, is excited about bringing competitively - priced employee benefit options to Marshalltown. He works with Fortress Benefits, an independent, customer-orientated brokerage firm headquartered in Waverly, Iowa. Open since 2014, they specialize in helping small businesses find the right coverage that is competitively priced and meets the needs of their employees.

Hall has an extensive background in sales and management. From working at the local Walmart in high school to providing office supplies, radio advertising and facility services, he has gained the experience needed to be able to help local businesses succeed. He hopes to use that knowledge now to help those same businesses gain the coverages that is vital for their employees. Hall says "My job is to make things as easy as possible for employers. Since I am able to work with multiple insurance providers, I can find a solution to meet the ever-changing needs of employers and their employees. I am from Marshalltown and have lived in the area my entire life and love this community, so this seems like a very natural fit to me – to be able to offer a service and product to folks that addresses all of their needs."



A longtime Marshall County resident, Hall currently lives just outside of Marshalltown with his wife and 3 daughters. They reside in the GMG school district where he has served as a school board member since 2017. Hall is also busy coaching his daughters in different sports and serves as the GMG JH girls basketball coach. He is also a graduate of the Iowa Valley Leadership program.

Hall is now accepting appointments. Please contact him at 641-481-5145 or at kyle@fortressbenefits.com to set up a consultation and receive a quote. You may refer to his Facebook page (@TheEmployeeBenefitsGuy) for more information or visit www.fortressbenefits.com.





Thank You Reinvesting Chamber Members

The reinvesting members printed in bold type marks those with memberships in increments of five years.

Brandenburg	Marshalltown Central		
Tax & Accounting	13	Business District	33
Casey's General Stores	29	Martin Marietta	43
Five Star Real Estate Group	26	Select Physical Therapy	2
Tive Star Rear Estate Group	20	Tremont on Main	26

Chamber office relocates to temporary home

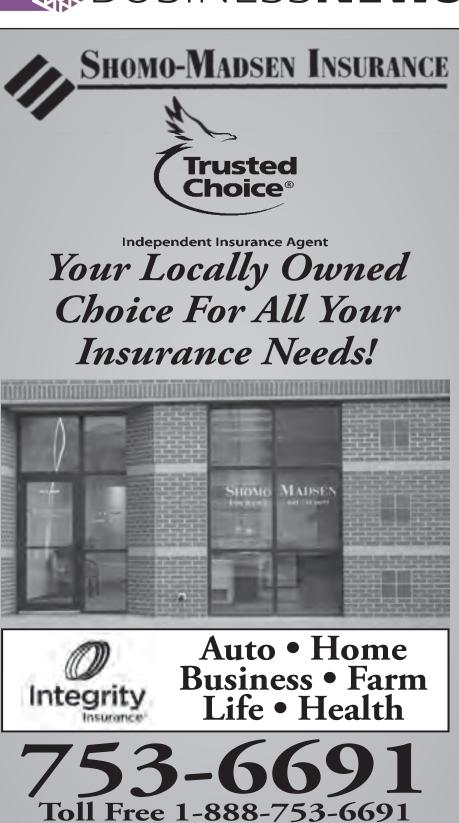
Due to storm damage on August 10, the Chamber has relocated from the Fisher Community Center to the lower level of Trinity Lutheran Church (1011 South 3rd Avenue).

To access the Chamber office, please use the lower level entrance (southwest corner) of the church building. The Chamber's phone number remains as 641-753-6645.

Pictured outside the temporary location are, from left, Andrew Potter, Keri Morris, Lynn Olberding, Sarah Marckres and Carlos Jeer.



Chamber Chat every Sunday morning 6:30 a.m. on 99.5 KDAO FM 7:30 a.m. on 1190 KDAO AM



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*** LEADERSHIP





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President & CEO

Andrew Potter

Tourism Director

Keri Morris

Membership Director

Carlos Jeer

Economic Development Director

Sarah Marckres

Office Assistant



On behalf of the City of Marshalltown, Marshalltown Area Chamber of Commerce, and Vision Marshalltown, we'd like to share with you the new Marshalltown tagline.

What is the reason for our story?

Our objective was to focus in on the Marshalltown story. We noticed that people struggled to explain or showcase the great community we live in. We knew there were so many pieces to our story that it was making it hard to communicate. We also knew that if we came up with that narrative, we could capitalize on a shared message. It would bring us great pride to be able to stand proudly and loudly tell our story.

Why is community branding important?

- It attracts people to your community because it's what they see
- Represents your values and beliefs
- It uncovers something that is already there
- Identify what makes your community unique
- Is a rally cry for whole community to tell the same story
- Tells the quality of life story in a consistent way
- Your brand sells pride to your residents and sell benefits to potential residents
- Brand strengthens a community voice inside and out of the community

Our Marshalltown objectives

We wanted our tagline to identify us, to be a short phrase that celebrates our history, is aspirational, and is memorable. To develop the Marshalltown tagline, we collected community suggestions, stories about the community, and hired Amperage Marketing and Fundraising to create a tagline that fit Marshalltown.

Marshalltown More Than Ever celebrates our rich history that includes century business like Taylor's Maid-Rite, Lennox, Willard's Fine Furs, Hellberg's Jewelers, and Emerson

Marshalltown More Than Ever identifies with our focus on world-class education. As a state leader in our business and education partnerships, our STEM offerings, dual credits, community college, and our rich diversity.

Marshalltown More Than Ever highlights the rich collaborations. From fundraising to community development,

we have a history of stepping up with people, resources, and funding.

Marshalltown More Than Ever aspires continued growth of our community, creating enriching experiences, rebuilding our downtown, and enhancing our overall quality of life.

Marshalltown More Than Ever is more than just a tagline. It is a story. And a story that is told in multiple formats. We've created recruiting flyers for businesses to use. See the handout in this issue. Now, businesses can recruit employees to their company and our community. Highlighting the great things we have to offer to live, learn, and play in Marshalltown. No longer do employers have to worry about how to articulate the great things we have to offer. Now, the story is written.

Marshalltown More Than Ever is more than a business tool. It's a community pride tool also. It's a story meant for every one of us. Messages of the vibrant arts and culture, the abundant opportunities for outdoor recreation, and enriching quality of life aspects.

Marshalltown more Than Ever is more than the city of Marshalltown. It is the people, businesses, and things that make Marshall County a great place to start your career, raise a family, or retire leisurely.

What next?

To help businesses with their marketing efforts, we have made the files available on the Chamber website located under the "Work" tab then click on the "Resources" drop down. Download the PDF file to print or we'll send you the working files to include your logo and company information. Remember, these materials are intended to work with your business.

Please help by sharing our social media content and advertisements as you see them in the community. Use the hashtag #MarshalltownMoreThanEver when you see something that sets us apart from other communities. Marshalltown, More Than Ever, is an inclusive and collaborative community. We need your help spreading our great messages!

On behalf of the City, Chamber, and Vision Marshalltown, thank you for joining us in this celebration of the new tagline and the next step in celebrating our community. **Marshalltown More Than Ever!**

Chamber Bucks are great gifts and a perfect way to THINK LOCAL FIRST!





MARSHALLTOWN**NEWS**

(we just have to brag a little)

Congratulations to...

Pinnacle Bank is pleased to announce the promotion of Rose Duffy to branch manager. Duffy joined the staff of Pinnacle Bank, in June of 2004, as a customer service representative, and assumed the role of customer service supervisor in 2011. Duffy has taken on additional management, supervisory, and training roles in addition to her current responsibilities contributing to Pinnacle Bank's growth and employee development.



Duffy has over 19 years of banking experience.

She is a member and steward board member of Marshalltown Church of the Nazarene. Duffy resides outside of Marshalltown with her husband, Ryan, and has 2 daughters, Estrella and Marissa, and one grandson.

Pinnacle Bank is pleased to announce the promotion of Erin Krough to personal banker. Krough joined the staff of Pinnacle Bank, in December of 2019, as personal banker/customer service representative, and has been working with customers on new deposit accounts and teller transactions.



She will be expanding her job duties to include consumer lending, which will contribute to the growth and success of Pinnacle Bank. Krough graduated from Buena Vista University with a Bachelor of Arts degree in Psychology and Human Services and has over 10 years of banking experience. She is on the United Way 2020 Power of the Purse board. Krough and her husband, Mark, reside in Marshalltown, with their son.

Pinnacle Bank is pleased to announce the promotion of Danielle Gudith to VP/loan officer. Gudith joined the staff of Pinnacle Bank, in August 2012, as personal banker and consumer lender. In February 2014, she was promoted to assistant vice president, and gained the responsibilities of

deposit manager. In July 2017, she was promoted to vice president. Gudith will be expanding her portfolio into the residential mortgage and commercial market.

A graduate of Central College in Pella, Iowa, Gudith has over 20 years of banking experience. She's an active member of the Assistance League of Marshalltown, a member and youth group leader of Grace Church, and resides in Marshalltown with her husband, Lee, and their two children.



Member Minute videos put businesses in spotlight



The Marshalltown Area Chamber of Commerce has started a video series known as the Member Minute. These brief videos put our members in the spotlight as they talk about what they offer. The videos have garnered thousands of views on our Chamber Facebook page and they are also posted on our YouTube channel.

So far, more than 15 videos have been produced including one on the return of Lillie Mae Chocolates, stops at several Main Street shops, Appleberry Farm and more.

Check them out at the Marshalltown Area Chamber of Commerce Facebook page and YouTube channel.





CHAMBER AMBASSADORS **VISITS**

Thank you to this incredible group of volunteers our Chamber Ambassadors!

Each month, this group of volunteers visits Chamber member businesses and organizations to say "thank you".

We'd like to take this opportunity to thank them!

Doug Beals Cindy Brodin Joe Demonte Heidi Drager
Dean Fogarty Dennis Grabenbauer Pat Gulbranson
Joe Hannam Denny Hass Andrea Jordan Kari Kilstrom
Terry Kluck Joe Leonard Tom Mack Deanna McGowan
Dan Moellers Kris Naughton Mark Osmundson Jon Pierce
Reed Riskedahl Mary Rund Gary Schaudt Roger Schoell
Andy Schwandt Kevin Vaughn Tom Wahl



The Chamber Ambassadors held a ribbon cutting on October 2, 2020 for North Star Community Services located at 307 W. Main Street #4.

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Upcoming Business After Hours

Thursday, November 19 Hellberg's Jewelers

(13 W Main St.) 4:30 p.m.- 6:30 p.m.

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Save The Date for Small Business Saturday, November 28

Small Business Saturday will take place on Saturday, November 28 (Saturday after Thanksgiving). Avoid the stress of Black Friday by saving your holiday shopping for this date as participating businesses and stores will be offering promotions to save you money and there will be drawings for prizes. Think local this year for your holiday gift giving!





Application deadline for small business program is November 19

The next application deadline for the Goldman Sachs 10,000 Small Businesses program is November 19.

Goldman Sachs 10,000 Small Businesses is an investment to help entrepreneurs create jobs and economic opportunity by providing them with greater access to education, financial capital and business support services. The 10,000 Small Businesses program currently operates in 16 sites across the U.S. through a network of more than 100 academic and community partners, and the program continues to expand.

Recent local businesses enrolled in the program include aSPArations Salon and Day Spa and MinuteMan, Inc.

Education for Business Growth

Designed by Babson College, the nation's top-ranked entrepreneurship school, the curriculum focuses on practical business skills that can immediately be applied by business owners, including negotiation, marketing and employee management.

Access to Capital

Small business owners learn how to become more bankable and position their businesses to access financing and capital. Through partnerships with mission-driven small business lender "Capital Partners," loans are available to qualifying small businesses that lack access to affordable capital or may not qualify for traditional sources of credit. Loan applications are accepted on an ongoing basis, independent of acceptance into the business and management education program.

A Network of Support

Participants will receive one-on-one business advising and the opportunity to learn from other like-minded business owners. The 10,000 Small Businesses program provides this expert advice and technical assistance through partnerships with national and local business organizations and professional services firms.

To learn more about the program, contact Chamber President and CEO Lynn Olberding at 641-753-6645 or email lolberding@marshalltown.org.

Chamber Bucks make great gifts and are a perfect way to THINK LOCAL FIRST!

Ladies Night Out the last two Thursdays in October

October 22 and October 29 mark the two evenings of the Ladies Night Out events hosted by the Marshalltown Area Chamber of Commerce in conjunction with participating businesses. This is free and open to the public and is an evening where anyone can shop at participating businesses from 4-7pm on those two nights and receive discounts as well as an opportunity to win in a drawing! Participating businesses for the two evenings include:

October 22: Brit Marie's Country Boutique, Hellberg's Jewelers, Service-Master of Marshalltown, 319 Décor and Design, State Street Trading Co, Tannin, and Appleberry Farm will be serving in the State Street Trading Co parking lot.

October 29: SAS & Co, Maurice's, Oliver Beene Design, Shoe Sensation and Lillie Mae Chocolates.

For more information please visit www.marshalltown.org.

New Chamber Members

The following businesses have invested in the greater community by joining the Marshalltown Area Chamber of Commerce.

Please support these businesses with your patronage.

Lillie Mae Chocolates

Aimee Deimerly, Owner 217 N. 13th St., Marshalltown 641-758-3155

www.lilliemaechocolate.com

Candy store offering homemade and hand dipped chocolates since 1939.

The Farmer's Daughter Photography

Jordan Hobson, Owner 104 N. Main St., Conrad 641-750-4301

www.tfdphoto.com

Experienced photographer who captures the essence of human emotion.

The Final Draft Films

Cayne Hobson, Owner 104 N. Main St., Conrad 641-757-2964

www.tfdfilm.com

Central Iowa videographer specializing in video for all of your special events.

If you would like to schedule a ribbon cutting or courtesy call with the Chamber Ambassadors contact Keri Morris, Membership Director at kmorris@marshalltown.org or call at 641-753-6645.



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MARSHALLTOWN TIMES-REPUBLICAN

135 W. Main Marshalltown

753-6611

ATTORNEYS AT LAW

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641-753-3563

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GRANDVIEW HEIGHTS

Rehab & Healthcare
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752-4581

Where Our Family Takes Care of Yours!

www.marshalltown.org Statistics

	September '20	Avg/Month	YTD Tota
Unique Visitors	6,318	12,529	75,172
Number of Visits	14,623	28,277	169,659
Page Views	353,636	352,683	2,116,097
Hits	566,587	698,009	4,188,053

The Marshalltown Area Chamber of Commerce's website traffic is strong.

The website includes information about the Chamber's departments:
government affairs/advocacy, economic development, education and
workforce, membership services, and quality of life and tourism.

Be sure to check it for business news, legislative updates, event photos,
program information, job postings, and the Community Calendar.



Find Marshalltown Area Jobs www.marshalltown.org/jobs



Chamber office closed November 26 & 27





Consumer Debt

A chief indicator of a household's success is long term financial stability. How we manage our cash flow, protect our reserves and invest our profits has everything to do with our family's future. In an age where consumer debt is highly encouraged and credit scores dictate how our cash is spent, navigating the rough waters of the economy has become toilsome for many. The demands of "keeping up with the Joneses" left multiple borrowers wishing they had made better financial decisions during the 2008 recession. Such frailty will undoubtedly be exposed time and again should markets contract. Our artificial economies (owning assets through credit) are barely spoken about, in fact it's almost unheard of. Moreover, alleged economic experts often speak about the national debt and interest rates as staples for overall economic health. Stellar financial health isn't driven by equality, instead by personal economic responsibility.

As markets continue to shift, having equity in your home, a paid-for vehicle, months of expenses saved and virtually no debt will do wonders for your long-term financial health. This however, is the antithesis of how our household economies really function. Our youth are racking up thousands in debt to attend school, buying a house, applying for credit cards, purchasing vehicles and many times furniture too, on credit. Our ability to delay instant gratification will prove to be a key turning point as we seek to attain financial freedom and stability. Utilizing credit wisely can prove to be highly beneficial especially when pursuing business investments and accurately weighing the pros and cons of acquiring depreciable assets. It is important to ask ourselves, will we be ready the next time markets contract?





Need an employee?
Looking for an employer?
Check out the Chamber's online Marshalltown
Job Postings at:

www.marshalltown.org/jobs

Economic Statistics				
Employment – Marshall County - August	2020	2019		
(Source: Iowa Workforce Development)				
Labor force	16,870	18,120		
Unemployed	1,160	610		
Percent unemployed	6.9	3.4		
Total employment	15,710	17,510		
Marshall County Construction - August	2020	2019		
(Source: Marshalltown Building Department)				
Building permits	16	27		
New Residential Construction	\$35,000	\$102,000		
Residential Addition/Remodeling	\$46,000	\$342,000		
New Commercial/Industrial Const.	\$0	\$0		
Commercial/Industrial Remodeling	\$420,000	\$9,000		
Housing Sales Data - September	2020	2019		
(Source: Mid-Iowa Regional Board of Realtors)				
Single family home sales	49	29		
Average sale price	\$154,598	\$109,959		
Median sale price	\$139,000	\$99,000		



Shop Small Saturday November 28

Watch for details of participating Chamber members!







29th Annual Holiday Stroll to be held November 21

The 29th Annual Holiday Stroll will go on in Marshalltown on November 21, though with a different feel this year due to these pandemic times. The event will be held from 4 to 8 p.m. on November 21 in downtown Marshalltown, put on by the Marshalltown Central Business District.

There will be a reverse parade down Main Street from 3rd Street to 3rd Avenue. The reverse parade will have businesses on Main Street and some on State Street decorated as much as possible so people can either drive or walk down to enjoy all of the decorations. KDAO will have the station playing Christmas music that night synced to their live broadcast so that no matter if you're in your car or walking around or in a store you can enjoy the same broadcast for the night.

Alushia Fitzgerald of the Holiday Stroll said they are encouraging people to park in the free public lots in the downtown and not on Main Street to allow for people to walk around downtown and for those in cars to be able to see the decorated stores.

There will be three live action windows - one at the old Remix dance studio, one at McGregors Furniture and one at Staging 2 Sell It. The Stroll is partnering with the Marshall County Arts and Culture Alliance for the two live performance windows.

Staging 2 Sell It is hosting Santa and Mrs. Claus in partnership with the Times-Republican. They will not be accessible inside but Santa will be able to talk to the children through the glass in the display window courtesy of KDAO.



Festival of Trees returns during Holiday Stroll

The Deimerly Building at 214 E. Main Street is hosting the Festival of Trees and a Christmas Craft Village. The Festival of Trees is a fundraiser for the MCBD and there will be a \$2 admission at the door with veterans and children 12 and under being free.

There will be opportunities for people to bid on the Christmas trees and vote for their favorite decorated tree with the top three winning cash prizes.

There will be a light display in the empty lot next to the Deimerly building sponsored by the Fraternal Order of Police. More activities are currently in the works for that night as well.

"We are encouraging people to shop local that night and stop into all of the businesses, bars, restaurants that are in the downtown area to show them some love and support," Fitzgerald said.





Outdoors in Marshalltown video captures year in pictures

November 1 marks the first anniversary on the job for Chamber Tourism Director Andrew Potter.

To celebrate this day, he has put together a video featuring many of the outdoor photos he has taken this past year in Marshalltown- one of his favorite parts of the job. The video is titled "Outdoors in Marshalltown" and is accessible at this link https://youtu.be/zbVPXZqwIpg and also on the Marshalltown Area Chamber of Commerce YouTube channel.

Do you have great photos of area attractions? Feel free to share with Andrew at apotter@marshalltown.org so he can share on the Chamber Tourism Facebook page and in other ways.





CHAMBERNEWS



The Marshalltown Area Chamber of Commerce delivered large boxes of goodies to all of the schools in Marshalltown to replace the Educator Appreciation Event usually held prior to school starting.





NOVEMBER/DECEMBER

November 19: Women in Business November 19: Business After Hours hosted by Hellberg's Jewelers November 26 & 27: Chamber office closed

December 3: Annual Meeting December 24-January 1: Chamber office closed

For an up-to-date list of events please visit www.marshalltown.org/work/ chamber-calendar/































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