

## Vote YES on Clark County Advisory No. 5

A question on the ballot for the 2010 election asks if the state should be required to get permission from local government before taking revenues intended for cities and counties. The Mesquite Chamber of Commerce supports a **YES** vote on this question to let state legislators know our local tax dollars should be used for local purposes, and not to balance the state budget.

### Here are some of the reasons:

- Diverting local revenues intended for education robs local school districts and further erodes Nevada's education system.
- Local taxpayers pay their taxes and fees with the expectation of receiving those services.
- Diverting money from cities and counties endangers public safety and diminishes local services.
- Shifting resources from local governments to the state is a short-term solution that does not solve the state's long-term problems.
- Local governments exist to provide services and public safety for local communities, not to raise revenues for the state.

## THE LONGEST ON EARTH! OCTOBER 27 - NOVEMBER 5, 2010

**RE/MAX WORLD LONG DRIVE CHAMPIONSHIP  
QUALIFYING ROUNDS EACH DAY 9AM-5PM**

**OCTOBER 29 - 4PM  
CHAMPIONSHIP NIGHT**

**NOVEMBER 3 - 5PM  
2010 MILITARY CHAMPIONSHIP**



**NOVEMBER 5 - 5PM  
CHAMPIONSHIP NIGHT—WORLD FINALS**

ALWAYS FREE TO ATTEND

All events take place at the Mesquite Sports & Event Complex  
For a complete schedule go to [LONDRIVERS.COM](http://LONDRIVERS.COM)

### NOVEMBER EVENTS

#### RIBBON CUTTING

**NOVEMBER 2ND**

Valley Presbyterian Church  
350 Falcon Ridge  
5PM

#### RIBBON CUTTING

**NOVEMBER 4TH**

QB Resources/Pat Taylor  
754 Pioneer Blvd. Ste 115  
5PM

#### ANNUAL MEETING

**NOVEMBER 8TH**

#### FESTIVAL OF TREES ORNAMENT

**DEADLINE**

**NOVEMBER 8TH**



#### LUNCH

**NOVEMBER 10TH**

Speaker: Rebecca Metty-Burns,  
College of Southern Nevada  
Sponsor: C.I.T.Y. Shoppes  
11:15 to 1PM

#### RIBBON CUTTING

**NOVEMBER 10TH**

Bliss Salon  
330 N. Sandhill Blvd. Ste B  
4PM

#### RIBBON CUTTING

**NOVEMBER 17TH**

Virgin Valley Home Care & Hospice  
5PM

#### MIXER

**NOVEMBER 18TH**

Hosted by:  
Colonial Property Management  
Rocky Mountain Lending  
Fidelity National Title  
736 W. Pioneer Blvd.  
5PM

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## TEST YOUR THANKSGIVING TRIVIA KNOWLEDGE

When was the first Thanksgiving celebration? **1621**

Where was the turkey first domesticated?  
**Mexico and Central America**

What is a male turkey called? **a tom**

What great American statesman lobbied to make the turkey the national symbol?  
**Benjamin Franklin**

What sound does a female turkey make?  
**Cluck**

What sound does a male turkey make?  
**gobble**

About how many feathers does a mature turkey have? **3,500**

Which state produces the most turkeys annually? **Minnesota**

How fast can wild turkeys run? **25 mph**

How does Arkansas rank among the other states in turkey production? **third**

What Native American tribe celebrated the first Thanksgiving with the colonists?  
**the Wampanoag tribe**

Can wild turkeys fly? If so, how fast?  
**Yes, up to 55 mph**

Approximately what percentage of American homes eats turkey on Thanksgiving?  
**90%**

Approximately what percentage of American homes eats turkey on Christmas?  
**50%**

What is the name of the skin that hangs from a turkey's neck? **wattle**

Which U.S. president specified that Thanksgiving would fall on the last Thursday of November? **Abraham Lincoln**

Which president attempted to move the Thanksgiving holiday to the fourth Thursday in November to create a longer Christmas shopping season? **Franklin D. Roosevelt**

Which country consumes the most turkey per year per capita? **Israel**

What is the best way to defrost a turkey?  
**in the refrigerator**



## Workforce Vital Signs

### How can CSN help Mesquite Small Business?

Rebecca Metty-Burns from the College of Southern Nevada will be the speaker at the November chamber luncheon.

She will be discussing how we can "Partner Economic Development and Education to Improve the Health of Your Bottom Line." Detailing CSN non-credit workforce training programs – what they are and how they can help Mesquite small businesses and the community. Along with economic data on Mesquite workforce; current and forecasted for 2015 and 2020.

Rebecca Metty-Burns is the Director of CSN's Division of Workforce and Economic Development. In her position, she is responsible for overseeing the division's industry workforce

programs. She manages the assessment of the region's business and industry education and training requirements and builds the workforce strategies to be deployed by the division. She leads a staff of workforce coordinators and specialists who assist business and industry, local government and educational institutions in the design, development and implementation of new programs and initiatives to meet the workforce needs of Southern Nevada. Ms. Metty-Burns has over 16 years experience in the hospitality industry as a human resources leader and project director supervising corporate training, international project development and organizational development initiatives. She has extensive experience in workforce curriculum design and training assessment. She holds a Bachelor of Arts degree in Economics from the University of Alaska Anchorage and an MBA from the University of Nevada Las Vegas.

## November ~ Business of the Month



The League was started in 2007 and needed 20 members to be recognized by National headquarters. **The League of Women Voters** is a nonpartisan political organization that encourages informed and active participation of citizens in government and works to increase understanding of major public policy issues, through education and advocacy. The League of Women Voters is a highly respected citizens group that researches issues from many points of view and takes action on issues affecting our families and communities. Our members are men and women who want to make a difference. We are very pleased to be a service to the community of Mesquite and want to thank all members of the Chamber that voted for us. We will continue helping the community and remember when you act with other members of the League of Women Voters, your voice is magnified.

## Small Business Tips

*(Roger Leeper, Out of Mind Advertising)*

### Use Your Email to Build Your Brand

Email is a great tool for business owners, providing an additional channel for communication with customers. Yet many folks miss a great little branding opportunity with email that is quite easy to fix, and the fix is free!

Your website carries your company brand forward in the form of the web address – [www.yourcompany.com](http://www.yourcompany.com). But I get email daily from business owners that use a third-party solution for email, so the message that hits my inbox has an address like [owner@hotmail.com](mailto:owner@hotmail.com) or [business.name@gmail.com](mailto:business.name@gmail.com).

[business.name@gmail.com](mailto:business.name@gmail.com).

### Why?

The same computer that serves up the pages for your site most likely has a mail server installed too, so you just need to configure the account that you want, like [owner@yourcompany.com](mailto:owner@yourcompany.com). Now your email address can promote your business. People already know about the Hotmail or Gmail brands – but now, with every message you send, you are reinforcing your own brand.

Your mail server most likely has a web-mail portal, so you can access email from any computer with a web browser, anywhere, without having to

mess with email software. Your mail server should also have forwarders, so you can create multiple email accounts, but have only one inbox to check. And there are established plans for migrating to a new email address that virtually eliminate lost messages.

The pros far outweigh the cons, so contact your web person and inquire about making the change for your business. While this won't double your sales overnight, paying attention to the little details like this one can help move your company from good to great!

## Can I Refinance my Mortgage? The State of the Current Lending Environment

*(Jacqueline Hart, Mountain America Credit Union)*

Mortgage rates have dropped to historically low rates not seen since 1971. These historically low rates have stimulated the refinance market to an all time high with rates in the low 4.0% range for a 30-year loan and the 3.5% range for a 15-year loan.

The biggest question people have is, "when should I refinance"? The purpose of refinancing is typically to pay off the existing mortgage and to ultimately lower the interest rate/payment. To make it beneficial to refinance, the old school of thought was that you needed to save 2% on your rate, however that thought process was from the early 70's when loan amounts were \$25,000 to \$50,000. When considering refinancing in today's market, follow this rule of thumb:

Loan amounts from \$0 - \$75,000 – you would need to save approximately 2% on your existing rate, unless you are pulling cash out, paying off debts, or have been paying on your 30-year loan for greater than 10 years.

Loan amounts from \$76,000 - \$150,000 – you would want to save at least 1.25% to 1.5%

Loan amounts from \$151,000 - \$250,000 – you would want to save at least 1.0% to 1.5%

Loan amounts greater than \$251,000 – you would want to save at least .75% to 1.0%

The federal government has developed the Home Affordability Program to assist people in taking advantage of these historically low rates. This is the most aggressive program available on the market for homeowners that have mortgage indebtedness near the value of their home or are upside down with their mortgage. This loan program will allow individuals to refinance up to 125% of the appraised value of their home. The first step to determine if this program is available to you is verifying if Fannie Mae or Freddie Mac insures your loan. Go to the web sites listed below and enter your specific information to see if you qualify:

Fannie Mae:  
<http://loanlookup.fanniemae.com/loanlookup/>

Freddie Mac:  
<https://ww3.freddie.com/corporate/>

## New Payment Options at Overton Power

### Variety of services offered:

Overton Power offers "Levelized Billing", Automatic Payments by draft or credit/debit cards and access to your account online which include; changing your mailing address and phone number, making payment arrangements and signing up for service. You can also receive your bill via email and even chat online. Alerts and reminders can be sent via email or text message.

### Coming soon:

For quick, easy access to your account without having to wait in line Remote Payment Terminals will be available in the Mesquite and Overton locations.

Overton Power District No. 5 is a non-profit general improvement district created in 1935 by the state of Nevada. The District's service area encompasses the Northeast quadrant of Clark County, Nevada, which includes the city of Mesquite and the unincorporated towns of Bunkerville, Glendale, Logandale, Moapa and Overton. The districts' service area also includes Valley of Fire State Park and portions of the Lake Mead National Recreation Area including Overton Beach and Echo Bay.



## One Thousand Flags Over Mesquite

*A field of flags honoring our Veterans  
November 7 - November 14, 2010  
Recreation Center Field  
Hosted by the Exchange Club of Mesquite*

**READ THE  
CHAMBER  
CORNER  
EVERY  
TUESDAY IN  
THE DESERT  
VALLEY TIMES.**



**INTERESTING,  
RELEVANT,  
BUSINESS  
RELATED  
ARTICLES  
EACH WEEK.**

*Holiday  
Party/Awards  
Dinner*

*The  
"Crystal Ball"*

*December 4th  
6:00 to 11:00pm*

*Invitations  
Coming Soon*



## ACES FOR MESQUITE

ADVOCATE ~ COMMUNICATE ~ EDUCATE ~ SUPPORT

12 W. Mesquite Blvd. #107  
Phone: (702) 346-2902  
Fax: (702) 346-6138  
Info@Mesquite-Chamber.com  
www.Mesquite-Chamber.com

### BOARD OF DIRECTORS

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*VIEW ON MESQUITE*

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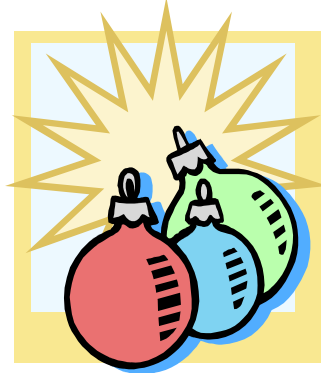
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**SANDRA RAMAKER**  
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**MARCO RUELAS**  
*SUN CITY FLOORING*

**JAMES SULLIVAN**  
*HIGHLAND MANOR*



## FREE ADVERTISING FOR YOUR BUSINESS

Festival of Trees  
November 10th–13th

COLLECTING ORNAMENTS TO PUT ON THE CHAMBER TREE

## Leadership Mesquite

Leadership Mesquite, a program of the Mesquite Chamber of Commerce, opens doors for local business men and women and community leaders with the desire and ability to shape its future. Through face-to-face meetings with local leaders and on-site visits to local institutions, agencies and organizations, participants explore major issues and unique challenges facing the Mesquite community. Interactive sessions include in-depth discussions on Mesquite's history, the role of the Mesquite Chamber of Commerce, economic development, community development, education, workforce development, social services, human needs, local government, judicial system, media, healthcare, marketing Mesquite, parks and recreation, culture and arts, and of course, leadership development.

Our mission in the Leadership Mesquite program is to prepare and nurture a diverse group of citizens to assume responsible leadership roles that will strengthen and truly transform our community. With enhanced leadership skills, each person helps their organization succeed and thus creates a stronger foundation for Mesquite's future.

### Goals of Leadership Mesquite:

- To identify leaders in business, government and the community and assist them in expanding their skills in, and commitment to, voluntary civic responsibility.
- To provide these men and women with a practical, in-depth understanding of major community issues facing Mesquite.
- To enhance the communications network

among leaders from diverse backgrounds and interests.

- To facilitate access between Leadership Mesquite class members and the current leadership of the community.

### Benefits of Leadership Mesquite:

- Prepares you for community leadership by heightening awareness of key issues affecting Mesquite.
- Enhances creative problem solving and team building skills.
- Offers interaction with prominent leaders who influence daily living in our community.
- Establishes a professional network, which is utilized well beyond the program.

Through its inspiring workshops with enthusiastic leaders from every industry sector, it spotlights the unique importance of culture and the arts to economic development in Mesquite. This program sculpts the personal growth and blossoming of the next generation of our community's emerging leaders.

The Leadership Mesquite graduates better understand the issues that face our residents, visitors and businesses by strengthening their connections to established and future business leaders. This gives them the resources and tools to better serve our community now and in the future.

## Accepting Applications Now