

# CONNECT

Advancing southwest Minnesota through leadership, relationship-building, program development and philanthropy.



*We know that the economic health of our community will be influenced by the economic vitality of those 55 and better."*

— SWIF President/CEO Sherry E. Ristau

FALL 2009

CORE PROVIDES  
ENTREPRENEURIAL  
INFORMATION, ASSISTANCE  
ALL CHARGED UP

TIME IS RUNNING OUT!  
IRA CHARITABLE ROLLOVER  
LEGISLATION SET TO EXPIRE

ESTABLISHED ECI  
COALITIONS PLAN FOR  
THE FUTURE



## A TIME TO RELISH ENCORE ENTREPRENEURSHIP HELPS GREG JODZIO OPEN TRAVELING HOT DOG STAND

### ENCORE ENTREPRENEURSHIP

After retiring from a career in sales, mostly within the industrial cleaning supply business, Greg Jodzio thought he had left the world of work behind him. Then the economy tumbled and forced him to reassess his future. His decision? It was time to slap on a backwards hat, tie on a bib apron and get back to work.

Using his wit, personality and entrepreneurial spirit—as well as assistance from the Southwest

Initiative Foundation's new Encore Entrepreneurship and Microenterprise Loan Programs—Greg and his wife Betty, an elementary teacher at New Discoveries Montessorri Academy, opened Red's Hot, a traveling hot dog stand in Hutchinson recognizable by bright red and yellow umbrellas.

"Everybody loves a good hot dog," Greg said. "With thanks to SWIF, we're serving up Vienna All-Beef Dogs around town, creating full-fledged, 'dragged through the garden' Chicago Dogs and the Hutch Hottie, a secret-sauce sweetie."

Red's Hot sells a variety of Chicago-style hot dogs with specialty trimmings, giant dill pickles, chips and sodas at various sites including

parks, ball fields and some retail locations. Red's Hot is available for special events, sometimes featuring a character called "Mustard Boy," and is exploring indoor locations to continue sales during colder months.

After opening early this summer, Jodzio immediately began using social media to amuse his followers and inform them of his location. Recent posts at Twitter include "A beautiful day in the neighborhood! Take our dogs for a walk in the park. Mural Park lunch" and "Betty says we need to make dogs while the sun shines - lunch - Library Square."

SEE ENCORE ON PAGE 6 ▶

## A LETTER FROM THE PRESIDENT/CEO



Sherry E. Ristau  
President/CEO

Fall is a busy time for families, businesses and organizations, including the Southwest Initiative Foundation!

With deepest gratitude, we celebrate the thriving philanthropic spirit of our more than 1,500 donors in our recently-published and mailed Fiscal Year 2009 giving booklet *Looking Forward, Giving Back*. In addition, it contains information about the more than 200 grants totaling nearly \$1 million that illustrates our donors' impact. The booklet is also available online.

Our Entrepreneurship Initiative is making great strides in serving our region's business owners, our Early Childhood coalitions and YES! program are impacting local communities and we are finishing our visits to counties and cities to provide our elected officials annual updates.

Don't miss our next premier business leadership event, "Leading by Example II: Boomers to Rock Stars," set for Friday, Oct. 30, at Jackpot Junction in Morton.

Please register now at [www.swifoundation.org](http://www.swifoundation.org) or by calling us at 800-594-9480 so that you can discover how the huge demographic shift is going to impact careers and organizations as baby boomers begin turning 60 and "rock stars" of the next generation come into the workforce. Learn what they all have to offer for our future success!

Our keynote speaker is author, researcher and thought leader Daniel Pink addressing *The Boomer Workforce and the End of Retirement as We Know It*, followed by an audience question and answer session.

Also presenting are DEED Regional Analyst Cameron Macht with *How Boomers and Rock Stars Impact Our Region* and Limelight Generations President/CEO Sarah Sladek with *Rock Stars at Work*. To add even deeper meaning to the event, we're including roundtable discussions following each presentation facilitated by Sertich Consulting President/CEO Joe Sertich.

I look forward to seeing you Oct. 30!



CENTER OF RURAL ENTREPRENEURSHIP

*Excite. Educate. Empower.*

### CORE PROVIDES ENTREPRENEURIAL INFORMATION, ASSISTANCE

When a group of civic leaders, entrepreneurs, lenders, educators and economic development agencies met during the 2007-2008 SWIF Entrepreneurship Network Academy, they recognized a need in southwest Minnesota to provide information and assistance to start-up, existing and transitional entrepreneurs, while also fulfilling the needs of resource providers.

As a response, SWIF led the development of the Center of Rural Entrepreneurship (CORE) Web site designed to excite, educate and empower southwest Minnesota entrepreneurs. The CORE Web site at [www.swmncore.com](http://www.swmncore.com) is a one-stop shop for any entrepreneur looking to start, expand, improve or transition out of their businesses.

The site includes tools for planning, management, growth and transition; information about programs, financing and technical assistance resources for start-up and existing entrepreneurs, resource providers, youth and educators; improved access to educational opportunities; and inspiring stories of southwest Minnesota's innovative entrepreneurs. The site also features a calendar of entrepreneurship educational opportunities, searchable resource directory and networking page.

"We're very excited to launch the CORE Web site for southwest Minnesota," said SWIF Program Specialist Jackie Turner-Lovsness. "CORE meets the needs of each business stage while providing tools and resources for all age groups, including youth, mainstream and seniors."

The creation and development of the CORE Web site was facilitated and funded by SWIF's Entrepreneurship Initiative.

# ALL CHARGED UP

## PROGRAM EXPANSION TO HELP YES! REACH MORE MINNESOTA STUDENTS

Students representing teams from across southwest and west central Minnesota are preparing to get charged up about renewable energy this year. As of mid-September, the Youth Energy Summit (YES!) program accepted registrations from Atwater-Cosmos-Grove City, Eden Valley-Watkins, Hutchinson, Lac qui Parle Valley, Marshall, Morris, New London-Spicer, Ortonville, Redwood Area (Belview, Morton, Redwood Falls), Springfield, Westbrook-Walnut Grove and Willmar to participate in the 2009-2010 program.

This marks the third year of YES!—a youth program featuring hands-on, experiential education and energy action projects to address energy issues and opportunities—as well as an exciting expansion. Based on their location in the region, each YES! team will work with either Prairie Woods Environmental Learning Center, Spicer, or the program's new partner Prairie Ecology Bus Center, Lakefield, for the duration of the program.

This expansion is possible through a grant from the Minnesota Renewable Energy Marketplace: An Alliance for Talent Development awarded under the Workforce Innovation in Regional Economic Development Initiative of the



*Last year's top YES! team, Springfield, engaged elementary students through relay games, activities and working models of wind and solar energy.*

U.S. Department of Labor's Employment and Training Administration. This new partnership also allows the program to extend its reach into 36 counties of south central, southwest and west central Minnesota.

Students from grades 8 through 12 are encouraged to join their local teams. Participants will attend events during the school year to increase their knowledge about energy issues, network with industry professionals and plan and implement energy action projects in their communities.

If a team has not been initiated in your area, why not start one? Applications may be accepted until all 22 available spots are filled. A coach must be committed to leading a team at the time of application. Teams may be formed through schools, communities, churches or organizations and may be more fully organized throughout the beginning of the school year. Teams can apply for up to \$2,750 to help cover costs and can compete for nearly \$10,000 in awards to use for their energy projects.

Contact SWIF Program Specialist Cheryl Glaeser at [sayyes@youthenergysummit.com](mailto:sayyes@youthenergysummit.com) or 800-594-9480 to discuss creating a team for your community or school.

### SEE WHAT'S HAPPENING

in southwest Minnesota by visiting our online events calendar at:

[www.swifoundation.org](http://www.swifoundation.org)



## WORK IN PROGRESS

In addition to the Southwest Initiative Foundation's proactive initiatives and programs, we are pleased to announce the following grant and loan activity from Jan. 1, 2009, through June 30, 2009.

### Grant Awards

126 grants totaling \$401,476 through the Foundation's grant initiatives and community and designated funds

### Loan Awards

22 loans totaling \$902,455 to support the start-up or expansion of businesses through the Foundation's loan programs, including the Microenterprise Loan Program

# ESTABLISHED ECI COALITIONS PLAN FOR THE FUTURE

## SUSTAINABILITY FUNDS HELP LOCAL LEADERSHIP AND COALITION ACTIVITIES CONTINUE BEYOND SWIF FUNDING



*Slayton police officer Brian Christensen “arrests” coalition member Lorie Kruse and top fundraising “criminal” Dean Larson shows his charge at Murray County ECI’s recent Jail and Bail fundraising event.*

Two Early Childhood Initiative (ECI) coalitions recently established funds within SWIF’s Designated Fund Program to sustain their efforts beyond SWIF grant funding. The Litchfield and Mountain Lake coalitions now join Murray County and Worthington as sustainability fund partners for the ECI.

“One of the key elements of the ECI is that over a prescribed period of time, local individuals come together and form a team with shared goals and a shared vision for young children,” said SWIF Program Officer Sara Carlson. “SWIF guides that process but also invests resources with the team and empowers them to begin taking steps towards accomplishing their goals.”

By creating a designated fund, each coalition may begin the fundraising necessary to continue and expand their

important work for young children, while offering donors tax-deductible giving options through SWIF. This helps ensure that ECI will continue in these communities after the grant funds are depleted within the next few years.

“This innovative approach of pairing SWIF’s ECI and community philanthropy programs creates a wonderful opportunity for established ECI leaders to maintain their energy and momentum and keep building communities that help our youngest citizens thrive,” Carlson said.

Members of the existing coalitions serve on the sustainability fund advisory boards and lead fundraising efforts with the help of additional coalition and community volunteers. In addition to accessing support from ECI staff, coalitions with sustainability funds have access to SWIF development staff for fundraising expertise, as well as the technical and administrative support all SWIF fund partners receive.

As non-endowed funds, all money raised can be granted immediately to the coalitions for continued operations. Since 2006, the four coalitions have raised more than \$52,000 through local fundraising projects and campaigns.

Murray County ECI was the first coalition to start a fund of this type. The coalition recently completed its fourth annual “Jail and Bail” fundraiser to raise money and awareness for coalition activities. This has become a popular event for Slayton and surrounding communities where local leaders are “arrested” on charges like

# MEET OUR NEW BOARD MEMBERS



*Marcy Costello*

On July 1, SWIF welcomed Marcy Costello, Lakefield, and Janice Nelson, Montevideo, as members of the organization's board of directors.

Costello is a native of Lima, Peru, and was an exchange student in Lakefield, Minnesota. She received an International Business Administration degree from ADEX, Lima, Peru. She worked for her family's silver factory in Lima for 20 years and moved to Lakefield in 2006. She conducts an importing business selling jewelry and other



*Janice Nelson*

fashion-related products from Peru and represents her family's business to retail merchants. Marcy and her husband, Patrick Costello, are the parents of two children. She is active in community service, including the Prairie Ecology Bus Center, Pearson Lakes Art Center, Historic Dayton House, Boy Scouts, Jackson County Central School and her church.

Janice Nelson is an attorney with the firm of Nelson Oyen Torvik, P.L.L.P. in Montevideo, where she concentrates in real estate, estate

planning, elder law and probate, as well as serves as Montevideo's city attorney since 1983. She is the secretary of the real property council for the Minnesota State Bar Association and will progress to the position of president. Nelson graduated from Augsburg College, Minneapolis, with a degree in history, worked in banking and later graduated from the University of Minnesota Law School. She returned to practice law in her hometown of Montevideo, where she has been involved with many municipal projects and was a frequent volunteer while her two children were in school. Nelson is active in her church and enjoys gardening, golfing, traveling and attending high school athletic events.

In addition to Marcy and Janice, the SWIF Board of Directors includes Chair Sandy Ludeman, Tracy; Past Chair Wayne Freese, DVM, Worthington; Vice Chair William McCormack, Marshall; Secretary Gary Geiger, Willmar; Treasurer Robert Saunders, Bird Island; Rick Ellingworth, Redwood Falls; Jim Keul, Slayton; Connie VanDerBill Medin, Spicer; and H. Cris Remucal, MD, Hutchinson.

“Operating Under the Influence of Community Spirit,” “Aiding and Abetting Education of Murray County Children,” “Reckless Community Collaboration or Partnership” and “Destruction of Policies/Practices Not Beneficial to Children and Families.” Those arrested are held until they make bail by soliciting pledges and donations to the ECI fund from friends, neighbors and colleagues. This year's event alone took in more than \$11,500.

“I find it amazing that we've raised more and more money each year,” said former Murray County ECI coalition coordinator Dodi Haugen. “It's always encouraging when citizens get the message that this is important to our children's future.”

Haugen also credits coalition members for the success of the fundraiser and all activities. “It's such a proactive group of people,” she said. “Ideas come up and it becomes

about answering ‘How can we do this?’ It's great to see what can be done.”

The Murray County ECI's grant funding through SWIF has expired, but the coalition shows no signs of slowing down. “Sustainability funds allow these coalitions to maintain activities their communities are used to seeing and that young children need to have the best possible start in life,” said SWIF Development Officer Liz Maiers. “As grant commitments come to an end, we've started to see the natural synergy between a well-established and successful initiative and the philanthropic tools offered by the Foundation that can sustain that initiative.”

For more information about the Early Childhood Initiative, visit [www.swifoundation.org/earlychildhood](http://www.swifoundation.org/earlychildhood). For more information about community philanthropy, contact SWIF Development Officer Liz Maiers at [lizm@swifoundation.org](mailto:lizm@swifoundation.org) or 800-594-9480.

## A LETTER FROM THE CHIEF OPERATING OFFICER DIANA ANDERSON



Diana Anderson

The theme of our April banquet, “What Matters Most,” was focused on reminding us of those things that are truly important in life. It also served as a guide for SWIF staff this past year

as we challenged ourselves, like so many others, to do more with less.

We are eternal optimists at SWIF and the entire team draws energy from the limitless opportunities that seem to wait around every corner in our region. Seizing opportunities is something SWIF is known for—if anyone can do it, we can!

The hard work of cutting budgets while striving to deliver maximum impact caused us to think about what matters most. Here are a few lessons learned:

*We work best when we play to our strengths.* Each member of the team has a unique combination of innate talents and tapping them allows people to reach their fullest potential in serving SWIF’s mission.

*It’s not about the money.* Of course it takes income to keep programs operating, but even in the face of deep budget cuts, SWIF continued

to make an impact by focusing on the community, business, nonprofit and individual relationships that spark ideas and move projects forward.

*We can do anything, but maybe it’s best if we don’t.* Limited resources forced us to make difficult choices about where to focus our efforts. We discovered a few key ways we could make a real difference, from the meetings we attended to the programs we delivered.

The new fiscal year started on a bright note. The markets are up, which directly impacts our future revenue stream, and SWIF received several significant funding awards to carry out key programs serving entrepreneurs and youth. We brought Fiscal Year 2009 to a close with a balanced budget and a real sense of accomplishment that we could do more with less when we stop to consider what matters most.

### ► ENCORE FROM PAGE 1

Follow Greg and his Red’s Hot stand on Twitter, profile Reds\_Hot; on Facebook by searching Greg Jodzio; online at <http://sites.google.com/site/doctorddog/>; or by calling 320-234-3547.

“Red’s Hot fits perfectly into our new initiative focused on Encore Entrepreneurship,” said SWIF Program Officer Kurt Thompson. “It opens up new opportunities for individuals who are nearing retirement or who have recently retired and are looking for supplemental income or a way to stay active and connected to their communities by using their natural gifts.”

Like many rural areas of the United States, the mature adult population is increasing in southwest Minnesota, while their financial assets have been decreasing. Economic opportunities have been limited and they face upcoming retirement with the need for sustained income.

According to the U.S. Census Bureau 2000 report, Minnesota’s southwest region will continue to experience a declining general population and a growing aging population.

“We know that the economic health of our community will be influenced by the economic vitality of those 55 and better,” said SWIF President/CEO Sherry E. Ristau. “If they are struggling financially, their communities will also

struggle. Their ability to obtain additional income is important for the future of small communities.”

Encore Entrepreneurship targets those 55 and older by offering technical training, a network of support, start-up and sustaining loans, as well as education about meaningful work for older adults. With regional partners—including the Small Business Administration, Small Business Development Center, Ridgewater College, Minnesota Work Force Center and others—SWIF is increasing the economic stability of the region’s 55 and over population.

“Greg’s start-up business represents one of SWIF’s focus areas of Encore Entrepreneurship. Through loan financing, technical assistance and overall awareness of changing workforce needs, Encore Entrepreneurship provides new opportunities,” Thompson added.

For more information about Encore Entrepreneurship or the Microenterprise Loan Program, contact Thompson at [kurt@swifoundation.org](mailto:kurt@swifoundation.org) or call 800-594-9480.



# TIME IS RUNNING OUT!

## IRA CHARITABLE ROLLOVER LEGISLATION SET TO EXPIRE DEC. 31, 2009

People aged 70 1/2 or older with individual retirement accounts (IRAs) have until Dec. 31, 2009, to take advantage of a special charitable giving opportunity. Thanks to the extended charitable IRA legislation, you can make outright gifts using IRA funds without federal tax complications.

Southwest Minnesota donors took advantage of this special legislation during its first round in 2006-2007, making gifts from their IRAs to SWIF and several SWIF-held community foundations and designated funds.

"This special legislation has been the catalyst for gifts that may not have been possible otherwise," said SWIF Development Director Marc Vaillancourt. "We hope more people will use this opportunity to make a difference, whether through SWIF, a SWIF-held fund or any local charitable organization." If you or someone you know is required

You may contribute funds and benefit from IRA charitable rollover legislation if:

- You are 70½ or older
- Your IRA gifts total \$100,000 or less
- You transfer funds directly from an IRA
- You transfer the gifts outright to one or more public charities, including SWIF or our community foundations and designated funds (except a donor-advised fund)

to receive minimum distributions from an IRA and the money is not needed for personal use, consider using those funds as a charitable gift. While you cannot claim a charitable deduction for the IRA gifts, you will not pay income tax on the amount.

"Because every person's financial situation is unique, we are encouraging those interested to contact their tax advisor or financial planner first to ensure a gift of this nature makes the most sense for them," said Vaillancourt.

For complete details, contact SWIF Development Director Marc Vaillancourt at 800-594-9480 or [marcv@swifoundation.org](mailto:marcv@swifoundation.org).

## MEET OUR STAFF



Amy Woitalewicz

Amy Woitalewicz, Fulda, is SWIF's new Business Finance Officer. She has more than 10 years experience in business financing, including six years as the Loan Servicing Officer and four years as the Loan Officer at Prairieland Economic Development Corporation. She received a Bachelor of Science degree

in Business Administration and Management with a Finance concentration from Southwest Minnesota State University.

Amy is a native of southwest Minnesota. She volunteers as the director of her church's Children and Worship Program and serves as a board member of Murray County Jr. Achievement. She will lead SWIF's business finance programs, with the exception of the Microenterprise Loan Program.



Jessica Eastling

Jessica Eastling, Hutchinson, is SWIF's Receptionist/Gift Processor. She is a graduate of Rasmussen College, Minnetonka, where she earned a Legal Office Specialist Diploma. For the past four years, she has served as the receptionist and administrative assistant at SJF

Material Handling, Inc. in Winsted.

Jessica is an active member of the Crow River chapter of International Association of Administrative Professionals (IAAP) and currently serves as the board secretary. Jessica has a direct touch with many of our constituents and donors while processing all contributions made to SWIF and our community and designated fund partners. She is the first voice people hear when calling the SWIF office and also manages the scheduling of our conference room facilities.

The Southwest Initiative Foundation and the Southwest Minnesota Workforce Council invite you to register now!

## Leading by Example II: Boomers to Rock Stars

Friday, October 30, 2009 Jackpot Junction, Morton

Southwest  
Minnesota's  
Premier  
Business  
Leadership  
Event!

**Keynote Speaker Daniel Pink**, author of  
*Free Agent Nation* and *A Whole New Mind* presents  
"The Boomer Workforce and the End of  
Retirement as We Know It."

Discover how the seismic demographic shift will impact careers  
and organizations as baby boomers begin turning 60 and the  
rock stars of the next generation come into the workforce.  
Learn what they all have to offer for our future success!



Daniel Pink



SOUTHWEST INITIATIVE  
FOUNDATION

Register today at [www.swifoundation.org](http://www.swifoundation.org).

Learn how the changing workforce impacts business, health care, education and more.  
Follow us on Twitter for more information about this exciting event! [www.twitter.com/leadbyexample2](http://www.twitter.com/leadbyexample2)

## REGISTER NOW!

Join us for southwest Minnesota's  
premier business leadership event featuring  
keynote speaker and author of *Free Agent  
Nation* and *A Whole New Mind* **Daniel  
Pink**, DEED Regional Analyst **Cameron  
Macht** and Limelight Generations  
President/CEO **Sarah Sladek**.

**Friday, Oct. 30, 2009**  
**9 a.m. – 2:30 p.m.**  
**Jackpot Junction, Morton**

Cost is \$99 per person  
or \$550 for a table of six.

Register by credit card online  
at [www.swifoundation.org](http://www.swifoundation.org)  
or call 800-594-9480.



SOUTHWEST INITIATIVE  
FOUNDATION

15 3rd Avenue NW  
Hutchinson, MN 55350

# CONNECT

### OUR MISSION:

TO BE A CATALYST, FACILITATING  
OPPORTUNITIES FOR ECONOMIC  
AND SOCIAL GROWTH BY  
DEVELOPING AND CHALLENGING  
LEADERS TO BUILD ON THE  
REGION'S ASSETS.

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