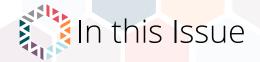


December 2020

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AREA CHAMBER OF COMMERCE MARSHALLTOWN



2020 Chamber Annual Meeting

This year's event is going virtual! Join the Chamber on Thursday, December 3 from noon - 1:00 p.m. for a short update on Chamber activities and a keynote address by Iowa radio legend Van Harden.

Van grew up in Adel, Iowa. He attended Drake University in Des Moines where he received a B.A. in Radio TV journalism in 1973. In 1971 Van got his first radio job at KDLS FM in Perry, Iowa, and after graduating from Drake, was named Program Director at the station. From there Van became the morning air personality at KWEN in Tulsa, Oklahoma, where he stayed for a year before returning to Iowa. He then spent 10 years at KRNT Radio in Des Moines as an air personality. In 1986 Van moved across town to host the morning show on 50 thousand watt WHO Radio, which quickly became the most listened to radio program in the state of Iowa after he joined the station. He was also named Program Director in 1987. Under Van's leadership WHO Radio has won thirteen national Marconi awards from the National Association of Broadcasters, five of which were awarded to him personally as medium market personality. Van has recently retired from his position as Program Director, but still enjoys being on the radio's morning show and having a job that let him enjoy his passion every day.

As Van is set to retire from radio in January 2021 his presentation "Wrapping up An Amazing 50 Years of Iowa Radio" will highlight his many years with WHO Radio.

Registration is available for a business (up to 10 attendees) or individual. Registration includes a link to the online event and a \$20 gift card to one of six Marshalltown area restaurants. This event is open to Chamber member businesses/organizations only.

Cost is \$400/business (up to 10 attendees). Individuals can register for \$50.

This event will be hosted virtually and livestreamed in partnership with KDAO. A link will be supplied to attendees on the day of the event.

Presenting Sponsor: Emerson Lunch Sponsor: Farmers Savings Bank

Registration closes at 5:00 p.m. on Monday, November 30. To register, visit www.marshalltown.org/annual-meeting

Marshalltown Area Chamber of Commerce P.O. Box 1000 Marshalltown, IA 50158 Pre Sort Standard

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Ways to thrive, just in time for the holidays

Here are some tips from a recent webinar that small businesses across the US are thriving during today's uncertain times. The webinar featured a panel of businesses ranging from restaurants to spas to general stores and some common themes have lead to their success

1.Use social media to build upon relationships. Relationships are a valuable currency and relationships built through social media are important. Utilize various platforms like Facebook, Snapchat, and online blogs. Tell stories with your product using Instagram. Video testimonials are another valuable tool. And, remember, don't be afraid to ASK for the review.

2. Get creative with your products or services. This can take so many forms! Create kits or bundles that folks can easily pick up. Truly understand your customer's needs and focus on those. Have outdoor pop-up stores so people feel more comfortable when they have more space to distance.

3. Make things as easy as possible for the consumer. Did you know that a study by American Express found that 60 percent of US consumers surveyed plan to do over half of their holiday shopping online? People want easy. They need easy right now. And, with all of the different shopping options available online, having your business online is more important than ever. Utilize curbside pick-up as much as possible and have the necessities at the front of the store.

4. Make consumers feel safe during the holidays. Let folks know what sanitation efforts you are making. Keep gloves and hand sanitizer by the entrance. You can strongly encourage or require masks. Implement a contactless payment system where folks can use their phones to pay for things. Also, behind the scenes, have your employees do temp checks upon arrival and upon departure.

5. Don't decrease pricing....but certainly don't increase pricing! Times are tough for small businesses, but they are also tough for consumers. Think of inventive ways to provide value – maybe even a little more value than you normally would. Do simple things like free standard shipping or online webinars or tutorials that provide value. Remember, customer retention is so important right now and being successful during this time is having an audience that will come back, week after week, to support you.

The Chamber will be pushing "Shop Local" messages throughout the holiday season. Please like and share our posts.

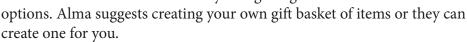
MEMBER SPOTLIGHT

Country Candies

Take a short drive east to rural Montour and you will find a business that specializes in handmade candies and baked goods. Alma and Gideon Kurtz own the business - Country Candies & Bakery - which was started more than 30 years ago by Alma's grandma. The Kurtz's are an Amish family and take pride in making everything homemade. Alma says, "The family recipes use quality ingredients (like real butter) and have been handed down from generation to generation. Because everything is made from scratch, not all candies are exactly the same size." The family lives on a farm and has a store and processing plant as well as a larger space that can be used for events. The business is operated by Alma along with help from her husband, Gideon, and daughters; Marie, Polly, Sarah, Rachel, and Lizzie.

Candies include: Turtles, chocolate-covered cherries, chocolate-covered caramels, cream cheese mints, chocolate-covered peanut butter balls, cream cheese truffles, cashew crunch, English toffee, maple cream clusters, nut goodies, peanut clusters, peanut brittle, variety of fudges, and cashew nut rolls and more.

Baked goods include: Kolaches, donuts (Fridays and Saturday only), turnovers, pies, cinnamon rolls and breads. Cookies include oatmeal raisin, chocolate chip and snickerdoodle to name a few. Other items available for purchase include homemade noodles, jams, jellies, canned goods, candles, cookbooks, greeting cards, wind chimes, cleaning products and hand-painted gifts. For the little one in your family, children's books, field tractors and other various toys are great gift





Plan a visit to the farm which is open Tuesday - Thursday 8-5, Friday 8-6, and Saturday 8-4, located at 3230 Highway T47 in Montour. Call 641-898-7312 or, for a limited selection, order candies online at: amishcountrycandy.com. These make great holiday gifts for family and friends!





The reinvesting Chamber Members list will return next Digest issue.



Chamber Membership Director Keri Morris, right, presented Roger Schoell with a plant as a thank you to him for his past U.S. Navy service in recognition of Veterans Day on November 11. Schoell is also very big Chamber supporter and attends many Chamber Ambassador ribbon cuttings and other events. Thanks Roger!

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

Left below: Dozens of community members volunteered their time on the morning of November 14 to help clean up downtown Marshalltown as part of an effort led by the Marshalltown Central Business District. Great job volunteers!



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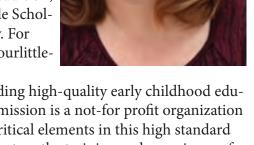
Hines awarded National Administrator Credential

Lisa B. Hines with Little Scholars Learning Center has been awarded the National Administrator Credential (NAC) for Administrators, Managers, and Directors of Early Childhood Education & Care Centers from the NECPA Commission. Hines is the Director and Owner of Little Scholars Learning Center, LLC for the Conrad campus and Marshalltown campus.

Hines has been involved with childcare since 1991, originally serving as a Home Daycare provider and most recently as the owner of Home Sweet Home daycare in Conrad.

Developed for center directors, emerging leaders and child care professionals, the National Administrator Credential (NAC) is a comprehensive, 40-hour course, and is an award for demonstrated mastery of child care administration skills. The NAC is recognized as a mark of excellence that designates professionals who have demonstrated the knowledge that is essential for managing a child care program.

Receiving NAC accreditation is a significant process which requires up to 12 additional hours of training annually in order to maintain NAC status. Little Scholars offers infant, toddler, pre-school for children ages 6 weeks to 12 years. In addition, care is available before and after school for elementary-aged children. Little Scholars provides care for approximately 30 families in the Conrad community. For more information about Little Scholars Learning Center, LLC go to www.ourlittle-scholar.com.



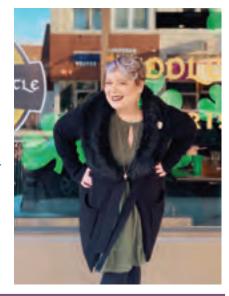
The NECPA Commission Inc. has a longstanding commitment to providing high-quality early childhood education to the young children and families of American. The NECPA Commission is a not-for profit organization that recognizes, and national studies have demonstrated, that one of the critical elements in this high standard of service is a professional, well-trained staff. Quality is especially dependent on the training and experience of center management. More information can be found at www.necpa.net.

Buzbee named 40 Women to Watch in Hospitality

Congratulations to Michele Buzbee, owner of Zeno's, Wayward Social, and Fiddle & Whistle Irish Pub on being chosen as one of the 2020 40 Women to Watch in Hospitality!

Michele Buzbee has been described by people as "what makes small town's great." A 20-year industry veteran, she and husband Aaron own Zeno's Pizza, Wayward Social Alley and Eats and Fiddle & Whistle Irish Pub in Marshalltown. Says Michele, "There is no greater joy in the world than going out for a nice meal. Providing that kind of experience to others means everything to me. It makes me picky and bossy. But I know my family (that consists of 3 different families among my 3 businesses) can always count on me for anything. And we say "love you" before driving away. That's what hospitality means to me."

If you want to celebrate with Michele or any of the other incredible 40 Women to Watch this year, get your tickets for the Grand Tasting Gala and Celebrating Excellence Ceremony at restaurantiowa.com!



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 addition of Selena Rodriguez to its staff as customer service representative. "I am ecstatic to have

this opportunity to work for Pinnacle Bank and its team of great people," Rodriguez commented. "This will be a good experience for me, and I am looking forward to the years to come."

Rodriguez graduated from Marshalltown Community College with an associate degree in Accounting. She most recently worked for TLC Associates and the YMCA Preschool. Rodriguez resides in Marshalltown and has one daughter, Catalina.

"I am extremely pleased and excited to welcome Selena as a talented new member of our customer service team," Rose Duffy, branch manager in Marshalltown stated. "She has exceptional ambition to learn and begin her banking career. With remarkable accounting skills, she speaks bilingually, and has experience with customer service which is highly valuable to the Pinnacle Bank team."

If you have Marshalltown area news to brag about, submit it to The Digest via email to lolberding@marshalltown.org or via mail to P.O. Box 1000, Marshalltown, IA 50158. Grand openings, management changes, employee promotions, moves, organization name changes, expansions, accomplishments, awards, and major developments all qualify. Space is limited, so please keep submissions to a maximum of six sentences. Photos should be sent in IPEG format. The editor reserves the right to determine what is included. All information in this section is supplied by Chamber member businesses and organizations; it is not an endorsement by the Chamber.

Light up Marshalltown

Light up the holidays with Marshalltown pride! The Assistance League of Marshalltown, sponsor of the My Marshalltown large concrete M program, wants you to spread the holiday cheer by decorating your big M. This challenge requires your commitment by December 4 and decorations in place on your M by December 11. Assistance League will publish a map of decorated M's for holiday viewing. No cost to partic-

> ipate. Call Yvette Meyer at 641-691-1518 to participate and have fun lighting up the holidays!





Save The Date for Small Business Saturday

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! For more information on participating Chamber members visit our website at www.marshalltown.org

> 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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CHAMBER AMBASSADORS **VISITS**



The Iowa Valley Leadership Class of 2019 held a ribbon cutting on October 21 to celebrate their class project - the new handicap accessible playground equipment at Anson Park.



Alliant Enery hosted a ribbon cutting for their new solar array on October 21.



The Chamber Ambassadors held at ribbon cutting on October 27 at the Marshalltown Court Complex (tennis and pickleball courts) at Marshalltown High School.



The Chamber Ambassadors welcomed Achieve TMS Central to Marshalltown with a ribbon cutting held at their office at 9 E. Southridge Rd on November 12

Visit www.marshalltown.org for all the latest Chamber news and upcoming events.

Thank You Ambassadors!







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

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.

Holiday Stroll to continue with different plans

Due to the continuing pandemic, the 29th Annual Holiday Stroll has made some adjustments to the original plans for the downtown Marshalltown event. The event will be from 4 to 8 p.m. on Saturday, November 21. There will be no indoor tree festival or craft village. Due to the Governor's proclamation, those individuals ages 2 years or older are required to wear face masks while attending the Holiday Stroll.

Here are the remaining activities that are planned to go on:

- -Holiday Window Displays on Main and State streets
- -Live Action Window Displays
- -Santa and Mrs. Claus (Staging 2 Sell It)
- -Iowa Central Modular Railroad Train Display (McGregors Furniture)
- -KDAO Radio Broadcasting Live Downtown
- -Tree Festival Display (26 E. Main Street)
- -Appleberry Farms Food Truck- (Parking Lot of State Street Trading Company)
- -Interactive Mural (North side of 17 N. 1st Street)
- -Art Installation (123 E. Main Street)
- -Crush 2020 Display (Corner of State & 2nd Avenue)

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.

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www.marshalltown.org Statistics

	October '20	Avg/Month	YTD Total
Unique Visitors	7,034	13,701	82,206
Number of Visits	16,150	30,968	185,809
Page Views	483,608	433,284	2,599,705
Hits	762,519	825,095	4,950,572

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.

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JQB POSTING

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Chamber office closed November 26 & 27

ECONOMIC DEVELOPMENT

Fund your business

Re-printed with permission from the Small Business Administration (SBA)

It takes resources and money to start a business. Funding your business is one of the first and most important financial choices most business owners make. How you choose to fund your business could affect how you structure and run your business. The first step is determining how much funding you will need. Every business has different needs, and no financial solution is one size fits all. Your personal financial situation and vision for your business will shape the financial future of your business. Once you know how much startup funding you'll need, it's time to figure out how you'll get it. Some of the available funding avenues include self-funding, investors and loans.

Self-funding lets you leverage your own financial resources to support your business. Self-funding can come in the form of turning to family and friends for capital, using your savings accounts, or even tapping into your 401k. With self-funding, you retain complete control over the business but you also take on all the risk yourself.

Another investment avenue is through investors that provide funding to start your business in the form of venture capital investments. Venture capital is normally offered in exchange for an ownership share and active role in the company. Venture capital differs from traditional financing by focusing on high-growth companies, invests capital in return for equity, rather than debt, takes higher risks in exchange for potential higher returns, and has a longer investment horizon than traditional financing.

Last but not least, you can also obtain a loan and there are two main ways to do so. Through a traditional business loan with a bank or a Small Business Administration loan. The latter is a loan from a private bank but is guaranteed by the SBA, that way the bank has less risk and is more willing to finance the business. In the end, whatever funding avenue you choose, make sure you have a thorough understanding of the intricacies of your business and how it operates.

Need an employee?
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Check out the Chamber's online Marshalltown
Job Postings at:
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Chamber Chat - Sundays 6:30 a.m. on 99.5 KDAO FM 7:30 a.m. on 1190 KDAO AM

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FDIC

Economic Statistics			
Employment – Marshall County - September	2020	2019	
(Source: Iowa Workforce Development)			
Labor force	16,480	18,060	
Unemployed	820	510	
Percent unemployed	5	2.8	
Total employment	15,660	17,510	
Marshall County Construction - September	2020	2019	
(Source: Marshalltown Building Department)			
Building permits	35	20	
New Residential Construction	\$83,000	\$3,601,000	
Residential Addition/Remodeling	\$321,000	\$53,000	
New Commercial/Industrial Const.	\$6,924,000	\$0	
Commercial/Industrial Remodeling	\$5,040,000	\$9,633,000	
Housing Sales Data - October	2020	2019	
(Source: Mid-Iowa Regional Board of Realtors)			
Single family home sales	36	58	
Average sale price	\$156,974	\$145,119	
Median sale price	\$156,400	\$134,000	







National Plowing Contest coming to Marshalltown area in August 2021

The rich soil of Marshall County will be on display when competitors from multiple states compete in the 2021 National Plowing Contest just north of Marshalltown on August 13 and 14. The contest is expected to have more than 30 competitors from multiple states and is put on by the United States Ploughing Association.

Local organizer Kevin Holl said the plowing is judged on a variety of factors including straightness, coverage and more.

"It's kind of like a piece of artwork when we're done with it," Holl said of the soil.

Spectators are welcome for the contest.

"We look forward to showcasing Marshalltown to the competitors and their families next August," said Chamber Tourism Director Andrew Potter. "It will be fun to meet this group and check out the competition."

The winners have the opportunity to compete in the world contest in Estonia in 2022.

For more information visit www.usapo.org.



Stay connected to events & activities in Marshalltown and the surrounding areas.

- Like us on Facebook & Instagram
 - Community Events Calendar

www.marshalltown.org/events

641-753-6645

Hotels ready to welcome holiday visitors

Not enough room for the whole family at home for the holidays?

Trying to socially distance, yet still have a celebration?

Don't fret, our nice collection of Marshalltown hotels are here to help.

"We usually get people that come and stay while visiting family for the holidays and we've had others who say they usually stay at their family's house, but because of COVID, they want to stay here," said Holly Johnson, general manager at the Best Western Regency Inn in Marshalltown. Hotels have been taking measures to provide a safe and clean experience for their guests and plenty of local rooms are expected to be available during the holiday season.







CHAMBERNEWS







Don't forget to shop local this holiday season!

DECEMBER/JANUARY

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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