

Cadott Area Chamber of Commerce Newsletter

OUR MISSION IS TO IMPROVE THE QUALITY OF LIFE IN OUR COMMUNITY

SPECIAL POINTS OF INTEREST:

- **Next meeting is Feb 18, 2009 at 5:30 p.m. at the VFW.**

DARE TO BE DIFFERENT

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Does your marketing look like everyone else's? It may be that everyone markets that way because it works, but it is at least as likely that they are all trying to blend in. Why not set yourself apart from the crowd?

Miranda July is an author, artist and filmmaker. For her book of stories, *No One Belongs Here More Than You*, she created an unusual website: <http://www.NoOneBelongsHereMoreThanYou.com/>. The site itself tells a story, with each page containing a snippet.

July begins by writing that she is going to, "make this whole website right now on this dry-erase board." Then she takes you through a stream of consciousness narrative about the book, the website and more, all written on her refrigerator and her stove top (because it turns out she doesn't have a dry-erase board). Odd? Yes, but also oddly entertaining.

Almost as interesting as the website itself has been the reaction to it. People either love it or hate it, but no one is neutral. Some viewers think it

is marvelous and can not wait to read her book. Others think it is boring or just don't "get" it and think it is a waste of time.

What is clear is that Miranda July has created something that has people talking. Because her site is being linked to from all over the web, lots of new people are learning about her.

Will it harm her book sales that some of them think the site is silly? No, because those people would not have purchased her book anyway. However, others will discover her through the site, respond to her quirky style, and buy the book. These are the people for whom the site is intended. Miranda July's site speaks to her audience. People who would like her stories will also like the site. Who cares about everyone else?

Does your marketing aim for the lowest common denominator, trying to be acceptable to everyone while speaking to no one? By positioning your product to appeal to a specific group of people, and focusing

on their wants, needs, tastes and opinions, you risk rejection by others. That can be especially difficult to take when the product is you or something you have created. However, if you stay in the middle of the road, being careful not to do anything that someone somewhere may not like, you run the risk of speaking to no one.

Do not be afraid of alienating people who are not part of your target market. You can not be all things to all people, nor should you try.

This does not mean that you should create a site like Miranda July's. Your market is different, and your approach must be as well. Craft your message to attract the customers who are most compatible with your business and deliver it to them in a way to which they will respond.

Know your audience. Understand what excites them and moves them to take action, and you will make an emotional connection with them that will cause them to buy.

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ACCESS TO INFORMATION IS POWER: USING BADGERLINK FOR YOUR SMALL BUSINESS INFORMATION NEEDS

Provided by Pat Dillon, Northwest Regional Director, Wisconsin Entrepreneurs' Network (WEN)

Getting access to quality information is no easy feat. Often times, credible information to support your business needs is a challenge for many businesses with limited budgets and resources. Wisconsin's Badgerlink from the Wisconsin Department of Public Instruction (DPI) is a great resource that is available for small businesses.

According to their website, BadgerLink is a project of the WPI, Division for Libraries, Technology, and Community Learning. Its goal is to provide access to quality online information resources for Wisconsin residents in cooperation with the state's public, school, academic, and special libraries and Internet Service

Providers. BadgerLink resources are available through its website and through links on many library web pages. Most libraries also provide access to BadgerLink from public access computers within the library.

DPI currently contracts with five vendors (EBSCO, ProQuest, Thomson Gale, NewspaperARCHIVE, and TeachingBooks) to provide access to articles from thousands of newspaper and periodical titles, image files, and other specialized reference materials and websites. Users can find access to over 11,000 periodical titles and over 700 newspapers (including Wisconsin newspapers), children's and adult literature, business, medical, and educa-

tion sources, and many other specialized resources not available through regular internet search engines. BadgerLink also connects users to WISCAT (the online catalog of Wisconsin library holdings) OCLC WorldCat (an international database of library holdings), directories of libraries, access to library digitized collections, and other information.

BadgerLink services began in July 1998. The project is funded through the Universal Service Fund and costs approximately \$2 million annually. For more information, visit their website at: www.badgerlink.net.

"If you don't have integrity, you have nothing. You can't buy it. You can have all the money in the world, but if you are not a moral and ethical person, you really have nothing." Henry Kravis

CCEDC HOSTS SMALL BUSINESS DEVELOPMENT DISCUSSION GROUP

Provided by Chippewa County Economic Development Corporation (CCEDC)

Chippewa County Economic Development Corporation (CCEDC) and the UW-Eau Claire Small Business Development Center (SBDC) have teamed up to offer a **Small Business Development discussion group** on **Wednesday, February 18th** from **8:00-9:00am**. The session will take place at the recently opened **Camille's Sidewalk Café** located at 1120 122nd Street in Chippewa Falls.

At 8:00am there will be a brief and informational roundtable discussion for anyone who is interested in receiving information on the services of the SBDC, followed by a question and answer session.

During this roundtable discussion group Jim Mishefske, Director for the SBDC will provide a brief outline of the services offered by the SBDC in the areas of business start-up,

expansion and management, resources to assist entrepreneurs through the steps of starting a business and small business managers with the issues that arise from small business operations.

"Business retention and expansion and recruitment of new businesses are critical issues to CCEDC" states Charlie Walker, President/CEO of CCEDC. "One way to provide the tools for businesses to grow and be successful is by providing these essential individual consulting sessions several times a year throughout the county."

For more information or to attend this free session contact Jerilyn Sahr at CCEDC @ 715-723-7150, email staff@chippewa-wi.com.

TIME MAY BE RIGHT TO CONVERT TO ROTH IRA

provided by Adam Smit, an Edward Jones Financial Advisor—adam.smit@edwardjones.com

Do you regularly contribute to a Traditional IRA? If so, you're taking an important step toward building financial resources for retirement. But it's possible that you could take an even bigger step— by converting your IRA to a Roth IRA. And you may have two especially good opportunities to make this conversion in 2009 and 2010.

Before we examine why this may be so, let's take a quick look at the differences between a Traditional IRA and a Roth IRA. Depending on your income level, your contributions to a Traditional IRA may be tax deductible; regardless of your income, your earnings grow tax deferred. With a Roth IRA, your contributions are never deductible, but your earnings grow tax free, provided you've had your account for at least five years and you don't start taking withdrawals until you're 59-1/2. However, if your modified adjusted gross income exceeds certain levels (\$120,000 per year if you're single and \$176,000 per year if you're married and filing a joint return), you can't contribute to a Roth IRA.

Here's another distinction between the two types of IRAs: With a Traditional IRA, you must start taking required minimum distributions (RMDs) when you reach 70-1/2. But if you own a Roth IRA, you are never required to take distributions, so you can let your money grow as long as you can afford not to touch it.

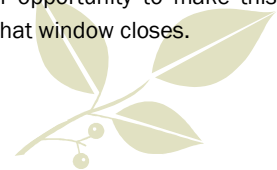
Which IRA is "better"? There's no one right answer for everyone. Generally speaking, though, the combination of potential tax-free earnings and no RMDs might make the Roth IRA an attractive choice for most people. Additionally you have access

to the money you put into the Roth tax-free and penalty-free at any time, as long as you are not withdrawing earnings. So, if you have a Traditional IRA, you might wish to convert it to a Roth — if you can. If your adjusted gross income is more than \$100,000, you can't make the conversion in 2009. Also, keep in mind that any conversion will require you to pay income taxes on your pre-tax contributions to your Traditional IRA and any growth in your account's value.

If you meet the income limits for a conversion in 2009, you might want to consider doing so, because your tax obligation for a Roth conversion might be lower in 2009 than it would have been in previous years. Following last year's steep market decline, the value of your IRA may be down significantly — and, generally speaking, the lower the value, the lower the tax bill upon conversion. Furthermore, if your income is somewhat dependent on the state of the economy, you could end up with lower earnings in 2009 — another factor that could lessen the tax impact of a Roth IRA conversion.

Even if you don't make the conversion in 2009, though, you may still want to consider this move next year. In 2010 — and in 2011 only — you can convert your Traditional IRA to a Roth IRA regardless of your income level. Furthermore, the income taxes due on conversion can be spread over two years — 2011 and 2012.

So contact your financial and tax advisors to determine if a Roth IRA conversion is appropriate for you. Over the next two years, you've got a good window of opportunity to make this move — so you'll want to act before that window closes.



WEBSITE REPORT

Visitor traffic to the Cadott Chamber Website decreased 30% in January to 320 visitors. Page views are up by 36% to 1088 page views. And finally the average number of pages viewed per visit has increased by 3% to 3.4 pages. After several months of decreasing traffic, its nice to traffic picking up again.

During January 79% of the visitors were new visitors, which suggests that we have been successful at letting new people know about the website.

Visitors usually arrive at our site through

several sources. The number of direct visitors has increased significantly (People who clicked a bookmark to come to our site or who typed the website address directly into their browser), and a 13% increase in the number of referral visitors (visits from people who clicked to our site from another site)

If you would like access all available traffic information available from Google Analytic please send your Google account name to webmaster@cadottchamber.org.

Top 5 most visited pages :

Home—257 visits ↑
Members—195 visits ↑
Newsletter—69 visits ↑
Community—53 visits
Events—53 Visits ↑

Top 5 most visited member pages :

Cadott Sentinel—24 visits ↑
JLH Enterprises—20 Visits ↑
Doogwood Hill Alpacary—13 visits ↑
Ambiance Floral—12 visits ↑
General Beer Northwest—12 Visits ↑

CADOTT CHAMBER OF COMMERCE

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Cadott, WI 54727
Phone: 715-289-3338
E-mail: info@cadottchamber.org
Website: www.cadottchamber.org

W E L C O M E N E W M E M B E R S !

No new members this month

Now is the time for you to **start encouraging local business to join the Chamber of Commerce.**

The full list of Chamber Members is available on the Members page at www.cadottchamber.org/members

F E B R U A R Y 2 0 0 9 M E E T I N G A G E N D A

The next meeting will be held at 5:30 p.m. on the 19th at the Cadott VFW.

A tentative agenda for the meeting is as follows:

- Call to order
- Minutes of January meeting
- Finance report
- Correspondence
- Election of officers and directors
 - Vice President , Secretary/Treasurer, 2 Directors
- Relay-For-Life
- Donation to Food Pantry
- Easter Activities
- Brochure Update
- Nabor Days
- Other Business
- Adjournment

If you have anything you wish to add to the agenda, please contact Sue Shakal 289-3795 (work) or 667-3531 (home) or at info@cadottchamber.org

Please remember to pay your 2009 Chamber dues. Please send a check to PO Box 84 as soon as possible. Your membership card will be sent after receipt of your dues.

2009 Membership Renewal Form

Sign up for:	Price
<input type="checkbox"/> 2009 Annual Membership (Includes newsletter and website listing)	\$40.00
<input type="checkbox"/> Permanent full color building caricature in Cadott brochure.	\$50.00
<input type="checkbox"/> 1" x 3½" full color advertising space in Cadott brochure—Annual	\$50.00
<input type="checkbox"/> 2008 Advertising on Riverview Park Christmas display boards	\$25.00
<input type="checkbox"/> 2009 Advertising on Riverview Park Christmas display boards	\$25.00

Mail this form along with your payment to:

Total: _____

Cadott Chamber of Commerce
PO Box 84
Cadott, WI 54727

Enter company information below:

Name _____

Address _____