



New Members

- ◆ **Allied Dealers Supply**
P. O. Box 227
Newbury, OH 44065
Jeffrey A. Bonato
(440)564-8044
~ Wholesale distributor of building materials related to masonry industry.
- ◆ **Cleats Club Seat Grille**
8389 Mayfield Road
Chesterland, OH 44026
Matt Hollingsworth
(440)729-7930
~ Restaurant/Sports Bar
- ◆ **Devil's Trucking, LLC**
11257 Lake Forest Drive
Chesterland, OH 44026
Jerry Flesher & Samantha Mitchell
(440)708-6125
~ Local hauling of construction materials - stone, dirt, etc. - dump trucks.
- ◆ **Rolling Green Golf Club**
15900 Mayfield Road
Huntsburg, OH 44046
John Wahl
(440)636-5171
~ Golf Course

Chesterland Chamber of Commerce Communicator

Chesterland Chamber of Commerce
8228 Mayfield Rd., Suite 4B
Chesterland, OH 44026

BULK RATE
U.S. Postage Paid
Chesterland
Permit No. 300

LOOK INSIDE THIS ISSUE:

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Chesterland Chamber of Commerce Communicator

The 2010 Night at the Races is Coming...Get your Tickets NOW!

It's back by popular demand. You know you had a great time last year. The event sold out quickly so, don't wait. Order your tickets soon and be part of the fun. **Mark Nolan, WKYC News Anchor**, has enthusiastically agreed to be our guest host again.

The proceeds from the evening will benefit The Littlest Heroes as well as the mission and programs of the Chesterland Chamber of Commerce. Please join us in helping the kids of Northeast Ohio and their families who are struggling with the emotional and financial burden of cancer.



The **Chesterland Tavern** will again be open that evening only to ticket holders.

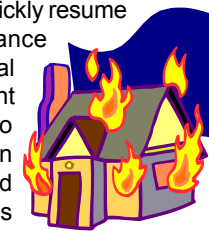


Admission for the event is **\$20.00** per person and includes two (2) beverage tickets and appetizers all night long. If you are unable to attend the event, we hope you will chose to support this cause through one of the many sponsorships available. Please review the enclosed Sponsorship Form and return it along with your check to: Chesterland Chamber of Commerce, 8228 Mayfield Road, Suite 4B, Chesterland, OH 44026. Contact Kelly Monaco at (440)729-7297 if you have a door prize, donation or any questions. This is sure to be a repeat of last year's fun. Don't miss out. Purchase your tickets and be a part of this enjoyable evening.

When Disaster Strikes Will Your Business Be Prepared?



Is your business ready to handle a disaster should it occur? Are you prepared for the results of a fire or arson, a hurricane or flood, snow or ice damage, a tornado or lightning strike, an earthquake, electrical failure, vandalism, theft, a computer failure or hackers, embezzlement or a labor disruption? Join us for a luncheon meeting at **11:30 a.m.** at the **Chesterland Tavern** on Wednesday, **February 17, 2010** and let **Jerry Colosimo of The Farrow Group** provide you with the advance tools and guides you need to be prepared or get your business up and running as quickly as possible after a disaster occurs. He will help you prepare a business plan that will be a roadmap to crisis management, protect your assets, give you the tools to quickly resume normal operations, provide guidance to ensure your operation's survival and a controlled work environment and plan how to direct resources to key recovery areas. The luncheon is **\$12.50** for Chamber members and **\$15.00** for all others and includes your choice of two lunch entrees (fried perch with fries and cole slaw or eggplant parmesan with pasta). Registration and networking begin at 11:30 with lunch and the presentation to follow at noon. Call the Chamber at (440)729-7297 to RSVP.



Upcoming Events

- ◆ **February 11, 2010** - Board of Trustee's Monthly Meeting, **5:45 p.m.** at the Chamber Office
- ◆ **February 17, 2010** - Luncheon Meeting at the Chesterland Tavern (see cover story)
- ◆ **February 27, 2010** - 2010 Night at the Races at the Chesterland Tavern (see cover story)
- ◆ **March 1, 2010** - deadline for the \$10.00 early registration discount off the cost of table registrations for the All County Business After Hours to be held at the Family Life Center at the Federated Church (see story on pg. 2)
- ◆ **May 5, 2010** - All County Business After Hours to be held at the Family Life Center at the Federated Church (see story on page 2 inside)

PUBLISHED BY

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CHAMBER OFFICERS

President.....Richard Healey
Vice President.....Frank Makoski
Treasurer.....Bob Studniarz
Secretary.....Reena Kanner

CHAMBER TRUSTEES

Bernie Bagaria, Anthony Cannata,
Monica Goins, Richard Healey,
Reena Kanner, Scott Larrick,
Frank Makoski,
Allyn B. McNaughton,
Derek Nevar, Debbi Paterno,
Jim Prout, Bob Studniarz,
Bridget Toomey, Keith Werbeach,

OFFICE STAFF

Kelly Monaco
Sales/Marketing Manager
kelly@chesterlandchamber.com

Rose B. Pasternak
Office Manager
rose@chesterlandchamber.com

OFFICE HOURS

Monday-Friday
9:00 AM to 2:00 PM

The 2010 All-County Business After Hours will celebrate Cinco de Mayo

This year's All-County Business After Hours falls on May 5th...network as you celebrate Cince de Mayo. The event will be held at The Family Life Center of the Federated Church at 16349 Chillicothe Road in Bainbridge. There will be many activities that evening to help you add spice to your business. Join us for speednetworking. Set up a table among the vendor showcase. Come and enjoy the free food and wine samplings. Purchase a raffle ticket for a chance at a Chinese auction item. You could even win a door prize just for attending. More information will be coming (including a March 1st early registration discount of \$10 off the cost of table registration). For now, please mark your calendar to spend some time with us on May 5th and celebrate your business and Cinco de Mayo! Gracias!

WORKING THE WEB

Make the Web Work for Your Business

We make owning a successful website easy and profitable, leaving you time to live your life and run your business.

To do this your website must:

- Have Attractive Design
- Analyze Visitor Interactions
- Have lots of information
- Add New Info Regularly
- Be popular in Search Engines
- Advertise Online
- Convert Leads

THE ARC
Creative Group Inc.

216-373-6593
www.ARCcreativegroup.com

2010 Telephone Directory

Mother Nature was much more forgiving this year as our telephone directories were delivered with little or no interference from the weather. We hope you received your directory and patronize our advertisers. If you are in need of additional copies of the directory you may pick one up at the Chamber Office as well as the Chester Township Town Hall. If you are not currently an advertiser in this handy reference book and would like information on being included, contact Kelly Monaco and (440)729-7297. She will gladly provide you with everything you need to have your business included in 2011's publication.



Recent Wrap-Ups

Holiday Happening - This event was another first that is sure to become an annual favorite. We had a nice turnout of members and friends who came out for nothing more than fun and camaraderie in celebration of the holidays. Thank you to **Rich Healey** and the **Chesterland Tavern** for hosting the memorable evening.

Toys for Children Campaign - Thank you to all who generously donated and helped aid over 600 families this recent holiday season. You benefitted over 1,300 children (a record for the Sponsor a Family Program). The Geauga County Department of Job and Family Services has been assisting Geauga County families for over 31 years with gifts and food for the holiday season and are grateful for those who worked so hard to make this holiday enjoyable for the less fortunate.

123College.com - A large crowd listened attentively to Dennis Nero as he offered his expertise on how to get your college-bound student into the school of their dreams without destroying your retirement in the process. Those in attendance were offered options on financial planning for college. This luncheon successfully inaugurated the Chamber's **"Pay to Say"** meetings. If you are interested in promoting your company or an upcoming event, contact the Chamber office at (440)729-7297. We will do the advertising, promote the event and give you the podium where you will have the chance to pitch your concept or business to those in attendance. We will handle the mail...you do the sale. The topic must be approved by the Board of Trustees in advance. The cost to Chamber members is \$75.00 to sponsor the meeting (all others \$100.00).

The "Buzz"



The Alphabet Soup of Health Plans-HSA

As health care costs have risen in recent years, small businesses have turned to consumer-driven health plans (CDHP) in an attempt to keep costs in check while continuing to provide employees with the health coverage they expect. CDHPs have higher deductibles, so more health care expenses are borne by the employee at the time of service. However, they carry lower premiums, so for most people they will cost less than traditional HMO or PPO plans.

There are two primary types of CDHPs: Health Savings Accounts (HSA) and Health Reimbursement Accounts (HRA). The HSA, paired with a high-deductible health plan (HDHP) is a savings account into which employers or employees, or both, make pre-tax deposits for health care-related expenses such as office visits, prescriptions and copayments. The account earns interest, which is also tax-deferred, and any money left in the account at the end of the year can be rolled over and used to pay for future health care expenses, or retirement.

If the funds in the HSA are exhausted before the plan deductible is met, the employee pays the remaining deductible amount. This is referred to as the "bridge" amount, because it bridges the HSA and the traditional health coverage part of the plan. Once the deductible is satisfied, the traditional coverage protects employees from further expenses.

This information is brought to you through collaboration between the Chesterland Chamber of Commerce, NOACC and Anthem Blue Cross and Blue Shield.

BWC NEW RATES IN FEBRUARY PREMIUMS

On Friday, October 30, the BWC Board of Directors voted to reduce the maximum discount for group-rated employers to 51%. The board decreased the maximum discount by reducing the maximum credibility and applying a break-even factor. The new rates will be effective July 1, 2010. Employers will see the new rates when they pay their premiums for the July 1, 2010 to December 31, 2010 pay period (which are due by the end of February 2011).

(continued in next column)

BRIGHT STAR AWARDS

Almost 50 Chambers of Commerce across northern Ohio nominated a person from their Chamber to be their "Bright Star". The Chesterland Chamber of Commerce congratulates its recipient, Trustee and Chamber Member, **Bridget S. Toomey** of Bridget S. Toomey, CPA, Inc. Bridget was recognized on October 29, 2009 at NOACC's Semi-Annual meeting held at the Cadillac Ranch on Public Square in downtown Cleveland. She was presented her award by Michael Cardamone of WKYC TV3 in recognition of her commitment and dedication to our Chamber, highlighting her efforts in regard to the new "Welcome Home" banners produced locally and hung along the roadways in the center of Chester Township. Bridget is truly deserving of this honor and shines as a bright star for our Chamber.



Sue Makoski, Frank Makoski, Donna Wertz and Bridget Toomey



Chamber President Richard Healey, Michael Cardamone, Bridget Toomey and NOACC Chairman Kathy Berkshire



Joseph LaGuardia, Jim Prout and William Ryan

(continued from previous column)

It is not too late to save. Apply now for a **FREE** no obligation analysis. Call Benefits 1 Group at 1-877-765-4200 to get more information or to give a verbal AC3 approval today. Or visit the Member Benefits tab of our Chamber website at www.chesterlandchamber.com.



Go to the Benefits 1 Group box and double click on "Click here to request a FREE AC3 form online." Benefits 1 Group is the only workers' comp third party administrator endorsed by NOACC and offered by the Chesterland Chamber of Commerce. If you are not working with Benefits 1 Group, you are **not** enrolled in the endorsed NOACC chamber plan. Employers **must** enroll in the 2010-2011 group rating program **before February 28, 2010**. You are eligible to receive a free analysis even if you are currently in another workers' comp group. Get an analysis and make an informed decision when you compare your savings and fees. Hurry! Do not miss the deadline.