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 Auxiliary - 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.

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

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 Townsend, owner of Peculiar Painter, (218) 547-3729 or 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, Moodnance 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 or call (218) 836-1055.

Painted Oaks, LLC
We offer long-arm quilting, machine embroidery, personalized gifts, spirit wear & resort ware, trophies and engraving. Commerical 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

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.

More Member Renewals
SEP. 25 - OCT. 24, 2015
Ameriprise Financial
Downtown Diva
Education Minnesota - Park Rapids
Elsner Well Drilling
Emaville 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
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

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

MN Senate
Senator Rod Skoe (DFL) Dist. 02
(651) 296-4196
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

MN House of Representatives
Representative Dave Hancock (R) Dist. 02A
St. Paul (651) 296-4265
rep.dave.hancock@house.mn

Representative Steve Green (R) Dist. 02B
St. Paul (651) 296-9919
rep.steve.green@house.mn

For more information go to
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
Knute 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 L.
Wolff & 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 Unknown
Grow MN Visit

Knotty Pines Resort

Pictured from left to right; Nicole Lulam 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 doesn’t happen. (Tip: card-not-present transactions (over the phone, on-line) will work the same way 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 (including adding a tip and entering a PIN). So employees often times need to walk the terminal through the whole transaction (and even after) October 1.

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

(Picture of Nicole Lulam, PRLA Chamber Executive Director, with Sheldon Schiebe, Knotty Pines Resort owner, and Scott Hewitt, Northwoods Bank)

“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.

* 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
Emma Moore
Project Coordinator, emma@parkrapids.com
Malinda Dexter
Bookkeeper, malinda@parkrapids.com
Lynette McFarren
Member & Guest Services Agent, lynette@parkrapids.com
Teresa Leshovsky
Guest Services Agent, teresa@parkrapids.com

* Denotes Members of the Executive Committee

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

Calendar of Events, NOVEMBER 2015
Click here to go to 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.

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