

## WELCOME NEW MEMBERS

LET'S DISH, LAURIE LEVINE, 651-698-6100  
FRANK, ELISSA GJERTSON, 612-360-1982  
DQ GRILL & CHILL, MARK COLE, 651-699-4777

### ENPRO HAS MOVED

After 11 years in Highland, President and Principal Geologist *Jane M Willard* has moved EnPro Assessment to 1950 Stanford Ave, St Paul 55105, in Mac-Groveland. Their telephone number (651.645.6330) is unchanged, but their fax number has changed to 866.755.2501.

EnPro is a 20 year old environmental consulting firm, with 3 geologists on staff with a total of 70 years experience, specializing in Phase I and II environmental site assessments. To learn more, go to [www.enproassessment.com](http://www.enproassessment.com).



**Pinehurst Bank is an  
official "Toys for Tots"  
drop off site.**

**Highland  
Business  
Association**  
790 Cleveland Ave. S., Suite 219  
St. Paul, MN 55116  
(651) 699-9042  
[www.highlandba.com](http://www.highlandba.com)



If you have an open house or some other event that you would like to include in our next calendar, please contact us at 651-699-9042, or email [sharris@highlandba.com](mailto:sharris@highlandba.com).

HBA Holiday Social, Wednesday,  
Dec. 10, Summit Brewing

HBA Board Meeting, Thursday, Dec. 11, 790 Cleveland Ave. S., Suite 225.

Annual Dinner, Thursday, Jan. 29, 2009, Pool & Yacht Club.

**Highland Fest™**, July 17-19, 2009

### NEWS FROM POSTNET

*Ms. Emily Spanjers* has been promoted to Store Manager as of November 1st. (Betsy Desmond has been reassigned to Plymouth location to help a struggling store turn around). Emily is enjoying it and has been a PostNet Employee for nearly 4 years with 3 years at PostNet Calhoun prior to coming to PostNet Highland when it opened in September 2007.



# Highland Business Association Quarterly

Fall 2008

### *Dealing with Stock Market Declines\**

In recent months the stock market has experienced greater volatility than it has in years. It is important to remember that short term market declines and corrections are a normal part of the investment process and should not affect your long term financial goals. During these volatile times it is important to:

- Stay invested — Many investors act on emotions getting out of the market at the wrong time and back in after the markets have already recovered. The successful investor focuses on time in the market not timing the market.
- Develop a safety net — Money needed for short term goals (3 years or less) or money needed for income should be lower risk areas such as bonds, certificates or simply savings accounts. With enough safety net an investor should be able to ride out any difficult market.
- Assess the risk of your portfolio — Difficult markets are an excellent time to assess the risk in a portfolio. Staying invested does not mean turning a blind eye. If a portfolio has fundamental problems based on risk profile or an investors objective it needs to be adjusted whether the market is good or bad.
- Seek professional advice — TFCU Investment Services is here to help. Scott Hallett, CFP and Investment Adviser Representative is a salaried employee of your credit union.

TFCU is here to help you get your money where you want it to be. To schedule a no-cost, no-obligation appointment to review your investment portfolio, call us at (763) 591-4971 or toll-free at (800) 862-1998 ext. 4971.

\* Investments are: NOT NCUSIF INSURED, NOT A DEPOSIT, NOT GUARANTEED BY THE CREDIT UNION, NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY, MAY LOSE VALUE. Securities and investment advisory services are offered through Financial Network Investment Corporation, a registered broker/dealer and member SIPC. Asset allocation cannot eliminate the risk of fluctuating prices and uncertain returns. TFCU and Financial Network are not affiliated. Financial Network is located at TFCU, 6500 Olson Memorial Highway, Golden Valley, MN 55427.



### HIGHLAND PARK HAS A NEW HIGHLIGHT!

Here's a friendly welcome to our newest neighbor at 750 Cleveland Avenue – Let's Dish! Stop by the new store to introduce yourself and welcome

them to the neighborhood.

Let's Dish! provides a fresh way to spruce up your menu at home (that's easy to do and easy on the budget!). Each month, you'll find a wide assortment of 15 different menu items to choose from like Linguini Shrimp Scampi, Sirloin Tips in Merlot, and Raspberry Chipotle Pork Tenderloin. Take a look on-line for more specifics including nutritional info and weight watchers points.

There are lots of ways to dish. You can assemble the meals yourself at an in-store session (make it twice as fun w/ a friend), or order Dish-n-Dash and the staff will make them for you. The ultimate in convenience is DishDelivery where you simply order on-line and the meals are delivered right to your doorstep. Simply go to [letsdish.com](http://letsdish.com) to register for a session. You can also pop in last minute to select a Ready Made meal anytime you're in a pinch!

Interested in getting a group together...call the store at 651-698-6100 or e-mail [laurie@letsdish.com](mailto:laurie@letsdish.com) to arrange a private party for friends, family, or co-workers.

A Let's Dish! gift card is always in good taste! The gift of food and time is perfect for the holidays, housewarming, new baby, birthday or a Friend in Need.

Special offer to all HBA Members! Use the promo code: HBA and you will receive \$15 off a 4, 8 or 12 meal in-store, Dish-n-Dash or Delivery session!

### OPEN HOUSE AT TEACHER FEDERAL CREDIT UNION – ROSEVILLE BRANCH

On Friday, December 5th, Teacher Federal Credit Union (TFCU) will be hosting an open house in their Roseville location at 2150 Lexington Avenue North. Holiday refreshments will be served from 10:00 am – 2:00 pm so stop by for some 'holiday cheer and register for valuable door prizes.

Let the friendly staff at TFCU help you get the season started out right!



### ST. PAUL SUNRISE ROTARY CLUB

The St. Paul Sunrise Rotary Club welcomed Roy Sjoberg, Governor of Rotary District 5960, to its November 13th meeting. Governor Sjoberg spoke to the club about Rotary International's mission of eradicating polio world wide, via "Polio Plus," which is supported by local Rotary clubs. Rotary International's polio eradication efforts began in 1985, when it partnered with the World Health Organization, the U.S. Centers for Disease Control and Prevention, the United Nations Children's Fund, and local governments to dispense polio vaccinations in countries where polio appeared. The only countries which still have polio cases are India, Pakistan, Nigeria, and Afghanistan.

District Governor Sjoberg also met with the St. Paul Sunrise Rotary Club's Board of Directors to hear about the club's service activities, which include sponsoring and producing an annual community forum on a topic of current interest, hosting Group Study Exchange Teams from around the world, sending local high school students to Leadership and Business camps and to Peace Jam, serving meals at the Jeremiah Program on a quarterly basis, doing highway pickup, ringing kettle bells for the Salvation Army, and selling Christmas trees at the Midway YMCA. The club raises funds for supporting its projects and Polio Plus by having a poinsettia sale in November.

### MGAYLE STUDIO EXPANDS THEIR SERVICES

Mgayle Studio is now offering In-Home-Training at our lowest rate. We will travel up to a two-mile radius of the studio. Our List of In Home Training Services Include: Pilates, Gyrokinesis TM, Personal Training, and Yoga.

Starting 5 January 2009, Mgayle Studio will be adding Cadillac and Semi-Private Reformer Sessions to their list of services.

#### Special Holiday Promotions

Get one free Pilates session with the purchase of a 5 session Trial Package for \$275.00

Buy up to 20 Sessions at our best rate (\$55/session). Work with a Certified Pilates Instructor at our studio and get a Free Pilates ball with purchase.

#### Highland Business Association Promotion:

Free \$10.00 Gift Certificate to White Rock Coffee Shop (Highland Park) with the purchase of any package (In Studio or In Home).

### QUANTITY DISCOUNTS ON MASSAGE GIFTS!

The Great Metropolitan Backrub has quantity discounts on Massage Gift Certificates for the holidays. Purchase 5 or more gift certificates and save 5-20%! Backrub gift certificates start at just \$10 and make great gifts for employees and colleagues, family and friends.

With so many people in the world stressed out and needing to wind down, ANY amount of therapeutic massage would be a gift!

We also provide massage therapists for holiday parties and events. With the HBA good-neighbor discount, you can bring a massage therapist to your party or event for as low as \$60/hour!

Visit our website: [www.greatbackrubs.com](http://www.greatbackrubs.com), or contact *Annette Rondano*, owner, directly @ 612-221-0131.

### HIGHLAND GRILL DISCOUNT & FUND RAISER FOR THE HBA

Any time you visit Highland Grill, tell them that you are a member of the HBA to get a 10% discount off your meal! This offer is available to ALL of your employees, so spread the word! Better yet - dine at the Grill on Wednesdays and save 10%; then, another 10% of your guest check will be donated to the HBA!!! Thanks Highland Grill!

In your corner.  
Around the corner.

Come in today and let us make you the center of our attention.

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### BREAKFAST WITH SANTA

Please join us for *Breakfast with Santa* on Saturday December 6 & 13, from 9:00 - 11:00 a.m., at *Chatterbox Pub*, 800 Cleveland Ave. S. Chatterbox will be providing a free pancake breakfast in exchange for a donation to *Toys for Tots* or *Francis Basket* - our local food shelf. Also on board, *Hillcrest Recreational Center* will be providing a craft project, there will be a coloring station and we will be taking photos with Santa that *Walgreens* on Randolph will be developing for free! Reservations are required: 651-699-1154. **Space is limited, so call right away!**

### WHY ADVERTISE IN A SLOW ECONOMY?

When the economy slows, most of us want to hunker down and stop spending but isn't consumer spending what we need to improve the economy? Simply, yes.

Instead of cutting your marketing budget or holding off spending for a while, take advantage of the situation and get your name in front of your customers by using promotional products. Newspaper ads come and go but a well thought out ad specialty product will remain in front of your customers for some time; and a quality product will not only be remembered, but appreciated, too.

#### Promotional products are a great way to:

- Attract new customers; Inspire customer loyalty; Establish name recognition; Support sales; Motivate staff/employees; Stimulate trade show traffic; Announce sales; Get attention.

They can be as simple as sticky note pads printed with coupons used to generate business, or as thoughtful as a personalized leather portfolio given as a thank you gift for a treasured customer.

Let's be honest. Ad specialty items sometimes get a bad rap; there are a lot of trinkets out there that get tossed into the kid's toy bin. And frankly, you are not getting the most from your marketing dollars by giving cheap toys and gadgets. Our philosophy is to give a quality, useful item that anyone would appreciate getting and using. Perhaps a quality pen, convenient travel mug, or a re-useable earth-friendly water bottle they bring to work with them every day. You can be assured they will look at these items dozens of times a day and remember you each time.

Here are the top 5 promotional items as determined by the Ad Specialty Institute that will get you the most bang for your buck with your personalization or logo: Wearables; Writing Instruments; Desk items; Calendars; Drinkware

For further information or marketing ideas contact: *Bob Werneke* or *Chris Hoaglund*, Adwear Specialties, St. Paul, MN - 651-699-0696.[www.adwearpromo.com](http://www.adwearpromo.com).

### CONGRATULATIONS TOM CANNON SR.! WCCO RADIO'S GOOD NEIGHBOR AWARD WINNER

For the past nine years after his retirement, Tom has faithfully volunteered 30 to 35 hours a month at the Franciscan Health Community in St. Paul.

Tom is someone who sees what needs attention and takes the initiative. If the many skills he has from his engineering career aren't enough, he eagerly researches to solve and fix problems.

Tom has served on the board of the Eden Prairie town home association where he lives and is always helpful to those in that neighborhood as well - doing things for them before they even realize their need.

Tom hasn't let a severe hearing loss prevent him from respectfully serving others, all the while maintaining a good sense of humor.

### CINCO DE MAYO FESTIVAL SEEKS VOLUNTEERS

With the cold weather starting to make it's way into our lives it's time to start thinking warm thoughts...after all Minnesota's Spiciest Celebration will be here before we know it!

That's right, planning for the 2009 Cinco de Mayo Fiesta is set to begin, but first we need you. This event is now one of the top 10 Cinco de Mayo celebrations in the United States, and it definitely would not happen without the talent and dedication of our volunteers. Each year, a volunteer Planning Committee, in conjunction with the Riverview Economic Development Association (REDA), works to produce the Cinco de Mayo Fiesta. It is a unique opportunity to share your talents and play a key role in the largest Hispanic/Latino event in Minnesota.

Whether you've volunteered at Cinco before, served on a past Planning Committee, or you are brand new to the event, please join us for an informational meeting on either Thursday, Dec. 4 at 6:30pm or Tuesday, Dec. 9 at 6:30 pm at the REDA office (directions below). This is a chance for us to talk a bit about the planning process and answer any questions you might have about the Planning Committee. Refreshments will be provided. You are not committing yourself to anything. These are simply informational meetings.

Please RSVP to Brian Gioielli at 651.222.6347 or at [bg@districtdelsol.com](mailto:bg@districtdelsol.com).