It's a warm Wednesday afternoon in early October. The office is buzzing with activity and I am up to my eyeballs in paperwork when I hear a knock on my door. A staff member informs me that it is time to pull out the Christmas decorations. “But, it can’t be! The fourth quarter has just begun? Are you sure? I just put out my mums and pumpkins! I want to talk turkey, not Santa!” The Christmas season seems to arrive earlier and earlier each year. I am not ready to think about long lines, cooking, decorating and shopping. For many small businesses, however, the Christmas holiday season can never come early enough. The whole phenomenon of Christmas inching earlier into fall has been dubbed “Christmas Creep.” Every year we complain about Christmas being earlier than ever, but the early-autumn holiday sale isn’t exactly a new thing — retailers have been pushing early sales since the early 20th century. However, the National Retail Federation suggests recession, coupled with the growth of online shopping, has made for a more aggressive early-holiday-shopping season. Simply stated, in order to compete, offline retailers will stay open longer and make the season longer because they have to compete with this omnipresent online shopping. Because one-fifth of retail revenues come during the holiday season, stores already have a strong reason to seek out holiday dollars weeks or even months before Thanksgiving. Just think, if the majority of your paycheck depended on two to three months of salary, you might want to start as early as possible too! “Tis the season” simply has a much longer ramp-up time to cater to interested customers. The rest of us just have to get used to seeing wreaths and pine cones mixed among the pumpkins and black cats on the store shelves. In support of our retail members, I have decided to turn on the Christmas music, grab my jack-o-lantern and go caroling. Merry Hallo-Thanksgiving, everyone!

From the Chamber President: Let’s Talk Turkey

Fall is a beautiful time. The leaves are changing colors, transforming the basic landscape into a scene ripped straight out of a Disney movie, flush with colors ranging from rustic red to burnt orange as autumn’s beauty pops up all around us. At the Cullman Area Chamber of Commerce though, these colors have been thriving all around. No worries, we haven’t planted a fall forest in our office, but there were several colorful, festive posters decorated with inspiring quotes and artistic embellishments showcasing a myriad of schools’ efforts in “painting the town”. What exactly is Paint the Town? The collection of artwork acquired was certainly one of the highest caliber as little ones in elementary and even high school students flexed their artistic muscles and participated in the program. Participants included Cullman High School, Cullman Middle School, Cullman Primary School and St. Paul’s Lutheran School. Derek Lane, Director of Small Business & Workforce Solutions, explained that the idea behind Paint the Town originated through the Retail Committee of the Chamber, and that the basic concept was to allow classes to create posters around a Fall Festival theme to display in the windows. “Paint the Town is a way to celebrate the arts and support education within our community by exhibiting their artistic creations. The drawings will be judged and the winners will receive monetary donations to purchase classroom supplies,” Lane said. “We are incredibly excited to promote the season, the arts, and the efforts from all of our area schools, and we are exceptionally grateful for the opportunity to support both our community and the educational efforts within those schools.” Lane further commented. The Cullman Chamber is especially appreciative to Webb Wheel and Chick-fil-A for sponsoring this event and providing the resources to support education in Cullman. Congratulations to the winners of the first ever Paint the Town!
SMALL BUSINESS &
WORKFORCE SOLUTIONS

Grant-Writing 101 –
Tips & Tools to Get Funded

Are you a non-profit that is looking for grants as a part of your fund-raising plan to sustain your community or faith-based organization?

When: November 10, 2014, 1-4 p.m.
Where: Cullman Area Chamber of Commerce,
301 2nd Ave. SW, Cullman, AL 35055

If the above describes your situation, this workshop is for you! It will cover the basic elements of understanding and preparing a grant proposal in an atmosphere that’s interactive, informative and engaging. This workshop is especially designed for agencies or organizations with limited staffing or little experience writing proposals. Overcome the fear and intimidation often associated with grant-writing and walk away with tips and tools to get started. The presenter, Mr. Derek Lane, is the Director of Small Business and Workforce Solutions with the Cullman Area Chamber of Commerce. As owner of a consulting business, he has helped launch over a dozen non-profit organizations and secured $60 million in successfully funded grants through foundations and federal agencies. He has assisted community and faith-based agencies around the country with organizational and resource development needs and looks forward to providing similar support to help build the capacity of organizations in central Alabama.

Workshop Outcomes:
1. To determine or increase “readiness” for grants
2. To understand the “pre-grant” essentials
3. To review the basic elements of a grant proposal

You will receive:
* Hard-copy and electronic samples of successfully-funded grants
* An interactive online “walk-through” of local available funding opportunities
* A step-by-step guide to launching a non-profit in your state

A free workshop hosted by the Cullman Area Chamber of Commerce. Registration is required, you may register by calling 256-734-0454 or by signing up online though your member profile.

Presented by:
Salter Morgage Group

NOVEMBER SMALL BUSINESS OF THE MONTH

Valley Heating and Cooling
3422 Hooper Lane SE
Decatur, AL 35603
256-734-2966

Sponsored by:

SEPTEMBER’S SMALL BUSINESS OF MONTH

Pictured from L to R: Front Row: Derek Lane, Chamber Dir. of Small Business & Workforce Solutions; Maria Richter Schultz – Chamber Retail Committee Chair; Garlan Gudger - Owner of Southern Accents, Ben Sellers - Sales / Showroom Manager, Makenzie Maze, Sales Assistant & Magan Bartlett, Chamber Dir. of Membership & Marketing.

We recently presented our October Small Business of the Month award to Southern Accents Architectural Antiques. This award is given monthly to a local small business that meets nomination requirements. Eligible candidates have under 100 employees, are members of the Cullman Area Chamber of Commerce and make contributions to our community, offer outstanding customer service and serve as inspiring success stories. Nomination forms can be downloaded at www.cullmanchamber.org. Southern Accents is honored to receive this award and is happy to offer their services to the Cullman area. You can learn more about Southern Accents by visiting their website www.sa1969.com.

Next Community Luncheon will be January 23, 2015 @ The All Steak Restaurant. We will be hearing from our State Representatives. To register call the Chamber 256-734-0454.

Read More about our Community Luncheons from 2014 on page 13
I thought we would begin this series of tips and tools with non-profit organizations. Often times these agencies are left out of the “business development” discussion. The unfortunate assumption is that since they are “non-profit,” they don’t have the customary challenges of managing and growing a business. But most non-profit executives will tell you that the same sound principles and practices needed to create and sustain a thriving business are similar to those in the nonprofit sector. Similar challenges exist among all businesses, whether they are for- or non-profit. Drawing upon the experience of 30 years’ experience in the nonprofit sector in about every conceivable position imaginable, and assisting in the launch of over a dozen agencies, I would like to share some common mistakes I’ve seen along the way. Reflecting upon this experience with community and faith-based clients, I’ve noticed 3 common mistakes that start-ups may want to avoid. And if you’re considering launching a for-profit business, you’ll need to listen up as well.

1) Don’t expect a nonprofit to be up and running in a few weeks. Recruiting your initial board of directors, filing the necessary paperwork, including the 1023 application for nonprofit determination status can take as little as 4 months or as long as a year. My experience in fulfilling these regulatory requirements leans closer to a year than 4 months. Registration requirements differ from state to state. Pay close attention and follow all applicable laws. Fulfilling your legal and fiduciary responsibilities is just the first step. Starting a nonprofit is not much different than starting a for-profit business. It takes time to grow. Launching a start-up nonprofit, much like its for-profit counterpart, works more like a crock pot than a microwave.

2) Don’t expect something for nothing. No man or woman is an island when it comes to launching a nonprofit. Eventually, you will need help. And expect to pay for that help. There are wonderful people out there who are more than willing to assist you. If you are fortunate enough to be surrounded by such a cloud of witnesses, accept them...welcome them...learn from them. But more often than not, more help is needed to launch a non-profit organization than you may find within your circle of friends and associates – and as we mentioned earlier, the same is true when attempting to launch a for-profit business. Do not expect to launch a non-profit without start-up costs.
costs. And don’t expect everyone to give you everything just because you are “nonprofit” or have a great cause in mind. Join professional associations that provide resources, tools, and support for nonprofits such as your state chapter of the National Association of Nonprofits and online support like Grant Station or BoardSource. A formal connection with such organizations is usually membership-based, which means it will cost you a modest fee to join. Some of the services needed, such as accounting, legal, and fund-raising assistance, may be available and at your disposal.

But don’t lean too heavily on a friend-of-a-friend who may not have the expertise to provide the necessary help. Going “cheap” often costs much more in the end than if you had simply joined professional organizations that specialize in providing technical support or entered into some contractual arrangement for these services through an experienced consultant up front. I may sound a little bias for suggesting this but I’ll take the chance – if you’re a for-profit business, by all means, join and take advantage of the services and resources of your local chamber of commerce.

3) Don’t expect to rely on grants for everything. Grants do not pay for start-up expenses. Like in the for-profit world, the founder or initial incorporators will need to give, raise, beg, or borrow the financial support to get started. How much does a new organization need? That depends upon such things as the location, mission, and goals of your non-profit. While there are exceptions, grants rarely pay for “brick and mortar” projects such as construction or acquisition of buildings or property. Grant competition is tough and they rarely pay for start-up projects or programs. There are always, of course, exceptions, even to this rule. But conventional wisdom says that funders look for existing projects or programs to support, not ones that are “waiting for the money to come in.” Ethical and experienced grant-writers DO NOT contract based upon the percentage of a grant that is awarded. They don’t get paid “after the money comes in.” So don’t even ask. What if an agency doesn’t get the grant? How is a grant-writer compensated for the work they put in to research, develop, and write a proposal? And how does an agency include the cost (which is an operational expense) into a programmatic budget? How will a grantee respond when they know that a portion of their gift will be used to pay for a grant-writer, especially if it’s based upon a percentage of the grant award? It is a standard industry practice to avoid arrangements based upon a percentage of the grant award. It is considered unethical and unfair both to the grant-writer, the funder, and the potential beneficiaries of individuals and families who receive your services. If you’re in the process of launching a nonprofit, don’t expect to find grants that will immediately fund or underwrite full-time salaries. Grants for small and new agencies rarely include enough funding to support full-time staffing. It takes time to grow to that. Don’t look at a nonprofit launch as a way to supplement your income. So don’t quit your day job just yet! Nonprofit work is about seeking to serve, not to be served. There’s nothing wrong with anticipating or even working towards an opportunity to be compensated for your work, you’ll just want to be realistic about how soon those expectations may be realized. An agency may grow to the point where it requires full-time staff support, but don’t expect that anytime soon. Unless one were able (on those rare occasions) to secure start-up capital up-front, you will simply have to press ahead with “what’s in your hand.” Needed resources will come with time, the trust of the community, a record of accomplishment, and a clear mission that your community, constituents, and board all support.

Non-profits, like their for-profit counterpart, utilize similar strategies to achieve success. For those just starting out – remember, be ready to stay with it for the long-haul, prepare to make personal sacrifices to achieve success, and be sure to develop a plan to acquire the necessary resources to get started.

ORGANIZE FOR RESULTS Seminar

Do Your Employees Have the Tools They Need to Work Smarter? Organize 4 Results provides a simple, effective & PROVEN step-by-step workplace productivity training course that teaches techniques to change behavior and form the right habits to increase workplace productivity and motivate employees!

Organize 4 Results will teach your employees how to:

- Sharpen their focus and concentration
- Manage their workload
- Recognize unproductive behavior
- Prioritize for productivity
- Get more done in less time
- Increase their contribution to your organization’s bottom line
- Get in control!

Register TODAY!

Where: Cullman Chamber of Commerce
When: December 4th 8-12n
Costs: Chamber Members $129 each
Future Members $159 each
TOUR TP COUNTRY CLUB
This quarter’s Biscuits & Business will be held at TP Country Club, sponsored by McGriff Industries. John Hunt will be speaking about how being apart of a country club can improve business, and develop relationships that will last a lifetime. If you have ever wanted to tour TP now is your chance! After John speaks there will be a tour of the greens. Please call the chamber to register 256-734-0454.

CALLING ALL ARTISTS!
Our final Business After Hours event to conclude this quarterly held series will be on Tuesday, December 9, 2014 as we present our 3rd annual Art After Hours Silent Auction/Chamber for Charities event to celebrate the end of a fantastic year! We are seeking local art and special pieces. As an artist, this is an opportunity to gain some exposure within our Chamber, as well as with community members. It affords artists a chance to give back to our local community and also to make a profit should they choose to do so. 50 percent of proceeds go to local charities and 50 percent to local artists. The deadline to submit your artwork will be Monday, December 1, 2014. Any medium is accepted and subject to approval by the Chamber. You must be 18 years or older. Please provide any display or support needed for your pieces and let us know if you will need any special accommodations (ex: outlet). Limited space is available. We would like to thank all of our current members and invite future members to join us as we honor our local artists and celebrate the beautiful works of art that originate from our talented community. Please email info@cullmanchamber.org to register and request your submission form or just stop by the Chamber office.

"The Premier Hunting & Fishing Store in North Alabama"
12 months same as cash financing available
2045 County Road 222
Cullman, AL 35057
256-775-4031

Morning Blend is a chamber event held each third Wednesday of the month in the Commons Room of the CoC. You set the topic, Starbucks provides the coffee. This is a great opportunity to network with others in the community.

CARBITE Supports
WSCC Foundation & United Way

Kevin Jackson, Cullman Economic Development Agency & Existing Business & Industry Committee presents check to Suzanne Harbin, WSCC Foundation

On Thursday, September 4, 2014, the Chamber of Commerce and Existing Business & Industry Committee successfully hosted its first Cullman Area Reverse Business Industry and Technology Expo, a reverse trade-show that placed over a dozen industries in booths and gave vendors an opportunity to get face time and interact with plant managers, purchasing managers, and human resource representatives. Slightly over $6,000 was raised to support education and work in our community. The committee selected the Future Foundation of Wallace State Community College and United Way of Cullman County to receive the proceeds generated from the event. Each agency will receive $2,285.20.
To schedule a Ribbon Cutting, please call the Chamber at 256-734-0454.

WELCOME NEW MEMBERS
Thank you for your support & investment in the Cullman Area!

- Bethlehem West Baptist Church (256) 739-5858
- Cotton State Barns (256) 775-0302
- Marvin’s Building Materials (256) 734-2484
- Newbanks, Inc. (205) 980-7495
- Pizza Hut - Richmark (256) 734-1010
- Sears Hometown Store (256) 739-3001
- Down Syndrome Alabama - North Alabama Chapter (256) 339-2614

Duck River Trailhead
www.duckriver.org

Good Hope Pharmacy
1167 County Road 437
Cullman, 35055 | (256) 841-5958

Scales Seafood Market
221A 2nd Avenue SE
Cullman, AL 35058 | 256-734-4291

Cullman Shopping Center - Announcement - Publix
1216 Cullman Shopping Ctr NW
Cullman, AL 35055

The Creator’s Place
423 Second Ave. SW
Cullman | 256-281-3318

BJM Starter & Alternator Repair
2239 Second Ave NW
Cullman, AL 35058 | 256-339-3507
2014 Community Luncheon Round-Up!

This is what our year of Community Luncheons looked like! Check out all of our guest speakers and topics of interest. Are there certain themes you would like to discuss, a person of interest you would like to hear speak? Tell us your thoughts! Email us at info@cullmanchamber.org to share what you would like to see and who you would like to hear at next year’s Community Luncheons!

**January:** Cullman’s Legislative delegation gave an overview of what’s happening in Montgomery and the current state of affairs. Sponsored by Mitch Smith Chevrolet.

**February:** Speaker Lew Drummond, Executive Director of Alabama Automotive Manufacturers’ Association & Shelton State’s Director of West Alabama Center for Workforce Development, talked about the state of the automotive industry. Sponsored by Quality Staffing Solution.

**March:** Our featured speaker, Nancy Hudson, spoke about traffic safety and stressed the importance of staying away from railroad zones. With more than 20 years in the traffic engineering profession, Nancy Hudson is the Executive Director of Alabama Operation LifeSaver and also sits on the National Operation LifeSaver Board of Directors. Sponsored by HH Technologies.

**April:** As an entrepreneur living in rural Alabama, speaker Pam Dorr runs 2 non-profits and 6 small businesses. She spoke about creating affordable housing and economic development that provides jobs and job training. Pam is the Executive Director of the Hale Empowerment & Revitalization Organization, Inc. (HERO) and Habitat for Humanity, Hale County, Inc. Sponsored by Alabama Technology Network.

**May:** Native Alabamian Jay Barker boasted an impressive football career with the University of Alabama and NFL. Barker is currently the host of the daily Opening Drive Radio show on Jox 94.5 FM from 6-10 a.m., and he is also an analyst for ESPN Radio. He is married to country musician Sara Evans. He is part owner of Rock the South and spoke about his multitude of experience and insight in the several industries of which he’s been a part. Sponsored by Quick Tire Sales, Inc.

**June:** Whether you make a living in a factory, field, office, hospital, restaurant, or anywhere in between, you are a part of American history. Rediscover the strength and spirit of American workers through rare archival images, compelling videos, and fascinating interviews through an upcoming exhibit. Armand DeKeyser, Executive Director of the Alabama Humanities Foundation, was the guest speaker representing a Traveling Smithsonian Exhibition, The Way We Lived. Nancy Hudson is the Executive Director of Alabama Operation LifeSaver and also sits on the National Operation LifeSaver Board of Directors. Sponsored by HTH Technologies.

**July:** Dr. Craig Ross, newly appointed Superintendent of the Cullman County Schools, spoke to us about himself, his family, his background and his goals at July’s Community Luncheon where we helped welcome Dr. Ross to the Cullman community! Sponsored by Cullman Electric Cooperative.

**August:** Guest speaker Marsha Folsom is a respected business leader in the community and spoke to us about her companies. She owns her own business development consulting firm and serves as the Chief Development Officer of Resource Fiber, a company that is dedicated to the growing and manufacturing of bamboo in the Black Belt Region of Alabama. She is also founder and CEO of Alabamboo Partners, LLC, which is designed to promote the bamboo industry. Sponsored by Cullman Electric Cooperative.

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**Bridging the Generation Gap Seminar**

Clashes among generations are common and generally arise from conflicts in attitudes and preferences for work, management and leadership, communication and motivation. Now with four generations in the workplace, Bridging the Generation Gap’s three hour workshop will help you understand where each generation “comes from” and how you can use generational differences to develop greater synergy, creativity and productivity in the workplace.

**Register TODAY!**

Where: Cullman Chamber of Commerce  
When: November 6, 2014 8-12n  
Costs: Chamber Members $129 each  
Future Members $159 each

**Don’t Forget to Vote!**

With General Election Day fast approaching, the presence of lawn signs and radio statements can be seen and heard across all of Alabama, proclaiming our duty to take democracy by the hand. Before heading to the polling booths on the 4th of November, make sure to familiarize yourself with our candidates, as well as when and where you can go to place your vote. Alabama Senator Paul Bussman, R-Cullman, will defend his District 4 seat (Cullman, Lawrence, Winston) against challenger Angelo “Doc” Mancuso. Local county contested races consist of the District 6 (Vinemont) County School Board Seat and County Coroner. Incumbent Democratic Randy Hasenbein faces Republican candidate Mike Graves for the School Board Representation Seat, while Democratic candidate Gary Murphy will race against Republican candidate Jeremy Kilpatrick for Coroner. The following are statewide elections that will be present on the November 4th ballot: Governor, Lieutenant Governor, U.S. Senator, U.S. House of Representatives (4th District), Attorney General, State Senate (District 4), Associate Justice for State Supreme Court, Court of Civil Appeals Judge (2 seats), Court of Criminal Appeals Judge (2 seats), Secretary of State, State Treasurer, State Auditor, Commissioner of Agriculture and Industries, Public Service Commissioner (2 seats) and State Board of Education (District 6). Voters who have applied for an absentee ballot can submit their votes by postmarking and mailing their ballot by November 3rd, or by submitting their ballot at their local polling location by 5pm on November the 4th. Polls throughout Cullman County will be open from 7 AM to 7 PM. To find information regarding your specific polling place on Election Day, you can visit: [https://myinvote.alabamavotes.gov/VoterView/PollingPlaceSearch.do](https://myinvote.alabamavotes.gov/VoterView/PollingPlaceSearch.do). A sample ballot for Cullman County may be accessed by visiting: [http://alabamavotes.gov/downloads/election/2014/general/sampleballots/Cullman-2014-Sample.pdf](http://alabamavotes.gov/downloads/election/2014/general/sampleballots/Cullman-2014-Sample.pdf).
TOURISM

Christmas in Cullman
ChristmasInCullman.org

SHOP LOCAL
THIS HOLIDAY
SEASON!

It’s time to pack the skeletons, witches and jack-o-lanterns away, refresh your Pinterest page to reflect some Thanksgiving and Christmas DIY ideas and recipes, and dig into those few weeks before the holiday season to map out a true game plan for gift giving that will reward you with lots of savings and shopping deals. Christmas Open House is THIS weekend! A tradition as tried and true as they come, Cullman is known for its variety of fine retailers and quality merchants – as well as the smart deals and savvy discounts offered on this weekend. Christmas Open House will be November 8 & 9. Don’t feel like wrapping presents? The Cullman Chamber can help you! We will offer *free gift wrapping on Saturday, November 8 from 10 am to 5 pm to Chamber Member Customers Only.

- Free pictures with Buddy the Elf
- Letters to Santa Mailbox
- Showing The Polar Express movie
- Free balloons & Candy Canes
- Showing ELF the movie

We will also have goodies for the children, refreshments, free balloons and candy canes. You may also drop off your gift donations to needy children in the area. It’s a holiday hayday! Don’t miss out on this day of family fun! Call 256-734-0454 for more information.

*Limit 5 packages per customer. Chamber Member Customers Only.

Schedule of Events November - December

**NOVEMBER 8TH & 9TH**
Christmas Open House

**DECEMBER 13TH**
St. John’s Church Christmas Market from 10am-5pm

**DECEMBER 5TH & 6TH**
Christmas Arts & Crafts Show
Friday 9am-8pm • Saturday Show-5pm at the Cullman Civic Center

Celebrate Christmas including the Christmas Parade, the City’s Official Christmas Tree Lighting & Downtowner Fun - 6:00pm

Sportsman’s Lake Christmas Lights
Open December 5 at dark

Luncheon continued from pg 15...

**September:** Guest Speaker Andy Pilgrim discussed the topic of America’s Distracted Driving Epidemic: How Bad Is It and How Can We Cure It? Andy has been a professional race driver for 29 years and is currently a Pro driver for GM Racing’s Team Cadillac. Andy has won 5 Professional Championships and has 20 yrs experience talking to students, parents and educators about traffic safety and distracted driving. In 2008, he started the Andy Pilgrim Foundation, a 501c(3). In November 2013, Andy released a new educational DVD called The Parent Driving Zone. He is a leading force in bringing attention to the critical role parents play in their children’s driving education. Sponsored by Cullman Regional Medical Center.

**October:** Our guest speaker for October was a variety of new faces, and the presentation topic was getting to know these new leaders within our community. Our featured guests were Matt Gentry, Sheriff-elect; Nathan Anderson, Director of Cullman City Parks & Recreation; Daniel Baillargeon, Headmaster of St. Bernard Preparatory School; James Clements, Interim CEO of Cullman Regional Medical Center; Corey Harbison, Good Hope Mayor and State Representative-elect; Derek Lane, Director of Small Business & Workforce Solutions at the Cullman Area Chamber of Commerce; Garry Marchman, Cullman County Commissioner Place #2; Dr. Craig Ross, Superintendent of Cullman County Schools; Kerry Watson, Cullman County Commissioner Place #1. Sponsored by Mitch Smith Chevrolet.

Our 2014 Community Luncheon Presenting Sponsor was Mickey Parrish State Farm Insurance & Financial Services. Thank you to all of our guest speakers, sponsors and attendees throughout the year! We look forward to picking up with our monthly meeting in January 2015. Stay tuned to our Cullman Chamber Facebook page and our website at www.cullmanchamber.org for more information.

The 2014 Community Luncheon is presented by:

Mickey Parrish
State Farm Insurance & Financial Services
256-734-4640
MickeyParrish.com

CHRISTMAS IN LIGHTS WINDOW DECORATING CONTEST
Judging will take place Friday, November 7th 2014 at 5pm

Business Name: _______________________________________
Business Address: _______________________________________
Contact Name: ________________________________________
Email: _________________________________________________

Category: (√ one)
• Retail __________
• Restaurant ________
• Office Building _______

RULES:
* Must be Christmas themed *
* Lights incorporated in display *

You may fax form to the attention of Derek Lane - (256.737.7443) or email dlane@cullmanchamber.org

Shop local this Holiday Season!