



## PRLA Chamber of Commerce Board Nominations

The Nominating Committee is seeking applications from members who may be interested in serving on the board of directors. The board meets monthly; each meeting is about one and a half hours long. Board members are available for lending time, resources and valuable knowledge to the programs of the Chamber as well as being involved at the committee level. The board is active in developing and implementing the strategic plan for the organization. Click here for the Board application or call Nicole Lalum at (218) 732-4111 if you have questions or would like more information about serving on the Board.

We are pleased to announce the appointment of two NEW Board Members!

Please join us in welcoming Kathy Jorgenson, Business Solutions Consultant at Arvig and Justin Mitteness, Manager of Plant Quality at Lamb Weston/RDO Frozen.

Two strong proponents of the "Chamber of Commerce" by definition, "a local association to promote and protect the interests of the business community in a particular place". Welcome to the Park Rapids Lakes Area

Chamber of Commerce Board of Directors!

**Kathy Jorgenson, Bio:**  
Owned own company for 25+ years - starting from ground zero and building it up before selling it. Kathy has served on numerous boards and committees including; Minnesota Associated Locksmiths Association -Treasurer 5 years, Sky Harbor Airpark Board - Secretary 3 years, Toys for Tots program for ALOA - Chair 6 years, VFW Auxillary - President 6 years & Treasurer 4 years, just to name a few.

**Justin Mitteness, Bio:**  
Graduated from Concordia College in Moorhead, Minnesota in the Spring of 2005 with a bachelors degree in Communications with an emphasis on Public Relations. He moved to Park Rapids and began a career at Lamb Weston/RDO Frozen as an entry level Production Team Leader. Currently, Justin is the Manager of Plant Quality and has been in this role for the past 5 years. Since moving to Park Rapids he has been active in the community participating in the Rotaract Organization including 1 year as president. He is an active member in his church serving as a leader to the Cubbles group at AWANA for the past 3 years.

### WHAT'S INSIDE:

- Chamber Seeking Board Nominations!
- Color Dash 5K Fundraiser 2015 Photo Collage ([click to view](#))
- GrowMN Visits Knotty Pines Resort
- Welcome NEW Members Adobo Burritos D-S Beverage Kountry Kare Septic, LLC Leech Lake Arts League Moondance Events Painted Oaks, LLC Park Rapids Amateur Hockey Association
- EMV/Chip Roll Out Requires Action by Retailers - Liability Shift to Business
- August-October Member Renewals
- Chamber Working For You - Web & Visitor Center Stats

**November 2015 Inserts:**  
"Do Protect Your Tech Investment Business" >Managed Services (Arvig) - [Click on the link above for all the details!](#)

## EMV/CHIP Roll Out Requires Action by Retailers - Liability Shift to Business



Magnetic stripe credit cards have been around for decades, but that's changing as the U.S. adopts what is considered

a more secure payment technology—EMV (a new payment processing standard that stands for Europay, MasterCard & Visa). EMV cards, which are commonly called "chip" or "chip and PIN" cards are widely used in hundreds of countries outside the U.S. to reduce payment fraud.

EMV cards use a microchip on the front of the

consumer's card to produce unique transaction information each time a purchase is made, making it much more difficult to steal cardholder information, in contrast to magnetic stripe cards which contain enough cardholder data to be profitable for criminals. Some EMV/chip cards take the extra security step of requiring the cardholder to use a PIN number to complete the transaction.

**Liability Shift?** With the change in card technology comes changes in liability for merchants beginning October 1, 2015. Under the new liability, generally when fraudulent or counterfeit cards are used the liability—or who pays for the charges—shifts to the party with the least secure system (the weakest link).

As an example, if a customer presents an

EMV/chip card to a merchant and the merchant chooses to process the transaction using the magnetic swipe process because the merchant doesn't have a terminal with chip technology, the liability for the fraudulent transaction rests with the merchant. In the case where a customer presents an EMV/chip card and the merchant's processes the transaction as a chip transaction, liability for the fraudulent transaction rests with the issuer, not the merchant.

The change in technology and liability shift means merchants need to take a moment to consider upgrading their processing terminals to accept EMV cards. For some merchants, their average sales, their volume of sales, and their current amount of fraud will drive the decision to make the \$350-\$500 investment in a new terminal. ...continued on pg. 3

# Welcome NEW Members!

## Adobo Burritos

Located inside Northern Convenience - Adobo Burritos' is the place you'll find, fast and fresh Mexican food. Enjoy a burrito, taco, quesadilla and more, made to order. Stop by Adobo Burritos today and get your grub on!

Adobo Burritos  
1301 1st Street E  
Park Rapids, MN 56470  
(218) 732-1940

## D-S Beverages

D-S Beverages distributes beer and non-alcoholic beverages to retailers in an approximate 100 mile radius, from Fargo-Moorhead to the Park Rapids, Bemidji and Wadena areas. We distribute Anheuser-Busch along with about 30 craft brewers and monster & Sparkling Ice. The company is headquartered in Moorhead and employs approximately 80 people today.

D-S Beverages purchased Big North Distributing out of Bemidji, MN in November 2014.



D-S Beverages  
201 17th Street N  
Moorhead, MN 56560  
P: 218-233-1343 F: 218-233-1118

## Kountry Kare Septic, Inc.

Kountry Kare Septic pumps & maintains residential & commercial septic tank systems. Rent portable toilets for the day, weekend, week, month, etc. Rent for special events, family reunions, construction sites, etc.

Owned and operated by Ken & Joan Gabriel

Kountry Kare Septic  
19104 County 81  
Park Rapids, MN 56470  
P: 218-732-0766 F: 218-732-0766  
[www.kountrykareseptic.com](http://www.kountrykareseptic.com)

## Leech Lake Arts League

March of 1963, a group of artists organized Leech Lake Arts League. This club remains active with 36 plus members. Each Thursday the club meets at the American Legion in Walker. Members have an annual art show and sell.

In 2016 the show will be at The Chase on the Lake Ballroom in Walker. Opening reception Sept. 2nd from 5-8 p.m. Show continues Sept. 3rd from 9-5 p.m. and Sept. 4th from 11-5 p.m.

Membership is open to all. Contact: Jessie Townsden, owner of Peculiar Painter, (218) 547-3729 or [peculiarpainter@hotmail.com](mailto:peculiarpainter@hotmail.com)

## Moondance Events

Moondance Events hosts:  
• 10th Anniversary Moondance Jammin' Country fest in June

- 25th Anniversary of Moondance Jam in July
- Deuces Wild Dueling Pianos the 1st Fri. in August (Back by popular demand)
- 4th Annual Harvest Moon Festival 1st Sat of October

The Moondance Grounds also houses the Lazy Moon Bar & Grill, the MDJ Saloon, Moondance Guesthouse, and the Moondance Fields. It's an ideal site for all gatherings: weddings, conventions, family reunions, and any kind of special party. Moondance, always a good time!!

Located 34 miles East of Park Rapids and just 1 1/2 miles East of Northern Lights Casino. For more information go to [www.moondanceevents.net](http://www.moondanceevents.net) or call (218) 836-1055.

## Painted Oaks, LLC

We offer long-arm quilting, machine embroidery, personalized gifts, spirit wear & resort ware, trophies and engraving. Commercial accounts welcome!

Conveniently located Downtown Park Rapids, on Main Avenue.

Painted Oaks, LLC  
323 Main Avenue Suite 1  
Park Rapids, MN 56470  
(218) 237-5927  
[www.paintedoaks.biz](http://www.paintedoaks.biz)

## Park Rapids Amateur Hockey Association

At PRAHA we strive to provide a fun and challenging environment for your child to succeed at hockey and beyond.



Park Rapids Amateur Hockey Association  
204 Helton Avenue, PO Box 508  
Park Rapids, MN 56470  
218-732-9179

For more information go to [www.prhockey.com](http://www.prhockey.com)

## More Member Renewals

SEP. 25 - OCT. 24, 2015

Ameriprise Financial  
Downtown Diva  
Education Minnesota - Park Rapids  
Elsner Well Drilling  
Emmaville Inn  
Enbridge Energy Company  
Heriot Creative Studio  
Jaspers Theater  
LadySlipper Arts, Crafts & Exposure Events  
Mary Kay Cosmetics - Sue Tomte  
Massage & Energy Therapy - Sarah Hrichena  
Minnesota Fishing Guide Service  
North Country Trail Association  
Park Rapids Cenex Store - Lakes Area Coop  
Paul Bunyan Communications  
Red Bridge Inn

## YOUR DISTRICT LEGISLATORS

### Contact

#### U.S. Senate

##### Senator Al Franken (DFL)

309 Hart, Senate Office Building  
Washington, DC 20510  
D.C. (202) 224-5641  
St. Paul (651) 221-1016  
[www.franken.senate.gov](http://www.franken.senate.gov)

##### Senator Amy Klobuchar (DFL)

302 Hart, Senate Office Building  
Washington, DC 20510  
D.C. (202) 224-3244  
Minneapolis (612) 727-5220  
[senator.klobuchar@senate.gov](mailto:senator.klobuchar@senate.gov)

#### MN Senate

##### Senator Rod Skoe (DFL) Dist. 02

(651) 296-4196  
[sen.rod.skoe@senate.mn](mailto:sen.rod.skoe@senate.mn)

#### U.S. House of Representative

##### Congressman Rick Nolan (DFL) Dist. 8

2447 Rayburn, House Office Building  
Washington, DC 20515  
D.C. (202) 225-6211  
[nolan.house.gov](http://nolan.house.gov)

#### MN House of Representatives

##### Representative Dave Hancock (R) Dist. 02A

St. Paul (651) 296-4265  
[rep.dave.hancock@house.mn](mailto:rep.dave.hancock@house.mn)

##### Representative Steve Green (R) Dist. 02B

St. Paul (651) 296-9918  
[rep.steve.green@house.mn](mailto:rep.steve.green@house.mn)

For more information go to  
[www.gis.leg.mn](http://www.gis.leg.mn)

## MEMBER RENEWALS

AUG. 25 - SEP. 24, 2015

Achieve Therapy  
Breezy Pines Resort & Campground  
Canvaswork Inc  
Cease Family Funeral Home  
Dogs Paw & Lodge  
Games to Go  
Great Northern Café  
Huntersville Outfitters  
Jasper 's Theater  
Knotty Pines Resort  
Knut Nelson  
LadySlipper Inn  
Minnesota Fishing Guide Service  
Nemeth Art Center  
Northern Light Opera Company  
Northern Lights Casino, Hotel & Event Center  
Park Rapids School  
Paul Bunyan Broadcasting  
Pine Ridge Resort of Akeley  
Potty Shacks  
Preferred Properties of Park Rapids, Inc.  
RE/MAX First Choice  
Stompin' Grounds Lodge & Camping  
Thai Thaim  
Unknown Legend Designs  
Up North Power & Sport t.  
Wolf & Simon Real Estate  
Woodland Court Apartments  
Zambelli Fireworks International

Thank You!  
**VALUED**  
**MEMBERS**

"Ships in a harbor are safe, but that is not what ships are built for." Author Unkown



## MEETING SCHEDULE

November 2015

**Park Rapids Lakes Area Arts Council -**  
1st Monday, 12PM (Noon), Coldwell Banker

**Lake Country Scenic Byway - (1st Fri.)**  
1st Friday, 8:30AM, Grace Lutheran Church  
Osage - **Heartland Trail Community Meeting** - Quarterly following the LCSB Meeting.

**Heartland Trail to Itasca Extension Task Force -**  
2nd Monday, 10AM, Hubbard County Public Works Conference Room

**Park Rapids Downtown Business Association -**  
1st Wednesday, 8AM, Bella Caffe

**Park Rapids City Council -**  
2nd & 4th Tuesday, 6PM, Lower Level of Library

**Hubbard County Commissioners -**  
1st & 3rd Tuesday, 9AM, Court House 3rd Floor Board Room #324

**PRLA Chamber of Commerce Board of Directors -**  
2nd Tuesday, 8:00AM, Chamber

### Chamber Committees:

**Legends & Logging Days -**  
3rd Thursday, 7:30AM, Chamber

**Ambassador Committee - (Brown Bag)**  
4th Thursday, 12PM (Noon), Chamber

**Events Committee - (2nd Wed)**  
2nd Wednesday, 8AM, Chamber

## MAKING CONNECTIONS

Working for You...

AUG. 25 - SEP. 24, 2015

### Web Stats

Pageviews - 26,225

Unique Visitors - 21,737

Mobile Visits - 5,431

Unique Notable Pageviews:

Webcams - 1,058

Events/calendar - 851

Where-to-Stay - 767

What-to-do/itasca-state-park - 637

SEP. 25 - OCT. 24, 2015

### Web Stats

Pageviews - 16,396

Unique Visitors - 14,260

Mobile Visits - 3,430

Unique Notable Pageviews:

Webcams - 729

Events/calendar - 564

Where-to-stay - 502

What-to-do/itasca-state-park - 493

Events - 338

### Visitor Center Stats

Guests assisted -

Discovery Guides mailed - Aug 25-Oct 24 - 1,697

## Grow MN Visit

Knotty Pines Resort



Pictured from left to right; Nicole Lalum PRLA Chamber Executive Director, Sheldon Schiebe, Resort Owner and Scott Hewitt, Northwoods Bank

## Explore MN Tourism - 2015 Listening Session

Explore Minnesota Tourism Director John Edman met with tourism related businesses in Detroit Lakes to help develop the strategic direction for 2016-17. The format included a brief overview, established connections, and addressed future marketing efforts with input from the businesses that depend on a robust tourism economy.



## EMV/CHIP Cards ...continued

For many, it's a no-brainer as the cost of one single fraudulent transaction will justify the investment.

**October 1 (Or After!) Checklist** Merchants are not required to change their hardware to accept the new EMV/chip cards, but given the liability shift and the security features, it makes sense to properly evaluate that decision. Here's a checklist merchants can use before (and even after) October 1.

**1. Determine Your Risk Tolerance:** Look at current fraud rates (ask your processor if you don't know), average purchase price, and number of purchases to determine if a change in liability might have a financial impact. Remember that the new liability model is different than today—just because you haven't seen chargebacks for fraud don't assume fraud doesn't happen. (Tip: card-not-present transactions (over the phone, on-line) will work the same what they do today.)

**2. Plan To Evaluate In The Future:** No matter what is decided today, make evaluating risk tolerance and payments systems a part of an annual business review.

**3. Discuss Terminal Options:** A quick call to the credit card processing vendor makes sense. Obtain pricing information for a terminal that accommodates how and when customers pay. In many cases a standard, new terminal will be \$350 to \$500. (Tip: Consider

asking for a terminal with NFC or "near field communication" capabilities to accommodate new "tap" payment technologies. It's generally an inexpensive upgrade.)

**4. Plan For Implementation:** Thinking about how and when to upgrade a terminal should include thinking about how and when a customer pays. An equipment upgrade is a great time to consider where data or phone lines should be and customer access to the terminal. (Tip: When processing a chip transaction with a PIN, the customer needs access to the terminal to input their PIN number.)

**5. Train Employees And Customers:** Customers often times want to slide their EMV/chip card in and out of a terminal just like they have done for years when paying with their magnetic swipe cards, however a chip transaction requires the card be kept in the terminal through the whole transaction (including adding a tip and entering a PIN). A transaction can take up to ten seconds so employees often times need to walk the customers through it from start to finish. (Tip: To ease with the transition, most EMV/chip cards still have a magnetic stripe on the back and can be processed either way, however this can be confusing for customers and employees.)

(Article from the Minnesota Retail Association, [www.mnretail.org](http://www.mnretail.org))

"Logic will get you from A to B. Imagination will take you everywhere." Albert Einstein

# 2015 Board of Directors

## Visit Park Rapids...

Creating powerful partnerships to unite and grow member businesses and the region.



Your Chamber. Your Source.

SHOP

PLAY

EAT

STAY

- \* Joe Scharber, President  
Sleeping Fawn Resort & Campground
- \* Butch DeLaHunt, Vice President  
DeLaHunt Broadcasting
- \* Kent Fritze, Secretary Treasurer  
Northwoods Tax Professionals

Ed Becker  
In-We-Go Resort

Hendri Ernst  
Smokey Hills Outdoor Store

Cynthia Jones  
RiverBend Home Expressions

Molly Luther  
The Good Life Cafe

Candy Parks  
Park Rapids Enterprise

Jackie Senenfelder  
C'mon Inn Hotel & Suites

Pete Young  
Y-Steak House

Justin Mitteness  
Lamb Weston - RDO Frozen

Kathy Jorgenson  
Arvig

### Chamber Staff

Nicole Lalum  
Executive Director, [nicole@parkrapids.com](mailto:nicole@parkrapids.com)

Emma Moore  
Project Coordinator, [emma@parkrapids.com](mailto:emma@parkrapids.com)

Malinda Dexter  
Bookkeeper, [malinda@parkrapids.com](mailto:malinda@parkrapids.com)

Lynette McFarren  
Member & Guest Services Agent, [lynette@parkrapids.com](mailto:lynette@parkrapids.com)

Teresa Leshovsky  
Guest Services Agent, [teresa@parkrapids.com](mailto:teresa@parkrapids.com)

### 2015 Programs

#### Membership

(Kathy Jorgenson, Arvig)  
Ambassadors, Grow MN!, Member & Networking Events

#### Tourism Marketing

(Joe Scharber)  
Discovery Guide, Happy Pac, Tourism Media Campaigns

#### Events

(Butch DeLaHunt)  
4th of July Parade, Legends & Logging Days, Community Tree Lighting and more

\* Denotes Members of the Executive Committee

## Calendar of Events, NOVEMBER 2015

[Click here to go to www.parkrapids.com](http://www.parkrapids.com) and view the entire Calendar of Events!

**Now-Nov. 23**

**Decorate Your Home/Business for the Holidays While Supporting Kinship!**  
Your holiday decorating dollars can do double duty!

Order your Christmas wreaths from Kinship ~ you will get lovely, fresh, locally made wreaths of balsam fir grown in local forests to grace your home or business and Kinship will receive a full 1/3 of the sale!

Just plan to shop at Hugo's between 10 and 4 the Sunday or Wednesday before Thanksgiving, November 22nd or 25th.

Trudy Laabs of Balsam Boutique will be taking orders and decorating the wreaths while you shop!

Deadline to order: Monday, November 23, 2015. Delivery date of Monday, November 30 to the Kinship office. OR For something extra special, choose a custom design!

Call Kinship at 218-732-0058 or Balsam Boutique 701-318-1015 today!

**Nov. 6-7  
Holiday Bazaar**

Headwaters Animal Shelter holds their annual Holiday Bazaar. Stop by to show your support

from 8AM-5PM both days.

Headwaters Animal Shelter  
901 Western Ave S

**Nov. 14-15**

**Winter Wonderland's Snowflake & Candy Cane Holiday Show (3rd Annual Park Rapids Arts & Craft Event!)**

Wanted: Holiday Shoppers!

- Find Unique & Custom Hand-Crafted Treasures, Holiday Season & Gift Items!
- Have Lunch/Snack with us & support local non-profits
- Children's Activities
- Save Time!
- Shop All Your Home-Based Business
- Favorites...One-Stop-Shop With Us!

Century School  
Helton Avenue/Hwy 34 W, Park Rapids

Saturday, Nov 14th, 10 a.m. - 5 p.m.  
Sunday, Nov 15th, 10 a.m. - 3 p.m.

Admission:  
Adults \$3 & Kids 5+ \$2  
(Bring a Food Shelf Donation and save up to \$2 off!)

Contact Lezli Zimmerman at (218) 252-3904 or by email [Lezli.LACE@gmail.com](mailto:Lezli.LACE@gmail.com).



### Ca\$h Mob

Thursday, November 12 @ 5PM

Enter Drawing to Win \$10 ChamberBucks!  
\*October 2015 Winner -  
Sue Tomte, Mary Kay Consultant



### DeLaHunt Broadcasting

7:45AM on Tuesday, November 24  
\$5 Admission (\$2 Member Discount)

The Buzz will be held at the Radio Station!  
Enter Drawing to win \$10 in Chamber Bucks!  
\*October 2015 Winner -  
Kristin Gilmore, Knute Nelson