

The Business Voice

October 2017

Participation is the Key to Your Success

Chamber Members, we wanted to take a minute to remind you that there are multiple ways our members can participate in, and support activities within the Chamber of Commerce and within the Shelby County community. As a member, you receive many benefits visibly and behind the scenes. However, joining only starts the opportunity to take advantage of these opportunities. Participating is the true key to receiving the full benefits of Chamber membership. Through attending events, talking to members you may not know in a relaxed atmosphere, serving on committees, and taking advantage of the advertising opportunities available will your membership flourish.

Being an active member of the Chamber helps you build relationships throughout the county as our organization is truly county wide and is comprised of businesses large and small. By actively participating in your membership, and including your fellow co-workers and staff in this participation, your expertise and experience will help our Chamber grow while you benefit from expanding your circle of influence throughout the county.

By actively participating on a committee, members bring their talents to the table and help shape and plan the programs and events that benefit our Shelby County community. This is another great way to promote your business, network with others, and meet fellow Chamber members.

If you have questions, or if you want to find out more about these opportunities, please give the Chamber office a call. As a Chamber Member it is important that you let your voice be heard, help us shape our future by providing your opinions and thoughts, and help us to reach our goal of creating a climate of opportunity for business growth, economic development, and a high standard of living throughout Shelby County.



Featured Member:

Farmers Trust & Savings Bank

Celebrating 125 Years Serving the Community

Farmers Trust and Savings Bank celebrated their 125th anniversary on Friday, October 6 with an Open House at all three of their locations (Earling, Harlan, and Woodbine) and an ambassador visit at their Harlan location with the Shelby County Chamber of Commerce and Industry staff, Chamber members, and bank customers

Farmers Trust and Savings Bank is a family owned and operated bank located in the rolling hills of southwest Iowa. All three branches strive to give the "big bank" services with the "local bank" friendliness that our customers have come to know and experience over the past 110 years.

Chartered in 1892, the German Savings Bank served the community of Earling Iowa and surrounding areas. In 1917 the name was changed to Farmers Trust and Savings Bank. Today, Farmers Trust and Savings Bank has grown to include a branch office in [Woodbine Iowa](#), which was added in the summer of 1998 and a branch office in [Harlan Iowa](#), which was added in the spring of 2005. Although the faces have changed, one thing remains the same. We strive to provide you with the friendliest service you'll find anywhere. Along with competitive rates on loans and deposits, we offer all types of financial services.

Our staff is part of *your* community. The staff at Farmers Trust and Savings Bank is involved with community activities and help to make our communities a better place for everyone. ([Source](#)).

Be proud of your long history and the impact you have on the community.

Locations: Earling: 122 Main Street, PO Box 285. Phone: 712-747-2000, Fax: 712-747-6275.
Harlan: 1901 Chatburn Avenue, PO Box 724. Phone: 712-235-2000, Fax: 712-235-2003
Woodbine: 510 Lincoln Way, PO Box 11. Phone: 712-647-3375, Fax: 712-647-3378

Ambassador Visit



Friday, October 6, 9 am

Celebrating 125 Years with our Chamber Member, Farmers Trust & Savings Bank, Harlan

Celebrating the 16th Annual Harvest Fest



Small Business Saturday - November 25, 2017

Chamber Members! Please provide your Small Business Saturday promotion and sales information to the Chamber by Friday, November 17 to be included in a special "Did You Know" email promotion on Wednesday, November 22. You can email your information to [us](#) or drop the information by our office, 1901 Hawkeye Avenue.

The Chamber has a limited amount of "Shop Small" promotional merchandise available to our members. Call, 712-755-2114 or [email Carol](#) to find out what is available and we will deliver them to your business.

Article Submissions

We are looking for content from Chamber members about your business that would be interesting to others, providing us with valuable and useful information. Tell us something new or some interesting bit of information about your industry and how to use your products and services.

Articles should be informative, non-promotional, and should not be a commercial intended to steer readers to use your product or service before competitors.

You have a full page, so we are looking for articles of 300 to 500 words. Photos of your business are encouraged. Please submit your article, (we prefer a Word Document) and photos to [Carol](#). Our editorial committee (Todd and Carol) will review all submissions. We reserve the right to edit articles and to schedule them according to the needs of the publication.

Deadline: The second Friday of the month. Please make sure to include your company's contact information.

Welcome New SCCCI Members

ASI Audiology and Hearing Instruments. Joined September 29, 2017

Shelby County Physical Therapy. Joined October 5, 2017

Leah Marie Photography. Joined October 12, 2017

White Pine Dental Group. Joined October 16, 2017

SCCCI Membership Renewals

The Chamber wishes to thank the following members who renewed their membership:

Hough & Zacone Investment Management * Taylor Quik Pik
Elm Crest Retirement Community * Shelby County Fair Corporation
Oxen Technology * Farmers Trust & Savings Bank
State Farm Insurance - EJ Leinen * Iowa Works Loess Hills
Shelby County State Bank * Pexton Health Mart Pharmacy
Living Well Home Care, LLC * S & S Collision Center
Farm Credit Services of America
Shelby County ISU Extension & Outreach * CDS Global, Inc.

All Chamber Membership Renewals are sent via email through our website, 30 - 60 days prior to their due date.

You can also renew your membership online via our website.

SCCCI Mission Statement:

To create a climate of opportunity for business growth, economic development, and a high standard of living throughout Shelby County.

Chamber Gift Certificates

The holiday gift season will be here soon. Are you wondering what to buy that hard to shop for person on your holiday gift list? The Shelby County Chamber of Commerce & Industry has an answer—Chamber gift certificates. Chamber gift certificates are a wonder gift for employees, teachers, coaches, friends, and family. Gift certificates can be purchased in any denomination and used throughout Shelby County. There is no minimum purchase required. All major credit cards, checks, and cash accepted.

Certificates are easy to purchase. On our [website](#), call the office 712-755-2114, [email](#), or stop by and see us.

Each gift certificate expires after six months from the date of issue.

Upcoming Events

Iowa Community Kitchen, every Tuesday evening, 4 - 6:30 pm
First Baptist Church, Harlan.

FarmTable Procurement & Delivery
Open Warehouse, every Wednesday, Thursday, and Friday, 12 - 4 pm
1901 Hawkeye Avenue, Harlan.

Murder Mystery Dinner Series - Mardi Gras, Thursday, November 2 and Saturday, November 4, 6:30 pm. Presented by the Shelby County Historical Museum, hosted by Potter House Bed & Breakfast, 1012 Baldwin Street, Harlan.

Holiday Open House, Downtown Harlan Retailers, Thursday, November 2 & Friday, November 3.

Recipe Walk, Downtown Harlan Retailers, Saturday, November 4, 11 - 3 pm.

Forgotten Artist Art Show & Sale, Saturday, November 4, 10 - 3 pm, Brick Wall Gallery 1010 6th Street, Harlan and ThinkSpace IT, 919 7th Street, Harlan.

Stomp Out Suicide Fun Run, Saturday, November 11, 9 am, on the Old Stone Arch Nature Trail. Check in at the Corn Crib Restaurant, 12 East Street, Shelby.

SCCCI Events Committee Meeting, Monday, November 13, 12 pm.
Chamber Conference Room
New members are welcome.

Brown Bag Lunch Program
Thursday, November 16, 12 - 1 pm
Museum of Danish America, Elk Horn.

Have a special event coming up? Let us know about it. Contact the Chamber office at 712-755-2114 or [email](#) Carol with your event information.

Contact Us: Give us a call at 712-755-2114 or [email](#) us for more information about becoming a Chamber member.

Upcoming Chamber Member Events:

Tuesday, November 14: Ribbon Cutting Ceremony, 11 am, Shelby County Physical Therapy, 2305 Chatburn Avenue, Harlan. New business to the community and new Chamber member.

Friday, November 17: Ribbon Cutting Ceremony, 10 am, Floral Elegance & Unique Gifts, 1814 Chatburn Plaza, Harlan. Celebrating 12 years of serving Harlan and surrounding communities.

Saturday, November 18 and Saturday, December 16: FarmTable Holiday Market, 9 - 1 pm, FarmTable Procurement & Delivery, 1901 Hawkeye Avenue, Harlan (next door to the Chamber office).

Thursday, November 30: Ambassador Visit, 5 pm, Mi Casa Family Mexican Restaurant, 512 Market Street, Harlan. Celebrating their new menu and new membership to the Chamber.

Thursday, December 14: Santa in the Cabins, 5:30 - 7 pm, Shelby County Historical Society & Museum, 1805 Morse Avenue, Harlan.

Save the Date: Friday, February 16, 2018 SCCCI Annual Awards Banquet C.G. Therkildsen Center

Volunteers are needed to help Chamber staff with: finding and booking entertainment, table decorations, selecting a caterer, and asking Shelby County businesses for silent auction items. If you are interested, please contact the Chamber office at 712-755-2114. Thank you.

Upcoming Chamber Event: Santa Claus is Coming to Town Sunday, December 3 through Thursday, December 7

Thank you to our host cities and locations:

December 3: 4:30 - 5:30 pm, Irwin City Hall
6 - 7 pm, Kirkman City Hall

December 5: 4:30 - 5:30 pm, Portsmouth Legion Hall
6 - 7 pm, Panama Parish Hall

December 4: 4:30 - 5:30 pm, Earling Parish Hall
6 - 7 pm, Westphalia Club House

December 6: 4:30 - 5:30 pm, Elk Horn City Hall
6 - 7 pm, Harlan Chatburn Plaza

December 7: 5 - 6 pm, Tennant Old Post Office

Sponsored by: Farmers Trust & Savings Bank, Harlan Golf & Country Club, Harlan Theatre, Holt For House, Milk & Honey, Shelby County Physical Therapy, Smitty Bee Honey, Taylor Quik Pik, and ThinkSpace IT

Club Level Members

Platinum Plus Club Members

City of Harlan

Harlan Industrial Foundation

Harlan Municipal Utilities

Myrtue Medical Center

Shelby County

Shelby County State Bank

Platinum Club Members

Conductix-Wampfler

Monogram Prepared Meats, LLC

Gold Club Members

Essentia Protein Solutions

FMCTC

Farmers Trust & Savings Bank

Midstates Bank

Silver Club Members

Elm Crest Retirement Community ***Panama Transfer***

Variety Distributors, Inc. ***White Pine Dental Group***

Bronze Club Members

The Agency, Inc. ***All Purpose Contractors, LLC*** ***CDS Global***
Counsel Office & Document ***Cyclone Lanes*** ***Fareway Stores, Inc.***

Harlan Golf & Country Club ***The Harlan Tribune***

Hy-Vee ***Keast Motors*** ***Terry Knapp Real Estate***

KNOD Radio Station ***EJ Leinen - State Farm***

Molded Products ***Nishnabotna Valley REC***

Pitts Family & Sports Chiropractic Center, PC

Smitty Bee Honey, Inc. ***Subway*** ***Town & Country Credit Union***

**2017-2018
Chamber Board
Members**

President

Brent Scheve
The Agency

Vice President

Steve Kenkel
Shelby County Board of
Supervisors

Past President

David Tyrrel
Molded Products

Treasurer

Janell Hansen
Marne & Elk Horn Telephone
Company

Board Member

Josh Grimes
Hy-Vee Stores

Board Member

Tami Kloewer
Secret Serenity Salon
& Day Spa

Board Member

Tim Nauslar
Elm Crest
Retirement Community

Board Member

Darializ Ramos
Monogram Prepared Meats



ASI Audiology and Hearing Instruments, 1213 Garfield, Harlan, was founded in 1978 to improve the lives of those with hearing loss through quality service.

Salem Lutheran Homes and Rehabilitation Center, 2207 College Street, Elk Horn. Their campus includes a 74-resident rehabilitation and skilled care center with 54 private and 10 semi-private rooms. A multi-million dollar construction project completed in 1998 added a quiet, homelike memory care center to serve those with Alzheimer's disease or related dementia.

Harlan Newspapers, 1114 7th Street, Harlan. Established in 1870. A multimedia company publishing four newspapers and printing over 40 newspapers in Iowa and Nebraska with a staff of 25.

Odds + Ends, 1023 7th Street, Harlan. A fun women's boutique, selling clothing, purses, jewelry, gifts, and much more. They've got something for every age.

KNOD Radio, 909 Chatburn Avenue, Harlan. Playing your KOOL Gold Oldies favorites. On July 29, 1992, upgraded their power to 25,000 watts, went stereo, and moved to 105.3 on the FM dial.

Want to find out more about the Shelby County Chamber of Commerce & Industry? Visit our [website](#) and check us out on [Facebook](#) (when you do, make sure to "like us").

**Do You Have A New Member
To Refer Or Know Anyone Who Has
Moved Into The County?
[Email Carol](#)**

Chamber Staff

Todd Valline
Executive Director

Ed Hendley
Information Technology
Manager

Carol McHugh
Administrative Assistant

Debbie Stendrup
Membership/Events
Coordinator

Do You Have A 2018 Event?

The Shelby County Chamber of Commerce & Industry is gathering event information for our 2018 calendar. We post Shelby County and surrounding area events on our [website calendar](#) for free. This information is also used in our weekly "Did You Know" emails and on our Facebook page. We can help to be sure locals and tourist can find you.

Contact the Chamber office at 712-755-2114 or [email us](#).

Shelby County, Iowa
New Job Creation Incentive Plan
FY2018

Shelby County shall participate in a “New Job Creation Incentive Plan” targeted to small and entrepreneurial businesses (businesses with 10 employees or less at time of application) in Shelby County, Iowa. The purpose of this plan is to encourage/support new and existing businesses in Shelby County in their efforts to expand their workforce. Businesses in Shelby County will complete an [application](#) for the program. The application will indicate the number of planned jobs to be created the Company is seeking incentive for. The program will be limited to a maximum of twenty-five (25) jobs created within each fiscal year. The New Job Creation Incentive Plan is set forth as follows:

1. Shelby County will establish a budget of \$25,000 in the fiscal year to establish the Plan. Upon demand, Shelby County agrees to pay the Company the sum of \$1,000 per new full-time job created and maintained for the period of two (2) years. If those full-time employees have been residents of Shelby County for one year or more, the County agrees to pay the Company the sum of \$2,000 per new full-time job created and maintained for the period of two (2) years. Full-time is defined by the IRS (Internal Revenue Service) as anyone working an average of thirty (30) or more hours per week over a 12-month period.
2. To qualify, all newly created jobs must be maintained for two (2) years and increase the Company’s current number of employees at time of application to the Plan.
3. Another “New Job Creation Incentive Plan” is in place to address any company that create more than 25 jobs in one year.
4. Documentation of employee count and residency, as indicate on the initial application, will be required upon payment demand to certify the full-time status for the two (2) year period.
5. Once the documentation has been provided and approved by the Board of Supervisors, a check for \$1,000/\$2,000 per job created for the application will be issued within 30 days.
6. All terms and conditions for the New Job Creation Incentive Plan shall be put forth in the form of a written agreement to be prepared by the Shelby County Attorney.

SHELBY COUNTY BOARD OF SUPERVISORS

“The Equifax Data Breach: What You Should Be Doing”

On 09/07/17 Equifax, one of the country’s three biggest credit reporting agencies (CRA) reported that it experienced a monumental data breach. We now know that the sensitive, personal data of 145.5 million Americans’ has been compromised. The Federal Trade Commission (FTC), which regulates credit, reports that “names, Social Security numbers, birth dates, addresses, and in some cases driver’s license numbers” were exposed. They also stole 209,000 people’s credit card numbers.

So what should you do? Here are some bullet points to start with:

*Equifax has set up a site, <https://www.equifaxsecurity2017.com/> to help keep consumers current on the aftermath, as well as provide some tools. Equifax is providing free ID monitoring service by going to the What Can I Do section of the site and enrolling in their TrustedID Premier service. This includes credit monitoring of your Equifax, Experian, and TransUnion credit reports; copies of your Equifax credit report; the ability to lock and unlock your Equifax credit report; identity theft insurance; and internet scanning for your Social Security number – all complimentary to U.S. consumers for one year. You have until 01/31/18 to enroll in this service.

*Update ALL of your passwords. Passwords need to be long, complex, and unique. Wherever possible, create “out of wallet” questions for your accounts. These are questions that someone theoretically finding your wallet (or in this case, your credit report) wouldn’t be able to answer using the information therein.

Read more at <https://www.consumer.ftc.gov/blog/2015/07/advanced-password-tips-and-tricks>

* Ask one of the three CRAs to put a Fraud Alert on your credit report. That company must communicate your request to the other two CRAs. An Initial Fraud Alert can make it harder for an identity thief to open more accounts in your name. The alert lasts 90 days but you can renew it.

*Consider “freezing” your credit, a process that allows you to make your credit unviewable to anyone, even to legitimate sources, until you specifically “thaw” it. Be aware that credit freeze laws vary by state, and commonly have fees. Equifax is waiving its fees until 01/31/18.

*Pull your credit every four months via <https://www.annualcreditreport.com/index.action>. The site provides one free credit report per CRA per year. There is a cost if you want your credit score, but the relevant ID and account information is all cost free. This site does NOT create a credit inquiry and therefore does NOT lower your credit score.

*Consider a subscription to a credit monitoring service.

*Utilize free Alert functionality wherever possible with your credit cards, bank accounts, etc.

*Utilize two phase authentication wherever possible. When logging to an account, this sends a temporary code to your specific email address or cell phone, which you then authenticate by entering it to log in.

*Vigilantly monitor all financial statements for misuse. Identity theft experts say to watch for micro withdrawals/purchases from your deposit and credit card accounts, as this is a sign of a thief probing your account so they can make a major move later.

*Consider adjusting your tax withholdings to reduce or eliminate a potential tax return to mitigate the risk of someone filing a false return in your name

Data breaches like this are unfortunately becoming more common, and it is more important than ever to protect your information. The professionals at Midstates Bank NA are here to help you keep your finances private and secure. Stop by or call a branch to discuss with one of our friendly associates.

Ryan Brodersen, Regional Ag Credit Administrator, Midstates Bank NA, 812 Durant St, Harlan IA 51537
712.755.2126 x1209 office; 712.733.1709 direct; 712.755.2683 fax; [Email](#)

Midstates Bank
Frontline Staff



Event Info

For additional information on community events, please visit our [events calendar](#).

November 2017						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 "Getting Your Local Business Found Online" Harlan Community Library, Harlan	2 Holiday Open House Downtown Harlan Lean into Life, Myrtue Medical Center, Harlan Murder Mystery Dinner, "Mardi Gras" Potter House Bed & Breakfast, Harlan Annie's Project – Education for Farm Women, ISU Extension & Outreach, Harlan	3 Holiday Open House Downtown Harlan	4 Yoga in the Park, Pioneer Park, Lower Shelter Recipe Walk Downtown Harlan Forgotten Artist Art Show & Sale, ThinkSpace IT & Brick Wall Gallery, Harlan Murder Mystery Dinner, "Mardi Gras" Potter House Bed & Breakfast, Harlan
5 Daylight Savings Time Ends Canoeing – Prairie Rose State Park Harlan	6	7 ESL Class Registration & Assessment – IWCC Harlan Iowa Community Kitchen Meal – Harlan	8	9 Blood Drive – Conductix, Harlan Produce Safety Alliance Grower Training, FarmTable, Harlan Annie's Project – Education for Farm Women, ISU Extension & Outreach, Harlan	10 "Kick Start the Leader in You" Leadership Series, Harlan	11 Veterans Day "Stomp Out Suicide" Fun Run – Shelby
12	13 Events Committee Meeting SCCCI Conference Room	14 Blood Drive – Harlan High School, Harlan Ribbon Cutting Ceremony Shelby County Physical Therapy, Harlan Iowa Community Kitchen Meal – Harlan Make & Order Your Personal Christmas Cards – Marne Elk Horn Tele Co., Elk Horn	15	16 Brown Bag Lunch – Museum of Danish America, Elk Horn Blood Drive – St. Boniface Parish Center, Westphalia Lean into Life, Myrtue Medical Center, Harlan Annie's Project – Education for Farm Women, ISU Extension & Outreach, Harlan	17 Ribbon Cutting Ceremony – Floral Elegance & Unique Gifts, Harlan "Kick Start the Leader in You" Leadership Series, Harlan	18 Blood Drive – Shelby Community Center, Shelby FarmTable Holiday Market – Harlan Shelby County Catholic School's Tribute to Harvest - Harlan
19	20	21 SCCCI Board Meeting Blood Drive – Veteran's Memorial Building, Harlan Iowa Community Kitchen Meal – Harlan	22	23 Thanksgiving SCCCI office Closed	24 SCCCI office Closed Julefest – Danish Villages of Elk Horn & Kimballton Museum of Danish America Julefest Celebration – Elk Horn	25 Small Business Saturday/Holiday Lighting Ceremony Julefest – Danish Villages of Elk Horn & Kimballton
26	27	28 Iowa Community Kitchen Meal – Harlan	29	30 Ambassador Visit Mi Casa Mexican Restaurant, Harlan Lean into Life, Myrtue Medical Center, Harlan Annie's Project – Education for Farm Women, ISU Extension & Outreach, Harlan		

December 2017						
Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 "Kick Start the Leader in You" Leadership Series, Harlan	2
3 Santa Claus is Coming to Town	4 Santa Claus is Coming to Town	5 Santa Claus is Coming to Town Iowa Community Kitchen Meal – Harlan	6 Santa Claus is Coming to Town	7 Santa Claus is Coming to Town Annie's Project – Education for Farm Women, ISU Extension & Outreach, Harlan	8 "Kick Start the Leader in You" Leadership Series Final Session Harlan	9
10	11 Events Committee Meeting SCCCI Conference Room	12 Iowa Community Kitchen Meal – Harlan	13	14 Lean into Life, Myrtue Medical Center, Harlan Santa in the Cabins – Shelby County Historical Museum, Harlan	15	16 FarmTable Holiday Market – Harlan Legislative Coffee Kick-Off Session (Place TBD)
17	18	19 SCCCI Board Meeting Iowa Community Kitchen Meal – Harlan	20	21 Christmas Hygge/Winter Solstice, Museum of Danish America, Elk Horn	22	23
24 Christmas Eve	25 Christmas Day SCCCI Office Closed	26 Christmas Holiday SCCCI Office Closed Iowa Community Kitchen Meal – Harlan	27 Christmas Holiday SCCCI Office Closed	28 Christmas Holiday SCCCI Office Closed Lean into Life, Myrtue Medical Center, Harlan	29 Christmas Holiday SCCCI Office Closed	30
31						