

The role of the GMCC is to support enlightened economic growth, positioning the greater Madison area as a globally competitive place to live, work, play and do business.



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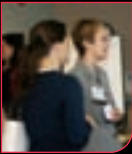
BUSINESS **BEAT**

www.greatermadisonchamber.com

Volume 39, Issue 1

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NOBODY LIKES SURPRISES

If you want maximum profits and smooth business operations, keep your financial-service providers informed.

By Judy Dahl

Many people spend more time planning their vacations than they do the course of their businesses and financial lives. That's what Dave Sorenson, president of Legacy Financial Associates, has found in his years of working with business leaders.

"We're all so busy, but when we're going on vacation we'll take the time to research, look at Mapquest, maybe talk to a travel agent ... shouldn't we spend as much time exploring our goals and values for our businesses?" he asks. That's one reason it's critical for business owners to develop and maintain strong, close relationships with their financial-service providers.

Legacy works with businesses to identify their goals and values, develop reasoned strategies for moving toward them, and integrate business strate-

gies with the owners' retirement and estate planning. When a financial planner and a business owner take the time to know and understand one another, they can more successfully come up with integrated solutions and stay on the right path, Sorenson says.

"If you don't, you're more likely to jump to product solutions," he says. "It's very easy to say to your provider, 'What do you have to sell me that'll solve this problem?' But then you end up with a menagerie of products rather than a coherent strategy."

Financial professionals can alert you to economic issues that may affect your business, something that's especially important in today's volatile economy. "If you don't keep in touch with your financial advisors, you tend to assume

Continued on page 02



everything's fine," says Kevin Heppner, Virchow Krause & Company's regional managing partner for Wisconsin. "By the time you find out about issues, it may be too late to react. We try to provide preemptive strikes for such things."

His company advises clients about cash-flow management, equipment purchases

(lease or buy), managing assets and strategic planning—whether to diversify, expand or sell the business, for example. "We invest in developing relationships with clients on the front end, and find out how they want us to communicate with them," Heppner says. "On average we contact them quarterly, and we advise them to call us if they want

to talk about anything."

Your financial institution, too, needs to understand what's happening in your business, whether it's good or bad. Your bankers should make an effort to learn about your business, so they know how and if they I can help you. "I ask questions about what business owners are doing today and where they intend to take their companies," says Tom Spitz, CEO of Settlers bank.

"For instance, I had a discussion this week with a potential client who had an immediate financing need, but who also had a future growth opportunity. I didn't proceed with the credit request until I understood the future growth need and if we'd be able to support it. I didn't want the business to have to switch banks twice."

While bankers will—or at least should—reach out to you, it's important to keep them informed as well. Provide timely financial reports, meet with them regularly and inform them of major changes. "Let us know if you lose a major customer or key personnel, if an unexpected event has caused a change to your monthly financial statement, or if you plan an expansion or capitol expenditure," advises James Hegenbarth, president of Park Bank.

"Nobody likes surprises," says David Fink, president of Settlers bank. "If something bad is going on in a business, after the fact is not the time a banker likes to hear about it. Be up front. Your banker may be able to offer some advice on handling it—he or she may have seen other companies go through the same thing."

If you hide bad news, it could affect your financing requests. "Past performance tends to be an indicator of future decision-making, and it might make it more difficult for a bank to give future credit," says Spitz.

At the least, nondisclosure could slow the financing process. "If a business is open and provides monthly financial statements and meets with us quarterly, we're up to date on how the company is doing financially," Hegenbarth explains. "If we only get statements once a year and we never meet, when a financing request comes out of the blue, we'd need to do research and update our cash-flow analyses before we could make an informed decision."

If an unforeseen issue comes up, explain the situation and how it happened, and what needs to happen as a result, Fink says. "As in your personal life, communication is important."

It helps if you have a good rapport with your financial-service providers. "There are a lot of options out there," notes Hegenbarth. "Meet with several before you choose one." ♦



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Business Beat provides a forum where members and partner organizations can share their views on a variety of topics. Opinions expressed are the authors' own and do not necessarily reflect the views held by GMCC management, staff, or board members.

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Submit all member news items by the 15th to be considered for the next issue, which will publish two months later. Items will be published as space permits. E-mail items to beat@greatermadisonchamber.com.

BEHIND THE DOOR

PRESIDENT'S LETTER



Dear Valued GMCC Member:

A brand new year is here! Welcome to 2009 and happiest of new years to all of you.

I believe the first month of a new year always brings opportunity. The festivities of the winter holidays are behind us and a fresh calendar awaits new and exciting opportunities to grow our greater Madison business community together.

While New Year's resolutions are often short-lived and focused on perhaps losing a few pounds, organizing your closets or finding time for a new hobby, I like to think of the root of resolutions—resolve.

Harkening back to my days as a school teacher and principal, resolve is defined as "making a decision or determination". Resolve, decision, determination—these are such strong words to start a new year.

So what are you resolving to do in 2009? What decisions are you making right now to best help your business succeed this year?

Many of us are making important decisions regarding our financial future and determining what is needed to keep our businesses healthy. Here at the GMCC, we are focused on making sure you have the information and resources to help make strategic decisions that support your business during this challenging economic time.

Last month, I was pleased to participate with many of you in our GMCC Economic Forum featuring a panel of local financial experts: Doug Nelson of M&I Bank, Corey Chambas of First Business

Bank, Tom Spitz of Settlers bank and our panel moderator Matt Uselman of Wind River Financial. This panel provided more than 100 of us in attendance with insight and experience on how the larger economic situation affects us here locally in the greater Madison area.

Doug, Corey and Tom explained how the economy was affecting their banks and business clients, while also providing sound advice on how to weather the storm for fellow GMCC member businesses. Thanks to all of these great business leaders for taking part in our GMCC Economic Panel. Their expertise truly helped reassure many of our members that Madison can endure these challenging times.

And don't forget to look for Doug and Tom in our *Business Beat* articles this month as well. Our cover story "Nobody Likes Surprises" discusses why it's important to keep lines of communication open with your financial-service providers, while our feature article "In The Know" highlights the importance of helping your employees stay financially educated.

As always, if there is information you need, a topic you feel would be beneficial at a GMCC program to yourself and other members, or a contact at a member business that could benefit your own business, don't hesitate to give us a call at 608-256-8348. We're here for you.

Thank you and may 2009 bring you prosperity and health!

Sincerely,

Jennifer Alexander, GMCC president

“WHAT DECISIONS ARE YOU MAKING RIGHT NOW TO BEST HELP YOUR BUSINESS SUCCEED THIS YEAR?”

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GMCC UPDATE



GMCC Director of Membership & Marketing Bob Ansheles (left) joins (L-R) Jeff Lenz (North Central Group), Jeff Raymond (Raymond Management Company), Stephanie Bracken (Homewood Suites), Katie Lenz (Homewood Suites), Homewood Suites mascot Lewis the Duck and Holly Vollmer (North Central Group and GMCC Ambassador) in cutting the ribbon for the grand opening of the Homewood Suites Madison West, the first Homewood Suites in Wisconsin.



More than 100 GMCC members and guests attended the GMCC Economic Forum Bankers Panel at the Sheraton Madison Hotel on December 2. The panel featured (left to right) panel moderator Matt Uselman (Wind River Financial) and panel speakers Corey Chambas (First Business Bank), Tom Spitz (Settlers bank) and Doug Nelson (M&I Bank) discussing how the current economic climate is affecting business locally.

PR Etc. President Rebecca Kopf Headlines January 13 Chamber Café

Trade shows can boost your company's profile, but are you making the most of your investment? Learn "How to Best Market Your Company at Business Expos and Trade Shows" from PR Etc., Inc., President Rebecca Kopf at the next GMCC Chamber Café on Tuesday, January 13.

Held at the Hilton Garden Inn – Madison West/Middleton, 1801 Deming Way, from 7:30 – 9:30 a.m., the Chamber Café also features a continental breakfast and plenty of networking time to catch up with your fellow GMCC members.

Check the GMCC website for registration details or contact GMCC Program and Event Manager Amy Torgeson at atorgeson@greatermadisonchamber.com or 608-443-1954.

What will 2009 mean for our state, regional and national economies?

Learn what 2009 will mean for our state, regional and national economies at the GMCC/Wisconsin Bankers Association Economic Forecast Luncheon on Thursday, January 15, 2009 at Monona Terrace Community and Convention Center.

Dr. Charles Evans, president of the Federal Reserve Bank of Chicago, will provide an insider's view of how the Federal Reserve will react to current economic problems facing Wisconsin.

Register at wisbank.com/forecast. ♦

For Our Community

Meriter increased its charitable giving to United Way of Dane County by 20% in 2007. By upping our organizational commitment by \$ 31,000 more than in 2006, Meriter employees sent a message that they are strong supporters of United Way's Community Agenda for Change.

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MEMBER MATTERS

MEMBER NEWS & EVENTS

Awards and Recognition

Local mover **TWO MEN AND A TRUCK®** has earned top honors in a recent J.D. Power and Associates study measuring customer satisfaction among full-service moving companies. Tim Lightner, in his 15th year as franchisee of the Madison location, believes his team's execution of "The Grandma Rule"—a proprietary approach to moving that is the foundation for the company's training program—has played a key role in gaining the top ranking.

Buildings magazine has named the **Madison Metropolitan School District** to its 2008 Who's Who in the Buildings Market—a list of the top 44 organizations in facilities management "that are getting things done in truly remarkable ways." The only organization in Wisconsin to be selected, *Buildings* says the MMSD has developed a model K-12 energy conservation program that addresses design and maintenance best practices and that involves students and staff in these efforts.

Mid-West Family Broadcasting received the 2008 CG Schmidt Capital Region Ovation Award for exemplary corporate support of a non-profit organization, **Independent Living, Inc.** The award was presented at **Forward Community Investments'** annual meeting at **Nakoma Golf Club**.

The **H. E. Stark Agency** hosted an open house event to celebrate their 60th anniversary. Over 100 of the agency's clients and business partners joined the staff and owners Pauline and Gene Kussart at the agency's office located on the city's west side. The Stark Agency has been providing accounts receivable and debt collection services to clients in Madison and throughout the State of Wisconsin since 1948.

United Way of Dane County recognized the Stark Family (**Stark Company Realtors**) with the 2008 Tocqueville Society Award for outstanding service to the Dane County community and United Way. The Tocqueville Society Award celebrates and acknowledges people or families who have made a major impact on the quality of life in Dane County through their exceptional service and commitment to the community.

St. Mary's Hospital recently celebrated a 100-percent graduation rate of 13 employees

from the first-ever School at Work program. The 36-week course for entry-level employees provides two courses held during paid work time to help employees further their careers. Homework is completed outside of class. Nearly half of the graduates have enrolled in a further certificate or degree program.

The Wisconsin Better Business Bureau named several Madison-area companies as finalists for the prestigious 2008 Torch Awards for Business Ethics and Integrity including **Alliant Energy, American Family Insurance, State Collections Service and Total Administrative Services Corporation**. Businesses are judged on their demonstrated excellence in ethical practices, service excellence, reputation, honest advertising, peer recognition, management practices and employee training in ethical behavior.

JTS (Johanson Transportation Service), a leading third-party supply chain solutions provider, has been chosen as one of *Food Logistics Magazine* Top 50 3PL Providers to the food industry. The Top 50 3PL is a listing of third-party logistics providers that are helping food, beverage and CPG companies gain a competitive logistical advantage.

Innovations and New Business ACS, Inc. has completed the \$12.5 million Institute for Influenza Viral Research located in the **University of Wisconsin's Research Park**. The University of Wisconsin-Madison recently received approval from Centers for Disease Control and US Department of Agriculture's Animal and Plant Health Inspection Services to begin influenza research in this facility.

Planning Design Build of Madison has updated its name to **Iconica**, to reflect its "mission and position in the market—as a firm with a truly integrated delivery system—providing turnkey building solutions to a wide array of commercial and resort clients."

Philanthropy

The **First Weber Group Corporate Office** hosted a yard sale and bake/brat sale to benefit both the **United Way** and **Easter Seals**. Items for the yard sale were donated by First Weber agents from as far away as the Wisconsin Dells office. Money raised was donated to the United Way and unsold items donated to Easter Seals. ♦

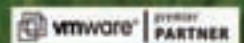
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2009 BEST OF MADISON BUSINESS

THURSDAY
JANUARY 22, 2009

MONONA TERRACE
COMMUNITY &
CONVENTION CENTER

WINNERS INCLUDE:

George Nelson, executive vice president, Evening Telegram Company, helped create a civic building boom from Monona Terrace to Overture Center to Madison Area Technical College.

Tim Metcalfe, president, Metcalfe's Sentry Foods (Brian Howell Award for Excellence in Innovation), is helping fulfill a for-profit regional food program that puts locally produced agriculture on mainstream grocery store shelves.

Bob Mohelnitzky, executive director, Second Harvest Foodbank of South Central Wisconsin, is attempting to end hunger altogether by creating a non-profit food donation network that doesn't want to feed just the country but humanity.

Judy Faulkner, CEO, Epic Systems, produced the most advanced hospital and patient-record software in the world. Her company, Epic System Corporation's influence on the greater Madison region has been huge.

11:30 COFFEE &
NETWORKING

12:00 LUNCHEON

\$37.00 per person RSVP to
events@madisonmagazine.com

MEMBER **MATTERS** CONTINUED

MEMBER **SPOTLIGHTS**

Better Environmental Solutions

Better Environmental Solutions is an environment, energy and health consulting company working on practical solutions that save lives, jobs and money headed by award winning conservationist Brett Hulsey. Better Enviro works with companies and groups to implement practical, science-supported strategies that make progress and increase profits. For more, go to BetterEnviro.com.

Clean Team Madison

Clean Team Madison provides their customers with the best environmentally preferable cleaning products and services that effectively meet peoples' needs where they live, learn, work and play.

Traditional cleaning products contain toxic ingredients that create fumes and leave residue that irritates our skin, eyes, noses and lungs and can cause headaches, dizziness and fatigue.

Green cleaning supplies and services will assist your business in reducing its eco footprint on the planet and will provide health benefits for your staff and customers, especially those with asthma, allergies, respiratory conditions, eczema and/or sensitive skin. A healthier workplace can lead to reduced employee absenteeism and increased productivity.

Switching to Green Cleaning is not just chemical substitution. It is a complete cleaning and recycling program using safer and stronger equipment and techniques that will also improve indoor air quality and reduce waste that ends up in our waterways or in landfills.

EatDrinkMadison.com

EatDrinkMadison.com is a free site that provides suggestions on where to eat and

drink in Madison. Where to watch the game, get vegetarian or gluten-free, celebrate anniversaries or whatever, this restaurant and bar guide has it all. Write your own reviews and be sure to check out the happy hour list.

Huntington Learning Center

Huntington Learning Center is a supplemental educational resource for students who wish to achieve success in school. Huntington provides an extensive evaluation and then applies a customized curriculum that allows students to experience success, confidence and motivation. Huntington also provides tutoring for college exam preparation. Better scores, better choices.

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We make better places for people to work. It's what we know, the process we use and the expertise we bring to our business relationships that sets us apart. Call today for interior planning and design solutions to attract, retain, and inspire.

"Not just another pretty space." ♦

Has your company been featured here in our Member Spotlights section?

All GMCC Silver and Gold level memberships include a Member Spotlight featured in our monthly Business Beat newsletter reaching more than 4,000 professionals in the greater Madison business community. Silver-level membership includes a 50-word Spotlight to promote your company, while Gold provides you with 150 words and your color logo here. For more information on Member Spotlights, contact GMCC membership development executives Lynn Brown at 608-443-1951 or Jennifer Bruhn at 608-443-1945 today.

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Continuing its fine tradition of providing outstanding networking and educational sessions, GMCC has scheduled over 30 programs for its members and their guests in 2009. In addition to attending these programs, GMCC members are invited to be a program series sponsor.

These powerful sponsorships are a unique marketing opportunity that put your business center stage as you connect with fellow businesses and boost your company image, build brand identity, develop rapport, and generate leads throughout the year. Sponsorships of GMCC programs are exclusive to GMCC members.

Sponsors enjoy increased visibility and recognition, as well as other benefits, before, during and after the program. GMCC limits the number of sponsorships to insure the spotlight for sponsors.

GMCC Program Series Sponsorship benefits include:

- Company logo/name included in:
- On-site signage at event (easel display)
- GMCC newsletter Business Beat Calendar
- GMCC website program promotion including Program listing and web banner promotion
- GMCC online event calendar with link to company website
- Hard copy GMCC program calendars distributed at GMCC programs and events
- Four GMCC e-Bulletin listings with company website link

- Event article in Business Beat
- Printed material, agenda, evaluation, etc., distributed at program (except Business Card Exchange)
- GMCC e-mail communication to attendees
- Opportunity to display and/or distribute company material at program
- Opportunity for company spokesperson to address attendees (up to one minute)
- An electronic Excel file format which contains a list of attendees' names, company name and address
- Two complimentary admissions to program

GMCC Program Series Sponsorships are available in the following:

12 @ 12

Held monthly, 12 local business leaders gather at 12 p.m. for lunch and a moderated discussion of a relevant business topic.

Business Card Exchange

Six times a year, GMCC members and guests, from businesses of all types and sizes, gather for an early evening (4:30 p.m.) networking bonanza, swapping business cards and engaging in lively conversation over drinks and appetizers.

CEO Forum

At quarterly forums, attendees hear directly from a highly successful Capital Region business leader as he or she speaks on a specific topic and *Continued on page 15*



The Guild's Toni Sikes discusses technology with GMCC members after a CEO Forum.

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*Because we all
have more than money
to give.*

The CG Schmidt Ovation Award for Corporate Support recognizes the community efforts of small and medium-sized businesses.

The Chocolate Shoppe Ice Cream Company of Madison received the award in 2008 for their true partnership with Common Wealth Development of Madison and their Youth-Business Mentoring Program.

The CG Schmidt Foundation donated \$5,000 to Common Wealth Development on behalf of The Chocolate Shoppe Ice Cream Company.

Watch for this spring's call for nominations.

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GMCC ANNUAL DINNER SHINES AT MONONA TERRACE

Joined by 1,100 of our members and their guests, the GMCC's 56th Annual Dinner brought together Greater Madison's business community for a night of connections, camaraderie and inspiration.

Held at Monona Terrace in September, attendees started the evening at the Welcoming Reception with music from the Tony Castañeda Latin Jazz Sextet before enjoying dinner.

GMCC President Jennifer Alexander started the evening's lineup of distinguished speakers and was joined by the Annual Dinner's Master of Ceremonies Dr. Gabriela Cezar, noted stem cell scientist at the University of Wisconsin and Chief Scientific Officer of Stemina Biomaker Discovery, Inc.

Mark Bugher, GMCC Board Chair and Director of University Research Park, provided the crowd with a heartwarming tribute to former UW Chancellor and GMCC Board member John Wiley, followed by Wisconsin Governor Jim Doyle introducing the night's keynote speakers, John and Tashia Morgridge.

A dynamic and generous couple, John and Tashia Morgridge spoke to attendees about what made Wisconsin special to them and all of its citizens. John shared the couple's excitement about donating \$50 million to the Wisconsin Institutes of Discovery's Morgridge Institute currently being built on the UW campus and their continued support of education and technology in our state. Tashia wrapped up their address by sharing their creation of the Wisconsin Fund for Scholars with a \$175 million endowment. Through grants, this fund will help low-income students attend Wisconsin's colleges and technical colleges with emphasis on finishing their degrees.

The night finished with a delicious dessert reception and an opportunity for our members and their guests to discuss the evening and connect with others in attendance.

GMCC Thanks Our Annual Dinner Sponsors and Raffle Contributors

The success of this year's Annual Dinner is due in great part to the support of the night's sponsors.

Platinum Sponsors: Wisconsin Alumni Research Foundation (WARF), Wal-Mart and Sam's Club

Gold Sponsors: American Family Insurance, CUNA Mutual Group, Dean Health Plan, Meriter Hospital, UW Research Park, Inc. and WPS Health Insurance

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(Left to right) Mark and Kate Bugher (University Research Park, Inc.), Mary Gulbrandsen (WARF), John and Tashia Morgridge and Carl Gulbrandsen (WARF).



Over 1000 GMCC members and guests attended this year's 56th Annual Dinner at Monona Terrace Community and Convention Center.



A sampling of the delicious fare at the Dessert Reception.



Keynote speakers John and Tashia Morgridge.



Master of Ceremonies Dr. Gabriela Cezar, Assistant Professor, Department of Animal Sciences at UW-Madison and Chief Scientific Officer of Stemina Biomaker Discovery, Inc.



(Left to right) Kristen Cogswell (AT&T), Kristin Balistreri (M&I Bank), Katrina Dixon (Grant Thornton, LLP) and Beth Curley (M&I Bank).



GMCC President Jennifer Alexander and her husband James Alexander (Wisconsin Judicial Commission) enjoy the dessert reception with Wisconsin Governor Jim Doyle after the Annual Dinner.

Madison Business Luncheon

Tap into the expertise of local CEOs and get insight into Madison's best-managed businesses

Presented by **Madison** and **WisBusiness.com**

SAVE THE DATE

1ST MONDAY OF THE MONTH

- February 2
- March 2
- April 6
- May 4

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and Jeff Mayers of WisBusiness.com

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Website: rmradvisors.com

Year established: 2003

Number of employees: 4

Number of Advisors: 4

Who are your customers? Primarily, our clients have sought us out to help them with a financial planning and investment management need that has arisen during a transitional phase of their lives, such as nearing retirement, family or job changes, receiving an inheritance, lawsuit settlement, etc. Others have decided to proactively evaluate their current financial picture, taking a more serious look at retirement planning, focusing on the accumulation phase of their lives. Our clients are people who want to work with an advisor on a long-term basis and appreciate independent, fee-based advice.

What's something interesting people probably don't know about your organization?

While we may not have as much name recognition as some of the more commonly known Registered Investment Advisory firms in our community, we are one of greater Madison's largest independent, fee-based financial planning and investment management services firms.

What achievements are you most proud of?

That we have been able to serve an increasing number of clients annually. We have grown our firm on average 30 percent per year over the past five years. We focus on personal, individualized service and attention.

What are your 2009 goals for your organization?

To continue our work with existing clients while providing prospective new clients plans to help them achieve their financial long-range goals by employing successful financial planning strategies, and designing, monitoring and managing investment portfolios to support their plans.

What are the key issues affecting your industry today?

The current credit and economic crisis and how it affects Americans in their everyday life.

GMCC member since: 2004

Favorite GMCC benefit? The "12@12" small-group roundtable luncheons. ♦

AMBASSADOR ACTION



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How long have you been a GMCC Ambassador? 1.5 years

What do you enjoy most about being an Ambassador?

As an ambassador, I serve as an extension of the Chamber and am able to get involved in the community and with area businesses in a number of ways. Through volunteering opportunities I can provide some support to the community on the Chamber's behalf. I have also enjoyed the opportunity to develop relationships with local business professionals and to learn about their businesses. ♦

SAVE THE DATE!

GMCC ANNUAL
BUSINESS EXPO
APRIL 22, 2009



SBAC WORKING TO HELP BUSINESSES PROSPER DURING CONSTRUCTION

It is often satirized that Wisconsin has two seasons: winter and construction. While the joke is an exaggeration, to many business owners it's not far from the truth. Road construction is of course necessary to ensure we have safe and adequate infrastructure in our community. Businesses specifically benefit from construction projects since it can improve access and the aesthetic surrounding of the building. But the orange barrels of construction season can wreak havoc on our daily commutes and even greater havoc on business within a construction zone.

GMCC Small Business Advisory Council (SBAC) member Susan Bulgrin, owner of the Culvers Restaurant on Todd Drive, knows firsthand the impact a major construction project can have on businesses. In 2006, construction on the Beltline cost her business more than \$60,000.

"Having lived through two years of road construction on the West Beltline Highway has made me appreciate the complexity of the process and the discomfort afforded a business during the venture," says Bulgrin.

A large part of the problem was access, explains Bulgrin, but adding to the problem was media reports cautioning drivers to stay away from the area.

That is why the SBAC is examining the construction process in the City of Madison to determine if there are ways to enhance communication strategies between city staff, project liaisons, media, residents and businesses impacted by a construction project.

Based on the SBAC's preliminary outreach, it is clear that businesses want, and would benefit from as much advance notification of an upcoming construction project as possible. Proper coordination between city officials, contractors and business owners can have a significant impact on the amount of disruption the project will have on businesses in the area. In some cases, early communication can inspire project modifications to accommodate peak business hours, access issues or incentives to design plans to meet business needs.

Unfortunately, communication between city officials and businesses prior to construction has had difficulties in the past. City of Madison engineer Larry Nelson says part of the problem is getting

businesses to understand the implications in advance of a project.

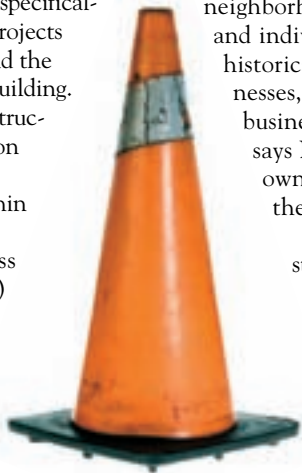
"Residential neighborhoods and individual residential owners are historically more engaged than businesses, and I think that is because business owners are just so busy," says Nelson. "Too often the business owner doesn't get involved until the backhoe shows up."

Improving communication strategies will be a key objective to overcoming this challenge.

One idea the SBAC is considering is developing a survival guide to distribute to all businesses impacted by a construction project. In addition to project specifics and contact

information, the guide would provide tips to help businesses prosper before, during and after construction. The SBAC is also focused on ensuring businesses have time to plan ahead of a project and receive appropriate resources to guide them throughout the process.

The SBAC hopes to have formal recommendations to submit to the City of Madison soon, with the goal of using the information to assist upcoming spring projects. Stay tuned for updates on how you can prepare your business during construction. In addition, be sure to check out the sidebar list on this page of planned construction projects in the City of Madison for 2009. ♦



SMALL BUSINESS
ADVISORY COUNCIL
to the GMCC and the Mayor of Madison

2009 CONSTRUCTION UPDATE

Several projects are on the agenda for 2009. The most sizeable is the first phase of work on University Avenue, from Shorewood Boulevard to Broom Street. For questions on upcoming projects, contact either the City's Engineering Department at 266-4751 or the Office of Business Resources at 267-8737. Please note that these are projects are tentative and dates/specifics are subject to change.

University Avenue

- Campus Drive (University Bay Drive to University Avenue): Two out of four lanes closed for 120 days to resurface roadway.
- Campus Drive to Broom Street: Two out of four lanes closed for 150 days to remove and replace deteriorated concrete pavement.
- Shorewood Boulevard to Campus Drive: Two out of six lanes closed for 45 days to repair deteriorated concrete pavement joints.

Gilman Street (University Avenue to State Street): Closed for 90 days for partial reconstruction.

Femrite Drive

- Marsh Road to I-39/94: Closed for 90 days for reconstruction.
- I-39/94 to 1 mile east closed for 90 days for reconstruction.

Raymond Road: CTH M to Gammon Road closed for 45 days for resurfacing.

East Washington Avenue (Marquette Street to Melvin Court): Two out of six lanes closed for 300 days to reconstruct interchange.

Old Middleton Road: Capital Avenue to Countryside Lane for reconstruction.

Hanson Rd (USH 51 to Portage Road): Closed for 45 days to resurface roadway.

Hoepker Road (1200 West American Parkway to E CL): Closed for 120 days for reconstruction.



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Klaas Financial Advisors helps business clients' employees avoid financial mistakes.

IN THE KNOW

Money-savvy employees often feel more secure and happier in their jobs, and are more likely to stay with you, so offering financial education may be in your best interest.

By Judy Dahl

Are your employees planning for their retirements? Are they making the best use of the benefits you offer? If not, they may not fully understand the advantages of working for your company.

"Many employees don't understand how huge a part of compensation their benefits package is," says Craig Klaas, a financial planner with Klaas Financial Advisors. "Helping them understand that can increase employee retention. If they understand what they have, they may be less tempted to jump ship for a higher-paying employer with inferior benefits. And if they don't understand or use your benefits, you might as well not have them."

His company offers free seminars on a variety of financial topics, such as retirement, tax and estate planning, and Klaas believes such education can help employees ward off money mistakes. "We see young employees cashing in their 401(k) accounts early, and paying taxes and penalties. They don't understand investing and they don't understand how the stock

market works. When they do realize it's all about long-term goals, they tend to contribute more to their retirement accounts."

Too many aren't doing enough retirement preparation, though. "A lot of us were raised to think companies would take care of us, but many are eliminating or limiting pensions, and Social Security's heading for bankruptcy," notes Robert Sawicki, president of Innovative Financial, Inc. "Today's employees will largely have to rely on themselves, and if you can get them to understand the value of retirement planning, it's half the battle."

Sawicki advises small businesses on the topic, and holds annual meetings with clients' employees to go over their plans and discuss other finance and tax-related topics. "I also make myself available for individual meetings with the employees, because some people don't feel comfortable asking questions in a group setting," he says.

Education can help improve productivity, indicates Debra Judd, owner and business mentor at Frugal Accounting & Tax

Services. "When people see all the doom and gloom in the media, and employers cutting back on benefits, the fear monster rears its head. They tend to freeze, not act. If they're knowledgeable about the situation, it minimizes fear and they can concentrate on their jobs."

She offers education sessions onsite for businesses, usually over the lunch hour so employees' workdays aren't interrupted. She also offers half- and full-day offsite sessions, if companies prefer.

If you decide to provide financial education for your employees, make sure it's convenient for them to attend, recommends Doug Nelson, president of M&I Bank. Larger employers may want to offer several sessions. "If you offer an early morning session, one at noon, and a late afternoon one, a diverse workforce can decide what works well for them."

Scheduling sessions during regular staff meeting times can boost attendance, Sawicki notes. "Free food helps, too."

Your organization's leadership should set the tone by encouraging attendance, and by

participating themselves. "They can share their personal experiences and talk about why they've felt it important to participate in the benefit plans," says Nelson. "The personal touch gets more participation from employees, and the way you set it up speaks volumes about how the company feels about education—and the plans themselves."

M&I offers financial education to its own employees, sometimes using surveys to determine what topics they'd like covered. "Or you can ask financial service providers what they've seen work well for other clients, what the key educational components are," Nelson advises.

Make sure providers aren't disguising salesmanship as education, by focusing on their own products at the expense of general financial-planning information. "Interview them first to make sure it's not a sales pitch, and that they can communicate in everyday language," says Judd. "If an educator doesn't communicate ideas at an easy, understandable level, people won't act on them."

Klaas's firm demonstrates its educational skills by conducting mock seminars for management, and other providers may also. "If you can see that they're providing overall education and not selling products, you can be comfortable putting them in front of your employees," he says.

It's important to hold sessions consistently: at least annually and as often as quarterly if possible. "If you bring in the right people and the information is good, even if only a few people go the first time, they'll tell their coworkers and more people will show up the next time," says Klaas.

And often employees need to hear things more than once, so cover the basics periodically. "I've found that people might not take financial advice the first time, but if they hear it two or three times, they will," Sawicki says. ♦



Debra Judd, owner and business mentor at Frugal Accounting & Tax Services, recently celebrated her company's grand opening in Madison.

THE BUSINESS FORUM PRESENTS

THE 12TH ANNUAL ATHENA AWARD

Tuesday, March 10, 2009

5:30 p.m.

**Monona Terrace Community
& Convention Center**



Ticket Prices

Individual tickets are \$75

Corporate tables of 8 are \$750

Non-profit / TBF member tables of 8 are \$600

Additional information is available at
www.thebusinessforum.org or email
tbff@thebusinessforum.org or call 608-443-2486, ext. 146.

Proceeds go to The Business Forum Foundation, a non-profit 501(c)(3) organization that awards scholarships to high school students and returning adult women who attend college in Wisconsin.

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ECONOMIC DEVELOPMENT

REGIONAL PRINCIPLES OF COLLABORATION

In December, leaders across the eight-county Madison Region came together at the bi-annual Collaboration Council meeting for a celebratory, symbolic signing of the “Regional Principles of Collaboration.”

This event showcased the work that so many have undertaken over the past year or more to set up a culture of collaboration and regionalism. These leaders across the region know that the success of our region is based on a shared commitment to regional collaboration.

Principles:

- **Competitiveness:** Position this region, based on its assets, to successfully compete nationally and globally.
- **Equity:** Act without bias or favoritism, focusing on what is best for the region.
- **Regional Collaboration:** Work across jurisdictions and sectors in recognition that our economy and our assets transcend those boundaries.
- **Stewardship:** Preserve our assets, unique places, infrastructure and natural resources because economic development and quality of life are inextricably linked.
- **Celebrate Unique Regional Assets:** Identify, celebrate and market the unique assets of all counties and communities within the region.
- **Focused Approach:** Identify and strengthen specific, targeted economic development and quality of life efforts to greatly impact broader regional prosperity.
- **Servant Leadership:** Support, assist and leverage leadership and related work across the region for the betterment of

the region.

- **Innovation:** Seek innovative and creative ways to grow the region’s economy in ways that preserve and enhance the quality of life.
- **Transparency:** Conduct work in a way that is open and accessible.
- **Measurement:** Develop metrics to ensure progress.

Signatories of this document in December included the members of the Collaboration Council and economic development corporation boards or representatives from each of the Madison Region’s eight counties: Columbia, Dane, Dodge, Green, Iowa, Jefferson, Rock and Sauk.

The following organizations also signed on to these principles: Columbia County Visitors Bureau, Edgewood College, Greater Madison Chamber of Commerce, Madison Area Technical College (MATC), Moraine Park Technical College, Oregon Chamber of Commerce, Oregon Village Board, Regional Economic Development Professionals Network, South Central Federation of Labor, Thrive, Village of Belleville, Village of McFarland, Village of New Glarus, University of Wisconsin–Madison, Workforce Development Board of South Central Wisconsin.

Organizations will continue to sign on to these Principles through 2009. If you or your organization are interested in learning more about the Principles or becoming a signer, see the Thrive website, thrivehere.org/regionalprinciples. ♦



“It is my pleasure to support the Regional Principles of Collaboration. I am proud to be part of a group that will help Columbia County and the Madison Region thrive through the ability to share a common language and vision.” — Andy Ross, Columbia County Board Supervisor

MADISON MAGAZINE PRESENTS

RESTAURANT WEEK

JANUARY 25-30, 2009

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- Cabana Room & Samba Brazilian Grill
- Café Continental • Capitol Chophouse
- Captain Bill’s • Cloud 9 Grille
- The Continental Fitchburg
- The Dardanelles • Dayton Street Grille
- Eldorado Grill
- Fleming’s Prime Steakhouse & Wine Bar fresco • Harvest
- Heartland Grill at the Sheraton Hotel
- Inka Heritage • Johnny Delmonico’s
- L’Etoile • La Brioche True Foods
- Le Chardonnay • Liliana’s Restaurant
- Lombardino’s • Mariner’s Inn
- Ocean Grill • Osteria Papavero
- Quivey’s Grove Stable Grill
- Quivey’s Grove Stone House
- Ruth’s Chris Steak House
- Tutto Pasta State Street

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GMCC 56th Annual Dinner at the Monona Terrace.

shares stories of the challenges, successes and adventures they've met along their way to the top of the management ladder. Includes a Q&A session.

Chamber Café

Held at a member business from 7:30–9 a.m., this quarterly event features a Continental breakfast, plenty of networking time and the opportunity to gain a quick grasp of a relevant business topic from a featured speaker.

GMCC 101

Held quarterly, this program is designed to educate GMCC members (both new and existing) on the numerous benefits of their GMCC membership directly from the GMCC staff. Members have plenty of time for questions and answers and to briefly speak about their business.

For more information on sponsoring a GMCC Program Series, call Jennifer Bruhn and Lynn Brown at 256-8348. ♦

NEW MEMBER LIST

We are happy to list contact information for new members and we encourage members to do business together. Unless noted, all addresses are in Madison. For a full listing, please visit the Member Directory on our website.

American Bolt Corporation

Chris Smolinski
5002 Autumn Leaf Lane #115
Madison WI 53704
(608) 807-8771 Fax: (262) 786-3530
chris.smolinski@americanboltcorp.com
www.americanboltcorp.com
Wholesale & Distributing

Better Environmental Solutions

Brett Hulsey
110 Merrill Crest Drive
Madison WI 53705
(608) 238-6070
brett@betterenviro.com
www.betterenviro.com
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Phillip Kasubaski
2530 Advance Road
Madison WI 53718
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madisonse@centralbarkusa.com
www.centralbarkusa.com
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Lori Bahl
301 Ball Street
Dubuque IA 52001
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Food & Drink

Easter Seals Wisconsin Donation Center

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wloos@wi.easterseals.com
www.eastersealswisconsin.com
Retail

Lamers Bus Lines, Inc.

Eric Stadler
217 Raemisch Road
Waunakee WI 53597
(608) 850-5253 Fax: (608) 850-5699
info@golamers.com
www.golamers.com
Transportation

National Lung Cancer Partnership

Regina Vidaver
222 N. Midvale Blvd, Suite 6
Madison WI 53705
(608) 233-7905 Fax: (608) 233-7893
info@nationallungcancerpartnership.org
www.nationallungcancerpartnership.org
Non-Profit Organizations

Radiant Health Chiropractic

Corinne Willner
3545 University Avenue
Madison WI 53705
(608) 204-9520 Fax: (608) 204-9519
drckwillner@gmail.com
www.radianthealthdc.com
Health & Fitness

Rainbow International of Dane County

Ken Bowers
505 Cottage Grove Road
Madison WI 53716
(608) 204-9444 Fax: (608) 221-8786
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Home Improvement & Remodeling

Continued on page 16

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JANUARY

GMCC Chamber Café

Tues., Jan. 13, 7:30–9 a.m.

Host/Location: Hilton Garden Inn – Madison West/Middleton, 1801 Deming Way, Middleton

Speaker: Rebecca Kopf, President, PR Etc., Inc.

Topic: “How to Best Market Your Company at Business Expos and Trade Shows”

Registration Required: \$10 for GMCC Members; \$25 for nonmembers and guests

Contact: GMCC program and event manager Amy Torgeson at atorgeson@greatermadisonchamber.com or 443-1954

GMCC/WBA Economic Forecast Luncheon

Thurs., Jan. 15, 2009, 12–2 p.m.

Location: Monona Terrace

Learn what 2009 will mean for our state and national economies.

Dr. Evans will provide an insider's view of how the Federal Reserve will react to current economic problems facing Wisconsin.

Speaker: Dr. Charles Evans, Federal Reserve

Bank of Chicago President

Registration: wisbank.com/forecast

FEBRUARY

GMCC 101

Tues., Feb. 10, 7:30–9 a.m.

Location: Herzing College, 5218 East Terrace Drive.

Especially for new members and invited guests. RSVP required.

Contact: GMCC program and event manager Amy Torgeson at atorgeson@greatermadisonchamber.com or 443-1954

GMCC Business Card Exchange

Thurs., Feb. 19, 4:30–6:30 p.m.

Host/Location: Sheraton Madison, 706 John Nolen Drive, Madison

No RSVP required. Admission included in your GMCC membership; \$10 for nonmembers and guests.

Contact: GMCC program and event manager Amy Torgeson at atorgeson@greatermadisonchamber.com or 443-1954

The Greater Madison Convention & Visitors Bureau is pleased to welcome these great conventions, tradeshow and events to the Madison area in January.



- Jan 4–5 Market Square Associates, Alliant Energy Center
- Jan 8–12 2009 Madison Home Show, Monona Terrace
- Jan 10–11 Wedding Planner & Guide Bridal Show, Alliant Energy Center
- Jan 13–15 WI Crop Production Association Convention & Tradeshow, Alliant Energy Center
- Jan 16–18 Madison Auto Show, Alliant Energy Center
- Jan 16–17 Mad City Men's Expo, Alliant Energy Center
- Jan 22–26 2009 Madison Boat Show, Alliant Energy Center
- Jan 30–Feb 2 Madison RV & Camper Show and Sale, Alliant Energy Center

...NEW MEMBERS *continued*

Senior Helpers

Kim Seidl

4706 E. Washington Avenue, Madison WI 53704

(608) 729-5365 Fax: (608) 467-7219

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Accountants

Registration forms for events requiring them are linked from the GMCC Event Calendar at www.greatermadisonchamber.com. To RSVP to other events or for questions and information on GMCC programs and events, please contact Amy Torgeson at 443-1954 or atorgeson@greatermadisonchamber.com.



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