

# Recession Seminar for Business Owners

## Don't let the economy crash your business!

As a business owner, are you wondering what to do next? Are you questioning what to think, who to believe or if you should:

- Cut back on expenses?
  - What do I cut?
  - Do I cut employees?
  - Do I cut marketing?
- What will happen next?
- How am I going to make payments?
- Crash and burn?
- Quit?

## Learn how to drive your business safely through this economy.

During this seminar, business owners will:

- Discuss how the economy got to where it is today
- Have a frank discussion about what is next for business
- Talk about survivors and non-survivors
- Gain 16 "driving lessons" to implement in your business
- Leave knowing the next steps they should take to help their business succeed

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*This seminar will be facilitated by Duane Hoversten, a Small Business Management instructor/consultant and business owner. During the session, he will share the secrets he has learned from 15 years of teaching and consulting with businesses and 25 years of experience in his own business ventures.*

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SOUTHWEST INITIATIVE  
FOUNDATION

RIDGEWATER  
COLLEGE  
WILLMAR & HUTCHINSON  
A COMMUNITY AND TECHNICAL COLLEGE

MINNESOTA SMALL BUSINESS  
DEVELOPMENT CENTERS



### Join us at one of the seminar locations below!

Cost is \$10 per business. Registration required.

To register call Ridgewater College at 320-234-8592 or 800-722-1151 or visit [www.ridgewater.edu/](http://www.ridgewater.edu/) customized and use the registration code specific to the seminar you will attend.

Or contact SWIF Program Specialist Jackie Turner-Lovsness at 800-594-9480, 320-587-4848 or [jackiet@swifoundation.org](mailto:jackiet@swifoundation.org).

#### Luverne

Tuesday, Jan. 20

7 p.m. - 9 p.m.

Luverne City Offices, Council Chambers  
305 E. Luverne St.

Registration Code HDE 1341-83

#### Ortonville

Thursday, Jan. 22

7 p.m. - 9 p.m.

Ortonville Area Health Services, Dialysis Bldg  
(Roy St. Entrance)  
450 Eastvold Ave.

Registration Code HDE 1341-82

#### Windom

Tuesday, Jan. 27

7 p.m. - 9 p.m.

Business Arts & Recreation Center  
1012 5th Ave. Room 105

Registration Code HDE 1341-80

#### Litchfield

Tuesday, Feb. 3

7 p.m. - 9 p.m.

Meeker County Courthouse, Room A 325  
Sibley Ave. N

Registration code HDE-1341-85

#### Hutchinson

Tuesday, Feb. 10

7 p.m. - 9 p.m.

Southwest Initiative Foundation  
15 3rd Ave. NW

Registration code HDE-1341-84