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Andrea Fisher had 10 years of business experience with two partners in New York, but before opening her own retail store in La Crosse, Wisconsin, she wanted to know “the score.”

So Fisher linked up with Mississippi River Valley SCORE (Service Corps of Retired Executives), which lined her up with professionals to advise her on establishing her Lark women's clothing store.

Fisher and her husband, Sam, moved here three years ago, and she decided she wanted to get back into business six months later. She knew it would be challenging carrying the load herself instead of having partners to help with the heavy lifting, as she did at the Eidolon clothing store in Brooklyn.

“I was new to the community and needed insight,” Fisher said. “SCORE helped with my business planning and getting to know the community. SCORE has so many professionals who can offer you advice.”

Experts helped her navigate legal, financial and real estate issues, said Fisher, who also tapped the Small Business Development Center at the University of Wisconsin-La Crosse.

She also took advantage of SCORE's free three-hour seminar for people starting businesses.

Fisher, who designs the women's clothing her boutique features, believes in keeping business local, using four local seamstresses to turn those designs into reality.

“It's about as local as you can get,” she said of Lark. “I'd say 97 cents of every dollar goes to me and the seamstresses.”

One of Fisher's advisers is Bob Dean, chairman of the SCORE chapter, which works

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great community service," said Dean, who was dean of the School of Business at Viterbo University in La Crosse and ran his own computer information business for 26 years.

"It's not about telling war stories like, 'When I was in business ...' Counselors use their expertise to help them navigate the pitfalls of starting a business," he said.

In addition to La Crosse County, the Mississippi River Valley SCORE chapter serves Buffalo, Jackson, Monroe, Trempealeau and Vernon counties in Wisconsin and Houston and Winona counties in Minnesota, Dean said.

SCORE is just one educational source business people can use outside of traditional paths, including programs at local chambers of commerce, as well as Toastmasters clubs.

Dick Granchalek, president of the La Crosse Area Chamber of Commerce, said offerings there include Dale Carnegie training, customer service seminars and a leadership program, among others. The chamber also responds to requests from its 830 members to address particular topics, he said.

In providing such programs, "The real issue comes down to time and being local. How much time can I devote and how much time will this cost?" Granchalek said.

Even teachers learn from chamber educational efforts.

Steve McCombs, a training consultant at Western Wisconsin Technical College in La Crosse, said the chamber's leadership program helped him acclimate when he moved here in 2004.

"I was new to my position and new to the area, and it helped me make connections and know the community," he said.

“Basically, it gave me a good feeling for the community and a good feel for who to

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It's a great tool to help learning to deal with the public and improve all aspects of the business,” said Dennis McEntaffer, who started his Sport & Spine Physical Therapy in Winona 11 years ago and has taken the leadership course twice.

“Networking with people was invaluable,” he said.

“The leadership class is low-cost and local,” said McEntaffer, who now is chairman of the Winona chamber's board. “It sells out every year.”

The 480-member Winona Chamber also has a Young Professional Group with 100 members between 21 and 40, said Kay Mathews, the chamber's office and financial manager.

That group aims to young business people develop personally and professionally, she said.

The chamber's Lunch-time Learning sessions cover a variety of topics, such as using social media, networking and legal issues, Mathews said.

Another resource business people can tap into is Toastmasters Inter-national, which aims to help members develop communication skills to the benefit of their job performance, said Dianne Kurtz, a longtime member of the Viroqua Toastmasters Club who is mentoring a club that started in May in Onalaska.

Although Toastmasters is open to the public instead of targeting just business people, its emphasis on improving communication skills is important in the workplace, Kurtz said.

“A CPA sent his employees over so when they make presentations they can be concise and stand up and speak confidently,” said Kurtz, who is in sales and marketing at the Wisconsin Insurance Center in Onalaska. “It goes across all lines of business.”

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