

Vol. 5 Iss. 11 November 2015

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YES we CAN

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SALES

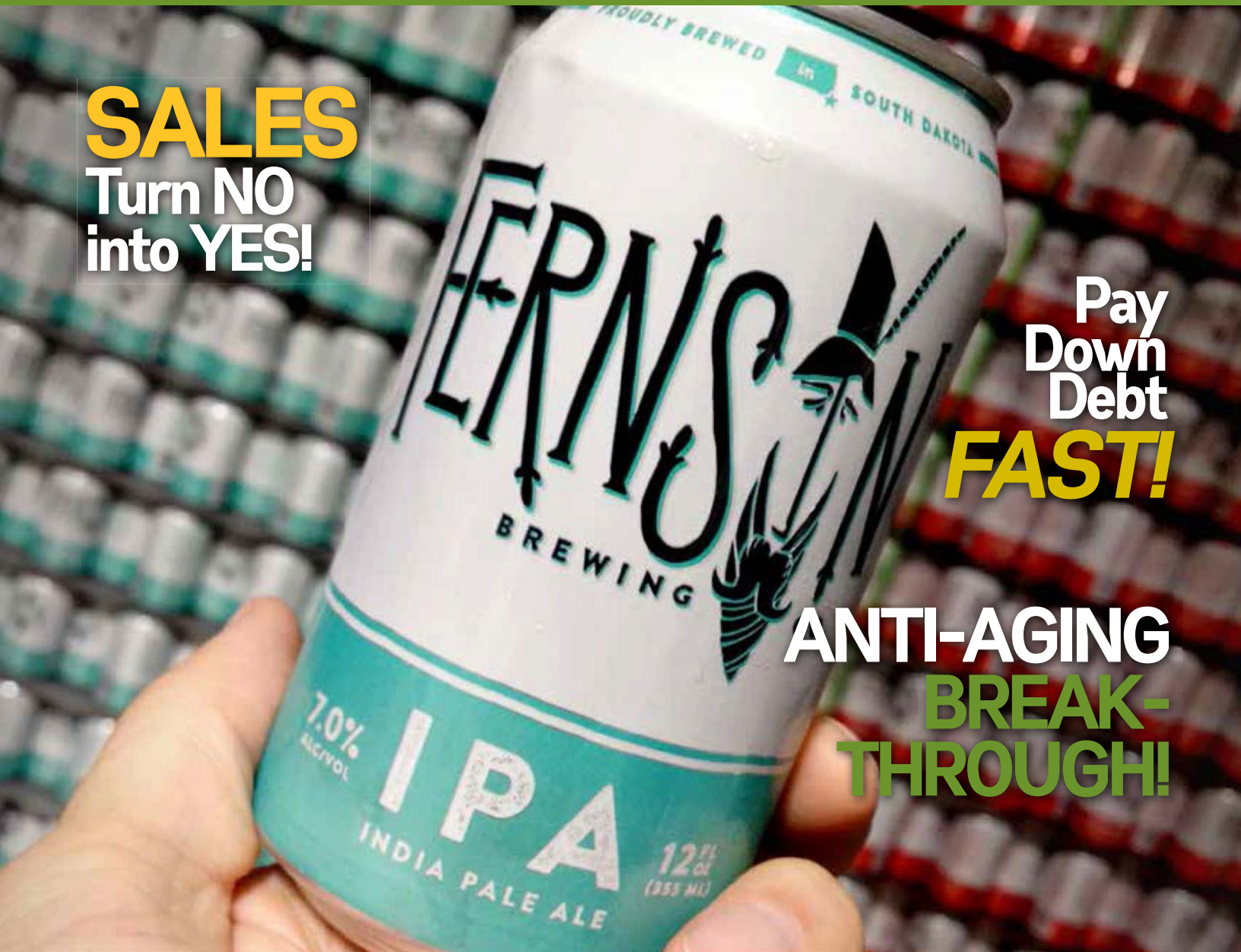
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ABOUT THIS ISSUE:

Yes, You CAN!

November brings a recommitment to complete the goals we set at the beginning of the year. Our **'Yes We Can'** attitude is challenged as the year nears completion and there are a few to do's left.

Featured on the cover is Ferson Brewery who is redefining the art of canning beer, with cover photo by **Tim Murray**, concept by **Matt Jensen Marketing** with design by **Ally Vogel**

Biz celebrates the second year of the **1948 Trading Company** in Brandon, and owner Matt Jorgenson shares his entrepreneurial tips and insights. Local entrepreneurs are going full steam ahead to bring their ideas to market in the new incubator program at **The Bakery**.

On the charitable side, we take an in-depth look at the work of the **Presentation Sisters of Aberdeen** and their efforts to fight for the rights of the oppressed.

Learn how to **get rid of your debt fast** - yes, you CAN! - with tips on how to use certain credit cards in the Finance section. Biz also brings another opportunity for accredited investors to consider and for everyone to read - incredible breakthroughs at **Mitogenetics, LLC** with medical technology that could **enable all of us to live longer and healthier lives**.

Heritage Bank NA is bringing more personalized service to the **banking industry with technology** and green technology is becoming more accessible to any business. Be sure to read **Go Green to Save Green**.

Need a vacation? Who doesn't? **Let your next investment property** do double duty - pay you and allow you to relax! Yes, you can! Nurturing your spiritual side will help you to relax as you discover **8 Reasons Not to Worry**.

It's all here and more in this issue of Biz Now!



Photo by Brandon Lane

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Photo by Tim Murray

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YES, You can!

There's a reason Nike's slogan is "Just Do It." Because if most runners thought about it, they'd probably just roll over and go back to sleep, collapse on the couch or go see what's in the fridge. Running doesn't start with running, it starts with the mind. It starts by telling yourself, Yeah, I know I don't feel like doing this, but I will. And you Just. Do. It.

That's a lot like running a business. There are days when being an entrepreneur seems not only uphill, but uphill both ways! Your best client threatens to go to a competitor, the computer crashes again, the accounts receivable is way out of control and you can't even pay your electric bill. And then your mom calls and says, 'But you work for yourself, why can't you come over right now and mow the lawn?'

And you just have to grit your teeth and say, I can do this. I CAN do this. So you hunker down and get it done. You come up with new ideas to win your client back, you take a deep breath and call the computer guy again, you send out your late payment notices. Determination and attitude, that's what turns it around.

And before you know it, the tide shifts. The client loves your idea and then tells a friend and suddenly you have two great accounts. Not only do you get the computer fixed, the computer guy becomes a new client too. And the late payments start coming in. You pay the electric AND the cable! When you get on a roll, you get the momentum going. You see more opportunity. More breaks. More great connections. More possibilities. But it all starts with attitude. Whatever you're facing, you will power through.

Yes, you CAN. Not only you can, but you will. Not tomorrow, today. Right now. And next time mom calls, tell her you love her. And hire someone to mow the lawn.



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How to pay down \$10,000 ON CREDIT CARDS...FAST!

Do you have high credit card balances and high interest rates? If you have decent credit, here is a way to pay down that debt quickly while spending the same amount each month. If interest charges are killing you, with a little discipline you can use this method to your advantage.

Because banks are so competitive, they have again started to offer better and better incentives to attract new credit card customers. Some will offer extremely low interest rates for a brief period or offer to transfer balances for a small fee and low rate. A handful dropped rates to 0% for 6 months, inspiring others to offer 8 months to a year with no interest. For even a savvy investor, that is hard to ignore!

The Chase Slate card offers 0% for 15 months with no annual fee and no balance transfer fee. BankAmericard also offers 0% with no annual fee or transfer fee, but extends the zero rate an incredible 18 months. These banks are essentially allowing you to get an interest-free loan during the introductory period, so why not take advantage of it to pay off your higher cards?

What is the impact? Here is an example:

If you're paying \$250 per month on a \$10,000 balance at 18%, most of that goes toward interest, leaving very little to pay down the principle balance. It would take 62 months (5 years 2 months) to pay off the debt. With a Chase Slate 0% transfer for 15 months, you would save \$2,252, and \$2,798 over 18 months by using the BankAmericard

Now the second part, pay off your balances quickly.

Stop the interest with a balance transfer, but continue to pay the \$250 every month. With 100% of your payment going toward the principle balance, your \$10,000 would be reduced to \$6,250 after 15 months. The entire amount would be repaid in 47 months instead of the 62 months, saving you thousands.

By using 2 or more special offers, you can cycle through them, allowing a paid off card to sit idle will make the banks nervous and they will renew the 0% offer, so use it again until you have paid off all your cards. Your original \$10,000 could be paid off in 40 months at 0%. Other cards to consider using to pay off high interest debt are the Chase Freedom and the Citi Double Cash card.

If you originally had \$20,000 in debt on two cards and were paying \$250 a month on each, concentrate on paying off one card with any extra cash, then pay off the other, it will free up your cash flow if there is an emergency. Pay off your debts even faster by applying the \$250 from the first paid off card to the second along with its regular payment.

Finally, once all debts are paid, take the \$500 per month and invest it! ♦

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YES, YOU CAN!

TURN a NO to YES in SALES

Sales is all about negotiation, but the real question is: How do you persuade people, how do you help them, and really, how do you change their heart?

So let's start with some questions to ask:

Can you sway yourself? Before you can influence a customer, you have to be able to influence yourself. This is the first step. Would YOU buy from you? Do you really believe in your product? Do you really believe it helps people? If deep down you don't, it's pretty hard to convince someone else. And how's your pitch? Is it convincing, with sound arguments – a combination of emotional reasoning and logic? If not, get back to the drawing board and figure out a better pitch.

What is the real need your prospect has? The customer may tell you it's the price, the terms, the conditions. But successful sales people dig deeper. They look for underlying needs. For example, there's a story about 2 cooks who fight over an orange and finally split it in half. Later they discover that while one wanted to eat the orange, one wanted to use the rind for baking. If they had explored the motivations behind their needs, they could have shared the whole orange and peel respectively, instead of half of each, with resulting waste. So when a client balks at price, look deeper. Are they over budget? Can you solve that easily – maybe by extending payment over several months?

Sometimes, there's a deal breaker in the room. Negotiations stall. In that case, you want to understand what the person is really concerned about. If they are looking for respect, try asking about their expertise, let them have a moment in the spotlight. If they fear making a mistake, show them how your deal is a safe, risk-proof move. Figure out how your solution will benefit the deal breaker and then form an alliance. Often people are looking for something simple: respect. If its respect they want, give it to them. Try speaking their language, ask about their expertise, and let them have a moment in the spotlight. After that, you're just trying to convince them the deal is a safe, riskproof move. It's important to get the deal

breaker on your side. Figure out how your solution will benefit the deal breaker and then form an alliance.

Don't forget to listen. Successful negotiators are really skilled listeners. It's underrated but it really works. It's so easy to enter a negotiation preoccupied with what you want, and your own goals. But when you listen not from your own frame of reference but from the other person's, not only is it a great way to connect, but you'll hear how to really sell that person – what their underlying concern is. Then you can customize your pitch from there.

Don't just go for the moon, go for the stars too. Some sales people see the deal as a fixed outcome, but that's limiting your options. Can you partner beyond the sale? Are there additional ways to work together for mutual benefit? For example, can you cross promote each other on social media? Can you share referrals? Can you help him outside of business – if he's a fishing enthusiast, send the latest article on fishing techniques to catch more snook? Expand the pie; you might find a lot more business this way.

What's your next best alternative? Let's say the sale goes south. What's the next best alternative if you have to walk away from the sale? Having alternatives not only gives you confidence, it gives you power. It increases options. Is there someone they know that may need your product?

Most people don't enjoy the negotiation process. For example, one study from salary.com found that 87% of people are apprehensive about salary negotiations, 32% were fearful of negotiating, and 18% find it downright unpleasant. So the key to making a negotiation successful is not just to act with openness and honesty, but to find the mutually beneficial solution. *Can you get someone from a no to yes? Yes, you CAN! You absolutely can. It all starts with you.* ♦

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INSIDER'S SECRETS

to Selecting Stocks

by Alan Dooley

Finding a successful stock takes work. While there are many quantitative Wall Street traders seeking consistent returns via algorithmic math and science formulas, the average independent investor must plod through the facts and make a decision. Competing against the likes of Two Sigma Investments with their 800 researchers, programmers and statisticians may be beyond what the do-it-yourselfer can do with a laptop, however, we can learn from them and apply the same type of thinking prior to our taking action.

Over the last five years, Two Sigma rapidly went from \$5 billion to \$28 billion in assets, building the fastest growing hedge fund through computer analysis and proprietary algorithms that examined data in four key areas, looking for patterns to enable the forecasting of price direction:

- Technical information, like trading volume, rolling averages and market cap
- News events, like mergers, credit actions, dividends and commodities
- Fundamental data, like financial statements and the annual report
- Company or industry specific intelligence gathering

Extracting critical information from all the data is the cornerstone. With persistence and patience one can examine the technical data, news, and financial data of a company.

Don't be discouraged if your research turns up a lemon, that's the point.

Focusing on the annual report and financial data, there are 5 factors that can readily tell you about the health of a company and whether it deserves further research. Annual reports are typically 100 to 150 pages and are available 24/7 on the SEC website. Research and assess the answers to the following questions:

I. What are the risks related to the company's revenue stream?

The company overview section will clue you in on how dependent they are on one or a few key customers. It's not unusual for a small business to rely on 90% of its revenue from a handful of customers. If they lose one or two, what does that do to their bottom line? For example, suppliers to the auto industry have a limited clientele while clothing manufacturers have a huge range of marketing outlets.

Could their supply line be heavily impacted by commodity prices? What happens if the cost of production skyrockets due to a sudden increase in oil or gas prices? Can key customers absorb a rise in price if the cost of production increases? Similarly, a drop in oil could negatively impact an oil exploration firm.

2. What are the unusual risk factors?

In the Risk Factors section, a company identifies its primary business risks. Typical risk discussions include what happens during a recession, or an acquisition, or a failure to acquire new clients. An unusual risk might be the impact of rising health care insurance or a burdensome regulatory environment.

3. Can the company grow revenue and earnings?

Look at the financial review section covering the past five years. You can quickly ascertain whether a company has been successful with its sales and profit growth. Bigger and better is good.

4. Is there any operating leverage?

Can they grow profits faster than revenue? Are they focused on productivity and efficiency enhancements? What is the cost of a new client? While a new Walmart client costs nothing, the addition of a new cruise ship would be quite expensive but carries a greater opportunity for substantial revenue. Superior business models often grow profits faster than revenue.

A rapidly growing company that can grow earnings quickly will carry a premium, so look to acquire these stocks during major market downturn.

5. Is their excess cash flow sustainable?

Finally, can a company generate excess cash? See the Statement of Cash Flows section.

Cash flow is not a line item but can be calculated by subtracting capital expenditures from net cash from operations (or operating cash flow). Here you can determine the value of the business, or its ability to reinvest in itself for growth or provide dividends. Look for a solid three year history of excess cash flow.

With over 7,000 companies listed on the major U.S. stock exchanges, finding a few good ones will take some hard work but has its rewards. ♦

Sources: Forbes, Extreme Value newsletter



Alan Dooley is CEO of Grathia Corp, a private lending and real estate investment firm. He has a BS in Computer Science from Rutgers University and serves on the board of the Lake County Historical Society. He is Business Development Director with **BizNOW**.

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HOW TECHNOLOGY IS CHANGING BANKING

As technology moves us faster and faster into new operating realms, even conservative businesses like banking are getting on board. Banking is one area where the changes need to be seamless and must work. Long gone are the days when the bank entered your transactions into your savings book for you. Software packages now allow for easy download and categorization of your finances, easing budget and tax analysis.



“As advances in technology streamline many of the banking services, business customers rely less on a brick-and-mortar building,”

– Tom Geiger, CEO of Heritage Bank



"Managing and adapting to change has always been a characteristic of a successful company, and the changes in business banking over the last couple years are definitely positive change opportunities."

- Dave Eiesland, Heritage Bank NA, Business Relationship Manager

Taking the industry to new heights are smaller regional banks that can react quickly to changes and lead those changes.

Heritage Bank NA is one such institution – and it is owned by its 150 employees. Relatively new to Sioux Falls, it was founded in 1960 with its home office in Spicer, MN and a large complex in Willmar, MN. It now controls about \$448 million in assets. Biz recently interviewed their Business Relationship Manager, Dave Eiesland.

What is a relationship manager for a bank? A good banker has always been a relationship manager. It's listening to the customer and seeing where their needs are. Banking is heavily regulated, and the paperwork has increased substantially for bankers, it's easy to get trapped at your desk and not get out to see your customer. There needs to be an effort to put your customer first.

How does a bank do banking without a physical office? The need for a physical bank has diminished. With 5 employees living and working in Sioux Falls, there are no physical branch locations, but we stay in close touch with our customers. As a commercial lender, I find that going to THEIR place of business helps to build a stronger relationship. Spending time with them and learning their business is integral to the process.

How are you leveraging technology for banking? We bring the bank to the customer with Skype and video technology to stay in contact. With a computer, you can now do almost anything you need to with banking.

What if signatures are required? If you need a notary, call us and we will come to you. Setting up an account also requires physical verification with a copy of a utility bill, tax return or other documentation.

How do you handle cash and coin transactions? We're part of all the ATM networks, so cash deposits and withdrawals are handled that way. Coins would have to be done somewhere else. ATM charges are typically waived based on the type of account someone has.

If a client has a problem or mistake with their account, how is it resolved? They can call or email us, we'll take care of it.

What services will you offer that traditional banks do not? I think the biggest advantage for people is saving their time. They can make remote deposits, which is extremely helpful for most companies, and when discussions need to be held, we make appointments at their office or wherever is best for them.

We will also visit with their attorney, CPA, insurance agent and other members of the client team to ensure all are working in the same direction for the customer.

How will you promote your bank since people won't be driving by and see a building? We contact businesses through calls and referral sources.

Our real targets are business accounts, from the very small entrepreneur with 1 person operating it to a company with a few hundred employees and multi million in credit needs. We specialize or cater to the entrepreneur and business owner/ investor. An investor might find a business they want to invest in, but they don't have the immediate equity, so they can often borrow a portion to make the deal happen. ♦





*The Introduction
of Cans to the Sioux
Falls Brewing World*
**NO,
WE CAN**

"People always ask us why cans and not bottles," says FERNSON Brewing Company's co-owner and brewer Derek Fernholz, Sioux Falls. "We've been excited about cans for awhile now. Cans are the only way we can truly capture what we've been working on in our facility."

Exposure to sunlight, air and heat can destroy a great tasting beer, changing the composition of the beer and negatively affecting how it smells as well as how it tastes.

Brewers try to protect their craft by avoiding exposure to these elements any way they can. Packaging options are one way to approach this problem. From glass bottles to aluminum cans to stainless steel kegs, brewing companies are finding ways to keep the temperature perfect and the exposure to a minimum.

And craft breweries are leading the way. In 2013, Forbes contributor Larry Olmsted covered how Boston Brewing Company, the parent company for the Sam Adams brand, decided to move some of the Sam Adams packaging from glass bottles to cans. This move was made in large part because of the growing competition between craft breweries and major brands.

Since 2013, the competition between large breweries and craft producers has only intensified. Customers are

increasingly buying local brews over their large corporate counterparts such as Budweiser, Coors, and Blue Moon. Recent merger discussions between two of beer's largest parent companies is due, at least in part, to smaller breweries making their beer available locally in cans.

The beer community in Sioux Falls is no exception to this, but it isn't the only driving force. Blake Thompson, also a co-owner and brewer at Fernson Brewing Company, agrees with Fernholz that the appeal of cans extends beyond how the beer tastes. Thompson is proud to be part of the craft brewery movement toward cans. "We may be a part of a larger movement, but we're just happy to be in Sioux Falls and to share our work with the community with these cans," says Thompson.

Fernson's facility, which is located just north of I-90 on Cliff Avenue in Sioux Falls, has the ability to brew and can under one roof. When a batch of beer is ready for packaging, they'll usually split the batch between kegs and cans, ensuring that they're able to appeal to customers in bars and restaurants as well as grocery stores and gas stations in the area. A large industrial fridge then stores the filled cans and kegs before they're picked up for distribution in and around Sioux Falls.

With the surge in popularity for local brews like Fernson and WoodGrain, it's easy to perceive recent efforts as novelties in Sioux Falls history, but Dean knows a different story. Sioux Falls Brewing Company, in business from 1995-2003 was the first brewery to bottle beer in Sioux Falls since Prohibition, and you could say they were ahead of their time.

Known for their Ringneck Red, Dean wonders how Sioux Falls Brewing Company's story would have been different had they opened today. Nevertheless, Dean has spent time with Fernson's team brewing beer and packaging it, and he's excited about the growth of beer culture in downtown Sioux Falls with Prairie Berry and WoodGrain Brewing Co. each serving their own craft beers. While neither company are canning their beer, their presence in the community is a nod to the potential of the beer scene in Sioux Falls. Dean says, "I'm happy to see this industry flourishing, and I'm proud to still be a part of [the beer community]."

When asked whether he prefers bottles to cans, however, Dean admits that there are advantages to both. "You can achieve a great taste in cans nowadays," says Dean. The convenience for craft brewers to can beer didn't exist when Sioux Falls Brewing Company was in business, and there's a real advantage to being able to run the line independently, an advantage he says is troubling to beers biggest brands. Dean says, "I'm happy to see this industry flourishing, and I'm proud to still be a part of [the beer community]."

Whether you enjoy your beer in a can, in a bottle, or straight from the tap, there's no question that the spirit of buying and drinking local beer is alive and well in Sioux Falls. ♦

Since 2013, the competition between large breweries and craft producers has only intensified. Customers are increasingly buying local brews over their large corporate counterparts such as Budweiser, Coors, and Blue Moon.



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Starting a New Business:

YES YOU CAN

Biz caught up with busy entrepreneur Matt Jorgenson, now in his 2nd year at the 1948 Trading Company in Brandon. His days are a whirlwind of finding unique, inspiring and decorative crafts designed by local artisans, perfect for the home or office.

I. What were you before becoming an entrepreneur? For 20 years I was a forensic chemist. I graduated from Augie and then worked with a crime lab in Spokane, WA to take down the meth labs and get rid of other controlled substances. I ran a couple crime labs in Colorado. Then I had an opportunity to move back here and work for the Sioux Falls Police Department as a forensic chemist. But after 20 years of fighting the drug trade, I was burned out. I'm still a geek at heart – I really love the science, but there were politics in the department, as there are many places. One of the things I am most proud of – I was asked to be part of a national Think Tank on how to control designer drugs. This task force was set up because of the wide variety of designer drugs. I was recognized as a national expert, it was incredibly rewarding.

continued >



Photo by Brandon Lane

2. How did you get started with the 1948 Trading Company? At the same time I was thinking of quitting police work, my brother was looking to get out of manufacturing, and he started tinkering with making furniture out of old barn lumber. Then the 1948 Company came up for sale in Brandon and it was a chance for me to follow a new path. My brother makes the furniture now for the store out of reclaimed lumber – old barns, doors, we even have a table made from an antique fire truck! We get along well and it's great to showcase his handcrafted pieces. We're from a long line of entrepreneurs; my grandad, my dad, my brother and now me – entrepreneurship doesn't just run in the family, it gallops!

3. Tell us about the name? It was the birth year of both the previous owners. When I bought it, I loved the name, it was so versatile. I've owned this since 2013.

4. What do you like about the Brandon community? This is home for me. I grew up here, and I love being part of the Brandon community and the Sioux Falls area.



Photo by Brandon Lane

5. How do you find your unique items? A lot of artists come to me. I look for eclectic, unique items of quality, not mass produced. You can tell when someone has put their heart into their craft. We're a boutique offering exclusive items. I look at their stuff and say, is it going to be a good fit for our clientele? As we sell something, something new and different comes in. It rolls in well with my "adult ADD" – every few months, it's a completely new store! We've rejected a few things, especially if they are sold in other shops.



6. How do you stay ahead of the trends? That's the million dollar question, and sometimes I get it right, sometimes I miss the boat. I listen to my demographic. I had a shopping night recently after hours, complete with wine and cheese, and invited 16 people to shop the store. Then they filled out a survey which helped me gather market research. In short, we do food, gifts, specialty items, custom framing, we have over 200 flavors of coffee, even gluten free soup. We support local and we offer the finest of those products.

7. Best part of being an entrepreneur? I'm responsible for my own destiny. I can work as little as I want, or bust my hump. I can move quickly when I make a decision I can try new things, see if they work. Events, expos, Specialty Nights, those are things I'm doing. I'm looking to collaborate with other businesses – like a boutique who might put on a fashion show; I've got the accessories, they have the outfits, we team up. And maybe make it a charity fundraiser.

8. Most challenging part of being an entrepreneur? Finding the relevance. I don't sell milk or penicillin – not things people need, but the things people want. And that's a great challenge.

9. How are you integrating technology in your store? A vast majority of customers are women. While we're growing our online presence, I also have a tablet here, so a woman can come in, take photos of what she likes, we store it for her in your own file. Then her guy comes in later and knows exactly what she wants. He never goes wrong!

I have stuff for guys too, like Harley wall décor, Man Cave stuff, the wood furniture my brother makes. For example, we have a Texas star piece made of wood from 3 different local barns!



10. Future plans? I'd love to franchise. If anyone is interested, they should contact me! The previous owners did a great job helping me out and passing their lessons on. That's important, that entrepreneurs share knowledge.



11. Best lesson learned as an entrepreneur? Well, in all my 2 years experience (laughs) I'd say, have thick skin. Just because I'm personally excited about a product doesn't mean its gonna work.

12. What do you wish you knew before you started? That it's all seasonal. You've got to know the market cycles. We do the bulk of our sales in the fall, and unless you can be relevant elsewhere – such as our custom framing which sells year round.

13. Which is harder – police work or being an entrepreneur? (laughs) it's apples and rocks! This is more rewarding. When I did police work, it was politics and science and pressure and real evil. Here, if someone doesn't get their framing project right away, well, that's a problem I'd rather have. Although getting bad guys pulled off the street was rewarding too!

14. If an artist wants to work with you, what should they do? Email me. We'll talk. ♦



Expert **ADVICE ...ON TOPICS**

Health



What kind of free or discounted memberships can I get with my employer's health plan?

Healthy employees mean a healthy organization. Many employers today get that. That's why many will now offer workplace wellness options to their plan holders. In fact, wellness initiatives have been adopted by 51% of employers with at least 50 workers, according to the Rand Corp.

With some plans you can be eligible for up to a 30% discount on health club memberships; other plans offer free access to fitness clubs as a preventive measure and a way to keep employees healthy.

Other options to check into are: daycare assistance, elderly assistance, smoking cessation and other preventative health/fitness programs. The goal is improving overall well-being through fitness and a healthy lifestyle.

Check with your employer to see what programs are available through his coverage.



Trisha Dohn BS, MA, CWC

Director of Health & Well-Being
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Finance



With the recent spike in market volatility, how should you prepare to end up on the profitable side of market swings?

There three practical steps to protect your portfolio from market downturns.

First, as markets and prices advance, start raising cash and have it ready to deploy. Everyone hates getting paid next to nothing on cash, but the chance to buy attractive assets at fire-sale prices sets you up for long-term success.

Second, understand what you own. When volatility strikes, you should be comfortable and willing to buy more of your best ideas. If you don't know what you own, you will fail to make the right decisions in the most difficult periods.

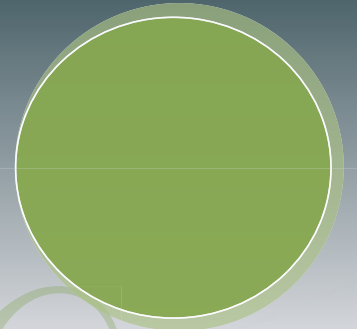
Finally, patience is the key to surviving volatility. After you have created a solid investment strategy, be patient and turn off the "noise".

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Insurance



Just what does outstanding service mean to your customers?

A California customer shared a good story with me recently. She would frequent a roadside stand that sells peaches. With several stands along a certain stretch all selling pretty much the same peaches at the same price, one stand had far more customers returning than the others. Why?

The peaches were no fresher, no bigger nor juicier than any other stand. The difference? After the peaches were weighed and paid for, the owner then placed 2 or 3 extra peaches in every basket!

The shopper asked the owner why he gave extra peaches to his customers who certainly didn't expect them. He said, "Well, you see, I've got plenty of peaches and it really doesn't cost me anything to throw a couple more in. It's what I do."

She told me this story because she appreciated what we had done for her on a claim and felt like we had thrown in extra peaches. I'll admit I didn't realize that I was throwing in extra peaches at the time because it's just "what I do". So, no matter what it is that you do, are you throwing in extra peaches?

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THAT MATTER TO YOU

Human Resources



What slows down hiring the most?

There's always a need to recruit top talent. Fast. Yet, it seems to take forever to get the right people. Why? A recent survey by PI Worldwide reveals that 55% of employers polled say that attracting qualified candidates slows down the process the most. And 16% said screening applications and reviewing resumes.

While the hiring process includes critical steps for assuring a good fit, you don't have to cut corners to get the right people on board more quickly. With the right methods, this can be accelerated.

Here are 2 steps to shorten your hiring timeline and attract a more qualified candidate: (1) Create job descriptions that include the desired behaviors – e.g, deadline driven, able to juggle multiple projects with a smile. (2) Use behavioral assessment tools prior to the interview to quickly determine who in the pool is more likely to excel in that role.

This focused approach to finding talent not only speeds up the hiring process, it also increases your odds of getting a better match.



Gayle Ver Hey

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Education



How powerful is entrepreneurial thinking?

A well-rounded business education should not only provide functional business knowledge and skills, but also develop an entrepreneurial thinking mindset. While many business students may pursue taking their ideas to the market, not all of them choose to become entrepreneurs immediately.

Many business school graduates choose to pursue a career with small or large businesses. The power of entrepreneurial thinking they acquire in school will enable them to explore opportunities, evaluate alternatives, and make smart decisions.

Whether negotiating a salary, buying a home or investing savings, graduates can use the power of entrepreneurial thinking to become successful. The ability to evaluate opportunities and manage risk leads to more optimal outcomes.

Successful leaders have the ability to explore, evaluate and exploit opportunities and make a strong positive impact on their careers, businesses, and society.



Venky Venkatachalam, Ph.D.

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Real Estate



I heard the real estate market might be shifting from a seller's market to a buyer's market. If this is true, what does it mean?

Everything has a cycle, and real estate is no different. When there are fewer homes for sale, and more buyers who want to buy, prices generally go up. This favors the seller. When there are more homes for sale than buyers, prices fall. Buyers have the advantage.

On the average, values will increase over eight years before making a correction. Home prices peaked in 2005, and then began to fall in 2006. They didn't begin to rise again until 2009.

Today we are near the end of a cycle; prices are high, and it appears, buyers are beginning to retreat.



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by Biz Staff

THE Presentation SISTERS:

Providing Light, Hope & Help wherever they go

"Jane" thought she was traveling to South Dakota to work at a hunting lodge. Instead she was forced into prostitution.

A dairy worker was injured after 5 days of work. The farmer fires him without paying him, and as an undocumented immigrant, he has no legal recourse to get back pay.

"Johnny" got in trouble with the law and now sits on death row. Every day he regrets his actions and has given his life to Christ, but every day he's one day closer to execution.

These are examples of stories that depict the work of the Presentation Sisters. Each day the Sisters live out their mission of providing hope, help and a light in the darkness to those who have lost their way.

continued >



From left to right:
Sister Gabriella Crowley,
Sister Kathleen Bierre,
Sister Pat Prunty



BIZ NOW visited with the newly formed Presentation Sisters Justice Commission, which is comprised of Sister Gabriella Crowley of Sioux Falls and Sisters Pat Prunty and Kathleen Bierne of Aberdeen.

The mission of the group focuses on three areas of social justice:

- 1. Right Relationships** (human trafficking, immigration, death penalty)
- 2. Peacemaking** (anti-nuclear, prayer vigils)
- 3. Care for Creation / Earth Sustainability** (green living, recycling, renewable energy)

Trafficking isn't always about sex; it's also about unfair and cheap labor practices. "Workers might not have full citizenship so employers can refuse to pay them. Or they may be a day laborer who gets injured on the job, and without a contract, has no recourse," says Sister Kathleen.

The Sisters also strive for prison reform and have spoken publicly against the death penalty. Some of the Sisters visit prisoners, where they witness God's loving presence for all people. "I was drawn to this ministry when I was able to persuade a young man to give himself up after committing a major crime. I continued to visit him as he served his seventeen year prison sentence," says Sister Pat.

The Sisters' efforts regarding right relationships focus on awareness and education, from sponsoring seminars on anti-trafficking to writing letters to legislators and educating the public.

RIGHT RELATIONSHIPS

Right relationships include respecting the dignity of human life from conception to natural death. The main emphasis this year includes the abolition of the death penalty and human trafficking.

The anti-trafficking issue is very prominent in our state right now. According to Police Records, in the last two years 78 people have been arrested in connection with sex-related crimes in Sioux Falls. Twice a year South Dakota sees a spike in trafficking - during the Sturgis Motorcycle Rally and during the hunting season. "There's trafficking throughout our state, in large cities and on the Reservations as well. Parents are told they need workers in the hunting lodges, but they don't define the work, and the girls often end up being forced into sex trafficking," remarks Sister Kathleen. Sister Gabriella adds, "We know that trafficking happens with children and teens, and often occurs where money is involved. There is a safe house in Aberdeen and we work with local groups in Sioux Falls to make sure people are safe."

In the last two years, 78 people have been arrested in connection with sex-related crimes in Sioux Falls. Twice a year South Dakota sees a spike in trafficking - during the Sturgis Motorcycle Rally and the hunting season.

PEACEMAKING

The Sisters participate in various peacemaking activities throughout the year. Some of these activities include prayer vigils at the scene of a violent crime, rallies at military bases and they assist in sponsoring the annual Pax Christi Conference in eastern South Dakota.

Peacemaking also includes educating people and advocating against the use of nuclear weapons. They work with refugees from all over the world who have experienced violent situations in their home countries and provide immediate assistance. The Presentation Sisters serve and minister to those in need locally, nationally and worldwide and remember all people in their daily prayers.



CARE FOR CREATION / EARTH SUSTAINABILITY

Care for Creation has been a concern for many years. "We're trying to model a green lifestyle at our convent. We have an 80-foot wind turbine that has been a great addition to the property in Aberdeen. We also have 125 solar panels installed on the roof of one of our buildings, which alleviates 10 – 20 % of our utility bill," says Sister Kathleen.

The Sisters encourage everyone to consider how resources are used in their daily lives. It can be as simple as starting a recycling program, using more earth friendly cleaning supplies, adding solar panels to your property or even looking at one's financial investments. The Presentation Sisters work with their investors and other entities to promote socially responsible investing. This means they look for money managers who share their values regarding justice. "Together, we can become better stewards of the earth," says Sister Kathleen.

IF YOU HAVE A PRAYER REQUEST

Please email: wepay4u@presentationisters.org.
For information or to make a donation to the Presentation Sisters, please contact Brooke or Jen at 605.271.0468 or visit www.presentationisters.org



The Sisters go Green: solar panels on a building at the Presentation Heights in Aberdeen and a wind turbine help reduce energy costs.

Historically, the Presentation Sisters originated in Cork, Ireland in 1775.

Their foundress, Nano Nagle, who was born into a wealthy family, felt a calling to educate children and help the sick and poor. Sacrificing everything, she secretly started schools; at night she would take her lantern, and going into the streets, began her ministry. From here, the Presentation Congregation was started.

The Sisters continued Nano's vision as they traveled across the world in 1880, at the invitation of Bishop Martin Marty, to teach the children of the Lakota people and French settlers in Dakota Territory. In 1886, Father Robert Haire extended an invitation to start Sacred Heart School in Aberdeen, soon the Sisters were staffing parish schools around the Diocese of Sioux Falls.

When a diphtheria epidemic struck the Aberdeen area in 1900, the Sisters were asked to care for the sick. In 1901, they began a healthcare ministry in Aberdeen. Today, they currently co-sponsor the Avera Health System with the Benedictine Sisters of Yankton.

Since this time, the Sisters have continued to expand both their education and healthcare ministries and adapted them to meet the needs of people. Over the years many things have changed in religious life, but the Sisters have remained rooted in their mission of service.

"We, the Sisters of the Presentation of the Blessed Virgin Mary of Aberdeen, South Dakota, are a vowed faith community who share the mission of Jesus. Inspired by our foundress, Nano Nagle, we willingly go forth to any part of the world to work for justice, alleviate oppression and promote human dignity, especially among the poor. We proclaim the Good News with missionary zeal, in a spirit of love and joy." ♦

by Rachel Woodman

GO GREEN to SAVE GREEN

Environmental sustainability is the new buzzword, and many businesses are starting to get on board. Not only does it save the earth to go green, but it can save your company some green as well. Jessica Lantgen, Sustainability Coordinator for the City of Sioux Falls, shares 5 steps for South Dakota businesses desiring to “go green”.



DID YOU KNOW?

- **The average business uses 3.6 tons of paper/year**, with the **USA consuming over 20 million tons or more than 25 million trees annually!** The average person uses about 500 pounds per year.
- **The average business uses 2,400,000 barrels of water** with about 20% of that being wasted.
- **The average business consumes 1,175,000 KWH/year**, or **enough to power 65 average sized homes per year** and account for 40% of all energy consumption.



I. Perform a 'green audit'

Where can you reduce waste? Lowering paper usage can result in higher efficiency measures and increased productivity levels throughout an organization. Digitizing records with document management software, increased recycling efforts, printing less or going paperless will all help. Doing so will challenge and inspire employees to find more efficient methods, and result in cost savings. Some studies have shown productivity and loyalty to increase as employees are happier when they know they are contributing to a green effort. Consider what others businesses in your industry are doing to become more energy efficient.

Review your utility bills and identify areas of potential improvement. Can some lights be turned off part of the day or put on automatic sensors? Can energy saving lights be installed? Can you print on both sides of the paper? Do you recycle your ink cartridges?

2. Set sustainability goals

Identify areas where your business can decrease its environmental footprint. It's important to establish goals to address shortcomings identified in your audit and bring your business up to standards of sustainability leadership. Some businesses that have taken the effort to go green have seen benefits such as:

- 15% reduction in paper consumption & costs.
- 20% reduction in water consumption & costs.
- 30% reduction in energy consumption & costs.

To ensure this process benefits your company:

- Create measurable goals. Set an initial goal to cut your building's water consumption by 10%. This is easily measureable by tracking your utility bills. Offer a discount to those who use public transportation or ride a bicycle. They can show a ticket or helmet when they come into your business. Then track the number of discounts given away.
- Create attainable goals. Once you have performed your green audit, you'll have a better understanding of where your business can improve. Setting goals to high initially could hurt morale and result in less change.



"The City of Sioux Falls has plans to offer a "Green Business Certification Program" within the next two years. To become certified, businesses must obtain a certain number of points in 8 different categories. The criteria will soon be available on siouxfalls.org/green."

- Jessica Lantgen, City of Sioux Falls

- Create goals with a timeline. A goal with a deadline encourages everyone to move forward and provides an incentive to accomplish the goal.

3. Create a culture of sustainability

Create a team to help perform your green audit and drive your sustainability initiatives. If your team understands the importance of your sustainability initiatives, they will be inspired to create a positive culture around sustainability. A positive culture means better employee retention.

4. Engage in your community

Get your employees engaged in the community by participating in community clean-ups, events, and volunteer opportunities. This is a great way to showcase your company's sustainability initiatives while improving the city you call home.

5. Celebrate successes

Celebrating sustainability successes reminds employees and customers of the important work you're doing and encourages future success. It takes an entire team to "go green" and your employees and customers should be rewarded for their part in your business's commitment to sustainability.

An improved public image is a great free benefit of going green. For starters, people love organizations that "care." Studies show that consumers are more attracted and loyal to companies that regard the environment. In the last decade, many consumers are actually demanding companies to go green.

A natural effect of a positive public image is increased sales. After incorporating green initiatives, both Walmart and Target recorded a 20% increase in sales! Other studies have also shown that companies with green initiatives, and green products, have witnessed an increase in their profits.

Visit epa.gov/osbp/greening.html to learn more about "greening" your business. ♦



Rachel Woodman is a Market Development Manager for CenturyLink. She manages public relations, marketing, and community outreach efforts for North Dakota, South Dakota, and Nebraska.

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MITOGENETICS, LLC: ATTACKING AGING

It all starts with a cell, the basic unit of life. Within each cell are mitochondria, the working organelles that keep a cell energized and able to maintain its growth and cycles. Working perfectly, we're healthy and happy. It's when the mitochondria begin to malfunction that the cells start to change, prompting a range of problems in the human body.

Mitogenetics, LLC is a biotech research and development company headquartered in South Dakota, with a goal to help people live longer and healthier lives. Nick Sershen of Sioux Falls serves as an officer for Mitogenetics. "Mitogenetics has found non-surgical or 'therapeutic' solutions to slow down or even stop these degenerative cellular changes which we believe to be the root cause of many diseases - like type 2 diabetes, obesity, heart disease, hypertension, Alzheimer's disease and Parkinson's disease - that have been linked to mitochondrial dysfunction," says Sershen. "Mitogenetics has many patents already, and many currently pending, for products that can manipulate the mitochondria- thereby rejuvenating and restoring the body to a healthy state. The possibilities are endless!"

The Mitogenetics company is researching a unique group of chemical compounds that can impact the basic energy control and cell signaling systems which regulate mitochondrial metabolism. "We have identified the existence of a natural chemical that boosts mitochondrial functionality in cells," says Sershen.

The firm recently entered into a collaborative agreement with the State University of New York (SUNY) to isolate specific compounds and conduct research into their effect on many known mitochondrial diseases. In 2015, Mitogenetics hired the team of SUNY scientists who led the major breakthroughs in therapeutic strategies for mitochondrial dysfunction.

"The market potential for therapeutics in mitochondrial diseases is astounding," says Sershen. "The cost for Type 2 Diabetes in the US alone tops \$240 billion per year. If you add the approximately \$220 billion spent on Alzheimer's in the US per year, we are looking at an annual potential market of over \$460 billion. Mitogenetics has a total worldwide market cap of over \$1 trillion annually!"

"What if you never had to worry about getting Diabetes or Alzheimer's? With the research we're doing, we have the potential to slow down the aging process! It's not science fiction, it's already happening at our labs.

- Nick Sershen

Today's health issues may actually have their origins in the energy producing processes of the basic unit of life, the cell. Interestingly, in plants and animals, including humans, the commonality in their energy producing processes is a component of the cell called the mitochondria. As humans age the mitochondria begin to malfunction, making cell processes less and less effective. This, in turn, prompts a range of health problems typically associated with aging.

Through the use of newly discovered therapeutic agents, the mitochondria can actually be manipulated - restoring the body to a healthy state. Mitogenetics has found medical solutions for these mitochondrial changes that have been linked to mitochondrial dysfunction and to the progression of diseases.

Mitogenetics recently completed a rodent trial, utilizing Zucker rats, to determine the effectiveness of their proprietary compounds on glucose levels. After 14 days of treatment, the mean triglyceride level dropped 42 percent. After 28 days of treatment, the mean glucose level in the Zucker rats dropped from 175 (diabetic) to 100 (normal). "The trial indicated an outstanding potential for one of our compounds to assist in management or control of Type 2 Diabetes, as well as several other mitochondrial diseases," says Sershen.

Additional research has led to the understanding of how Mitogenetics' compounds affect the genes. This process has shown we can stimulate the healthy genes to ward off disease.

The next step for Mitogenetics, LLC is to conduct human trials on Type 2 Diabetes, as well as rodent trials on Alzheimer's disease. "It's exciting to see these advancements happening in our lifetime," says Sershen.

For more information visit www.mitogenetics.com ♦

by Alan Dooley

BUY YOUR INVESTMENT PROPERTY

IN YOUR FAVORITE VACATION SPOT!

“Out of sight, out of mind” encapsulates a typical objection to investing in income-producing property in another area. If you want to find objections to owning investment property – in or out of your home state – it is not hard to do. “If it were easy, everyone would do it” is another axiom that applies not only to real estate investing but to any profession that requires some skill. Let’s look at some of the objections and the reality of investing out of your area.

1 If I buy a property across town or in another state, how will I know what’s going on?

Buying property is much like buying a stock.

Do your research and hire someone

else to manage it. When you buy a share of stock, you don’t go visit the company every day, you hire managers and a CEO to run the company, make a profit and pay you a dividend. If the company performs poorly, you sell the stock or get new managers. Real estate is the same except you own a larger portion with a few buddies or the whole thing. Either way, hire a property manager to screen tenants, fix the roof, collect rent and send you a report.

2 I can’t afford to hire a property manager.

You can’t afford to not hire a property manager. Chances

are you plan to keep your day job, so becoming an active landlord too will strain your free time. Let the manager deal with the day to day maintenance and 3 AM phone calls to fix a toilet. It is well worth the typical 8-10% charge.

If your budget is going to be that tight, then the terms of your purchase and expected cash flow are inadequate. Don’t buy the property.

Buying property is much like buying a stock. Do your research and hire someone else to manage it.

3 It will increase my taxes.

Yes, it will, maybe. That is the point, is it not? To make

more money and pay more tax is a good thing because you are making passive

income. However, you can mitigate your tax consequences by forming a business and

deducting all the expenses. Let the renter purchase your property for you, increasing your net worth without

working very hard.

4 I won't have time for a vacation.

With a good property manager, your accounting work should be minimal. While you'll record deposits, pay the property tax/insurance, deduct expenses/depreciation, and reconcile with the IRS, the property manager can take care of everything else -- so you'll have time for that vacation. You can even buy your investment property in your favorite vacation destination, and rent it out when you are not there. If you formed a business, your vacation could be combined with a business trip to check out your property, reducing some of your costs. Win – win – win!

5 It is too risky.

Stocks can go to zero, CDs pay less than inflation, but property will always have some value. If you don't have the capital, then partner with someone who does.

Sure, all this takes some work, but as stated earlier "If it were easy, everyone would do it". Real Estate investing is not for everyone, but if you want to earn some passive income, talk to an investor, start off small, and learn to enjoy the extra income. ♦



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Why did the doughnut maker retire?

He was fed up with the hole business.

What does Santa call his wife at tax time?

A dependent Claus.

BAKERY'S NEW RECIPE FOR ENTREPRENEURIAL SUCCESS: THE OVEN

12-week incubator program kicks off

Brian Rand is co-founder of The Bakery and they're cooking up a great program to help new entrepreneurs launch their businesses. Here he talks to Biz about "The Oven."

What is "The Oven"? A think tank for new ideas. It started from the Bakery's weekly Chalk Talk meetings, an event where inventors can gather and pitch new ideas they want to market -- and then they all work as a group to brainstorm, making it better. "The Oven" evolved out of this group as a super intense program to help people launch their idea and product.

How many entrepreneurs are in the program?

There are currently 19 businesses participating in The Oven.

How does the program help entrepreneurs?

The Oven is all about growing new companies. We provide 3 things: work space, accountability and mentorship. At the end of the 12-week program the Bakery will hold a "Shark Tank" style event for the businesses to pitch their ideas to investors.

How do you provide accountability? Every 48 hours they give updates and showcase their progress to the group. We divided them into 2 teams and they are encouraged to collaborate during the week. Fridays are dedicated to practicing their pitch in preparation for the Shark Tank event. Whether they are looking for capital, promotion, or to sell their product/service, they need to be comfortable with their presentation. Mentors are also available to aid with their progress.

What does it cost? \$1000 for the 3 month program.

How did you select the participants? An Incubator is really for "pre-revenue" companies, and we help them launch their company or idea. We looked at who had the best chance to create revenue, the best chance for success.

How do you protect each participant's proprietary information? We disclose that if you discuss an idea at The Oven or a Chalk Talk, you are taking a risk by talking about it. If you need your idea patented, we tell them to wait until that point before talking about it publicly.

What are some tools you provide? They will have written a business plan by the end of the program. And every week they have homework assignments-- for example, this week they've been surveying to assess if there is a need in the marketplace for the service or product they are trying to provide.

Who are the entrepreneurs currently in the program? They represent a wide range of people, ages, and businesses. There's a guy inventing a trailer, a woman doing a gamification system, professional development, 3-D printing, a personal yoga program, social marketing, a skateboard invention, a personal messaging app. We range from a high school teenager to those in their 50's -- which shows that innovation can occur at any age!



Photo courtesy of The Bakery

Participants in THE OVEN incubator program:

- Randall Davidson: TUV Trailers
- Amy Gehling: Branding
- Lisa Groom: Nourish Birth Collective
- Robby Hodgdon: 3D Printing
- Laura Jenson: Professional Development
- Abdul Mohammed: Video Testimonies
- Sheila Norman: 1 on 1 Yoga
- Josh Novak: Engage Social Marketing
- Shane Oien: Lifestyle Sports
- Nate Rueckert: Baseball Seams
- Josh Sapienza: Hawser Messaging App
- Jess Schaap: Koko Fitness
- Kendra Keuhn: Engineering/Tech Camp for girls
- Lisa Soma: Organize by Lisa
- Carol Spader: Corporate Wellness
- Moses Tut: CYS
- Justin Waggoner: Mattress Pad
- Carla White: App Company
- Bryce McGowan: Sustainable Housing

What is your goal for the entrepreneur? I hope it positions them so they can create revenue with the goal of launching their new company by 2016.

What should the public to know about the Oven?

Our goal is to give people in our community a chance to pursue their dreams. We can provide a safety net allowing them to step out and take a risk. For example, last night a woman said she had been holding on to her idea for 20 years, she had the dream as a little girl, and she just never felt there was a place where she could go to pursue that idea. And now The Oven is that place for her to step out and take that risk.

What is your goal with the Oven? I want to see these participants grow. And I want to empower our community. If they have an idea that they or their friends and family think is crazy, I want them to know we'd love to help them take that idea to reality. We'll help them pursue their true passion. ♦



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Biz Spiritual Series:

Has a principle of faith helped YOU in business?

Tell us about it.

Submission guidelines:

500 words or less on how a principle of faith has helped guide you in your professional life, such as: compassion, honesty, humility, gratitude, forgiveness, generosity, kindness, courage, integrity, patience) to: info@biznowmagazine.com.

If your article is selected for publication, you will be notified.

8 REASONS NOT TO WORRY

As spiritual author Vance Havner said, "Worry is like a rocking chair, it will give you something to do, but won't get you anywhere." We all have moments where we struggle to free our minds of everyday concerns and anxiety. "What ifs" consume our minds and fill our days with worry. But, not to fear, here are eight reasons given to us in the book of Matthew in the Bible on why we shouldn't let ourselves drift off to the land of "what ifs."

1. The same God who created life in you can be trusted with the details of your life. *Matthew 6:25*
2. Worrying about the future hampers your efforts for today. *Matthew 6:26*
3. Worrying is more harmful than helpful. *Matthew 6:27*
4. God does not ignore those who depend on Him. *Matthew 6:28-30*
5. Worry shows a lack of faith and understanding of God. *Matthew 6:31-32*
6. There are real challenges God wants us to pursue, and worrying keeps us from them. *Matthew 6:33*
7. Living one day at a time keeps us from being consumed with worry. *Matthew 6:34*
8. Don't worry about tomorrow, for tomorrow will bring its own worries. Today's trouble is enough for today. *Matthew 6:34*



Sarah Sproul is a Dakota State University graduate with a Bachelor of Science in English for New Media. Whether she's reading a good book, scribbling in one of her many notebooks, or paging through articles online, she can't seem to get enough of literature. She is now an Assistant Copywriter for BizNOW. Sarah is from Harrisburg, SD.

what's now

Nov 4, 11, 18, 25

1 Million Cups

9:00 am – 10:00 am

Prairie Berry East Bank, 324 E. 8th Street, Sioux Falls

A weekly event designed to educate, engage, and connect entrepreneurs. www.1millioncups.com/siouxfalls

November 6, 13, 20, 27

Free Gig Friday

7:00 am - 7:00 pm

Speaker and food truck on property
RSVP: On Facebook

Nov 6

Ag Committee Meeting

7:00 am – 9:00 am

2nd Street Diner

S. Washington Ave, Madison

All welcome

Nov. 6, 7, 8

Sioux Falls Startup Weekend

6:30 pm Friday - 9:00 pm Sunday

Raven Industries

205 E. 6th St., Sioux Falls

54 hour event to get your business going.

Info: www.facebook.com/siouxfallssw

Nov 7

Brandon Business Expo

10:00 am - 3:00 pm

Brandon Valley HS Commons

Splitrock Blvd and Holly Ave, Brandon

Nov 7

Sioux Falls Craft Beer Expo

3:00 pm - 6:00 pm

Sioux Falls Convention Ctr

Over 40 different craft breweries.

Siouxfallscraftbeerexpo.com

Nov 7

Dancing with the Sioux Falls Stars

6:00 pm - 10:00 pm

The District

4521 W Empire Pl Sioux Falls

\$50 or VIP Experience: \$75. A benefit for the National Alliance on Mental Illness (NAMI)

Nov 9

Our Sioux Falls: The Next Big Thing

12:00 pm – 1:00 pm

Chamber of Commerce

200 N. Phillips Ave Suite 200

Speaker Robert E. Wright looks to identify the next major areas of innovation.

Nov 9

Chalk Talk

8:00 pm

The Bakery

910 N. Main, Sioux Falls

Come with your business ideas.

Free

Nov 12

Brandon Chamber Mixer

5:00 pm – 6:30 pm

American Family Insurance

312 Splitrock Blvd, Brandon

Nov 13

Craft Beer Night!

5:00 pm – 8:00 pm

Braccos

10 craft beers, appetizers, 2 free pints.

Featuring Fernson and other craft beers.

\$15 at the door.

Nov 17

SME Membership Meeting

5:15 pm, dinner at 6:00 pm

Callaway's Event Center

Speaker: Brian Biro "Breakthrough Leadership"

Nov 24

Sioux Falls Chamber Holiday Fair

4:30 pm - 7:00 pm

Best Western PLUS Ramkota Hotel,

Exhibit Hall

3200 W. Maple St. Sioux Falls

Networking mixer

Nov 26

Speed Networking

6:30 pm

The Bakery

910 N. Main, Sioux Falls

Bring Business cards.

RSVP: On Facebook

Nov 28

GMACC Annual Chamber Show & Sell

9:00 am - 3:00 pm

Dakota Prairie Playhouse & DSU Fieldhouse,

Madison

Shop at 100 vendor booths.

Reader Feedback

"I enjoy the Expert Advice section so much! I really read this. And the feature articles are great. Because I'm a local boy and entrepreneur, I can really relate to the people you profile. I really enjoy this mag." – **Matt Jorgenson, 1948 Trading Company, Brandon**



Correction

In the October issue, p. 19 – Kurt Ratzlaff's photo was inadvertently left out of his Expert column and a wrong photo was attributed to him. We regret the error.

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