



Virginia Main Street

MONITOR

TECHNICAL BRIEF

Fall 2004

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The Virginia Department of Housing and Community Development's Main Street Program provides downtown revitalization technical assistance to Virginia communities, using the National Main Street Center's Four Point Approach™ (Organization, Promotion, Design & Economic Restructuring) to comprehensive preservation-based revitalization of historic commercial districts.



Department of Housing and
Community Development

It's Hip to be Square: Debit, Credit and Customer Loyalty Cards for Downtown Shoppers

By Matt Dugan and Sarah Dillard Pope

Several Main Street organizations across the country have started to see the benefits of being "square." They're using debit, credit and customer loyalty cards to increase and track sales, develop their brand in the marketplace, and offer improved customer service to downtown shoppers. The retail card movement first caught on in shopping centers and malls, and some Main Street organizations have realized that these specialty card programs can work just as easily in a compact, downtown setting.

Downtown Debit Gift Cards

According to TowerGroup, a research and advisory firm to the financial services industry, prepaid cards in general are the fastest growing gift segment in the country, with sales shooting from \$22 billion in 1999 to \$72 billion last year. The National Retail Federation reported that during the 2003 holiday season, eight percent of the \$290 billion in sales in the United States were on prepaid cards. An August, 2004 article in *Shopping Centers Today* (the magazine for the retail real estate industry) touts the benefits of debit gift cards, "From a consumer perspective, the mall gift card, barely two years in existence, is a convenience. To shopping center owners, it proved to be an effective brand extension..."



A customer uses her prepaid debit card at a local Richmond children's store.

Prepaid debit cards can offer the same advantages to downtown business owners—the cards can be used as an additional channel for marketing their services, an incentive program, and a consumer relationship-builder. The debit cards also encourage consumers to shop downtown and

support their local economy. The cards can be used at stores and restaurants, as well as for purchases made by Internet, mail or phone.

Downtown Hudson, Ohio, is currently using a prepaid debit card to bring retailers and consumers together. Launched in November, 2002, the card was developed by the local Chamber of Commerce in conjunction with NewMarket Solutions. According to Carolyn Konefal, Executive Director of the Chamber, "Our mission in developing this card was to create a vehicle that encourages people to spend locally." A pioneer in creating a downtown prepaid debit card, Konefal worked with one of her Board members, who is a professional in the plastic card business, in creating the program.

Konefal first approached a core group of merchants, whom she felt would be interested in coming on board the program, and floated the card idea to them. These retailers were enthusiastic about the idea

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It's Hip to be Square...

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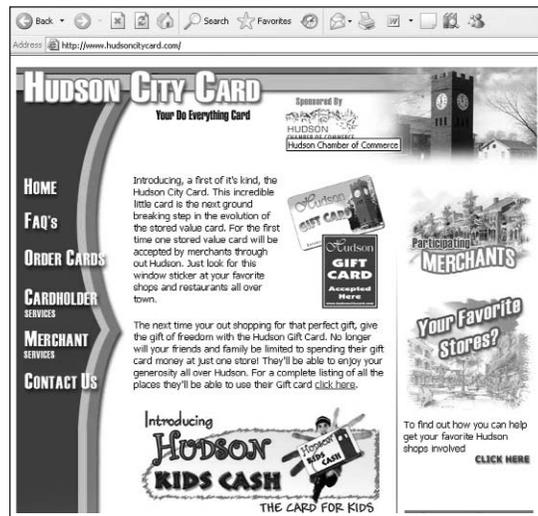
and helped to persuade other local retailers to participate. The prime motivation for these merchants, according to Konefal, was civic pride, and the second motivation was to see additional business. Today, 34 merchants accept the Hudson City Card, and during the program's first 14 months, \$70,000 worth of cards were sold.

At first, it wasn't easy-going for the Chamber and this new card program—they had to figure out how to process transactions between 34 independent merchants who had varying technologies and equipment, and who banked at different institutions. The Chamber was able to patch together compatible terminals for all of the participating members in order to process the card. But since 2002, when the Hudson City Card debuted, the technology has dramatically improved. Downtown organizations, who follow Hudson's lead, can offer merchants several options to process transactions because traditional credit card terminals are no longer needed. For those merchants with no credit card terminal, they can process transactions over the telephone. Merchants with Internet access can process transactions through a virtual web terminal. The cards can be purchased by the shopper for any amount starting at \$10 and are sold at the Chamber and at four retailers in downtown. Money can be added to the card on-line by going to the Chamber's web site.

As a downtown organization, you may be wondering how much work and money is involved in managing a debit gift card program. The Hudson Chamber of Commerce has 11½ staff people, and according to Konefal, the program has not been a staff drain. The Chamber is able to cover its cost in marketing and managing the card program through what is termed "breakage." The gift cards expire within one year, and whatever amount is not used on the card is netted by the Chamber. The organization is also able to cut costs because its Executive Director is a former banker and she reconciles the account herself each month, rather than paying a processor. The Chamber has not yet made money from the card, but has covered all of its expenses. Some merchants have seen increased sales since the card program debuted, but ultimately the card's success is measured in the improved branding of downtown Hudson and the stronger relationships created with local consumers. For more information visit www.hudsoncitycard.com and www.cardsolutions.com.

Affinity Credit Cards

Another tool for Main Street organizations is to partner with banks or credit unions to offer an affinity credit card. When cardholders use the card, a percentage of all transactions are donated to the downtown organization. Funds received



Consumers can purchase debit gift cards on the Hudson Chamber of Commerce web site.

by the downtown organization from the credit card can be used for continued revitalization. But most importantly, the affinity credit card is an effective way to establish the Main Street organization's brand in the marketplace.

In 2002, the Downtown Walla Walla Foundation in Washington state partnered with the Walla Walla Valley Federal Credit Union to offer "The Great American Main Street" Visa card. One percent of all transactions is donated to the Downtown Walla Walla Foundation and is used for small, but high impact, capital improvement projects such as new public trash receptacles. Timothy Bishop, Executive Director of the

Downtown Foundation, encourages other Main Street organizations to pursue their own affinity card, but with one important caveat—don't view the card as a significant fund raiser, but rather as an effective marketing tool. Bishop emphasizes the importance of having the downtown organization's logo on the card. He explains that card owners will constantly be reminded of your organization, "Every time they look in their wallets, they see the logo and know that they're helping downtown."

It took the Walla Walla Downtown Foundation about three years and six rejections from local banking institutions before it found a partner in the local credit union and was able to debut the program. Jim Gillard, President of the Walla Walla Valley Federal Credit Union is pleased with the partnership, "We may not be located downtown, but we are a part of the business community and strongly believe that success can only be accomplished through a unified spirit. We are honored to participate in this project and see this partnership with the Downtown Walla Walla Foundation as an opportunity to further support our community."

Bishop offers a few pointers to downtown organizations when creating an affinity card program. Approach local banks first, but understand that these institutions typically do not issue their own cards, but outsource to larger banks. If local banks are not able to work with you, approach local credit unions. Credit unions, such as the one in Walla Walla, can usually navigate more easily through the various financial restrictions. Also, make the credit card a budget item—the Downtown Foundation spent \$1,000 to initiate the program. The total initiation was \$2,000, however the Credit Union covered 50% of the costs. And finally, market, market, market the card. The Downtown Foundation provides applications for the card at all of their public events and advertises it on their web site. The credit union also helps with marketing by putting information on the affinity card in their bank statements. For more information visit, www.downtownwallawalla.com.

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The Honeymoon Never Has to End: How to Keep Your Board Happy and Productive



By Carol E. Weisman

In September, speaker and author Carol Weisman provided a lively and informative presentation at the Virginia Main Street 101 training in Rocky Mount on responsibilities of Board and staff, fund raising, and volunteer recruitment. For a slice of Ms. Weisman's wit and wisdom regarding board development, read on.

You've been courted for months by an organization that wants you on its board. Finally, you've said "yes." Everyone's happy, expecting a long, contented life together. Then reality sets in. You walk into your first board meeting. Everyone knows everybody—except you. Even people who aren't shy know how uncomfortable it can feel to walk into a room of strangers. Yet many non-profits don't recognize that a key ingredient in building a dynamic, productive board is helping people feel comfortable. The process of board-bonding is all-important, and it has to begin with a new board member's very first meeting. Here's some advice for the board president on building that bond:

1. Reinforce the Players' Names. To feel comfortable, you first need to know the players' names. Much anxiety goes out the window if board members wear name tags at all meetings. If you sit at a table, you can each have a folded sheet of cardboard in front of you, bearing your name. These "plaques" are even easier to read than name tags. Another way to reinforce people's names is with repeated introductions. It's useful to begin each meeting by introducing all board members by name, professional affiliation, and board function. When new people are coming to a meeting, designate someone to greet them at the door and introduce everyone. A key ingredient in building a dynamic, productive board is helping people feel comfortable.

2. Have an Agenda. The next aspect of comfort is knowing what is going to happen at the meeting. Every board member should receive an agenda a week before the meeting. An agenda keeps the meeting on track, establishes boundaries, and indicates who is responsible for specific reports.

3. Provide a Relaxed Environment. To be productive, you must feel safe. If people are yelled at, ridiculed, or harassed for having differing opinions, they will not be comfortable or productive. The person running the meeting is responsible for keeping discussions from becoming volatile. A "time out" is as effective in the board room as it is with children. Tabling a discussion until another meeting or referring it to a committee are two ways to diffuse a difficult situation.

Acknowledging the organization's needs and the importance of a decision can also help. Consider this approach: "We all know how desperately we need a new building for the children we serve, and we appreciate how much hinges on choosing a site. Because of the difficulty and importance of this decision, we need to give it more time."

Acknowledging the needs and concerns of board members and giving credit for work done can put them back on task. For instance: "We all appreciate Louise and Joe's time and dedication on this project, and how much they care about the children we serve. Let's give this a little more time."

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The Honeymoon Never Has to End...
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4. Clarify Expectations. Being clear about expectations and boundaries is another comfort builder. Before people join your board, be sure to let them know what you want from them. Tell them, for example, that all board members give an annual gift, that the average is \$250, but that you consider the amount a personal decision. This way, you give them permission not to adhere to the average, which may be out of their price range. Yet you have offered them valuable guidelines. You need to present your expectations in different ways because people absorb information in different forms. One way is in the initial recruitment interview. You might say, "We require three things of board members: giving an annual gift, attending at least 50 percent of all board meetings, and being on at least one committee." Besides explaining these requirements verbally send a formal letter of invitation to the board, listing expectations. Ask them to sign a form showing that they understand and accept these conditions of board membership.

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You should also make it clear that arm twisting is not allowed and that "no" is an acceptable answer. It helps to use phrases such as "Do you have time to...?" or "Would you be interested in...?" On the other hand, it is often useful to ask "Why?" when people say "no." Perhaps they're interested in a task but have never done it before and are afraid to try. You might ask, for example, "Is this something you really don't want to do, or would you be willing to try it with a co-chair or with staff support?"

5. Give Plenty of Thanks.

Gratitude and recognition should be an integral part of your culture. Acknowledging contributions of time and money helps people bond with your organization. Say thank you early, often, publicly, and creatively. Remember that a creative gift is vastly better than an expensive one. Try starting each board meeting by thanking people for what they have done in the previous month. Praise them for donations of time as well as for raising money. A typical opening might go something like this: "We've had an incredibly productive month. Reba, thanks for addressing 3,000 envelopes single-handedly. You're amazing. Because of Marty's tenacity with McDonnell Douglas Corporation, we now have a \$5,000 grant for the preschool." The meeting has begun on a positive note, and members have gotten ideas about how they can contribute. Acknowledging progress is a good way to keep committees on task and keep the board updated. For instance: "Steve is making progress with the Neighborhood Assistance Program credits. He has an appointment with the assistant to the governor and is headed for the capital next week. Keep up the good work, Steve."

6. Be Inclusive. Make it a point to thank board members' spouses. Plan to include spouses in at least one event a year. Such inclusion helps assure that they will under-

stand your organization's mission and be supportive of the time their spouses spend on board work. Also be sure to thank board members' secretaries and other support staff. Consider sending small holiday gifts, such as flowers or mugs with your organization's name and logo.

7. Don't Let the Honeymoon End.

Unless you take good care of your board members, the work won't get done and you will not serve your constituents. Providing a comfortable, warm atmosphere produces board-bonding and helps board members be productive. Being kind, supportive, and caring is good business. The honeymoon between an organization and its board member never has to end. Indeed, it should grow in strength and commitment, just as a good marriage does. And, like a good marriage, the relationship benefits from all the positive efforts put into it. Each anniversary year between an organization and a board member should be joyfully celebrated. And when the board member rotates off, it should be as a friend for life. ■

Carol Weisman is president of Board Builders, a consulting firm in St. Louis, Missouri. She is a speaker, author, trainer and consultant who has served on 24 boards and been president of seven. Visit www.carolweisman.com or call 888-500-1777 to learn more.

In the next issue of the Virginia Main Street Monitor, we'll continue our discussion of Board development by featuring Ms. Weisman's article, "The Importance of a Prenuptial Agreement Between a Board President and the Executive Director or Better Living Through Clear Expectations."



Focus on Business Retention & Recruitment: Eight Tips for Attracting Small Businesses to Your Downtown



Kennedy Lawson Smith, former Director of the National Main Street Center, and now a principle with The Community Land Use and Economics (CLUE) Group in Arlington, Virginia, recently posted her tips for attracting small businesses to downtown over the Main Street listserv. As a follow-up to our two recent training workshops in Culpeper and Rocky Mount, where the focus was primarily on business recruitment and retention, Virginia Main Street is providing Ms. Smith's useful tips below. To find out more about the Main Street listserv, which is a great way to communicate with downtown advocates across the country, visit: www.mainstreet.org. The listserv is one benefit, among many, of becoming a member of the National Main Street Center.

People who invest in property development and people who open small businesses need different sorts of resources, and therefore different incentive packages. I've found that creating an environment that cultivates and attracts small businesses usually involves having these tools in place:

1. Training programs: Successful, independent businesses are often interested in opening second locations, but the business owner needs to have qualified staff on whom she or he can rely to operate the new business successfully. It's therefore wise to work with local schools, community colleges, chambers of commerce, small business development centers, etc. to constantly develop and cultivate a core group of potential business managers (or owners).

2. Seed funding to help get new businesses started.

3. Financing: Lines of credit, expansion loans, etc.—the financing needed to sustain a business and help it grow, particularly during its first 2-3 years, when it is most vulnerable to cash-flow crunches.

4. Flexible landlords: Finding landlords who might be willing, for instance, to execute a five-year lease in which the rent level gradually escalates over the five-year period, with the property owner getting a percentage of sales that gradually tapers out as the rent level increases (thus supplementing his/her rental income

AND providing an incentive for the property owner to help the business owner succeed).

5. Mentors: A volunteer group of people, such as an attorney, an accountant, someone good at marketing, someone good at visual merchandising, etc., with specific skills small businesses need (even though they might not initially realize they need them). These volunteer specialists should visit new businesses every month or two for the first six months, then every three or four months for the next couple of years and provide confidential advice.

6. Ideas: I've found that, while some successful, independent businesses are very creative, most are simply really good at following their business plans. Creativity and small business development talent are not the same thing, and aren't skills that necessarily go together. Franchises are successful, for example, because they provide franchisees with detailed business plans (and it's no coincidence that franchisees say the best franchisees are people who are good at following instructions, like former military personnel, and not deviating from them). You want to find people who are really good at operating successful businesses, but you might have to help them by bringing them a creative, market-supportable idea and crafting a business plan with/for them.

7. Promotional support: Few things are as valuable to new business as traffic. The revitalization organization

can help by providing promotional support—letting the district's workers and residents know about the new business, encouraging cross merchandising, hosting an open house, placing key components of special events near the new business, etc.

8. Someone to cut red tape and point out resources: Small businesses are busy enough operating and growing their businesses. They don't have time to hunt down the incentive programs, training resources, and mentors. That's why it's so important for local Main Street programs to compile this information, to help find or create tools that businesses need, and to stay in constant touch with the district's businesses (particularly its newer businesses) to make them aware of and help them gain access to the tools they need.

Almost all of these tools and incentives are provided to the chain retailers that locate in shopping malls, either through the national corporation's office or through the shopping mall management entity. The challenge for historic commercial district management programs is to provide similar, or superior, tools through a different constellation of partners (property owners, volunteers, consultants, government agencies, other nonprofits, developers, etc.). ■

Kennedy Lawson Smith can be reached at: The Community Land Use and Economics Group, PO Box 2345, Arlington, Virginia 22202-0345, phone: 703-519-1802, e-mail: kennedy@cluegroup.com.

Virginia Main Street Announcement Celebrations

On August 24, Deputy Secretary of Commerce and Trade **Matt Erskine** traveled to **Harrisonburg** and **Luray** to officially recognize the localities as designated Virginia Main Street communities. Representatives from the Virginia Department of Housing & Community Development (DHCD) joined Deputy Secretary Erskine, local leaders and residents to welcome the newest additions to the Virginia Main Street program. "On behalf of Governor Warner and the commonwealth, it is my pleasure to officially recognize Harrisonburg and Luray as Virginia Main Street communities," said Deputy Secretary Erskine. "Harrisonburg and Luray will soon experience the benefits of the Main Street program as they work to bring businesses, jobs, and people back downtown."

The following day, on August 25, Deputy Secretary of Commerce and Trade **John Sternlicht** officially recognized **South Boston** as a Virginia Main Street community, and was joined by DHCD representatives, local leaders and residents. "The Virginia Main Street program will help South Boston develop a comprehensive strategy to revitalize the downtown area and support its economic growth," said Deputy Secretary Sternlicht. Bill Shelton, DHCD Director congratulated all three communities in their achievements saying, "Our agency is proud to welcome Harrisonburg, Luray and South Boston as Main Street communities." ✍

SEED Recipients

The Virginia Department of Housing and Community Development's Office of Community Capacity Building has announced its 2004 SEED Communities, including two designated Virginia Main Street communities, **Bedford** and **Lexington**, as well as an Affiliate community, **Broadway**. The program is a one-

People, Places & Happenings

resources & news you can use



Deputy Secretary of Commerce and Trade **John Sternlicht** officially recognized **South Boston** as a Virginia Main Street community (top left photo). Deputy Secretary of Commerce and Trade **Matt Erskine** recognized **Luray** as a Main Street Community (top right photo), as well as **Harrisonburg** (bottom photo: **Eddie Bumbaugh**, Executive Director of **Harrisonburg Downtown Renaissance**, at left; Deputy Secretary **Erskine** in center; and City Councilman **Rodney Eagle** at right).

year capacity building and operating support program for organizations engaged in community development activities.

It offers intensive technical assistance to strengthen and improve the operating performance of the organization through strategic investments in governance, finance, administrative systems, staffing, marketing, collaboration, partnering and information systems. The program offers opportunities to interact, learn and discuss with other organizations successes and challenges during workshops and trainings. Based on an organization's performance in reaching its capacity building goals, the program will award grants up to \$20,000 for operational costs and activities.

For more information about the 2005 round of SEED Grants, contact **Desi Wynter** at desi.wynter@dhcd.virginia.gov, 804-786-1150. ✍

2004 Transportation Enhancement Projects

In July, the Virginia Department of Transportation announced the latest grant recipients of Federal Transportation Enhancement Program funds. Virginia Main Street communities that received transportation enhancement funding include **Bedford, Culpeper, Danville, Harrisonburg, Lexington, Luray, Lynchburg, Orange, Staunton** and **Winchester**.

DHCD Commercial District Affiliates receiving funding include **Boydton, Broadway, Chatham, Covington, Edinburg, Floyd, Herndon, Kilmarnock, Mathews, Mount Jackson, Pearisburg, Pennington Gap, Pulaski, South Hill** and **Woodstock**. For a full list of funded projects and their descriptions, go to www.virginiadot.org/projects/prehnhance.asp. ✍

All-America City Awards

The National Civic League is starting to gear up for its next round of All-America City Awards. For more than 53 years the All-America City Award has encouraged and recognized civic excellence, honoring communities of all sizes (cities, towns, counties, neighborhoods and regions) in which community members, government, businesses and nonprofit organizations work together to address critical local issues. The All-America City Award provides many benefits to winning cities. Some of these include: economic stimulus, community pride, and community collaboration. In 2002, **Bedford** was named as an All-America City finalist.

Free online briefings and telephone conference calls on the AAC application and award process for interested communities will be held on November 16, 2004, as well as January 18 and February 15, 2005. For more information go to www.ncl.org/aac. ✍

National Holiday Tree Tour

The Commonwealth of Virginia is honored to provide the 2004 National Holiday Tree with participation from the George Washington and Jefferson National Forests. This 60 to 70 foot tree is a gift to the nation from the entire state, and was selected by the Capitol Architect this summer. In November, the tree will be cut, and will then travel to celebrations in several communities around Virginia before it is transported to Washington, D.C. and decorated with more than 5,000 ornaments handcrafted by the citizens of Virginia. Community celebrations will be held in Virginia Main Street communities—**Culpeper, Manassas, Orange, South Boston, Staunton and Winchester**—as well as eight DHCD Affiliate communities—**Cape Charles, Chatham, Clifton Forge, Mount Jackson, New Market, Onancock, Suffolk** and

Wise. In December 2004, as America watches, the Speaker of the United States House of Representatives will throw the switch to light the holiday tree on the front lawn of the U.S. Capitol building. Approximately 60 to 70 smaller trees from across the state will be distributed among Washington, D.C., the House and Senate office buildings and other government offices. For more information go to www.capitolholidaytree2004.org. ↘

New DHCD Commercial District Affiliate

Welcome to the following new DHCD Commercial District Affiliate community that has joined the fold in recent months:

- Strasburg

To find out how your community can become an Affiliate and have access to Main Street quarterly trainings, check out our website at www.dhcd.virginia.gov/MainStreet. ↘

People

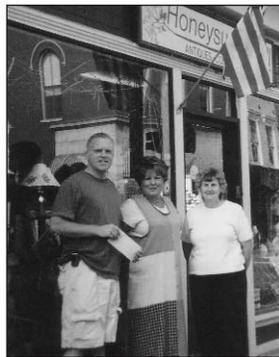
Before being selected as a Virginia Main Street community, Harrisonburg Downtown Renaissance hired **Eddie Bumbaugh** as Executive Director in 2003. Eddie, who is a certified Supreme Court of Virginia mediator, came to the organization with a background in conflict resolution, human services and business. A Harrisonburg native, Eddie holds a masters degree in social work from Virginia Commonwealth University. **Allan Williams** started in August as the Executive Director of the **Martinsville** Uptown Revitalization Association. Allan, who holds a Ph.D from Virginia Commonwealth University, was the City Administrator for St. Charles, Missouri, and over his professional career has served as the County Administrator for Buckingham, Hanover and Montgomery Counties in Virginia. ↘

It's Hip to be Square:...

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Customer Loyalty Cards

Customer loyalty programs are not new to downtown retailers. Punch cards, specialty item clubs and coupons are tools that retailers can use to keep shoppers coming back for more. The Staunton Downtown Development Association (SDDA) recently introduced the new "Survivor Staunton" customer loyalty program for all Mary Baldwin College and Stuart Hall (a local prep school) students. The students receive a "passport," that is good for the year, when they arrive to school. The students' passports are signed when they visit participating shops, and while at the shops, the students also receive instant rewards. The "passport" prizes are tiered—if the student gets 15 store signatures, they receive a coupon for a free ice cream, 15 more signatures they receive a free T-shirt, etc. The Survivor Staunton program is a complement to SDDA's "Shop Staunton First" program, which was initiated last year. When a customer spends more than \$25.00 at a store downtown, they fill out a prize coupon for a drawing held every two weeks.



Prize winners from a Shop Staunton First drawing.

Staunton retailers also offer their own individual customer loyalty programs. Blue Mountain Coffee offers a gift card, punch card (buy 10 coffees, get one free), and coffee club (buy 10 pounds of coffee, get one free). Silver Linings, a jewelry and gift store, provides

coupons on a monthly basis—when a customer purchases an item, he or she is given a discount coupon that is valid during the following month. Silver Linings also sends out thank you coupons to those customers that spend over a certain amount at the store. Another jewelry shop in Staunton, Crown Jewelers, offers a monthly \$100 gift certificate for which customers must register. Crown Jewelers uses those registrations to build their customer database.

Because of the recent popularity of customer loyalty cards, many consumers across the country are suffering from punch card overload in their wallets. Retailers are following the lead of grocery stores by offering punch

cards that go on key chains. The consumer sees the card more often, and it is also handy when making a purchase at the pertinent store. Retailers can also help their customers avoid punch card overload by keeping track of the shopper's purchases themselves. A coffee house in Harrison, Ohio, asks customers to provide their address when they first establish a card. The contact information is then entered into a customer database, creating a mailing list for the business. The coffee house maintains a card catalog, organized by last name, of punch cards. When the customer rings out, the cashier asks if he or she has a loyalty card and then pulls the card from the catalog to be punched.

Conclusion

When developing a card program for your downtown, whether it's a debit, credit or customer loyalty card, keep in mind that the primary benefit of such a program appears to be improving downtown's brand in the marketplace and offering improved customer service to the consumer. Consider the costs and time to manage and market a card program, and get in touch with other downtown organizations first that have already ventured into this relatively new industry. ■



**VIRGINIA DEPARTMENT
OF HOUSING AND
COMMUNITY DEVELOPMENT**

501 North Second Street
Richmond, Virginia 23219

Downtown Development Calendar

November '04

- 3-4 **Virginia Main Street Managers' Retreat, Mariners Landing at Smith Mountain Lake**
- 4-5 Preservation Maintenance: Understanding and Preserving Historic Buildings, Washington, DC (Preservation Institute and American Institute of Architects, www.npi.org/sem-hsr.html or 703-765-0100)
- 8 Main Street Monday: Economic Restructuring, Crownsville, MD (410-209-5814 or wilson@dhcd.state.md.us)
- 7-8 The Future of Preservation in Virginia: A Shared Responsibility, Charlottesville, VA (APVA Preservation Virginia, 804-648-1889, ext. 304 or conference@apva.org)
- 15-17 Farming on the Edge: Meeting the Challenge, Lexington, KY (American Farmland Trust, dmittasch@farmland.org or www.farmland.org/conference2004)

December '04

- 1 Preserve America Community application deadline (www.PreserveAmerica.gov)
- 1 Virginia Tourism Corporation Orientation Session, Richmond, VA (VTC, 804-371-8144 or pbozorth@virginia.org)
- 13 Main Street Monday: Business Retention, Crownsville, MD (410-209-5814 or wilson@dhcd.state.md.us)
- 31 Tree City USA application deadline (Arbor Day Foundation, www.arborday.org)

January '05

- 3-5 Virginia Bed & Breakfast Annual Meeting, Richmond, VA (888-660-BBAV or www.innvirginia.com)
- 26-28 North Carolina Main Street Annual Conference, New Bern, NC (919-733-2850 or mainstreet@ncdca.org)