

AUGUST 2020 NEWSLETTER

Mission Statement

"Committed to the success of the Big Lake business community through information, communication, cooperation and support for all."

Board of Directors

<u>Chair:</u> Paul Knier Cabot Lodge Securities 763-263-1716

<u>Vice Chair:</u> Monica Parrish Meraki Property Management & Consulting 763-275-1515

Secretary: Brenda Geldert Options, Inc. 763-263-3684

<u>Treasurer:</u> Hanna Klimmek City of Big Lake 763-251-2979

Yvonne Blum, Minnco Credit Union 763--552-7309

Oscar Cooper, El Teca Barber Shop 763-207-8822

Cory Laugen, State Farm 763-263-0513

Allen Snegosky, Sherburne State Bank 763-271-4919

Tim Suchy, Edward Jones 763.262.9988

info@biglakechamber.com 160 Lake Street N P.O. Box 241, Big Lake, MN 55309

Office Hours

Monday - Thursday 8 am - 2:15 Or by appointment

GLORIA'S GEMS

Amid all the changes we've encountered since we first hear of a virus that would uproot our lives, we sometimes forget that we miss out of the celebrations of life such as birthdays, anniversaries and even weddings.

My daughter was disappointed when her best friend "eloped" to the Cities to get married with family-only able to attend. Our members are postponing celebrations including this month's featured business below.

Bob Phibbs "The Retail Doctor" came up with 30 ways for businesses to be less anxious about these changes, including be kind to yourself, be grateful and doing something positive for your community. Check them out here!

BUSINESS OF THE MONTH:

Sherburne State Bank will became 100 years old next month! It was originally organized as Santiago State Bank. Their progressiveness is evident when in 1960 Selma Storlie became President after her husband died until she sold the bank in 1973. The bank expanded to Becker in 1978, Princeton in 2000 and Monticello in 2017. The Santiago branch closed in 2007. With the COVID-19 impact on small businesses, the bank plans to celebrate their 100-year anniversary in 2021.

Allen Snegosky has been a commercial loan officer for the past 2.5 years and joined the Chamber Board 2 years ago. "These last few months have been crazy." Allen noted. "We've been working late hours and 7 days/week, helping all of our businesses receive SBA Payroll Protection Program (PPP) funds. We treated very small

businesses the same as our larger businesses--we responded to whoever came in first requesting our help.

"I encourage all businesses to be involved in the Chamber," Allen concluded. "It's a great network. The Chamber provides many resources for businesses and even personally. We need to do our part to keep things local."





NEW MEMBER &

MEMBER MOVE

NEW MEMBER



After operating a year, **Guardian Garments** have expanded into a store front at 35 S Lake St. They offer high-quality, customized, business or school logos direct to the garment, which lasts longer and doesn't crack as easily. Sizes are available from infant to 7XL and with appointments, customers can try on the clothing item before the imprint is completed. Owner Derek Nelson wants to offer consignment gowns in the future as well as have another location at the Outlet Mall in Albertville. He eventually would like to purchase and take a smaller machine to sporting events and tournaments to sell customized clothing. You can call them at 763-568-9416. Check out their website here!

RIBBON CUTTING

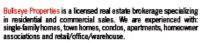
Big Lake Chamber Board and our Ambassadors conducted a ribbon-cutting

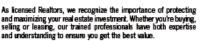
at **Guardian Garments** last week to celebrate their joining the Chamber and promote their upcoming open house and grand opening on August 29. In photo above, at left is Naomi Jacobson of Riverwood Bank; Dan Weber of Sherburne County; owner Derek Nelson, Morgan Payne, Brianna Anthony and Angela Gerou of Guardian Garments; Yvonne Blum of Minnco Credit Union and Donna Clarksean of Old National Bank.



MEMBER MOVE

Abba Pregnancy Resource Center will be moving to their new Women's Center at the Landmark Plaza in Elk River this fall. They need to raise \$120,000 for the build-out. They have cancelled their fall fundraising banquet due to the unpredictability of the COVID-19 pandemic. You may donate to their build-out, medical services expansion or annual operating budget here!







(763) 275-1515 | 35 Lake Street South. Ste. #300, Big Lake, MN 55309 | www.bullseyeproperties.com

FEATURED LISTING:



For Sale: \$1,200,000

20,424S.F.

279 N Medina St, Loretto, MN

Looking for a place to run or grow your business? Great opportunity for business owner to occupy, or purchase as an





BLOCK PARTY AUGUST 15

BLOCK PARTY NEEDS VOLUNTEERS!



The Big Lake Block Party needs volunteers and 100 items for youth "goodie bags" that are given out at our 10th Annual event on Saturday, August 15th event from 10 am - 2 pm at McPete's Entertainment Center. Volunteers are needed at registration tables, food booth, sanitize minigolf clubs and balls, and set-up and take down. Masks will be required for volunteers and vendor staff. Items for the youth are needed by Wednesday, August 13th. Items for the youth are due next Tuesday afternoon, Aug 11th. Please contact the office if you can help or have items to drop off.

For the reasonable price of \$5 for adults and children 3 years and old, families and friends can enjoy mini-golf, bowling, great games by our sponsors and test their skills at the Scouts' BB gun range. New this year is a balloon artist from FunTime Funktions. The Wave Youth Center's water balloon dodgeball will be a big hit from 1-2 pm.

Platinum sponsor is McPete's who donates bowling & shoes, mini-golf & fountain drinks at food stand.

Gold sponsors include Big Lake Police Department-Drive Safely, Cargill, Coborn's (donating food), Connexus Energy, Minnco Credit Union and Sherburne State Bank.

Silver sponsors are Big Lake Area Vet Hospital, Kwik Trip, Liberty Bank, MPI-Manufacturers Partners Inc (sponsoring the Scouts Inflatable BB Gun Range), Old National Bank and Xcel Energy.

Bronze sponsors include Big Lake Lions, Big Lake Youth Basketball Association, Casey's, Dan's of Big Lake, DATASuccess, Great River Spine & Sport, Lupulin Brewing Company, Majestic Creations, Michelle Backlund CPA, Minnesota Limited, Monticello Times, State Farm Agency and The Bank of Elk River.

Big Lake American Legion, Big Lake American Legion Auxiliary, Big Lake Beyond the Yellow Ribbon, PATRIOT News and the Wave Youth Center are community sponsor.

Six bikes will be given away to youth attending this event. Sponsors are retired Big Lake Schools Superintendent Steve & Nancy Westerberg, Big Lake Spud Fest, Liberty Bank, Minnco Credit Union, State Farm Agency and The Wave Youth Center.





GOLF SCRAMBLE SEPT 17th

GOLFERS & SILENT AUCTION ITEMS NEEDED FOR 2ND ANNUAL GOLF SCRAMBLE

The Golf Committee is seeking golfers for the 2nd Annual Golf Scramble on Thursday, September 17th from 10-5:30 pm at the Monticello Country Club. The schedule is listed in the flyer below. Golfers will save money if they register here by August 20th.

Silent Auction items are also needed to conclude the fun day!

While many of our sponsors have already signed up, more is needed for a great day of fun and networking. New this year is the potential to be a golf ball sponsor! You can share information at one of the golf holes by becoming a Classic Sponsor at \$200.

Committee members include Chair Scott Schulz of Great River Spine & Sport, Paul Knier of Cabot Lodge Securities, Hanna Klimmek of City of Big Lake, Tim Suchy of Edward Jones, Julie Evans of Insurance Specialists Team (IST), Jon Swanson of Minnco Credit Union and Karah Hawkinson of Sherburne History Center.

For more information, contact any Committee member or email the Chamber office.

2nd Annual



GOLF SCRAMBLE

THURSDAY, SEPTEMBER 17, 2020 FROM 10-5:30 PM MONTICELLO COUNTRY CLUB 1209 GOLF COURSE RD, MONTICELLO MN

GOLFERS

Enjoy games such as Longest Drive, Longest Putt, Closest to Hole,

Mulligans, Putting String, & "Ace in the Hole"

WEST METRO Buick Encore GX HOLE IN ONE PRIZES:

\$20,000 sponsored by



DINNER sponsored by



Beverage Cart Sponsored by



Social Hour FREE drink sponsored by



Team Prizes

- Team with Lowest Score receives trophies & \$200 to use at Pro Shop
- * Team with Highest Scores receives FREE lessons by pro!

Master Sponsors: **Cargill** belong be word Edward **Jones**



















SCHEDULE

10 am Registration &

Continental Breakfast

11am Shotgun Start

3:30 pm Social Hour

4:30 pm Awards Dinner

CLASSIC SPONSORS

Angell's Construction

Cabot Lodge Securities

CenterPoint Energy

Connexus

DATA Success

Great River Spine & Sport

Northstar Technology

Old National Bank

Options Inc

Early Bird by August 20th: \$80 or \$320 per team of 4 After August 20th: \$90 or \$360 per team of 4 Individual golfers or TEAMS welcome! info@biglakechamber.com

Register at www.biglakechamber.com/golf-scramble





YOUR VOICE IN GOVERNMENT

MASK MANDATE: Effective July 25 citizens are asked to wear masks inside businesses and public facilities, except those with medical conditions. Big Lake Chamber received 8000 masks to distribute to businesses. With 55% of the masks delivered, 380 employees and 3600 customers have potentially benefitted. If you would like to receive at least a box of 50 masks for your employees and/or customers, please email the office at info@biglakechamber.com or call 763-263-7800. We thank Nick Ellingson of Insurance Specialists Team (IST) for picking up the masks in Elk River and distributing some of them.

GRANTS TO BUSINESSES IMPACTED BY REDUCED INCOME DUE TO COVID-19:



Sherburne County's Business Relief Fund will provide up to \$30,000 each to small businesses with 2-50 employees for operational costs such as rent, mortgage payments, payroll, working capital, inventory and utility payments. Applications are due online Au-

gust 31st and these funds cannot be available from other federal, state or local funds. Businesses can apply here!

DEED Launch Minnesota offers grants to support technology start-ups and entrepreneurs who are solving problems and growing our state's innovation ecosystem. Check it out here!

RESOURCES FOR SMALL BUSINESSES IMPACTED BY COVID-19

Minnesota Chamber has a tool kit for small businesses impacting by coronavirus pandemic here. This includes webinars, the Governor's Executive Orders, and links to federal and state assistance programs as well as checklists and signage.

Sherburne County updates county statistics on COVID cases daily. As of Aug 6th, we've had 666 cases and 7 deaths. Our 7-day average count is 10. Average age is 38. Big Lake's total cases are 114. Check it out here!

DEED's July's Local Look reported 21.6% of the Minnesota's labor force applied for unemployment for the first two months of COVID. It anticipates that 43% of the lost jobs will be regained in a year.

BOBPHIBBS® 25 YEAR The Retail Doctor Bob Phibbs says here that retailers must embrace digital innovation along with providing necessary customer service skills training to their employees so customers can be offered and purchase other products and services.





LAUNCH MINNESOT



YOUR VOICE IN

GOVERNMENT (continued)

PRIMARY ELECTION will be held next Tuesday, August 11th at your usual precinct from 7 am- 8 pm. During primary elections, you can only vote for individuals in 1 political party. For Sherburne County, citizens will be voting for their candidates for US Senate and US House of Representatives.

MINNESOTA CHAMBER and Medical Alley are partnering to present a special MN Supplier Match virtual roundtable on August 18th, focusing on how Minnesota suppliers can help meet emerging needs and opportunities in the state's health care and medical technology supply chains. The Roundtable event will help suppliers become better equipped to serve this vital industry and assist Minnesota's medical industry deepen their bench of local, small and mid-sized suppliers who can help solve complex challenges brought about by COVID-19. You can register here!

FIND MINNESOTA SUPPLIERS: Grow Minnesota! MN Supplier Match database includes 60 searchable categories, including a special section dedicated to sourcing PPE supplies. Upon request, the Grow MInnesota! staff will assist you by researching and identifying resources within MN Supplier Match or outside of the database. During COVID-19 this is free to any business. **Buyers**: email suppliermatch@mnchamber. com to receive login credentials. **Suppliers** can be any Minnesota B2B business -- there is a current need for high priority suppliers (e.g. suppliers of key PPE, cleaning supplies, etc.) Registration form can be obtained here!

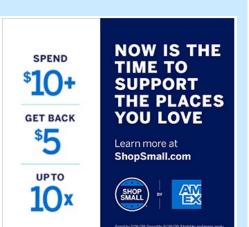
DEED's MATRIX for federal and state financial assistance to businesses and non-profit organizations im-

pacted by loss of income due to COVID-19 is at right.

EMERGENCY FINANCIAL ASSISTANCE FOR SMALL BUSINESSES, STARTUPS, AND NON-PROFIT ORGANIZATIONS

Program Type	Program Name	Self-employed entrepreneur	Small business and startups	Venture capital-backed startup	Nonprofit	Details	Where do I apply?	Contact Information
Federal grant/ Ioan	SBA Economic Injury Disaster Loan (EIDL) and Emergency Grant	Yes	Yes	* Maybe	Yes	Loans Up to \$2 million with first payment deferred for 12 months Emergency Grant of \$1,000 per employee up to \$10,000 *SBA affiliation rule may preclude some VC-backed startups from qualifying.	Directly with the Small Business Administration	Website: sba.gov/disaster Email: disastercustomerservice@bba.gov Phone: 1-800-659-2955 (TTY: 1-800-877-8339)
Federal grant/ Ioan	SBA Paycheck Protection Program (PPP)	Yes	Yes	* Maybe	Yes	Forgivable loans up 2.5x monthly payroll or \$10 million. Loans are forgivable for certain operational expenses paid for in the first 8-weeks after taking out the loan. *SBA affiliation rule may proclude some VC-backed startups from qualifying.	With a local particpating lender.	Website: sha.gov/funding-programs/loans/ coronavirus-relef-options/paychedk-pro- tection-program-ppp
Federal tax program	IRS Employee Retention Credit	Yes	Yes	Yes	Yes	Program cannot be used if you are receiving a PPP loan.	Directly with the IRS	Website: irs.gov/coronavirus-tax-re- lief-and-economic-impact-payments
Federal tax program	IRS Delay of Payment of Employer Payroll Taxes	Yes	Yes	Yes	Yes	Program cannot be used if you are receiving a PPP loan.	Directly with the IRS	Website: irs.gov/coronavirus-tax-re- lief-and-economic-impact-payments
Unemployment Insurance	Pandemic Unemployment Assistance (PUA) Program	Yes	Maybe	Maybe	Yes	Recipient must qualify as a self- employed business owner whose primary source of income is the business they directly operate.	With the state UI office.	Website: uimn.org
State loan	Minnesota Small Business Loan Guarantee (SBLG) Program	Yes	Yes	Yes	No	80% loan guarantee for loans up to \$250,000 made by a qualified economic development lender. For business with fewer than 250 employees.	With a local particpating lender	Website: mn.gov/deed/business/financing- business/deed-programs/peacetime/ sbel-lenders.jsp
State loan	Minnesota Small Business Emergency Loan (SBEL) Program	Yes, for businesses affected by Executive Orders 20-04 and 20-08	Yes, for businesses affected by Executive Orders 20-04 and 20-08	Yes, for businesses affected by Executive Orders 20-04 and 20-08	No	Zero interest loans up to \$35,000 through approved lenders to meet expenses.	With a local particpating lender	Wesbite: mn.gov/deed/business/financing- business/deed-programs/loan-guarantee/ enrolled-lenders.jsp
	Minnesota Peacetime	Yes, for child care	Yes, for child care	Yes, for child care	Yes, for child care	For child care providers that remain open for the duration	With Childcare	Wesbite: childcareawaremn.org/providers/ emergency-child-care-grants

Email: EmergencyGrants@childcarea waremn.org Phone: 651-290-9704



MEMBER NEWS!





Leaving Your Employer? Understand Your 401(k) Options.

At Edward Jones, we can explain options for your 401(k), including leaving the money in your former employer's plan, moving it to your new employer's plan, rolling it over to an Individual Retirement Account (IRA) or cashing out the account subject to tax consequences.

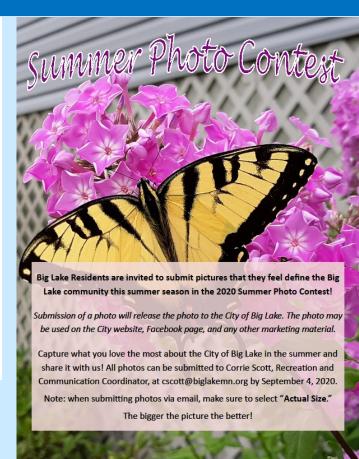
To learn more, call today.



Tim Suchy, AAMS*, CRPC* Financial Advisor 690 Humboldt Drive Suite D Big Lake, MN 55309

edwardjones.com Member SIPC

> Edward **Iones**° MAKING SENSE OF INVESTING



CITY AND TOWNSHIP OF BIG LAKE

Dog Vaccination Clinic



Saturday, September 12, 2020 9 a.m. - 12 p.m.

Lions Park | 21960 County Rd. 5, Big Lake

All dogs must be on a leash. Only healthy dogs will be vaccinated.

Dog licenses are required for Township residents and can be purchased for \$20 at the event.

Prices are expected to be similar to 2019 prices below: One year Rabies: \$10, Canine DHPP: \$16, Canine Lymes \$30 Thank you to Barrington Oaks Veterinary Hospital - Elk River!

Cash payment required. Checks and card payments will not be accepted.

Questions? Contact the Big Lake Township at 763-263-8111. hadred the North and the state of the state



This program will be delivered using both the online video Profit Mastery curriculum and six virtual orientation sessions to accompany each of the Profit Mastery module

Why Profit Mastery?

Starting and running a business is always a challenge, given the failure rate of 50-70% in the first four years. The economic volatility of recent COVID-19 disruption has only amplified confusion, anxiety, and fear.

Profit Mastery is an internationally-acclaimed leading financial management program that gives participants the tools and confidence needed to manage their businesses by the numbers. The program provides independent businesses owners unparalleled financial perspective and tools to take advantage of opportunities—and deal with challenges. Managing a business without Profit Mastery is like setting out for an unfamiliar destination without a road map, and the case-study forms a phasees the annification is now construct. Vocal the patients of the program of t format enhances the application to your network. You'll be introduced to invaluable management resources that should be part of every business owner's tool kit. You will laugh too, we promise!

Who is Your Profit Mastery Instructor?

Steve LeFever, MBA, CFE, is the founder of Profit Mastery and one of the most tere erever, who, Cre, is the louniar or Troit invasery and one or the invita-urusual bank managers you'll ever come across. He is arguably the most dynamid inancial and independent business advocate working in North America today, an e is amazingly adept at presenting sophisticated financial concepts and tools in varactical, understandable language. This is finance like you've never seen it befor





EDUCATION/YOUTH



ITEMS NEEDED FOR NEW TEACHERS AT BIG LAKE SCHOOLS

If you would like to give a nice welcome item for new teachers at Big Lake Schools, please drop off 25 of them at the Chamber office by August 25th. The Chamber office is generally open in the mornings Monday-Thursdays.

BIG LAKE SCHOOLS OFFER ONLINE CLASSES

Big Lake Schools now offer online classes for students who prefer year-round virtual learning or are medically fragile. Big Lake teachers and counselors are available for assistance and students can enroll in activities and athletics. Check it out here! Governor Walz's announced last week that schools can de-

The Wave Youth Center

Open: Monday & Wednesdays 1:30-3:30 and Tuesday and Thursdays from 1:30-5:30p

Outside activities are held (weather permitting) at field next to Mary of the Visitation church. Register at https://thewaveyc.org/

Climb Theatre is returning to the field from 1:30-3:30pm on Thursday Aug. 20th.

Join us for Starz Dance Studio to enjoy Hip Hop, Jazz or Contemporary music on Wednesdays Aug. 12, 19 and 26.

Check out our virtual meetings on FB.



cide to reopen this fall based on their county's metrics of active COVID-19 cases during the previous two weeks per 10,000 population. Administrators hope to announce their plans soon to offer in-person learning, distance learning like last spring or a hybrid or combination of classroom and distance learning.



Wave

The Big Lake Library is fully open! Check out our regular hours at https://griver.org/locations/big-lake. Masks are required to enter the building.

We will continue the Monday Story Strolls in front of Independence STEM Elementary and the Take/Make Wednesday and Friday craft kits for the month of August.

We are playing Back to School Bingo for the month of August. Bingo cards available at the library. Bingo calls will be posted every Monday in the front window or at the desk in the library. Prizes include needed school supplies and a book.

Visit the Big Lake Library webpage and Facebook page for other updates or events.

Join the Friends of Big Lake Library. Friends are seeking new members of any age who want to support the library. They meet the first Monday of each month at the library at 5:30 pm. They support programs such as Storytime, Winter and Summer Reading programs, Craft programs, Bookclub for Teens, Gingerbread House, Wednesday Crafts and Books at the school in Summer and lots of programs for all ages at our local library.



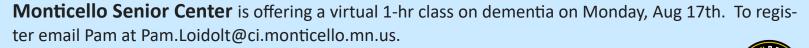
MEMBER

ANNOUNCEMENTS

Xcel Energy wants to identify smaller sites capable of housing 3-10 trucks for emergency storms in the communities they serve. Their goal is to have a comprehensive list so staging can be established in (or close to) an impacted community. An ideal storm response staging area is available for 2-4 days, paved and lighted. We work with property owners to pre-plan traffic flow and identify dates when the site is not available. If you have available space, contact Mark at mark.f.osendorf@xcelenergy.com.

Sherburne History Center has added two new exhibits. *Rightfully Hers*, commemorating the 100th anniversary of the ratification of the 19th Amendment, contains simple messages exploring the history of the ratification of the 19th amendment, women's voting rights before and after the 19th, and its impact today. The second exhibit retunes a former exhibit into a lobby wall exhibit, *Just a Neighborhood Thing: Meadow Vale and Cable.* Meadow Vale is outside Elk River and Cable is between Clear Lake and St. Cloud. You can stop in Tuesday – Friday: 10 a.m. – 5 p.m. and Saturday: 9 a.m. – 4 p.m and admission is free.

Rivers of Hope's "Walk a Mile in Her Shoes" can be done in your own neighborhood Aug 6-9. Check it out and register here!



Lupulin Brewing Company finished as the 13th largest brewery in the State of Minnesota for 2019 as reported by the Brewers Association, with a total barrels produced count of 6,160 bbls. This is an increase of 92% over 2018. They distribute in 9 states and in Denmark and Japan. You can reserve a table here or use waitlist between 3:30-8:30 for that evening's table.

Minnco Credit Union invites you to their Grand Opening Thursday, August 20 for prizes, give-aways and lunch.





Debbie's Cleaning Service

"BusyBee"



Need some help with your Summer cleaning?

Buzz Debbie at 763-568-5558 today!



August's Business After Hours!

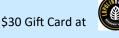
August's Business After Hours on Thursday, August 20th at 5 pm will be held at the Buff. To allow for ample seating, everyone must register by 3 pm on the 18th here. A drawing from the Network Prize box will be conducted with prizes totaling \$335. All current members are entered into the drawing and members must be present to win. If the lucky winner isn't present, the business name will be placed back in the box and another business will be drawn at the Aug. 25th Membership Meeting, also at The Buff. Members who had their names drawn previously but were not present to win include Angell's Construction, Big Lake Community Food Shelf and Trail's. Photo below includes those attending our July's Business after Hours at Lupulin's. From left is Yvonne Blum of Minnco Credit Union, Sue Emberland of Monticello Times, Becky Jacobs of Northstar Technologies, Shane Nemmers of Bullseye Properties, Dr. Scott Schulz from Great River Spine & Sport, Mindy Michels and Kris Seefeld of Minnco Credit Union. Not pictured is Anita Quaglia Ganje and Jon Swanson of Minnco Credit Union.

Prizes at this time include:

Chiropractic treatment at

GREAT TRIVER

Monticello Printing free address stamp \$25 gift card at









Join us for our August membership meeting at 11:30 am on Tuesday, August 25th at The Buff. Alicia Maxwell, Sherburne County Substance Use Pre-

vention Coalition Coordinator & Angie Charboneau-Folch, Big Lake High School Assistant Principal will share how they are making our community safer and healthier by reducing alcohol, tobacco, and other drug use among youth and over time, among adults. Lunch is at 11:45 with the meeting starting at noon. Enjoy penne noodles, alfredo or meat sauce, parmesan and a breadstick or \$15. Please register here by August 18th!



Want to include something in the Chamber Newsletter? Send us a 1/4 page ad or a few sentences to include in next month's newsletter by Wednesday, Sept 23rd. Full page ads can be added for only \$25 per month. Are you a new member? Ask the Chamber how to redeem your free full page ad!



AUGUST 2020 CALENDAR

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3	4	5	6	7	8
9	10	11 PRIMARY ELEC- TION 7 am -8 pm Board 12:30 Rus- sell's on the Lake	12	Block Party Mtg 12:15 at McPete's	14	BLOCK PARTY 10-2 pm at McPete's Ribbon-cutting at 9:45 am
16	17	18	19	Business after Hours 5 pm at the Buff. Register here.	21	22
23	24	Membership Mtg 11:45-1 pm at The Buff . Register here!	26 Golf Scramble Committee noon at Trail's	27	28	29
30	31					

Mark Your Calendar!

Thursday, Sept 17 Golf Scramble at 10 am at Monticello Country Club. Golfers register here!
Tuesday, Sept. 29 Membership Meeting at 5:00 pm at Russell's on the Lake. You can register here!

Monday, October 19 at 6 pm Political Candidate Forum at Big Lake High School.