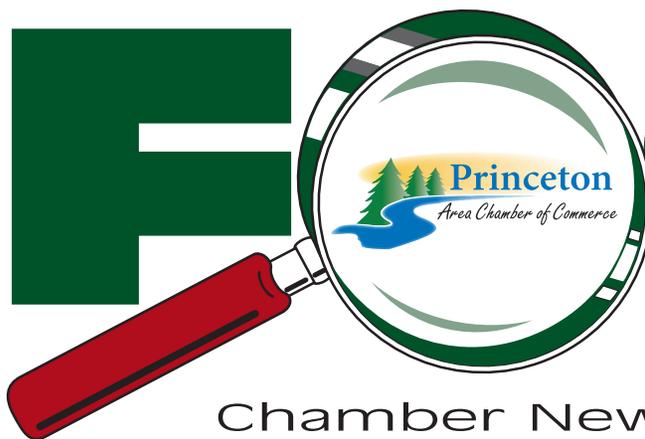


FOCUS



ON PRINCETON

Chamber News and Community Information

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**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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763-389-1764



SMALL BUSINESS SATURDAY

**SATURDAY NOVEMBER 30TH
10 AM TO 9 PM**

- Shopping Specials at local Retailers
- Gift wrapping by Girl Scouts
- Santa Around Town at local businesses 10am to 4pm
- Horse Drawn Carriage rides
- Mini Dazzle Parade at 5pm
- Santa photos in "Little House" after Parade
- Bonfire, Food, and Drinks at Berry Law Office after Parade with Boy Scouts and Civic Betterment

For More detailed Information

VISIT www.princetonmnchamber.org

Designed by Minuteman Press 



BRIGHT CHILD-CHILD DEVELOPMENT CENTER

110-6th Avenue North, Princeton

WWW.BRIGHTCHILDCDC.COM

TELEPHONE: 763-389-4576 INFO@BRIGHTCHILDCDC.COM

Children at Bright Child-Child Development Center are starting to sing Christmas carols! That's right! We are preparing for our annual Christmas Party being hosted in The Crossings on Friday, December 13 at 7 PM. We invite friends, family, and community members to join us for an adaptation of the play, "Merry Christmas, Charlie Brown" put on by our students.

Our talented teacher of the month is Amanda Smith. Amanda is a marine wife, and her husband served away from home for the last year. Amanda plans engaging and challenging curriculum for our comprehensive preschool program. The children learn a different number and letter each week, and Amanda incorporates songs and Spanish into her curriculum. Amanda also adds movement, art projects, flannel board stories, and sensory materials as means to encourage creativity.

We are proud to have Amanda on our team! We invite you to come and tour our center so you can meet Amanda and the rest of our dedicated staff!

BUSINESS / CIVIC GROUP/ PERSON OF THE YEAR AWARD

Business must be an active member of the Princeton Chamber of Commerce or be employed by an active member. Volunteering and other activities must have been completed in the Princeton community (city or townships). Chamber Members will vote on the winners at the November 12 General membership meeting.

Here are the 2013 Business/Civic Group winners that will be up for vote:

Ashworth Appliance
Hierlinger Shoes
Louise's Basement
Minuteman Press
Friends of the Sherburne National Wildlife Refuge
Princeton Library
Princeton Schools

*The awards will be announced and presented at
the PACC Winter Gala on December 12th.*

FINANCIAL FOCUS

Take Advantage of "Open Enrollment"

Article 12 – Oct. 21, 2013

At many places of work, it's "open enrollment" season – the time where you get to make changes to the various benefits you receive from your employer. As you review your overall benefits package, what areas should you focus on?

Here are three possibilities:

- **Life insurance** – If your employer offers life insurance as a benefit, and you haven't already signed up for it, consider adding it during your open enrollment period – because life insurance can be important to your family's financial security. If you already have life insurance with your employer, you may want to take the time, during open enrollment, to review your beneficiary designations. If you've experienced a change in your family situation, such as divorce or remarriage, you'll want to update your beneficiaries, as needed.

However, the amount of life insurance offered by your employer in a group policy may not be sufficient for your needs, so you may want to consult with a financial professional to determine if you should add private, or individual, coverage. You may find that individual coverage is comparable, in terms of cost, to your employer's coverage. Also, individual cover-

age is "portable" – that is, you can take it with you if you change jobs.

- **Disability insurance** – Your employer may also offer disability insurance as a low-cost benefit. The coverage can be invaluable. In fact, nearly one in three women, and about one in four men, can expect to suffer a disability that keeps them out of work for 90 days or longer at some point during their working years, according to the Life and Health Insurance Foundation for Education (LIFE). Again, as was the case with life insurance, your employer's disability policy may not be enough for your needs, so you may need to consider additional coverage.

- **Retirement plan** – Your employer may offer a 401(k) or similar retirement plan, such as a 403(b) plan, if you work for an educational institution or a non-profit organization, or a 457(b) plan, if you work for a governmental unit. All these plans offer the chance to contribute pretax dollars; so the more you put in, the lower your taxable income. Equally important, your earnings can grow tax deferred, which means your money can accumulate faster than if it were placed in an account on which you paid

taxes every year.

Consequently, try to contribute as much as you can possibly afford to your 401(k) or other employer-sponsored plan. If you've gotten a raise recently, consider boosting your contributions during open enrollment. Also, take this opportunity to review the array of investments you've chosen for your 401(k) or other plan. If you feel that they're underperforming and not providing you with the growth opportunities you need, you may want to consider making some changes. You might also think about making adjustments if your portfolio has shown more volatility than the level with which you are comfortable. Your financial professional can help you determine if your investment mix is still suitable for your goals, risk tolerance and time horizon.

Open enrollment season gives you the perfect opportunity to maximize those benefits offered to you by your employer. So, think carefully about what you've got and what improvements you can make – it will be time well spent.

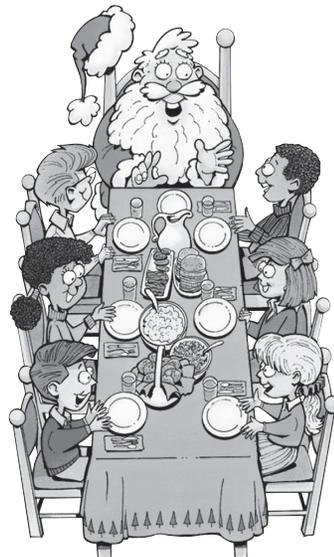
This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

BREAKFAST WITH SANTA

November already! With November comes the beginning of special holiday activities, which includes our annual Breakfast with Santa event. The Kedron Chapter of the Order of the Eastern Star and Masons of the Princeton area are thrilled to serve that breakfast of pancakes, sausage, juice, milk and coffee to the kids and their families and to provide them with activities while they wait to visit with Santa and Mrs. Claus. You may remember from past years that there is always a drawing for a HUGE, homemade Christmas stocking for Santa to fill later on.

Not everyone knows much about the fraternal organizations involved here. Here is some information that might be helpful to the readers. Both the Eastern Star chapter and the Masonic lodge have been in Princeton for more than 110 years! Interested in being increasingly involved in the community, both organizations have joined the Princeton Area Chamber of Commerce to show that support. Both have projects in place to support high school scholarships in the major towns that support their membership, those being in Princeton, Milaca and Cambridge. Any proceeds reaped from the Santa Breakfast have been donated back to the Princeton community, either to Santa to help with expenses or to the holiday committee which provides the festive holiday decorations and activities in town.

For now, note the Santa Breakfast on your calendars, Saturday, November 30, 9-11 a.m. at the Masonic Lodge, located on the corner of 1st Street and 6th Ave. N. The whole family will enjoy this fun morning. Adults \$6; Children 12 & under \$3.50; \$12.50 for family of four or more.



Winter
GALA
& Fundraiser



*Princeton Area
Chamber of Commerce*

GALA BANQUET

Thursday, December 12, 2013 • Cocktail Hour starts at 5:30 p.m.

at Steven's Restaurant, Princeton

\$35 Per Person thru December 5

(\$40 from December 6 thru Event Day, December 12)

Come for a night of festivities, auctions, raffles and fun!

Celebrate the Business of the Year, Civic Club of the Year, and the Person of the Year!

Enjoy the company of other Princeton Area Business and your own staff.

*Formal attire strongly encouraged. A hat or masquerade mask is required
and will be available for purchase for your convenience for a small fee.*

PACC Office, 705 2nd Street North, Princeton, MN 55371 • 763-389-1764 • pacc@sherbtel.net

WELCOME OUR NEWEST CHAMBER MEMBERS

Zimmerman Floral

25930 2nd Street E
Zimmerman
763-856-4277
ZimmermanFloral.com

Grant Assist Consulting

15121 319th Ave NW
Princeton
651-238-4104
grantassistconsulting@gmail.com

AM Painting of Princeton, Inc.

32015 128th Street NW
Princeton
763-286-0576
am_paint@yahoo.com

Paws Up for You

602 South Rum River Drive
Princeton
763-389-0701
PawsUp4Youllc.com

Manufacturer's Week **October 21-25**

If our downtown is the heart and soul of our community, then our manufacturing sector is the backbone of our community. In honor of Minnesota Manufacturer's Week (which was October 21st – 25th), we would like to take this opportunity to recognize our local manufacturers for the important role manufacturing plays in our state and local economy.

DID YOU KNOW...

- manufacturing has the second largest total payroll among business sectors in Minnesota, providing \$16.4 billion in wages
- manufacturing contributes \$37 billion to the state economy and is the largest share - 15 percent - of our gross domestic product
- manufactured exports brought over \$18.4 billion into the Minnesota economy in 2011

LOCAL STATISTICS

- the average manufacturing wage in Princeton in 2012 was 32.2% higher than the average wage in all industry sectors
- manufacturers in Princeton provided 18.3% of all employment in the city in 2012, and just under \$35 million in payroll



*Special Thanks to
BioMatrix International
(left) and Inline
Packaging (right) for
opening their doors and
providing community
tours during
Manufacturing Week!*



BioMatrix International creates innovative products for agricultural and horticultural markets, with an emphasis on developing novel and patent pending technologies. They specialize in natural additives for animal feed. BioMatrix International was established in 1997, relocated to Princeton in 2004, and employs 14 people. THANK YOU!

Inline Packaging is a leader in microwave susceptor food packaging. They specialize in laminations for browning and crisping of foods in the microwave oven. They are the

only plant in the world with the capacity to susceptor pattern, print, laminate and die-cut in a single pass operation. This proprietary technology is suitable for many microwave products, including pizza, egg rolls, taquitos and popcorn.

The team at Inline Packaging has been awarded 27 patents on microwave packaging and processing. Inline moved into the Princeton community in 2001; they are in growth mode, recently undergoing an expansion; and they employ 40 people. THANK YOU!



Rum River Railroad Club presents the **MODEL TRAIN SHOW**

Friday, Nov. 29 & Saturday, Nov. 30

**The trains will start pulling into the
station at 10:30 a.m. & out at 3:30 p.m.**

**We will be accepting a \$3 donation per person, children under 12
get in for FREE!! We will be providing coffee & treats**

101 South Tenth Avenue, Princeton Old Train Depot (South End) • 763-389-1296

The Civic Betterment Club Cordially
Invite you to a

WINE TASTING

**Thurs., November 7
6-9 p.m.**

**Civic Betterment Club's
Annual Event**

**at Steven's Restaurant
202 Rum River Drive N**

Tickets - \$20.00

Tickets available at
Princeton Wine & Spirits
763-389-2373.

Proceeds will benefit Santaville and other
community events throughout the year.

**&
Dinner**



Princeton November Flare Specials!

Princeton Book & Bible

405 1st St. • 763-389-1499

**10% off all
Fall Items**

Visit us on Facebook or our website
www.princetonbookandbible.com

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or \$50 off of
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*Limit 1 offer per visit

Princeton Wine & Spirits

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**15% Off
Schnapps**

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10% Off Storewide

Reynolds Balloon & Party

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**Buy one Get One 1/2
Price on all Clearance
Merchandise**

Aircare Heating & Air

12535 320 1/2 Ave. NW • 763-634-4100

\$10 Off Service Call

Hierlinger's Shoe Store

502 1st St. • 763-389-2462

**15% Off Regular Priced
Merchandise**

Taco John's

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**10% Off Total
Meal Price**

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Princeton Area Chamber

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Purchase of \$50
or more**

UPCOMING EVENTS

Congo Café and Cookie Walk

**Thursday, December 5th
10:30 a.m. to 2:00 p.m.
in the Fellowship Hall of the
First Congregational Church
610 First Street, Princeton
(Please use the 7th St. entrance)
763-389-2034**

Congo Café Menu: Chili or Chicken Wild Rice Soup available in Bread Bowls OR Try our new soup and sandwich entree!! We offer takeout!! Prices: \$8 adults, \$4 children, \$25 for families (max 5 people).

Cookie Walk: Cookies are \$3.50 per dozen.

Tale Time

Thursday, November 21 • 10:30 a.m.

Princeton Book & Bible

Face Painting & Fun Craft. Please bring a non-perishable food item for each child.

Holidays at the Library

Starting November 25th, help decorate the library! Kids 12 and under, come pick up a blank stocking at the Princeton Library. Take it home and decorate it any way you want. Put your name on the back of your stocking and return it to the library as soon as you can! Stockings will be displayed until December 23rd, after which you may pick up your stocking along with a little goodie bag from the Friends of the Library FREE of charge.

Holiday Tea

Saturday, December 14

10 a.m.-1 p.m.

Princeton Area Library

Enjoy refreshments and music, along with bookmarks and crafts for kids at Princeton Area Library. Presented by Friends of the Library.



OSSELL'S
FINE APPAREL
EST 1958

Ossell's Fine Apparel 55th Anniversary Party

Saturday November 16th
4pm to 8pm

- Scarf Tying Demos and Giveaways
- Fashion Show
- Appetizers and Wine
- Live Music

more information at www.boutiquesofprinceton.com



Ribbon Cuttings



The Princeton Area Chamber of Commerce welcomes:

Princeton Meats

518 1st, Princeton
763-389-5023



CHRISTMAS GIVING PROGRAM

Here's how Your Business Can Be a Part of This Community Wide Effort....

1. Choose one or more families to sponsor. Shop for their specified needs. Return to Steinbrecher Painting or the Chamber office December 10th. Please request form from Stacy Manning at christmasgp@aol.com - typically \$50 is spent per family member. OR
2. Give a cash donation which will be used to purchase remaining items needed for families. Donations preferred by December 10th - can accept until the 16th. OR
3. Give gift certificates to be used at your place of business. Donations preferred by December 10th - can accept until the 16th

Cash and gift cards can be dropped at the Chamber Office
Princeton Chamber of Commerce, 763-389-1764, pacc@sherbtl.net
If you have any questions please contact Stacy at 763-607-3447 or Deb at 763-389-3887.

The Christmas Giving Program is sponsored by Christ Our Light and New Life Churches in coordination with the Princeton Chamber of Commerce and the Princeton Public Schools.

'Who' are you?



Let our talented staff create promotional print pieces for your business. Let your market know about your business, with:

- **Business Cards**
- **Brochures**
- **Flyers and more!**

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190 Central Avenue South • Milaca • 320-983-3186
26120 3rd Street East • Zimmerman • 763-856-4020
24-Hour Banking: 1-800-908-BANK • Bremer.com
Member FDIC

Civic Betterment Club

Thursday, November 7, is our annual Wine Tasting and Dinner at Steven's Restaurant from 6:00 to 9:00 p.m. There will also be a silent auction, door prize, and drawings. Tickets are \$20.00 (presales only) and are available at Princeton Wine & Spirits (763-389-3613). Proceeds will benefit our Santaville and other community events throughout the year.

The City of Princeton proclaimed September 2013 as "CIVIC BETTERMENT CLUB OF PRINCETON MONTH" by Mayoral Proclamation at the September City of Princeton Council Meeting. Members were honored to receive this recognition as we celebrate the Centennial Year of Princeton's oldest club. Thanks Mayor Paul Whitcomb and Council Members!! The many great accomplishments of this club over the years are well documented in the October 10 issue of the Princeton Union-Eagle. Thanks, Joel, for a great article acknowledging our 100th year!!

Special thanks to loyal members Judy Barnes, Bonni Belair, Maureen Gould, Minnie Lofboom, Penny Quast and Joanne Vork for enduring the rain and wind in our booth at the Chili Fest--quite a day, but they enjoyed visiting with everyone. Pen-

ny displayed 2014 calendars that are available at the Depot Museum (763-389-1296) for a donation. The calendars contain prints of historic homes in Princeton that were done by Arthur E. Smith, a watercolorist. Stop by the Depot Museum to see Mr. Smith's work as they look more like photographs than paintings.

There was an error in the October 3 Princeton Union-Eagle that we would like to call your attention to. It was in the article regarding the Rum River Health Services investigation. The following statement in the article is incorrect: "RRHS's first year of operation as a nonprofit began in 1986 under the nonprofit umbrella of the Princeton Civic Betterment Club." The RRHS was under the nonprofit umbrella of the Rum River Citizens League in 1986, and not the Princeton Civic Betterment Club.

Join us on November 19 at 9:00 a.m. in the back room of K-Bob to hear about the "Old Fashioned Santaville" that is planned for children and parents on December 7 at Trinity Lutheran Church in honor of our 100th year. Visitors are welcome and volunteers are always appreciated. Please call Judy Barnes (763-389-5855) if you would like to join our club or help in any way.

“a book is a garden”
carried in the pocket



Princeton Book & Bible



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Princeton, Minnesota 55371

763-389-1499

info@princetonbookandbible.com

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SHOP LOCAL – SUPPORT PRINCETON

Help support local businesses to ensure a strong community!

NOVEMBER

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

| SUNDAY | MONDAY | TUESDAY | WEDNESDAY | THURSDAY | FRIDAY | SATURDAY |
|-----------|-------------------------------|------------------------------------------------------------|-----------|-----------|---------------------------------|-----------|
| | | | | | 1 | 2 |
| 3 | 4 | 5 | 6 | 7 | 8 | 9 |
| 10 | 11 PAVC Mtg. 8 a.m. | 12 PACC Annual Meeting & Vote @ Crystal Cabinets | 13 | 14 | 15 | 16 |
| 17 | 18 | 19 | 20 | 21 | 22 | 23 |
| 24 | 25 PAVC Mtg. 8 a.m. | 26 | 27 | 28 | 29 HAPPY THANKSGIVING | 30 |

Annual Meeting & Vote

11:30 a.m.

Registration

12:00-1:00 p.m.

Voting Meeting

**Tuesday, November 12
at Crystal Cabinets**

Board Elections

Update on 2013

Happenings

2014 Plans and Events

*RSVP by noon on the
11th if attending*



Glenn Metalcraft, Inc.

METAL SPIN FORMING

Established 1945

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- Thermostat Controlled
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Sat. 8-5 Sun. 10-5



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with this ad

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Rental, Garden Center and
JCPenney Catalog Merchant
706 South Rum River Drive, Princeton
763-389-1733

The PACC is
LOOKING FOR VOLUNTEERS

to help at the many events during the year.

**Call the Chamber Office at
763-389-1764 to help!**

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