



"Linking Business to Community for Prosperity!"

Willoughby Area

Chamber of Commerce

Serving Kirtland, Kirtland Hills, Willoughby, and Willoughby Hills

Volume 109 Issue 1

January/February 2012

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TAKE NOTE

February

16 Board Meeting - Willoughby City Hall

23 State of the Cities Luncheon - Gavi's

Congratulations

Congratulations to the winners of the latest Membership Survey!

As promised, three winners' names were drawn from the list of those who replied to the survey by the deadline date...and the winners are... **Neil Sawicki of Global Commercial Real Estate** (won a year long banner ad on the Chamber site) and the \$25 VISA gift cards were awarded to **J. Paul Kusma of State Farm Insurance** and **April Ockington, owner of Body-4-U** gym and personal training studio.

Thanks to all who took the time to complete our survey...after all, we can't improve our programming unless we know what you like and don't like about your Chamber membership!

Congratulations to our Business Grant winners!

The Education and Development Committee recently reviewed the applications that were submitted for the latest round of business grants and the following winners were selected:

Bob Godina and Keith Martinet each earned grants of \$250 to cover the cost of some recently-taken continuing education for their work as CPA's with **Martinet & Recchia**.

Ed Bash, CPA and partner with Bond, Sippola, DeJoy & Co. earned a grant of \$164.50

Dr. Kathy Whan Marko, a psychologist in private practice earned a grant of \$73.84

The grants are easy to apply for and offered on a quarterly basis. What a great way to educate and train your workforce that pays you back! You may access a grant application online at www.willoughbyareachamber.com or by contacting the Chamber office at 440-942-1632. **The next grant deadline is March 15, 2012** (grants to be awarded in April, 2012).

SAVE THESE DATES

Golf Outing at Little Mountain Golf Course on Friday, June 15, 2012. Registration at 8:00 am, shotgun start 9:00 am, more info to follow.

21st annual Artsfest to be held in the streets of downtown Willoughby, July 21st from 10am-5pm

Missing out on receiving the Chamber's emails?

Perhaps you have recently changed internet providers or the contact person(s) in your company has changed? In order to make sure that you are kept in the loop of all that is going on in the Chamber, please contact the office with your updated information. Email any updates to nikki@willoughbyareachamber.com, fax us a message at 440-942-0586 or give us a call at 440-942-1632.

If you have moved...

If you have moved, please be sure that the Chamber has your current mailing address so that we can update your records. Now that postal regulations have changed, we are now being charged for every piece of mail that we send out and comes back to us. Also, if your business will be closing, please notify us of that change as well. Thank you!

Stay connected with the Willoughby Area Chamber of Commerce on Facebook, LinkedIn and Twitter!



The purpose of the Willoughby Area Chamber of Commerce is to promote and develop a supportive business and community environment in which to live and work.

The Chamber of Commerce Newsletter is published 6 times annually. Publications run: January/February; March/April; May/June; July/August; September/October; and November/December. All news items, advertising and photographs are required to be submitted no later than the 15th of the month prior to publication. Please notify the Chamber Office of any change of name, address, phone number or absence of issue.
Phone: 440-942-1632 Fax: 440-942-0586
Email: nikki@willoughbyareachamber.com



Willoughby Area

Chamber of Commerce

2012 OFFICERS

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Vice-President Bob Fiala
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Treasurer Bob Godina
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Tim Campbell 440-516-9090
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Donna Swan Administrative Assistant

2012 CITY MAYORS

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City of Willoughby
Mark Tyler 440-256-3332
City of Kirtland
John Turben 440-256-3296
City of Kirtland Hills
Bob Weger 440-946-1234
City of Willoughby Hills

State of the Cities Luncheon

Co-sponsored by: Cleveland Clinic & Martinson-Nicholls, Inc.



Martinson-Nicholls, Inc.



Cleveland Clinic

Family Health Center, Willoughby Hills

Please join us for an informative municipal update from Mayors Tyler (Kirtland), Anderson (City of Willoughby), and Weger (Willoughby Hills). Find out what has transpired over the past year and what is being forecasted for the current and future years. From department updates to building and construction projects to infrastructure issues, learn what's happening in these cities. After all presentations are given, the Mayors will answer your questions, time permitting.

When: Thursday, February 23, 2012, 12:00 noon

Where: Gavi's, located at 38257 Glenn Ave., Willoughby

***The luncheon will be buffet style, feel free to begin lunch upon arriving.

Cost : \$15.00/members, \$20.00 / non-members

Please make your reservations with the Chamber office no later than Monday, February 20th. Register online at www.willoughbyareachamber.com or send/fax this coupon with payment info to 440-942-0586 or call the Chamber at 440-942-1632. Checks, cash and all major credit cards accepted. Refunds will not be issued and walk-ins will not be accepted. Advance payment required. Checks should be made out to "WACC" with "February luncheon" noted in the memo section.

Please make _____ reservations for the February luncheon for:

Name(s) _____

Company _____

Phone _____ Amount Enclosed \$ _____

Check # _____ (\$15/members, \$20/non-members)

Credit Card # _____ Exp. Date _____

Card in the name of _____

Signature of Cardholder _____

2012 Chamber Luncheons and Monthly Meeting Schedule

Please **SAVE THESE DATES**, more info to follow in blast emails and upcoming issues of the newsletter!

Date	Topic	Location
January 27	Distinguished Awards Luncheon & Annual Meeting	Pine Ridge Country Club
February 23	State of the Cities Luncheon	Gavi's
March 22	Topic and Location TBA	
April 26	Very special guest speaker: Joe Tait	TBA
May 24	Topic and location TBA	
***No luncheons will be held in June or July so that everyone can attend our special events (Golf Outing and Artsfest!)		
August 23	Legislative Luncheon	TBA
September 27	Topic and location TBA	
October 25	Topic and location TBA	
***No luncheon will be held in November		
December 5	Holiday Mixer , 5:00-7:00 p.m.	Olivor Twist



ANGELS in WAITING
Home Care

Terri Jochum, RN
CEO
tjochum@aiwhomecare.com 440.946.0349

WWW.AIWHOMECARE.COM



Holly's Hearing Aid Center

Stefanie L. Perez, HIS
Hearing Instrument Specialist

35104 Euclid Ave., Willoughby, OH 44094
Tel: 440-946-7800

Satellite Location in the Painesville Senior Center
Email: stefanieperez_hollyshearing@yahoo.com
visit us at www.hollyshearingaidcenter.com





Breckenridge Village

MARKETING DEPARTMENT

(440) 942-4342
36851 Ridge Road FAX (440) 954-8337
Willoughby, Ohio 44094 lnixon@breckenridge.oprs.org



Notes from Nikki

By *Nikki Matala*
Executive Director

you are unable to participate, remember that you can always send a company rep in your place. We all get busy and sometimes get out of the habit of staying involved but I'm asking you to make that effort this year as your business resolution for success!



President's Perspective

by *Marlene Cornachio*
Custom Cleaning & Maintenance
440-946-7028

Nikki

It's the start of another year and the time when we make our resolutions—which have usually fallen to the wayside by now.... With so many people still feeling the pinch of the economy, the feelings of personal and professional dissatisfaction are all around. Many people are less inclined to join or stay involved in groups and attend functions that are specifically designed to help you grow your business. It seems rather counterproductive to own a business yet not fully invest yourself. As long as that business is running, it seems sensible to want to do everything you can to keep it afloat and take advantage of opportunities that will help you to be ready for better times to come. We know that there will be better times, it's just a matter of riding the storm out and looking to the horizon for the sun to appear. This is not the time to stick our heads in the sand and passively accept that things may not be where we'd like them to be.

The Chamber board and especially our new President, Marlene Cornachio, have been working diligently to plan a year filled with fun, new, and innovative programs and events and we want to raise the level of enthusiasm of the membership! We want to get you involved.

For starters, the golf outing is coming back and under the leadership of **Kathy Longo (Emerald Glen Title)** and **Scott Andrew Mills (PNC Bank)** along with a dedicated committee, it's going to be bigger and better than ever before! Be sure to save the date: Friday, June 15th so that you can bring your foursome along to golf and enjoy a great day of fun and networking out of the office environment. The Artsfest will be back in its full glory on Saturday, July 21st and will be held in the streets of downtown Willoughby. This is a great time to do your holiday shopping in advance as you peruse the works of our talented artists and enjoy the shoppes and restaurants of downtown Willoughby.

There are lots of good things to come but in order to make your membership *great* and not just "good", you have to get involved. If

As I begin my new term as the 2012 Willoughby Chamber President, I do so with great honor. I have been a chamber member for the past 8 years and I have enjoyed my time with the chamber. I have made some good friends and have been able to make some of these friends clients along the way. I look forward to working with the Chamber Board, the general membership and Nikki throughout the year.

I can best describe the coming year as one of change. Most of you men will understand a woman's prerogative to change things up a bit. Nikki and I have been working diligently the past couple of months planning for the New Year. Increasing membership, restructuring our luncheon meetings and giving every chamber member a better value for their dollars are only a few of my personal goals during my tenure.

I'm most excited about bringing back our golf outing. The golf outing is on Friday, June 15th at Little Mountain Country Club. I am sure that co-chairs Kathy Longo and Scott Mills have many exciting details to share with you in the near future. If any chamber member would like to assist them please feel free to contact them directly. Along with the golf outing we have a different twist on one of our luncheon meetings. On April 26th we will have Joe Tait, the former "Hall of Famer" and "Voice of the Cavaliers" as our featured speaker. Joe recently published his book, "Joe Tait: It's Been a Real Ball". He has a variety of stories regarding Cleveland Sports to share with us. Make sure to make your reservations early as this will be a sold out event. Our Artsfest Committee is already busy at work to make this year's Artsfest even better! Mark your calendar for July 21st and share this date with your family and friends!

I would welcome any suggestions or comments regarding our chamber and events. The Willoughby Chamber is a thriving chamber that represents the business sector of our community and we sponsor many worthwhile events. I feel very fortunate to be leading this chamber and having the opportunity to work with all of you! See you at our kick-off January Luncheon to honor Chick-Fil-A our Distinguished Business and Jesse Baden our Distinguished Business Leader of the year!

Lake County Safety Council

Date: Friday, February 17, 2012
Time: Registration 11:15 a.m. – Meeting & Program 11:30 a.m. to 1 p.m.
Place: Holiday Inn Express Hotel & Suites LaMalfa
Cost: \$20 for Members & \$25 for Non-Members
Speaker(s): David Marquard, SuperFlash
Topic: Oxy-Fuel and Compressed Gas Safety
RESERVATIONS: Register online at www.councilnews.org or call 440-255-0877
RSVP DEADLINE: Monday, February 13, 2012
SPONSORS: LAKE HEALTH, HZW ENVIRONMENTAL CONSULTANTS, RESTORX MD,

Date: Friday, March 16, 2012
Time: Registration 11:15 a.m. – Meeting & Program 11:30 a.m. to 1 p.m.
Place: Holiday Inn Express Hotel & Suites LaMalfa
Cost: \$20 for Members & \$25 for Non-Members
Speaker(s): Kristy Milo, Health & Safety Engineer, Lubrizol Corp.
Topic: LEPC Highlights, EHS Filings & Safety Education
RESERVATIONS: Register online at www.councilnews.org or call 440-255-0877
RSVP DEADLINE: Monday, March 12, 2012
SPONSORS: LAKE HEALTH, LANTERN OF MADISON, HZW ENVIRONMENTAL CONSULTANTS, EA GROUP



Noteworthy News

Congratulations to **Cork's Wine Bar** who recently celebrated their 10th anniversary in their Willoughby location! Owners **Paul Rupert** (also of Martinet & Recchia, CPA's), Greg Bodnar, Tom Flenner, and most recently, **Nancy DeTomaso** as managing partner, they successfully operate one of Willoughby's finest establishments. Here's to many more years in business!

Neothink LLC, an Information Technology services provider based in Willoughby, has acquired Harbinger Consulting Group LLC of Hudson, Ohio (HCG). HCG, established in 2004, provide information technology support services to small and mid-sized businesses in the northeast Ohio area. HCG senior support engineer, **Rick Colvin**, will bring his 25 years of IT support experience to Neothink and will continue to provide IT solutions for both HCG and Neothink clients. Neothink was recently awarded a 2nd consecutive FastTrack 50 Award, which recognizes the fastest growing companies in Lake and Geauga counties.

FUEL, Future Emerging Leaders of Lake County, a group developed to cater to the networking needs of those ages 20-40 have planned a list of upcoming events for 2012. Events are free to FUEL members, \$5 for Chamber members and \$10 for non Chamber members. To obtain more information log onto lakecountyfuel.com

Lake County **KIDZBIZ** is a group formed by business owners who exist to provide products and services primarily to children and families. Monthly networking luncheon sessions are held. More info may be obtained on upcoming events at www.kidzbiz.com

The Heart of Willoughby has a board position open. This position is a voting member and has a two year term. If you are interested please contact the group at heartofwilloughby@gmail.com

Download the free **Experience Willoughby** App to search for places to eat, shop, socialize, etc For more info visit www.dtwilloughby.com

Jack Dever, inventor of "the Clog Catcher" offers the following update: the first order for the Clog Catcher is being shipped from the factory! There are sizes for sink and tubs and

the come in a variety of colors to match your décor. It's recommended that you replace the clog catcher every 30 days. For more info on this unique and wonderful product, email jack at jackdever@sbcglobal.net or give him a call at 440-477-2338.

TDA Architecture welcomes **John Waddell** as the new Senior Project Manager. He plays a key role in TDA's commercial/hospitality studio and oversees the daily activities of the company's licensed professionals and support technicians. John brings with him 25 years of experience in the marketplace and work history in local real estate. Prior to joining TDA, Waddell was Principal and Chief Designer of his own firm. His extensive experience includes design, management, and production for commercial, athletic, and educational projects.

The Lakeland Entrepreneurship Academy will be held by **Lakeland Community College** in partnership with the **Ohio Small Business Development Center**. Grow your business from a different angle this year. Walk away from the Academy with: Best practices designed especially for small businesses, invaluable small business networking contacts, honest advice from experts and successful local entrepreneurs, and a plan to build your business! The classes will be held for 12 Wednesdays beginning March 7 through May 23, 2012 from 8:00 a.m. until 10:30 a.m. at the Lakeland Community College Main Campus. Fee: \$365. For more information or to register call 440-525-7444.

The Willoughby Evenign Lions Club will host their 26th Annual Lion Frank Sraj Memorial Pancake Breakfast on Sunday, March 11th from 9:00 a.m. until 1:00 p.m. at the Browning Senior Center, located at 38032 Brown Avenue in Willoughby. Adults, \$5, Seniors, \$4, Children 6-12 \$3, Children under 6: free. For tickets or info call 440-942-5493. This event is sponsored by Gold-N-Merchant of Willoughby. The Lions Club assist local individuals in need of hearing or vision services and all proceeds go towards this cause.

The Lake County Development Council Legislative Breakfast is scheduled for February 27, 2012 at LaMalfa Centre. Cost to attend is \$20pp. Representative legislators and a county commissioner are expected to speak. Mark your calendar for 7:00-9:30 a.m. Register by calling Melissa McArthur at 440-336-4355 or cmb6899@sbcglobal.net or online at

www.lakecountydevelopmentcouncil.org

Lake Health has a variety of very valuable programs coming up for the month of February. For starters, enjoy a heart-healthy lunch, fashion show, health expo and keynote presentation by Emmy award-winning actress and comedienne **Tracey Conway** on Friday, February 24th from 9:30a.m. until 1:00 p.m. at the Holiday Inn Express Hotel & Suites LaMalfa in Mentor. Purchase a table of 8 for only \$140 or \$20/pp for LifeCycle/Women's Center Member or \$25 for non members. Call the Best of Health Line at 1-800-454-9800 by February 17th to register.

***A Runner's Clinic** will be held on Saturday, February 4th from 8am-1pm at the Tripoint Medical Center / Physician Pavilion, located at 7590 Auburn Rd. in Concord Twp. Keynote presenter is Ted Rupe, three-time Ohio Runner of the Year and the first Ohioan to win a major marathon. The program is designed for all runners to obtain info on improving performance and form, nutritional info, avoiding injury, and more. To register call the Best of Health line at 440-953-6000.

The Downtown Merchants Association in Willoughby will be hosting their first annual "Red, White & BBQ Rib Burn Off" on Saturday, May 19th from noon until 8:00 pm. All proceeds will go to the USO.

Congratulations to **TDA ThenDesign Architecture** in Willoughby, **Bob Fiala**, CEO and President. TDA recently received the **Weatherhead 100 award**. Since 1987, the Weatherhead 100 has been the event that showcases the fastest growing companies in Northeast Ohio. Qualifying companies must show consistent growth over the last five years. The Weatherhead 100 list—objectively determined annually and highly regarded throughout the region—is a testament to hard work, commitment, innovation, and the dream to succeed.

Welcome New Members

Chagrin Valley Steel Erectors, Inc.
Vicki Ruple
4500 Hamann Parkway
Willoughby 44094
440-975-1556 Fax 975-4108
ruplecompanies@sbcglobal.net
Steel fabrication.

Clearvue Financial Group
10893 Lakebrook Drive
Kirtland 44094
440-379-7777
www.clearvuefinancialgroup.com
steve@clearvuefinancialgroup.com
Independent firm providing financial
planning and insurance services
to individuals, business owners,
municipalities, non-profits and trusts.

DavEd
Thomas Mirabelli
4137 Erie Street
Willoughby 44094
440-942-3844 Fax 942-3844
Jewelry store, buy & sell gold.

Glazier Insurance Agency, Inc.
Matthew Baker
38120 W. Spaulding Street
Willoughby 44094
440-576-2921 Fax 576-9267
www.glazierins.com
matt@glazierins.com
Full service insurance agency writing all
lines of business.

JAB Industrial Sales, Inc.
8661 Quail Circle
Kirtland 44094
440-725-5060
jabbruce@aol.com
Manufacturer representative for industrial
motor control.

Lifebanc
Christopher Crepage
4775 Richmond Road
Cleveland 44128
216-752-5433 Fax 752-4204
www.lifebanc.org
chrisc@lifebanc.org
Lifebanc saves and heals lives through
organ, eye and tissue donation for
transplantation.

Matter of Fitness, LLC
Diana Rini
5483 Oakridge Drive
Willoughby 44094
216-337-7419
www.matteroffitness.com
dlrini@matteroffitness.com
Provide fitness and wellness services
including corporate fitness, individual
training and corporate wellness initiatives.

Mike's Home Improvement
38167 Airport Parkway, #4
Willoughby 44094
440-946-8460
www.mikeshomeimprovement.net
mikehi@att.net
Home improvement company that
handles exterior and interior including
repairs.

Willoughby Ohio Aquatic Farm, LLC
Ken Raftery
38401 Apollo Parkway, Unit H
Willoughby 44094
440-667-5020 Fax 975-0707
Fish Farm

Zelev & Zelev Co., L.P.A.
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38106 Third Street
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440-602-5120 Fax 602-5124
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Specialize primarily in probate work,
estate planning and Medicaid.

Is There DANGER Lurking in Your QuickBooks?

by Scott Gregory,
Your Trusted CFO & QuickBooks Expert
www.BetterBottomLine.com



Does your QuickBooks crash unexpectedly?

Take forever to run certain reports?

Generally misbehave or display error messages?

These are some of the warning signs that danger is indeed lurking in your QuickBooks.

As you know, Intuit does a masterful job of marketing and up-selling to you as a user of QuickBooks. Unfortunately, the same can't be said about them informing you of critical things you need to know about the health of your QuickBooks data file (where all your transactions and history are stored).

For example, there are limits on the number of customers and vendors within QuickBooks. Most businesses stumble into these limitations by accident, since there is no early warning system in the software.

The same can be said for the size of your QuickBooks data file. QuickBooks starts to get an attitude problem when the file gets too big. Yet again, you see no early warning indicators of this potential problem either.

Here's a secret – the key to understanding the health of your QuickBooks is literally by pressing the F2 key while in QuickBooks. You will see many of the critical details that you need to know displayed here.

I've put together a free guide that will help you make sense out of the information you will discover at the F2 key. Feel free to download it - <http://bit.ly/QBFileSize>. Still not making sense? Please contact me to discuss further.

A little maintenance of your QuickBooks can prevent a LOT of headaches for your business in the future.



Antivirus Onion Adds Another Layer

by Stephen DeBlock,
Network Results, Inc.
www.net-resultsinc.net

Recent virus activity has shown that the creators are far ahead of the protection curb. Virus removal, which is already a time consuming event, now takes out of the box thinking to perform. It has become standard practice at Network Results (www.net-resultsinc.net) to “brain dump” after a client disinfection. During these “brain dumps” we discuss tools used and methods applied to achieve a successful virus removal. Virus creators have achieved new levels of difficulty. For instance, on a typical laptop or desktop, the backup files and the factory default restore files are now being targeted. This type of innovative virus is designed to create longer periods of downtime for the user infected. Malicious virus advance used to surprise me, not any more. Our small businesses clients typically have a three tier virus protection platform:

- **End-User:** Traditional Antivirus located on a desktop or laptop device used to protect hard drives by monitoring real time file activity.
- **Email:** Server or cloud side message cleansing prior to delivery to a user mailbox.
- **Gateway:** Recommended add-on to most business level firewall devices to monitor and cleanse internet traffic.

After reading those bullet points, one would think there was more than enough antivirus protection in place. Not any more, we have reached a stage in which an additional layer of antivirus protection is needed. Network Results is now recommending that clients implement browser filtering. Browser filtering is provided by Tier1 antivirus companies. They take your internet traffic and run it through their virus scrubbers while internet browsing occurs. By doing this, it provides a clean browsing experience. As we all know, nobody is perfect with internet usage but we are now seeing legitimate business websites infected. These types of infections are painful for the end-users trying to order parts or supplies on-line as well as costly for the company they work for.

Network Results is a Panda Security (www.pandasecurity.com) business partner. Panda is consistently rated in the Top Tier (1-3) for virus catch by independent testing labs. Their in-house *cloud* service innovations led to them being nominated for a CRN award last year. Panda Cloud Internet Protection is their browser filtering service. Its entry level suite not only provides “clean internet” but the level of reporting allows a business to understand how internet traffic is being utilized. What’s really exciting about Panda’s solution is that you are not limited to your office for the service to work. Panda has backend servers all over the world which keeps mobile users integrated into business security policy. Our client case studies have so far shown that typical virus filtering combined with browser filtering, severely reduces end-user virus infections.



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- 24x7 Managed Service Offering
- Website Design & Hosting Services
- Hosted E-Mail/Blackberry/SharePoint
- Anti-Virus/SPAM & Backup Solutions

36625 Vine Street, Suite 4 Willoughby, Ohio 44094
440.283.0310
www.net-resultsinc.net



Family Members on the Payroll Can Make Good Business Sense

by *Tony Pochiro*
Raymond James Financial Services
(440) 918-1414
anthony.pochiro@raymondjames.com

There is abundant anecdotal evidence that having family members on your payroll can play out either as an inspired touch that makes a business soar or as an albatross that can threaten its very existence. The end result will depend on individual circumstances and whether family members have the requisite skills and judgment needed for a business to survive and prosper.

Whether to staff a business with capable family members is a question only the proprietor can answer, but there is no question that, properly done, it can be very good business to hire within the family.

Under the best of circumstances, family members on your payroll can provide you with great, dedicated and loyal employees who know it's in their self-interest for the business to succeed. Beyond that, hiring certain relatives can save you payroll tax dollars. Generally, these conditions apply to sole proprietorships, spousal partnerships and limited liability companies, but not to corporations or other partnerships. The regulations are designed to give small family businesses a break.

Employee Children

Hiring your children can give you the biggest tax break, depending on their ages. If your child who is a minor works as an employee of your business, you won't be required to withhold and pay FICA (Federal Insurance Contributions Act – Social Security and Medicare) taxes until he or she reaches 18. You won't have to pay FUTA (Federal Unemployment Act) taxes until the child is 21. State taxation rules may vary.

Your spouse and your parents give you the next-best tax break, because although you must withhold and pay the FICA tax, you don't have to pay FUTA taxes for these relatives who work for you. You may, of course, have other relatives who are well-qualified to help you run your business, but for siblings and aunts and uncles or more distant kin, you don't receive any payroll breaks. From a business payroll standpoint, these relatives are the same as non-family members.

Income Splitting and More

There are other benefits to keeping it all in the family.

In 2009, you could have paid a child up to \$5,700 without triggering a federal income tax liability – plus, you can deduct the amount of compensation as a business expense, taking it off your business's gross income. The same kind of situation may apply to older parents, if they are in a lower tax bracket than you are. Since your child is earning wages, you might prevail upon him or her to start an IRA – consider a Roth plan, from which money can be extracted penalty-free for IRS-allowable education expenses. If the funds aren't needed earlier, your child may thank you profusely when in retirement he or she has time to reflect on your object lesson in the power of compounding.

If you cover your family as employees, you may be able to save a bundle on health insurance and other benefits – and, if it's done properly, you can write off the total amount as a business expense.

Before You Hire

It may seem counterintuitive to do this, but some family business experts recommend keeping as much distance as possible between family and business. You may be a son to your parents at the annual family barbecue, but if they work for you, you're the executive and they're employees – and that should be clear.

You might want to interview your relatives for their jobs just as you would an outsider. That gives you a formal setting in which to establish job details, your short- and long-term goals and set compensation, which should be within a range accepted as an industry standard. Draw up an employment contract, stipulating an exit strategy – either they or you may decide it's not working as anticipated. Devise a formula to resolve any conflicts. It may seem formal – but it makes good sense to keep business arrangements on a business level and save the informality for family occasions.

When considering whether to hire family members, you might want to draw up a list of pros and cons before taking action.

For more information, contact Tony Pochiro, Financial Advisor of Raymond James Financial Services, Inc. Member FINRA/SIPC at 440-918-1414 or e-mail at anthony.pochiro@raymondjames.com.

Any opinions are those of Tony Pochiro and not necessarily those of Raymond James.

This article is intended for informational purposes only and does not constitute a recommendation. Tax laws are subject to change without notice. Please consult a tax advisor.



Maximizing Inbound Shipping Savings

Rising overhead is a constant strain on retailers. Costs for rent, utilities and insurance all continue to climb while competitive pressures prevent merchants from raising their own prices to cover any shortfalls. Shipping costs are no exception in the world of rising costs. With annual rate increases by all carriers, skyrocketing fuel costs, and accessorial charges that may increase 30% or more year over year, it's no wonder why many businesses are looking for ways to significantly reduce shipping expenses. But how?

As a retailer, *reducing your inbound shipping costs* is one of the easiest, yet most often-overlooked ways to lower your overall shipping expenses. Vendors typically receive volume shipping discounts from carriers—but do your vendors pass along those volume discounts to you? When you control and route your inbound shipments, you have an excellent opportunity to significantly lower your costs. If you allow your vendors to ship your orders and invoice you for shipping & handling charges, your transportation costs are probably higher than they should be. Let's take a look at two simple steps you can take to lower your inbound shipping costs and add profits to your bottom line.

Establish Shipping Discounts

The first key in developing and implementing an inbound shipping program is to establish discounts for your incoming shipments. You can receive discounted shipping rates offered through NOACC's endorsed benefit provider PartnerShip and the **NOACC Chamber Shipping Program**, featuring shipping discounts with FedEx. There are never any minimum shipping requirements or obligations, and it's free to enroll in the program. Members can enroll online by visiting www.partnership.com/89NOACC or contact PartnerShip at 800-599-2902 to receive a hard copy enrollment form by mail or fax to set up an account.

Contact Vendors/Suppliers

After you have enrolled in the **NOACC Chamber Shipping Program**, the second and most important step to begin saving money on inbound shipments is to contact your vendors to arrange for shipping charges to be billed directly to your FedEx account at your discounted rate. This is called routing your orders inbound "Collect". Collect is a billing option which means you are invoiced directly by the carrier at your discounted rate. Collect billing does not mean paying the driver at time of delivery. PartnerShip can assist with creating a customized routing instructions letter, including your shipping account information, and some helpful hints regarding vendor compliance.

Taking control of your inbound shipping costs is one of the easiest, yet most over-looked ways for a business to reduce shipping costs. Please understand that it may take time to set up and perfect this program, but it is definitely worth it as the savings drop straight to your bottom line. As we said before, if you continue to allow vendors to prepay for shipping and add it to your merchandise invoice, you will continue to pay more than you should for incoming product.

PartnerShip LLC administers the **NOACC Chamber Shipping Program**. For more information or to enroll in this free member benefit, please visit www.PartnerShip.com/89NOACC or contact PartnerShip at 800-599-2902 or email sales@PartnerShip.com.

Faster track to dental assisting comes to Willoughby Hills

Doctor directed school prepares for January opening

Willoughby Hills— It's called *Assist to Succeed Willoughby Hills*. It's a new program that teaches dental assisting faster, and costs thousands less than many other programs in Ohio. Many people are unable to break into dental assisting as a career because all the available programs are too expensive, run during weekdays, and take too long. Another obstacle to getting a great job with benefits, in the dental field, is that few want to hire a person who has no experience. Assist to Succeed Willoughby Hills offers a 10 weekend program that runs only on Saturdays. This means that you do not have to quit your job to get ready for a new career! Upon completion of the course and an externship, students can receive a certificate to work as a dental assistant, including taking dental x-rays anywhere in Ohio! Dental assistant pay depends on experience and education and averages between \$12/hr for the inexperienced to over \$20/hr with benefits for an educated/experienced dental assistant!

This program has been running in over 17 other states receiving rave reviews from students, parents, and grandparents who have helped jumpstart careers for themselves and others. Dentists are calling the schools trying to hire new graduates and offer current students positions before they even graduate! Dentists who have hired Assist to Succeed graduates are giving glowing reports!

The successful program, developed by Dr. Taylor Clark in Idaho in 2006, is now just being introduced to Ohio, located in the dental office of an experienced Willoughby Hills dentist, and was recently approved by the State of Ohio Board of Career Colleges and Schools using Certificate Number 11-07-1968T.

According to the Bureau of Labor Statistics, dental assistants are expected to be among the fastest growing occupations between now and 2018, which means that graduates can expect to have job availability most anywhere in the country. Also, for those wondering if a career as a dentist or dental hygienist is for them, this is a great opportunity to see what dentistry is all about.

You can expect to pay nearly \$10,000 for most programs in Ohio and spend nearly 9 months of your life getting a certificate in dental assisting. Assist to Succeed concentrates on real world dental procedures and is taught by doctors and assistants who are currently practicing dentistry. "This is a hands-on program and focuses on training dental assistants who have actual experience to give them the knowledge and confidence they need to hit the ground running with a new career." says Dr. Michael Stern, the director of the new Ohio program.

Tuition for the accelerated program is \$3995. The demand for this course in other states has been heavy (Idaho alone has six schools). Financing is also available. Tuition includes all books and materials required for the course. This makes it possible for almost anyone to afford this fantastic opportunity.

Space is limited due to small class sizes, allowing for personalized instruction. You can get more information by calling Assist to Succeed Willoughby Hills at **440.975.8444**, or at **www.assisttosucceed.com**.

Member to Member Discounts

Baker's Square (440) 944-7777
10% off guest check discount for Chamber Members.
Includes dine-in, to-go and whole pie purchases. Not valid with Four Squares Breakfast, pie rush Wednesday or with other coupons or offers.

Burgers n Beer (440) 954-9370
10% discount off of subtotal of check, not including tax or tip.

Corsaro Insurance Group (440) 946-4950
WACC members will receive a 12% discount on business insurance with Auto-Owners Insurance.

Craig Specialty Advertising (440) 975-9954
Free embroidery set up (up to 10,000 stitches) with apparel order of \$150.00.

DavEd Jewelers (440) 942-3844
20% off all regular priced merchandise. Some exclusions apply. See Store for details.

Dave's Auto Care (440) 946-8414
10% off all parts & labor. Save up to \$50.00 (excluding tires).

Fifth Third Bank (440) 602-5300
First order of personal checks free. 25% Discount on new eligible auto, Installment & mortgage loans. Only available at Willoughby South/Willoughby Hills/Downtown Willoughby.

Headwaters Investment Counsel (440) 399-3359
10% of any agreed upon fee arrangement will be donated to the charity of the clients choice.

Holly's Hearing Aid Center (440) 946-7800
Free Hearing Testing; Free Digital Demonstration; 25% off Advanced Digital Technology.

Martinson-Nicholls, Inc. (440) 951-1312
10% off on all floormatting products located on our website www.floormat.com.

Matter of Fitness (440) 337-7419
First Month, WACC members may enjoy 10% off personal training, on site corporate fitness classes, or BLS CPR skills assessment certification. Always offering one(1) complimentary on-site fitness class at your company or organization.

Network Results, Inc. (440) 283-0310
10% discount for any network support services.

Patrician Party Center (440) 975-8400
5% off selected catering functions.

Plant Magic Florist (440) 944-9030
10% discount on local order "2011 Best Florist" Full service florist. Delivery Worldwide."

Royal Heating & Air Conditioning (440) 946-3355
Royal Heating & Air Conditioning will offer to members of Willoughby Chamber of Commerce 10% material and labor for services through this membership period.

St. Noel Banquet Center (440) 946-6635
\$5.00 Per Person Discount off of our Family Style Buffet or Sit down service with Groups of 200 or more.

Santee Security Inc. (440) 351-5658
10-15% off on various services.

Schofield Insurance Agency (440) 953-0217
Free insurance consultation and quotes.

Stitch N Screen (440) 306-2209
10% off all merchandise & orders.

Tomaro Construction Co., Inc. (440) 942-9481
5% off any stamped concrete Job. 5% off any job over Five Thousand Dollars.

Willen Dental Associates Inc. (440) 953-4618
10% discount on all non-laboratory services.

JOIN THE **REGION'S BIGGEST** CHAMBER NETWORKING NIGHT!

THE GREAT BIG HOME & GARDEN EXPO
TUESDAY, FEBRUARY 7TH 4PM - 6PM I-X CENTER

GREAT BIG HOME & GARDEN EXPO SHOW HOURS FOR TUESDAY 11AM-9PM



Join your local Chamber and many others across the region at our Private Party in the Garden Showcase! Meet and mingle with Jimmy Malone from Majic 105.7FM, win prizes from exhibitors, enjoy hot appetizers, sodas, (cash bar available) and of course enjoy the show!

\$15.00 per person*

This ticket entitles you to full day admission at the show come early, or stay late!

*\$1 from each ticket goes to the Jimmy Malone Scholarship fund

Registration table for event located in West Lobby – get your wrist bands starting at 3:30pm

GreatBigHomeandGarden.com

Medical Nutrition Therapy

Why should I consult with a Registered Dietitian for Medical Nutrition Therapy?

Do you need nutrition guidance for a nutrition-related condition? Here are a few examples of **nutrition-related conditions**:

Food Allergies/Intolerances
Heart Disease
High Cholesterol
High Blood Pressure

Weight Management
Crohns Disease/Ulcerative Colitis
Celiac Disease
Gastrointestinal Problems

What is Medical Nutrition Therapy?

Medical Nutrition Therapy is a one-on-one nutrition consultation with a registered dietitian who focuses on individualized nutrition-related disease management, prevention, and behavior modification.

How can I schedule an appointment with a Dietitian for Medical Nutrition Therapy?

Simply ask your physician to fill out a Lake Health Medical Nutrition Therapy Referral Form and have it mailed or faxed to:

Lake Health Wellness Institute
Center for Weight Management
TriPoint Medical Center Physician Pavilion, Suite 201
7580 Auburn Road
Concord Twp., OH 44077
Phone: 440-375-8153
Fax: 440-375-8154

When the Lake Health Center for Weight Management receives the referral form, a Lake Health dietitian will contact you to schedule an appointment.

HR help is just a phone call away.

ERC's certified HR professionals provide assistance with HR problems, policies, forms, compensation data and more. The HR Help Desk is just one of the great benefits of an ERC membership.

Willoughby Area Chamber of Commerce members receive a 20% discount on their first year of membership with ERC! Just visit:

WWW.ERCNET.ORG/JOIN

and enter the discount code: **WACC123**



Save money on health benefits without pinching pennies



Your chamber membership brings big benefits to your small business. As a chamber member with 2-50 employees, you can get a discount on any health plan from Anthem Blue Cross and Blue Shield including industry-leading HSAs, HRAs and HIAs.*

While your competition is busy cutting corners, you get preventive care programs, prescription drug coverage and one-stop shopping for a complete benefits package.

Call your broker, your local chamber, (877) 452-8806, or visit www.chambersaver.com/noacc for a FREE online quote.



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MEDICAL | DENTAL | VISION | LIFE | DISABILITY | BEHAVIORAL

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*Discount only applies to Chamber members who do not already have Anthem insurance.

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