

March 2013 Edition

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The mission of the Mobridge Chamber of Commerce is to provide able community leadership that will encourage and work for economic growth in business, industry and tourism; thereby enhancing the quality of life in the area we serve. The Chamber will represent the interests and advancement of its members while promoting responsible principles in the conduct of business and government.

Mobridge Chamber News





Mobridge was very fortunate to have a US Senator here to give us a power point presentation, "America's Fiscal and Economic Future: Averting the Fiscal Cliff with a Renewed Focus on Spending Reform."

Thanks to the Moose Lodge for providing the venue and refreshments and thanks to Senator Thune's staff for setting up the meeting.

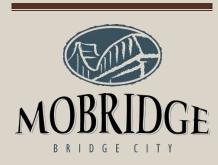
Also, thanks are to be given to those who attended and to those who asked questions.







with Mayor Jamie Dietterle



Directors Desk Editorial



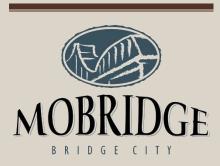
I attended the 2013 Annual Business Day at the Legislature in Pierre recently and was given an update on the statuses of the numerous bills that are going through the state legislature. Additionally there were two issues that were heavily discussed. One was the lack of any type of policy, for the first time in 16 years, aimed at encouraging large investments into the state since the defeat of the large project development fund (RL 14). The other was the decision that South Dakota needs to make on whether to opt out of the expanded Medicaid program. This is the issue that will be analyzed here.

Currently our state provides a safety net program, Medicaid, which is designed as a federal-state partnership with Washington paying nearly 60% of the cost. Currently there are 116,000 people that are covered by this program in South Dakota.

Through the passing of the Affordable Care Act (ACA) aka ObamaCare, the federal government required the individual states to expand their Medicaid programs effective Jan 1, 2014 to include coverage to people who earn up to 138% of the federal poverty level (FPL). The text of the ACA actually reads 133% but because of using a modified annual gross income that includes a 5% disregard, the effective rate is essentially 138% of the FPL. In 2012 a family of four was at 100% of the FPL earning \$23,050 and at 138% of the FPL with a family income of \$31,809. 48,000 people would be added to Medicaid coverage in South Dakota with this expansion.

The federal government has agreed to pay 100% of the expansion costs for 2014-2106 with the states being left to institute and administer their programs. After 3 years, the federal government's contribution will be phased down to 90% by 2020. States will continue to receive current match rates for individuals who are currently eligible for Medicaid.

The Supreme Court's ruling on the ACA allows states to opt out of the law's Medicaid expansion. Herein lies the debate that is currently being heard in Pierre. Governor Dennis Daugaard, once being completely against this expansion, has now recommended a delay of any decision because he is uncertain whether the federal government can afford to cover their portion of the cost. What happens if the federal



Directors Desk Editorial

(cont.)

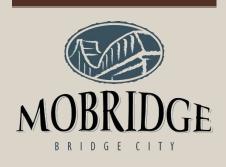


government decides that it can no longer afford this program? What if Washington defaults on the promise? In these scenarios the program will already be set up as an expanded state entitlement program and everyone knows that it is nearly impossible to discontinue programs once they are relied upon. To pay the entire cost of the program would be financially devastating to our state.

Alternatively, the federal government has made it an enticing proposition for the states. If South Dakota decides to opt out of this program then our share of the funding will be spent by some other state. As SD Chamber President David Owen told us in Pierre, "Some constituents believe that if the money train is going to crash somewhere, it might as well be in South Dakota." With quite a number of states jumping aboard this train, our state would be losing out on funds that could be helping our low-income citizens and those funds would be going to other state's residents.

There are many other considerations that make this program look advantageous. South Dakota would spend less on uncompensated care and providers would receive more revenue under the expansion with the federal government covering the health costs of these additional participants. The adoption of this Medicaid expansion would generate net savings to the states. There is also the boost to the state's economy that would result from increased federal dollars being spent in the state.

The ACA Medicaid expansion program seems to be a windfall for the states but can we morally agree to a program that would indebt the federal government at a time when we all know there are no reserve funds to pay for it? Because other states are ignoring this dilemma and taking the money, if there is any, should South Dakota? I assume that all of our tax rates will have to be raised to pay for this program, whether we in South Dakota decide to participate or not and this will further constrict an already ailing economy. This may prove to be a tough decision for our state legislators.



2012 Annual Chamber of Commerce Banquet



Bestway Traffic Table



Dacotah Bank Table



Paylessfoods Table



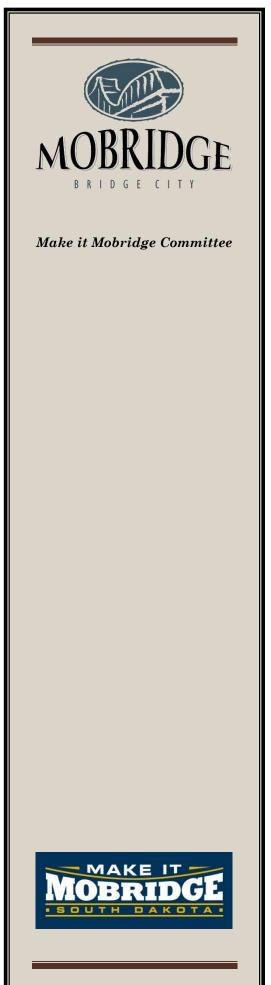
Lind's Hardware Table

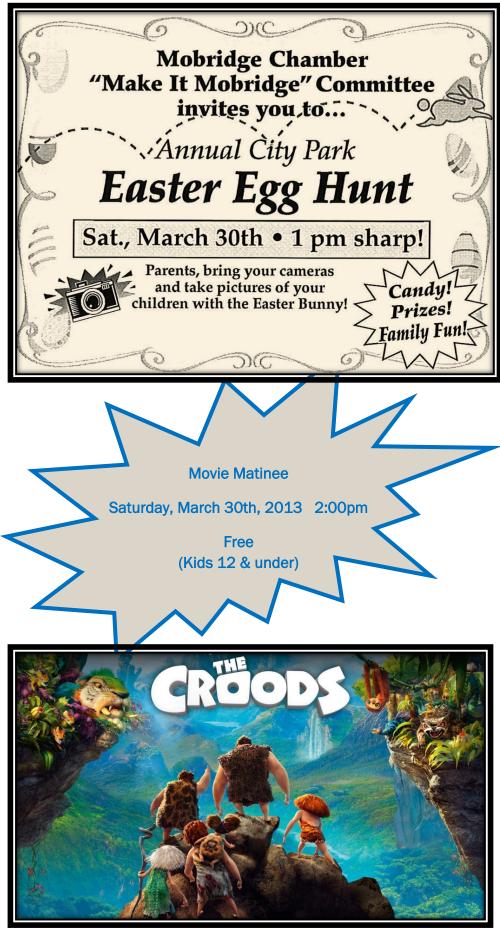


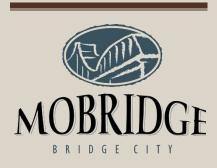
BJ Wiest, Fresident Michele Harrison, Ex. Dir.

Many thanks to Reza as he gave a remarkable performance and thank you to Grand Oasis for the tasty meal.









Mobridge Economic Development Corporation

> Christine Goldsmith Executive Director





Partners with a Plan.

The one thing all new businesses have in common is a need for money to get started. One of the first places to look for funds is your own savings. However, if personal assets just aren't going to be enough to see your ideas come to life, it becomes necessary to seek outside financing.

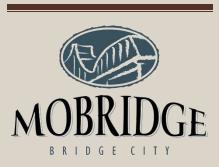
Business owners are often interested in obtaining grants to start or expand their operations. Grants tend to have a great deal of competition and most are available for specific activities, such as training employees or upgrading energy systems, rather than general operations. The best way to keep informed about any potential grants is networking. Industry trade associations and business websites often announce grant programs to their members that could be helpful.

Business loans are available in all shapes and sizes, with a variety of repayment terms. In order to be approved for a loan, a solid business idea that will make money is essential, along with several other considerations that may help define a borrower's character:

- Ability and willingness to pay past debts
- Good business practices
- Business reputation
- Strong roots in the community
- Community involvement

About 25% of new business start up loans are initially turned down, only to be started later with different resources. Obtain feedback on your ideas if at first you don't succeed, and keep exploring your options. Even in this economy, there are numerous ways for local businesses to attract funds for their ideas.

Interested in learning the Basics of QuickBooks Software? Training is being planned for later this year for Chamber and MEDCO Members. Email <u>Christine@makeitmobridge.org</u> if you would like to be included!



Guest Editorial

Robert & Cheryl Maisch



meandering around mobridge . . .

TRAVEL PLANS

Planning for a trip is like planning to plant a garden. This is the time of year you'll want to look at the catalogs and brochures. Here are some "tongue-in-cheek" destination suggestions. Why you're going is strictly up to you.

- We've never been in Cognito. We hear no one recognizes you there.

- We've never been in Visible either. We hear there isn't much to see there.

- If you get caught in Valid, it's likely your driver's license and passport are no good.

- How about a stop in Somnia, but don't plan on getting much sleep while you're there.

- In Hospitable do not expect the best service.

- We've been in many places, but we've never been in Cahoots. Apparently you can't go alone. You have to be in Cahoots with someone.

- Now take in Sane. They don't have an airport; you have to be driven there. Thanks to friends, family or people at work they may have driven you there several times already.

- We would like to go to Conclusions but you have to jump, and we're not too much on physical activity anymore.

- We've been in Flexible, but only when it was very important to stand firm.

- We've been in Doubt. That is a sad stressful place to go and we try not to visit there too often.

- In Denial you may want to be prepared to take the 5^{th} if you get hauled into court.

- Use caution in Stantaneous, the gratification may just haunt you the remainder of your life.

- Of course, in Capable and in Capacitated you'll feel like you're in the twin cities and never sure which city you're in. If it is a lack of knowledge, training or physical limitations you can plainly see the signs when you are there.

- One of our favorite places to be is in Suspense! It really gets the adrenalin flowing and jump starts the old heart! At our age we need all the stimuli we can get. It's like a high stakes no-limit poker game. You may have hours of boredom interspersed with one or two minutes of sheer terror. Or maybe it's like attending the Mobridge Annual Ice Fishing Tourney rules meeting and raffle drawings?

Wherever your travel plan destinations may lead, remember to laugh often, love truly, and take the time to do random acts of kindness.



Tuesday, March 19th, Chamber After Hours will be hosted by

American Legion Lounge

Sponsors are: Hair Shoppe, Salon & Spa, Jerry's Pawn & Gun Shop, Runnings Farm & Fleet, Pets n Stuff, Freidel's Music & Recreation MoRest Motel/MoPro Guide Service

Tuesday, April 16th, Chamber After Hours will be hosted by

Oahe Hills Golf Course

Sponsors are: Northside Flowers, Mobridge Rodeo Association, Mobridge Regional Hospital & Clinics, Bestway Traffic, Inc., Western Rancher/The Other Side & DacotahBank/Dacotah Insurance & McClellan, Swanson Dental Clinic

Ice Fishing Tournament volunteers are encouraged to attend this event. The Tourism Committee would like to say "Thank You."

Surf 'n Turf will be held

on Friday April 5th at the Oahe Hills Golf Course

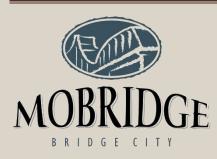
3rd Annual Denny Palmer Memorial Classic

The Mobridge Chamber's Tourism Committee is pleased to announce that this year they will be hosting the 3rd Annual Denny Palmer Memorial fishing tournament to be held on June 8th, 2013. Denny's legacy of being an active guide and promoter of Lake Oahe and the Mobridge area will always be remembered by this event.

Entry for the tournament is \$150 and teams can consist of 2 or 3 people. Entry for the tournament is open now. This tournament promises to be a fun-filled event, with fishing during the hottest time of the year to find walleyes on Lake Oahe.

If you are interested in entering the tournament please contact the Mobridge Chamber of Commerce at 605-845-2387 or go to www.mobridgeoutdoors.com and fill out an application.

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Tourism Committee News





Mobridge Chamber Tourism Committee Donation Application

With the success of the Mobridge Ice Fishing Tournament, the Tourism Committee wants to give back to the community as a "Thank you" for the many volunteers that help with the tournament. The committee is going to donate \$5,000 to various Mobridge organizations with award increments to be determined. Applicants should be not-for-profit entities or volunteer organizations with a specific goal or project in mind.

Please read this application carefully before completing the application. ALL sections must be completed and the application signed. Incomplete applications will not be considered. supporting documents and/or attachments will not be considered; please do not submit.

Application deadline is March 28th with awarding of donations on April 16th at Chamber After Hours. Recipients will be notified during the week of April 8th-12th.

Organization Information

Name of Organization_

Organization Contact Name_____

Email

Phone_

Address____

City, State & Zip Code_

What are your primary funding sources (list up to three)___

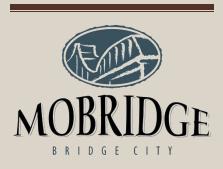
Please provide a brief overview of your organization and its mission

Does your organization's volunteers help at or participate in the Mobridge Ice Fishing Tournament, Mobridge Chamber Activities or Tourism Committee Activities? If so, please list and explain.

How will the donation be used?___

Authorization

The person filling out this application certifies they are authorized to represent the organization applying for a donation and the information contained in this application is accurate. The contact person/organization agrees that if a donation is awarded to the organization; (1) the donation will be used for the purpose outlined in the application and may not be expended for any other purpose without prior written approval from the Mobridge Chamber Tourism Committee, (2) the Mobridge Chamber and the Tourism Committee have received nothing of material value in exchange for the donation, and (3) information about the organization and the donation may be used by the Mobridge Chamber and the Tourism Committee in any published or electronic materials.



Mobridge Aquatic Center





Dashes for Splashes Run along the beautiful Missouri River of Mobridge, SD!

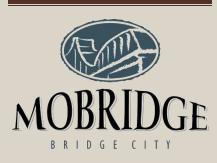
May 17th - Kid's Sunset 1K & 5K May 18th - 10K Pre-register by - April 17th, 2013 Email: buggyf3@yahoo.com

March 9th, 2013 there will be a Question & Answer session along with a bake sale from 10:00 am to 4:00 pm at Scherr-Howe Event Center.People will be able to come in at any time to ask any questions they have about the pool and the opt out bond. They will be accepting bake sale donations at 9:00 am.

The Mobridge Swimming Pool Committee is working on the following fund-raisers:

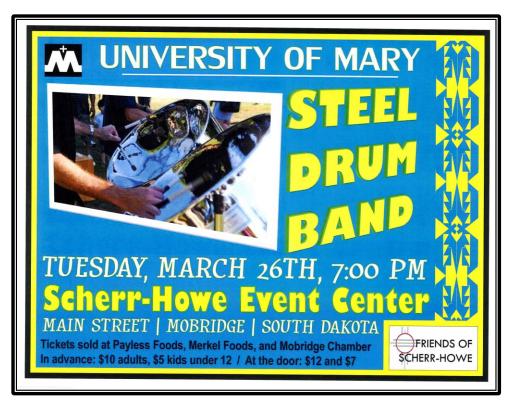
- Rotary is working on a March Madness.
- In April the Mobridge Swimming Pool Committee will be helping with Surf n Turf.
- In June the committee will be hosting a Dodgeball Tournament.
- In July they are helping with the tent dance.
- Then around the end of July or 1st of August they will be hosting a Volleyball Camp.

There will be more detailed information to come.



Friends of Scherr-Howe





The Friends of Scherr-Howe are working on many projects - what an ambitious group!

Re-designed Oscar Howe brochures

Developing audio tour with Kevin Locke

Working on a PBS video documentary

Fool Soldier Event

Discussing summer activities for kids



Chamber Board, Staff & Committee Information



Board of Directors

Nicole Schneider, President Mobridge Regional Hospital	845-3692
Cindi Volk, Vice President Great Western Bank	845-7233
Brent Kemnitz, Treasurer MoRest Motel	845-3688
B.J. Weist, Past President Dacotah Bank	845-3673
Director, Jess Kraft Beadle Sales	845-3671
Director, Haden Bowie Mobridge Tribune / Reminder	845-3646
Director, Jeff Jensen Jerry's Pawn & Gun Shop	845-3855
Staff	

Michele Harrison Executive Director mharrison@mobridge.org Chamber Office: (605) 845-2387 Office Hours: Monday – Friday Luann O'Connell Executive Secretary luann@mobridge.org Fax: (605) 845-3223 8:00 am - 5:00 pm

Committees

North Central SD Economic Development 4th Monday of each Month – 4 pm Christine Martin-Goldsmith, Executive Director 845-5202

3B Tax Committee 1st Friday of each Month – Noon @ Pizza Ranch Michele Harrison, Chair 845-2387

Tourism Committee 3rd Thursday of each Month – 10:00am @ Chamber Rick Bolduan, Co-Chair 845-2946 Dawn Konold, Co-Chair 845-3654 www.mobridgeoutdoors.com

> Ambassadors/Ag Committee John Badgley, Chair 845-3664

Make It Mobridge Committee Michele Harrison, Chair 845-2387

MARCH 2013

Sun	Mon	Tue	Wed	Thu	Fri	Sat
					1 3B Meeting Pizza Ranch 2012-2013 Varsity BB Girl Scout Cookie Booths	2 MYO DQ Basketball Tourney MYO BB Tournament BLACK LIGHT NIGHT! Impact Ministries Youth Center
3 Moose Lodge Breakfast Buffet	4 City Council Meeting 4th Annual SDMEA Festival	5 Moose Lodge Meeting Reg. Boys B Basketball American Legion Aux. Meeting Moose Lodge	6 Chamber Board Meeting American Legion Meeting Dept. of Labor & Reg. (Job Service)	7 Bridge City Coin & Stamp Club	8 No School PTC Comp Day	9 Last day of Operation for Impact Ministries Youth Center
10 Guys & Gals Dance/Moose Lodge	11 Arts & Travel Club Meeting Vicki Rothstein's Home	12 Meeting	13 Lakota Education Committee Monthly Meeting Plains Christian Women's Luncheon Clover Leaf Cafe Selby, SD	14 Boy Scout Meeting	15 No School PTC Comp Day	16 Senior Citizens Luncheon St. Patrick's Day Party Mobridge Senior Citizens Center Grand River Shoot Out Basketball Fundraiser Scherr-Howe Arena
17 Grand River Shoot Basketball Fundraiser Scherr-Howe Arena	18 City Council Meeting Mom's Group @ Zion Lutheran	19 Chamber After Hours American Legion Lounge	20 Dept. of Labor & Reg. (Job Service) Think & Drive Live	21 Tourism Meeting Senior Citizens Potluck/3rd Thursday	22 New Hope Murder Mystery	23 New Hope Murder Mystery
24 31 Easter	25 Arts & Travel Club Meeting Mary Ann Knudson's Home	26 University of Mary Steel Drum Band	27 5-8 Music Contest	28 Boy Scout Meeting	29 No School	30 Annual Easter Egg Hunt

Mobridge Chamber of Commerce

103 N Main Street

Mobridge, SD 57601

www.mobridge.org

