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March 2015

PRINCETON AREA CHAMBER OF COMMERCE 705 2nd St. N., Princeton, MN 55371

Phone: (763) 389-1764 Fax: (763) 631-1764

www.princetonmnchamber.org Email: pacc@sherbtel.net

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Sat., March 7, 9am-2pm **Princeton Middle School** 1100 4th Ave. NORTH • Princeton, Minnesota 55371

FREE Admission • Freebies • Prizes • Food Vendors Gardening Tips • Many Exhibitors • Products for the Home

BUSINESS &

Live Entertainment • Free Chair Massages Throughout the Day



EARS

For more information and vendor registration visit our website at: www.princetonmnchamber.org

CHAMBER OF COMMERCE

CHAMBER SHOWCASE!



Welcome to the NEW Princeton Chamber of Commerce Chamber Showcase!



We randomly draw from our Chamber Members and feature a few each month so the Princeton Area Community can learn more about them. Thank you for supporting our members through your time, talents, donations, and purchasing power!

Cartwright Realty, Inc. 413 S. Rum River Drive PO Box 362 Princeton, MN 55371 763-389-2323

Steve Cartwright, Owner Sandy Miller, Office Manager/Agent cartwrightre@sherbtel.net cartwrightrealty.com

TELL US ABOUT WHAT MAKES YOU SPECIAL

Mission Statement: To serve "Princeton" and the community be staying up to date on all real estate issues, remain honest and always treat not only our clients but everyone like we would like to be treated.

How many years have you been in business? in Princeton 36 years

How long have you been a Princeton Chamber of Commerce Member? Currently the past 3 years, but numerous times over the past 36 years

What services or products do you offer?

Commercial, Residential, land & multi-family real estate buyers or sellers.

What type of referrals help you grow?

Some of our best resources are repeat business, word of mouth and referrals from past clients. Other sources are multiple listing service (MLS), website and networking.

In what ways do you give back to the Princeton Community?

Sandy volunteers at the Princeton Used Clothing Center, a non-profit that gives money back to the community. We are on church committees. Sandy donates numerous hours to chamber functions and activities including serving on the board of directors. We do our best to donate money and services to non-profits and school functions as we are able.

What is a little known fact about your organization?

Both full-time agents, Sandy Miller & Steve Cartwright were born and raised in Princeton and both graduated from Princeton. Steve Cartwright will be celebrating his "40th" year as licensed real estate agent this year!

What are your hours?

Office hours are M-F 9-4:30 BUT anytime by appointment.

Anything else you want the Princeton Community to know about your or your business/organization?

We welcome your business. We appreciate our loyal clients and thank them for their many referrals. We promise to continue our pledge to treat everyone professional, fair and with a smile. We are always willing to answer your questions and if we don't have an immediate answer we will do our best to research it for you. If you need a time other than our office hours, we take after hours appointments.

Family Pathways Thrift Store 605 Rum River Drive South Princeton, MN 55371 763-631-5022

Lia Manager/Dakota Supervisor dakota@familypathways.org adelia@familypathways.org www.familypathways.org

TELL US ABOUT WHAT MAKES YOU SPECIAL

Mission Statement: Family Pathways is to work with communities to develop supportive, caring relationships to help people meet their basic needs.

How many years have you been in business? 5 years for Princeton thrift store, 37 years for Family Pathways Services

How long have you been a Princeton Chamber of Commerce Member? $4~{\rm years}$ What services or products do you offer?

Family Pathways services include basic life (food shelves), the Refuge network, senior services and youth services (teen centers). We also have thrift stores which take community donations then sells household goods and gently used clothing.

What type of referrals help you grow?

We refer within our multiple programs.

In what ways do you give back to the Princeton Community?

We provide a teen center, we collect food for Princeton Food Shelf, we are active in Princeton block party and participate in the Princeton parade.

What is a little know fact about your organization?

In March 2014 Family Pathways merged with the Refuge Network to help domestic violence. **What are your hours?**

M-F 9:00-7:00; Sat. 9:00-6:00; Sun. 10:00-5:00

Princeton Splash Park Located in Mark Park 705 2nd St. N

2014 was our 11th season

Princeton, MN 55371 763-631-2022 (answered Memorial Day through Labor Day) LeeAnn Hartigan, Manager

splashpark@princetonmn.org www.princetonmn.org, click on splash park How many years have you been in business?

How long have you been a Princeton Chamber of Commerce Member? 11 years - City of Princeton

What services or products do you offer?

We offer summer water fun for kids of all ages. We have no standing water so no lifeguards necessary. We are reasonably priced, we have discounted passes available. You are allowed to bring in your own food and beverages, we do have snacks that can be purchased for your convenience.

What type of referrals help you grow?

In what ways do you give back to the Princeton Community?

We offer specials throughout the season that allow people to visit the park for a discount or free. We have giveaway days, we have special guests at the park also.

What is a little know fact about your organization?

The Splash Park opened for 1 day only in 2002. On August 30, 2002 the splash park was testing all of the park features and allowed kids to come in and play. We opened for our first season on May 24th, 2003.

What are your hours?

June 2nd - August 10th 11:00 a.m.-6:00 p.m. and Tuesdays after hours 6:00-8:00 p.m.; August 11th - September 1st 11:00 a.m.-5:00 p.m. and Tuesdays after hours 5:00-7:00 p.m. weather permitting.

Anything else you want the Princeton Community to know about you or your business/organization?

We do run special events throughout the summer. We will have a clip and save ad in the shopper at the end of May. We advertise all summer events in the Focus. We have daily passes per person, family passes and advance passes. We offer special times for private parties 9:00 a.m.-11:00 a.m. or 6:00-8:00 p.m.

Chamber members: would you like to be featured? Visit our website: www.princetonmnchamber.org and click on the MEMBER section to find the CHAMBER SHOWCASE form. Complete the form and mail, fax or scan and email it to us. We will randomly draw from those submitted.

March 2015 Page 3

FINANCIAL FOCUS: Women May Face Extra Challenges in Seeking Financial Security

On March 8, we observe International Women's Day. On this occasion, thousands of events across the world will honor the cultural, political and social achievements of women. Of course, in many countries, women still face significant economic challenges. An even here in the United States, women encounter more obstacles than men in the pursuit of financial security, particularly in seeking a comfortable retirement lifestyle. So, if you are a woman – regardless of your marital status – you will need to be aware of these challenges and take steps to overcome them.

Let's consider a few of these challenges and some possible solutions:

Challenge: Women spend more time out of the workforce and accumulate less money in 401(k) plans.

Women spend and average of 12 years out of the workforce caring for children or elderly parents, compared with less than two years for men, according to the Social Security Administration. This time away from work can translate into less money in retirement plans – in fact, women's average 401(k) balance is only about two-thirds as large as men's, according to a study by Fidelity Investments.

Potential solution: Take full advantage of your 401(k) and IRA.

Your care-giving obligations are an issue to be decided by you, your spouse and perhaps other family members. But while you are working, contribute as much as you possibly can to your 401(k) or similar employer-sponsored plan. Also, try to fully fund your IRA each year.

Challenge: Women typically live more years in retirement and depend more heavily on Social Security.

Women reaching age 65 are expected to live, on average, an additional 21.6 years, compared with 19.3 years for men, according to the Social Security Administration, which also reports that the average annual Social Security income received by women 65 years and older was about \$12,500.

Furthermore, Social Security comprises about 50% of the total income for unmarried women age 65 and older, compared to just 36% for elderly men.

Potential Solution: To become less dependent on Social Security, create a sustainable withdrawal strategy for your investment portfolio.

Social Security was designed to supplement one's retirement income, not replace it. Consequently, it's essential that you make full use of your other sources of income, such as your 401(k), IRA and other investment accounts. To make this money last, you'll need to create a sustainable withdrawal strategy early in your retirement – and stick to it.

Challenge: Women are far more likely than men to need some type of long-term care.

More than two-thirds of nursing home residents are women, according to the National Center for Health Statistics. And the average cost for a private room in a nursing home is more than \$87,000 per year, according to the 2014 Cost of Care Survey produced by Genworth, a financial services company. Typically, Medicare covers only a small percentage of these costs.

Potential solution: Prepare in advance for long-term care expenses.

Long-term care costs can be enormous, but you do have some protection-related options for meeting those costs. Check with your financial advisor to learn which of these choices might be most appropriate for your situation.

These aren't the only financial issues facing women, but they do give you a good idea of what you may be facing. So, be proactive in meeting these challenges – because there's actually a lot you can do

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

EXPO PARKING AT NORTH ELEMENTARY

Shuttles
Every 15 minutes
9 a.m.-2 p.m.
See YOU at the EXPO!



Container Gardening with Master Gardeners!

Learn the basics of container gardening. We will cover container selection, soil and plant selection!

ID#W15-862 - \$15.00 March 3, 5:30-7:00 p.m. Princeton Middle School Room 602

Edible Gardening with the Master Gardeners!

Learn how to grow your own food. Topics include soil basics, plant needs and common pests/diseases. Bring your questions to class!

ID#: W15-863 - \$15.00 March 3, 700-8:30 p.m.

Princeton Middle School Room 602

2 Left Feet Social Dance Workshop

Convinced that you have 2-left feet and that dancing is not meant for your or someone you know? But still, just in case, it may be helpful to know a few steps! Learn fun moves and simple tips from a pro to ease you over those times. A little bit of Swing, a touch of Foxtrot, a smattering of Waltz, a romantic Rumba and a jazzed up "high school prom" Swing and Sway are all it takes! You be out on the dance floor in no time! Couples only please!

ID#: W15-838 - \$32.00 March 17, 7:00-9:00 p.m. Princeton High School Cafeteria/PAC Commons

SNAG Golf for Beginners

 $SNAG-Starting\ New\ at\ Golf-is\ a\ creative\ way\ to\ introduce\ new\ players\ to\ the\ game\ of\ golf.\ SNAG\ is\ simple,\ effective,\ inexpensive,\ and\ -\ most\ of\ all\ -fun.\ The\ program\ is\ designed\ specifically\ for\ total\ newcomers:\ kids\ of\ all\ ages\ who\ have\ had\ very\ little\ or\ no\ exposure\ to\ golf.\ SNAG\ uses\ special\ equipment,\ all\ provided\ by\ the\ instructor,\ to\ teach\ the\ fundamentals\ of\ golf\ in\ any\ open\ space\ such\ as\ a\ ball\ field,\ a\ park,\ or\ a\ gymnasium.\ This\ fall's\ program\ will\ take\ place\ at\ the\ North\ Elementary\ gymnasium.$

Eligible participants: Grades 3-5 Location: North Elementary Gymnasium ID#: W15-532 - \$50 per student

March 2nd-6th (Monday-Friday), 3:15-4:15 p.m.

Fencing with MN Sword Play! Ages 10+

Fencing is a vigorous sport that requires and develops stamina, quick reactions, speed, accuracy of movement and excellent coordination. More than a game, fencing requires a mental attitude of self discipline involving total manipulation of mind and body in perfect harmony. It utilizes natural body movement to create simple and effective self-protection techniques with the sword. Attacking, defense, timing and intense tactics are all integrated into this beginning class. Whether your fencing for a good work out, or gaining points for the Olympics, fencing is fun for the whole family!

We provide everything needed to fence (mask, jacket, glove, and weapon). The fencer needs only to come dressed comfortably (for freedom of movement) including long sweat pants and running shoes.

Questions about the course details, please call MN Sword Play at 952-435-6740 (office) or 952-564-4892 (cell). For more information please visit: https://sites.google.com/site/minnesotaswordplayfencing/

Mondays March 23-May 4 (No March 30) 6:00-7:00 p.m.

#W15-615 - \$75.00

Princeton Middle School Cafeteria

Call Community Ed to register for classes 389-4789

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BUSINESS & COMMUNITY EXECUTE TO SERVICE TO S

Saturday, March 7, 9am-2pm
Princeton Middle School
1100 4th Ave NORTH • Princeton, MN

SCHEDULE OF EVENTS

The Princeton Business Expo is a wonderful place to get to know your local business owners, service organizations, and community groups.

It is also a fun time of entertainment and demonstrations!

The Princeton Business and Community Expo has an exciting lineup for 2015.

Entertainment Times:

9:30 a.m. Just For Kix

9:45 a.m. Friendly the Clown

10:15 a.m. Just For Kix

10:30 a.m. Princeton ROBOTICS Team

10:45 a.m. BeyondFit

11:00 a.m. Princeton Health & Fitness

11:45 a.m. Princeton ROBOTICS Team

12:15 p.m. Princeton Cheerleaders

1:00 p.m. Princeton Cheerleaders

1:15 p.m. Friendly the Clown

Drawings Announced at 1:50 p.m.

If your drink is coffee
Or you'd prefer some tea
Then sip a cup in a cozy nook
And hear some poetry.

The winter winds may howl about And snow may pile by the door, But in the Lib the climate's nicer And warms us to the core.



This is your invitation Our program it is free,

Come join us at the library for Coffee, Tea & Poetry

Saturday, March 28 • 1:00 p.m.

Princeton Library

Princeton March Flare Specials!

Paws Up 4 You

All Chuck It Toys and Life Vests 10% Off

Check out Facebook for Monthly Contest...you could win awesome prizes! Nikki's - Hair, Skin & Nail Care 410 So. Rum River Dr. 763-389-0653

10% Off all Biolage Hair Care Products

(Must present this coupon)

Wilson Sports

20% off in-stock apparel including clearance for the month of March

Do You NEED Volunteers? or Do You WANT to Volunteer?

Contact us at:

www.princetonmnchamber.org

or visit us on Facebook Page Princeton Area Chamber of Commerce

GET CONNECTED!!

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Princeton Ambassador Program

Our Mission:

The Princeton Ambassador Program is a local, non-profit organization and scholarship program committed to the personal growth and development of young women in the community. The Princeton Ambassador Program provides the community and surrounding area with positive role models and young professionals who are motivated and determined to make a difference in the world around them.

More than Just a Crown

Candidates who participate in the program are on their way to becoming young professionals. Three candidates will be crowned Ambassadors. They will continue to serve Princeton and the surrounding communities for a year long term. They will continue to gain public speaking skills, network with local businesses and other communities, engage in community service and learn useful life skills. The three Princeton Ambassadors are each awarded a \$700 scholarship to help them pursue their educational dreams. Interested young women must meet the following criteria:

- At least 17 years of age by 6/30/15 and older than 22 by 6/30/16.
- Reside within the Milaca, Zimmerman and Princeton Public School district.
- Are not or have not been pregnant, engaged or married.

Application Deadline

Monday, April 1, 2015

Three Ways to apply:

- email information to: princetonambassadorprogram@gmail.com
- Call/text information to: 763-202-2332
- Mail application to: Princeton Ambassador Program, PO Box 386, Princeton

We ask that candidates do not drop after May 2nd.

Important Dates:

April 1, 2015 - Application Due

May 2, 2015 - Sponsorship Due,

Paperwork Due, Photo Shoot

May 9, 2015 - Local Service

May 22, 2015 - Potluck/Sleepover

May 23, 2015 - Zimmerman Parade

May 30, 2015 - Interviews, Alumni Event

June 6, 2015 - Rehearsal

June , 2015 - 2015 Pageant

There will be two dance rehearsals - TBD





What you have helped us achieve since March 2010

Five years of saving lives!

2010 Adoptions: 106 • 2011 Adoptions: 181

2012 Adoptions: 452 (354 dogs, 98 cats)

2013 Adoptions: 700 (485 dogs, 211 cats, 3 rabbits, 1 ferret)

2014 Adoptions: 1113 (761 dogs, 357 cats, 5 guinea pigs)

2015 Adoptions: 105 (84 dogs, 21 cats)

Total Adoptions: 2,657 (with 167 currently with us)

Equalling 2,824 animals saved by RSR!

2014 Vetting Costs: over \$185k!

did vou KNOW?

Ruff Start Rescue takes on many special needs cases and we depend on donor support to help animals that need above and beyond the usual routine vet care. Our adoption fees range from \$60-\$350. On average each dog is \$260 and cats are \$150. Vet bills can be anywhere from \$200-\$1,200 per animal, so unfortunately adoption fees don't always cover our vetting expenses which is why we need your help. There were many unexpected vet bills incurred in 2014. Please consider donating to Ruff Start Rescue this year so we can continue to save as many lives as possible. We hope to nearly double our intake/adoption #'s in 2015 but we can't do it without your help!!

ruffstartrescue.org

Thank you,

from all of us at RSR



BOOK CLUB resumes February 26th

8 - 9:30 AM

"Destined to Reign" by Joseph Prince. Discover the secret of reigning over every adversity, lack, and destructive habit that is limiting you from experiencing the success, wholeness, and victory that you were destined to enjoy



Come join us for a fresh cup of coffee as we discover God more deeply.



info@princetonbookandbible.com 763-389-1499



405 First Street Princeton, MN

Civic Betterment Club

Special thanks to everyone who helped us with the Silent Auction baskets for the Depot Museum fundraiser at Steven's last month. Members truly appreciated the great donations received for these baskets. Thanks also to all who helped with selling tickets, advertising, or volunteering in any way as this was another example of our community working together!!

March 2 is the next American Red Cross Blood Bank at Trinity Crossings. Members of the American Legion Auxiliary and the Civic Betterment Club will be assisting the Red Cross team. Thanks to all these volunteers and especially, to all the donors.

March 7 (9 a.m.-2 p.m.) is the Business & Community Expo at the Princeton Middle School. Members look forward to visiting with everyone at our booth.

March 18 is the Civic Betterment Club's monthly meeting at the K-Bob at 10:00 a.m. Please join us as guests are always welcome. Call our President, Genny Reynolds (763-389-4613), with any questions.

Other dates to remember are March 8 as Daylight Savings Time Begins, Mach 17 is St. Patrick's Day, and March 20 is the First Day of Spring.

Our sympathy is extended to the family of Helen Schmidt who passed away in January. Helen was a Lifetime Member who joined our club in 1972, and she was a loyal and dedicated member throughout the years. Her name will be added to our club's Memorial Plaque located at the corner of Central Avenue and Jonquil in the Princeton Cemetery.

Enjoy our community events this month and Happy Spring!



Knitting w/Arnhild Hillesland April 10-12, 2015

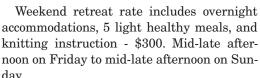


Arnhild Hillesland, a native Norwegian and expert in knitting, will be providing instruction on Norwegian Sweater Techniques at Norwegian Retreat, Princeton, MN.

Finishing techniques you will learn: Stitching and cutting; attaching facings; shoulder seams (two versions); knitting up stichess (picking up); spacing buttonholes; making buttonholes; attaching front bands; neckband (collar); and other miscellaneous tips learned over a lifetime of making sweaters!

Bring your project that you have started or your own wool yarn,

needles and pattern. Also available for purchase are patterns through Arnhild at www. arnhild.com. Rauma yarn available through The Yarn Guys at www.theyarnguys.com. You don't need to have a sweater started but the instructions will help immensely if you have started one.



Daily rate without overnight accommodations and includes meals for the day - \$120 per day. From breakfast to dinner.

Deadline for registration is March 31, 2105. Reservations are limited so please call

or email to reserve a spot before deadline. Payment is accepted with check, cash or credit card.

www.norwe-NO gianwoodretreat. com







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Special Olympics Minnesota Seeks Leadership Volunteers for Princeton Team





Help out Special Olympics Minnesota (SOMN) athletes in your community by becoming a leadership volunteer. Volunteers provide the sports skills and spirit that define a true athlete; they're role models and character builders. Key volunteers mange the Princeton Special Olympics delegation so that athletes can participate in premier competitions where they have the ability to grow and improve physically, mentally and socially.

Volunteer positions available include head of delegation, financial chair, fundraising chair, registration chair, equipment chair and head coaches. Most of these positions only take an hour or two per week but are vital for a smooth running program. Volunteers do not need any previous involvement with Special Olympics or any specific sports knowledge. SOMN also provides all of the necessary training so that the Princeton delegation will operate successfully. Please consider donating your time to a great organization. These are wonderful, engaging and rewarding volunteer opportunities that directly impact your community!

If you are interested in becoming a leadership volunteer with Special Olympics Minnesota Princeton team, please contact Ben Swarts at ben.swarts@somn.org or 612-604-1257.

About Special Olympics Minnesota

Special Olympics Minnesota provides yearround sports training and competition in 17-Olympic type sports for more than 8,000 children and adults with intellectual disabilities. Through Special Olympics' athletic, health and leadership programs, people with intellectual disabilities transform themselves, their communities and the world.



PALM SUNDAY BREAKFAST Sunday, March 29

We are celebrating the 36th year of the Masonic Palm Sunday Breakfast. This breakfast has helped raise money for the Masonic scholarships that Fraternal Lodge gives every year to the seniors in Princeton and Milaca. The breakfast consists of Scrambled Eggs, Sausage, Square Biscuits and Beverage. It is an all you can eat breakfast. Cost is \$6.00 for adults and children under 6 are free. The Masonic Hall is located at 101 6th Ave. North. Tickets are available from any member or at the door.





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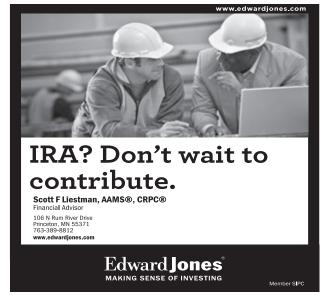
- Delicatessen
- ATM Dry Cleaning Bakery
- Money Orders
- Pharmacy with Drive-Up Window
- Full Carry-Out Service
- In-Store Cake Decorating

OPEN 24 HOURS

1100 7th Ave. South, Princeton



389-1350



SHOP LOCAL - SUPPORT PRINCETON

Help support local businesses to ensure a strong community!

PACC General Membership Luncheon/Meeting

Tuesday, March 10

@ Sterling Pointe in the Great Room
11:30 Registration
12-1 p.m. Lunch/Meeting

Lunch Catered by Sterling Pointe \$7 per lunch

Topic:

"Recruiting & Resources to Obtain Top-Quality Employees"

Speaker: Carla Vita MN Department of Employment & Economic Development

PLEASE RSVP by Noon on Mon. Mar. 9

SUNDAY MONDAY TUESDAY WEDNESDAY **THURSDAY FRIDAY SATURDAY** 3 Friends of the Library Mtg 10 a.m. @ Library FREE BBQ Lunch City Council Work Session Red Cross Blood Drive at Rum River Automotive PACC Board Mtg Princeton Business & 4:30 p.m. @ Council 11:30-12:30 Community EXPO @ Trinity Crossing Chamber pm @ Council Chamber 12 13 Downtown Committee Mtg 11 a.m. PACC General Membership PAVC Mtg Girl Scout Recycling 8 a.m. @ K-Bob Cafe Luncheon 11:30 a.m. @ Program @ ShopKo City Council Mtg. DAYLIGHT SAVINGS April FOCUS Deadline Sterling Pointe Great Rm. 7 p.m.@ Council Chamber Parking Lot 15 16 10 20 21 PACC Board Mtg. Arn Kind-Fur Trade Girl Scout Recycling FREE BBQ Lunch 4 p.m. @ Council Chamber 6:30 p.m. @ Library Program @ ShopKo at Rum River Automotive Civic Betterment Club Mtg. City EDA Mtg Parking Lot 10 a.m. @ K-Bob 11:30-12:30 6 p.m. @ Council Chamber 23 26 PAVC Mtg. 8 a.m. Downtown Committee Mtg. City Council Mtg Coffee, Tea & Poetry @ K-Bob Cafe 11 a.m. TBD 7 p.m. @ Council Chamber 1 p.m. @ Library 20





Want your Events on the Calendar HERE & ONLINE?

Email your group or organization information to pacc@sherbtel.net or visit our website at www.princetonmnchamber.org

GET CONNECTED!