

## OCTOBER 2022 NEWSLETTER

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### GEARING UP TO CAPTURE THE HOLIDAY DOLLAR

This week MasterCard announced its prediction that holiday spending by customers would increase by 7.1% over last year. This is good news for businesses that were thinking inflation may quell holiday spending. But how did they decide on this and what does your business need to know to make the most from holiday shoppers?

#### Increased Spending Trend

Spending this summer increased by 11.7% year over year in August, which is an increase of 20.4% over 2019. Pretty impressive numbers considering the high cost of

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### President's Message

Jay Woodrum

October is upon us, and it sure feels like it with these cooler temps. Farmers can start to be seen tending to their fields, the trees will soon start turning colors, and everyone can get their favorite caramel apples.

October brings many great things, but one you don't want to miss out on is the Mt. Zion Community Prayer Breakfast! The breakfast is being held October 19th, at the Mt. Zion Convention Center with speaker Amber Oberheim. Your chamber, HSHS St. Mary's Hospital, and your local churches, come together every year to host this amazing breakfast. Make sure you get your tickets, or buy a table, so you and your employees can enjoy this great event.

Also this month, we will be selling tickets for our Nelson's Pork Chop Dinner. Take a night off from cooking and enjoy a wonderful home cooked meal from Nelson's Catering that includes 1" 8oz Pork Chop, Green Beans, Mashed Potatoes, Roll, and a Subway cookie.

We love to hear from our members, and we are here to work for you. If there is anything we can do to help your business or staff, please let us know.

Sincerely,  
Jay Woodrum  
MZCC President

### UPCOMING EVENTS

#### OCTOBER 12th LUNCHEON

12:-1:00 Luncheon  
Charros Mexican Restaurant

#### PROGRAM

Karin Betzer  
Crimestoppers

Member cost \$15  
RSVP by Tuesday, Oct. 11th

#### PRAYER BREAKFAST

October 19, 2022  
7-8 a.m.  
Mt. Zion Convention Center  
Advance Tickets Only  
\$12 each

#### NETWORKING BREAKFAST

October 25, 2022  
7:30-8:30 a.m.  
Four Star Family Restaurant

#### NOVEMBER 3rd

Drive-up Pork Chop Dinner  
Advance Tickets Only \$15

#### NOVEMBER 9th LUNCHEON

November 9, 2022  
Andrew Taylor, EDC



Member  
**Spotlight**



The Mt. Zion Chamber of Commerce loves its member businesses and wants you to learn more about them by bringing you this month's Member Spotlight. Decatur Dental Care owned by Dr. Kelly Clark likes to build long-term partnerships with their patients to help them preserve their teeth through prevention and affordable, state-of-the-art treatment. Decatur Dental Care is located at 3737 US Route 36 in Decatur. Visit <http://decaturdentalcare.com> for a full list of their services. Call 217-423-2400 for an appointment.



## OCTOBER LUNCHEON



Our luncheon is Wednesday, October 12, 2022 at Charros Mexican Restaurant at 2350 South Mt. Zion Road, Decatur in front of the AMC Theater. We will be in their meeting room to your right as you enter the restaurant.

Karin Betzer will be our speaker. She will talk about Crimestoppers. Karin is the Past President and current Board member of the Decatur Macon County Area Crimestoppers Board and the Illinois State Crimestoppers Board.

The luncheon starts at 12 noon; registration is from 11:30 – 12 noon. You can start going through the buffet line at 11:45 a.m. The cost is \$15 unless you have a prepaid luncheon. If you have a prepaid luncheon, you still need to RSVP for each month's luncheon so that we have an accurate count of members attending.

We have a **new** RSVP and payment system; we are using Authorize.net from Busey Bank as our merchant services system for payments. To RSVP, please email me at [mtzionchamber@gmail.com](mailto:mtzionchamber@gmail.com) for the October 12th luncheon by Tuesday, October 11th and include all the names of those attending from your business or organization for our Attendee List. You can pay in advance for the luncheon at <https://www.mtzionchamber.org/events/meetings>. Optionally, you can still be invoiced or pay at the door. 0

## 2022-2023 BOARD OF DIRECTORS



President - Jay Woodrum  
Peerless Cleaners & Restoration



Vice President - Allie Braden  
Traditions Health



Treasurer - Danielle Diskey  
Decatur Family YMCA



Secretary - Ashley Batchelder Mt.  
Zion District Library



Zach Anderson - Bolen, Robinson  
& Ellis LLP (BRE Law)



Tom Courson - Field Level  
Agriculture, Inc.



Shelly Coslow - Decatur  
Earthmover Credit Union



Laura Jones - Outgoing Officer  
Advisor, Vieweg Real Estate



Linda Harper - Administrator, Mt.  
Zion Chamber of Commerce



Jodi Lockwood - Vieweg Real  
Estate



Dan McNeely - Dimond Bros.  
Insurance, LLC



Kim Rhodes - Physicians Choice  
Wellness



## WELCOME TO OUR NEW MEMBERS

### Aflac—Jim Schwerdtfeger



Jim Schwerdtfeger, Aflac Independent Representative, is located at 109 E. Ashland Avenue, Mt. Zion. Let Jim sign your company or organization up with group insurance for your employees with products like short-term disability, accident, cancer, critical illness, hospital indemnity, vision, dental and life insurance. Contact him at 217-454-8208 or [jschwe5401@aol.com](mailto:jschwe5401@aol.com).

### Beck Realtors, Inc.



Trisha Beck, owner and managing broker of Beck Realtors, Inc., bought Paula Childs Realtors, Inc. Beck Realtors, Inc. is located at 3757 E. US Route 36, Decatur. You can see her featured homes for sale at <https://www.beckrealtorsinc.com/homes-for-sale-featured/>. Trisha's team includes: April Nuzzi, Paula Cooley, Alivia Ohm, and Will Taliferro. Call Trisha Beck at 217-853-3550 or email her at [trishabeck1@yahoo.com](mailto:trishabeck1@yahoo.com).

*Doherty's*



### Doherty's Pub & Pins

John Hawkins is the owner of Doherty's Pub & Pins at 242 E. William St. Doherty's is an Irish pub with delicious appetizers, entrees, and beers located in downtown Decatur. Check out their menu at <https://www.dohertyspubandpins.com/menu.html> and their daily specials on their Facebook page at <https://www.facebook.com/dohertys.pubandpins>. They also have two meeting rooms that you can book. Call 217-428-5612.

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### OCTOBER NETWORKING BREAKFAST



Our Tuesday, October 25, 2022 networking breakfast will be from 7:30-8:30 a.m. at the Four Star Family Restaurant in Mt. Zion on Hwy. 121. Turn left when you enter the restaurant; we will be in the separate meeting room on the north side of the building.

Come join us for breakfast and conversation. This is a chance to get to talk to fellow chamber members in an informal atmosphere to socialize and share your business cards and information about your business or organization. We have one breakfast every three months.

Please RSVP by October 24, 2022. Everyone pays their own bill to the restaurant.





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everything. But why the predictions for increased spending? One reason is that the unemployment rate is going down (currently 3.7%, down from a high in April of 2020 of

14.7%). There's also been an increase in new jobs (nonfarm payrolls rose by 315,000 in August) in the US. Salaries are also starting to adjust for inflation.

The Conference Board Consumer Confidence Index® released the following statement nearly a month ago, "Purchasing intentions increased after a July pullback, and vacation intentions reached an 8-month high. Looking ahead, August's improvement in confidence may help support spending, but inflation and additional rate hikes still pose risks to economic growth in the short term."

So, it sounds like cautious optimism for holiday spending. Assuming customers are out there, here are a few ways you can capture their dollars this season.

### **Online Is Key**

MasterCard revealed that online sales in August grew by 8.9% year on year, which is a 100.2% growth since 2019. If you don't have an online presence, you need to be working toward one. If you have one already, ensure that it is user friendly and provides opportunities for upsells. Take some time to associate "also boughts" and buying suggestions to maximize upsells.

### **Experiences**

Customers want to buy and enjoy doing it. That's why many savvy merchants and organizations are offering special events. A wine bar or restaurant may offer an exclusive wine tasting or special farm-to-table tasting event. Look for ways you can offer your customers a larger experience than simply a purchase. Doing so helps them know, like, and trust you. Plus, it keeps you top of mind because you're now more than just a business that sells them something. You are a part of their entertainment or a resource for learning (or experiencing) something new.

### **Inflation Is Still a Barrier to Buying**

Despite political talk from both sides on the economy, and improved spending and consumer confidence, inflation, rising costs, and increased transportation costs are still a concern for most people. That's why merchants and businesses that can offer the best value are most likely to capture the holiday dollar.

What can you do to make your customers feel like they are getting the most from their dollar? This is not an invitation to lower prices to bring more people in. That becomes a slippery slope of who can offer the cheapest item and that doesn't benefit anyone. Instead, aim to offer more for your customers' money. You can charge a premium if they feel like they are receiving excellent value or even prestige.

### **Hide the Cost**

A lot of businesses have started charging a cash price and a (higher) credit card price to cover the increasing credit card or processing fees. While that's a good way to look out for your operating costs, because of the negative way people perceive this "sharing of the costs" you may be better off by simply rolling those costs into your price. When someone sees an additional charge for the convenience of paying by card, they often feel put out. However, adding a few dollars to the price, if you're providing good value elsewhere, may remove the friction from the sale.

The holidays will soon arrive and hopefully consumer spending will meet (or exceed) MasterCard's predictions. If you want to be part of that increased spend, follow these four suggestions.

*[Christina Metcalf](#) is a writer/ghostwriter who believes in the power of story. She works with small businesses, chambers of commerce, and business professionals who want to make an impression and grow a loyal customer/member base.*

10TH ANNUAL



— MT. ZION —

# COMMUNITY

*Prayer Breakfast*



KEYNOTE SPEAKER:

**Amber Oberheim**

President and Founder of Peacemaker Project 703  
Widow of Champaign Police Officer Chris Oberheim

**Wednesday, Oct. 19, 2022**

7 a.m. | Doors open 6:30 a.m.

Mt. Zion Convention Center  
1400 Village Parkway, Mt. Zion

**\$12\* | Includes breakfast buffet.**

A great opportunity for all members and denominations of our community to join in a time of fellowship and prayer.

- Advance tickets are required. Buy your tickets by October 11, 2022 in Mt. Zion from: Del's Popcorn, Prairie State Bank, Scott State Bank, or the Village of Mt. Zion.

GOLD SPONSOR

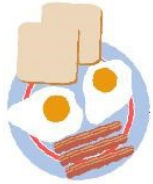


**HSBS**  
**St. Mary's**  
**Hospital**

SILVER SPONSORS as of 9/1/2022



# MZCC Early Bird Breakfast Networking



**When:** Tuesday, October 25, 2022

**Time:** 7:30-8:30 a.m.

**Where:** Four Star Family Restaurant  
1100 N. State Highway 121, Mt. Zion  
Meet in north meeting room.

RSVP [mtzionilchamber@gmail.com](mailto:mtzionilchamber@gmail.com) by  
Monday, October 24, 2022.

- Conversation
- Share ideas and opportunities
- Bring your business cards
- Network





MT. ZION

**CHAMBER**

of Commerce

Order 5 tickets for \$65 from  
[mtzionchamber@gmail.com](mailto:mtzionchamber@gmail.com)



## Pork Chop Drive-up Dinner

**Thursday, November 3, 2022**

Pick up 4:30-6:30 pm

First Baptist Church of Mt. Zion Parking Lot  
720 W. Main Street, Mt. Zion

**Only \$15**

Make checks payable to the  
Mt. Zion Chamber of Commerce

Includes 1" Thick 8 oz. Pork Chop, Green Beans,  
Mashed Potatoes and Gravy, Roll & Butter, and  
Subway cookie

**Buy tickets by Oct. 27, 2022 at**

**<https://www.mtzionchamber.org/events>**

or

Tickets can also be purchased at the following  
Mt. Zion businesses: Del's Popcorn, Prairie State  
Bank, Scott State Bank, Village of Mt. Zion, or by  
calling 217-864-2526.





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## ACTIVE LISTINGS

Address	Details	Price	MLS #
90 Webster Ct	4 bdr/1 bth/Handyman special	\$19k	6220876
955 N Park Place	REDUCED PRICE! 2 bdr/2bth/ 1.5 car garage/ranch/hardwood floors	Lower \$30's	6221650
1030 S Jasper St	2 bdr/1 bth/new roof, electrical, plumbing/remodeled kitchen	Mid \$30's	6217434
1840 Buckhead Ln	LAND/LOT Gated subdivision/.82 acres/cleared	Upper \$30's	6222659
365 E Mueller Ct	LAND/LOT Gated subdivision/.42 acres/overlooks Lake Decatur	Mid \$40's	6222748
1401 N 24 <sup>th</sup> St	REDUCED PRICE! 2 bdr/1 bth/ranch/corner lot/3 car detached garage	Mid \$40's	6221661
724 W Prairie Ave	3 bdr/1 bth/historic West End home/ As is!	Upper \$40's	6222568
1939 Mill Stone Rd	REDUCED PRICE! 2 bdr/1 bth/ duplex/screened-in porch/.27 acres	Mid \$70's	6220970
2233 Windsor Rd	3 bdr/1.5 bth/.50 acres/2.5 car att garage/patio	Lower \$80's	6222764
2530 Lake Reunion Pkwy	LAND/LOT Residential building site/Mt Zion Schools	Upper \$90's	6215079
3345 N Woodford St	COMMERCIAL LISTING priced @ \$139k or RESIDENTIAL LISTING priced @ \$89,897		6221443
89 Phillips Dr	REDUCED PRICE! 3 bdr/1.5 bth/South Shores/1.5 garage/hardwood floors	Upper \$90's	6221633
2676 Forest Crest Rd	REDUCED PRICE! 3 bdr/1.5 bth/1.88 acres/3438 sq ft living space	Upper \$180's	6221893
820 S McKinney Ln	NEW LISTING! 3 bdr/3 bth/indoor - inground pool/hot tub/.95 acres	Upper \$190's	6223224

## Active/Under Contract Listings

1613 E Prairie Ave  
16 Dellwood Dr

CONTRACT WITHIN 49 DAYS!!  
CONTRACT WITHIN 16 DAYS!!

Mid \$20's 6222566  
Upper \$90's 6222983



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