



"Linking Business to Community for Prosperity!"

Willoughby Area

Chamber of Commerce

Serving Kirtland, Kirtland Hills, Willoughby, and Willoughby Hills

Volume 108 Issue 2

March/April 2011

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TAKE NOTE

March

- 17** Board Meeting - 8:00 am - Willoughby City Hall
- 24** Monthly Membership Meeting - Luncheon at Dino's

April

- 6** Building a Better Business Seminar, Willoughby Hills Community Center
- 21** Board Meeting - 8:00 am - Willoughby City Hall
- 28** Monthly Membership Meeting - Luncheon at The Patrician

SAVE THE DATES FOR THESE EDUCATIONAL SESSIONS!

- Understanding Social Media and How to Use it In Your Business – Wednesday, April 6, 2011. 11:30am – 1:00pm. Our speaker will be social media expert Deborah Chaddock Brown.
- HR 101 – Wednesday, May 4, 2011. 8:30am – 10:30am. Our speakers will be the experts from ERC (Employers Resource Council).

Watch your e-mail for more details soon!

"What's New on the Chamber Web Site"?

- We've added a FAQ page for easy reference to frequently asked questions (on the About Us tab).
- We've added links to the city ordinances for Willoughby, Willoughby Hills, and Kirtland (on the muni web sites page).
- Watch for our Facebook page coming soon.
- Don't forget!
 - A quick link to the "Member to Member Discount Directory" can be found on the Membership tab.
 - Grab a member banner to display on YOUR web site. Banners and graphics are on the Membership tab as well.

Follow us on Twitter



It's easy to get started-log onto www.Twitter.com and quickly create an account. Look for us there - The Chamber's Twitter ID is @WlbyChamber.



Get Text Alerts About Chamber Events!

Having alerts about chamber events sent to your phone is easy. Here's how:

- Visit the home page of the chamber web site and look for the "Be a Mobile Fan" button
- Text the code wacc to 244326 for instant sign up
- Call the chamber office and ask that they add you to the text alert system

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!

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

2011 OFFICERS

President Michael Germano
Wiles & Richards, 440-942-6262
Attorneys at Law

Vice-President Marlene Cornachio
Custom Cleaning 440-946-7028
& Maintenance

Treasurer Bob Godina
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Secretary..... Bob Fiala
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Past President Ken Nicholas
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Kottler Metal Products

John Forbes 440-299-6707
Deimling, Forbes & Assoc.

Scott Gregory 440-527-5696
Bottom Line Accounting Solutions

Jeff Holden..... 440-283-0310
Network Results

Ron Rogerson 440-946-4950
Corsaro Insurance

Kathy Whan-Marko, PhD... 440-918-1540

CHAMBER OFFICE

Nikki Matala Executive Director
Donna Swan Administrative Assistant

2011 CITY MAYORS

David Anderson 440-942-4124
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

March Membership Meeting and Breakfast

Sponsored by: Parker Place Retirement Living



Our health-care system is changing and so must we. Health-care reform has become law under the Patient Protection and Affordable Care Act. There will certainly be an evolutionary process over the next few years, similar to what happened with other legislation of this magnitude, such as Social Security and Medicare. All of us — patients, employers, insurance companies, physicians and yes...hospital administrators, will face new challenges and new opportunities as this evolution takes place. At this stage of the evolution, there are probably more questions than answers...What happens next? What should we expect? Where are the opportunities?

Please join Cynthia Moore-Hardy, President and CEO of Lake Health for a presentation and discussion that will address these questions and more regarding how Lake Health is positioned to respond to healthcare reform from a dual perspective – one as a provider of healthcare services, and as an employer facing similar challenges as you.

When: Thursday, March 24th, 8:00 a.m. arrival time / networking, program commences at 8:30 a.m. and ends by 10:00 a.m. (approximate time)

Where: Dino's Restaurant, 4145 State Rt. 306, Willoughby

Menu: Breakfast buffet and beverage

Cost : \$19.00/members, \$24.00/non-members

Please make your reservation with the Chamber office no later than Monday, March 21st. Register online at www.willoughbyareachamber.com or send/fax this coupon with payment info to 440-942-0586 or call the Chamber office at 440-942-1632. Checks, 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 "March luncheon" noted in the memo section.

Please make _____ reservation(s) for the March luncheon for:

Name(s) _____

Company _____

Phone _____ Amount Enclosed \$ _____

Check # _____ (\$19/members, \$24/non-members)

Visa or MC # _____ Exp. Date _____

Card in the name of _____

Signature of Cardholder _____

April Luncheon and Membership Meeting

Sponsored by Meyers Roman Freidberg & Lewis



Join us in hearing a State of the County Address given by Lake County Commissioners, Dan Troy and Ray Sines. Learn about the Commissioners role in the planning and administration of policies that affect residents and business owners of Lake County. Q & A after the presentation as time permits

When: Thursday, April 28th, 12:00 noon)

Where: The Patrician Party Center, 33150 Lakeland Blvd., Eastlake

Menu: Breakfast buffet and beverage

Cost : \$22 per person / members, \$26 / non-members

Please make your reservation with the Chamber office no later than Monday, April 25th. Register online at www.willoughbyareachamber.com or send/fax this coupon with payment info to 440-942-0586 or call the Chamber office at 440-942-1632. Checks, 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 "April luncheon" noted in the memo section.

Please make ____reservation(s) for the April luncheon for:

Name(s) _____

Company _____

Phone _____ Amount Enclosed \$ _____

Check # _____ (\$22/members, \$26/non-members)

Visa or MC # _____ Exp. Date _____

Card in the name of _____

Signature of Cardholder _____



Notes from Nikki

By Nikki Matala
Executive Director

planners, etc and plan on being there. Plan for additional help in the office/shop/store that day but really give it your best effort to sign up to be there. There is no such thing as too much education or wasting time learning. The tiny investment of your time required will be well worth it!

Nikki

In my column from the last issue of this newsletter, I talked about setting and keeping your professional goals for the year. Now that we're approaching the second quarter, this is the time that we typically start to lose our grasp on so many of the resolutions that we once held so tightly. This is your reminder to keep at it and remember what you said in the beginning of the year –that you wanted this year to be better than the last and that you wanted to approach things from a different angle. I firmly believe that if you keep trying, you will eventually be successful. Sometimes that success comes in different ways than you had originally hoped for and maybe it takes longer than you had hoped, but it's rare to see someone work consistently hard and get nowhere at all.

In your plan for this year, I hope that you will consider some of the great educational offerings that we have coming up for you. On April 6th, we have a Lunch and Learn Seminar featuring social media expert, Deborah Chaddock-Brown. You asked, we listened. The topic of understanding social media and how it is applicable to your business is a frequently asked question. A delicious boxed lunch catered by Baker's Square (Willoughby Hills location) will be included.

On May 4th we can look forward to hearing from some HR experts from the Employer's Resource Council. You may recall, this is the group that brought us Marvin Montgomery and Chris Powers ---two of our most powerful speakers. I am certain that if you have employees at your business, you will find this session worth your time.

June 16th is the date that we can look forward to a Lunch n Learn segment on IT tips and tricks that will make our use of the Internet more productive. Again, not just a "conversation in passing" topic, this one is designed to enhance your use of the internet to grow your business. Chick-Fil-A (Willoughby) will provide us with a tasty boxed lunch for this one.

Of course we will email you reminders of all of these sessions but I mention them now to help you stick to your plan of becoming more savvy and to network more effectively. Put the dates in your blackberries, iphones,

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Willoughby Business
Scavenger Hunt!



www.ourchickfila.com

April 16th to April 23, 2011

Sign up today at Chick-fil-A Willoughby
35441 Euclid Ave., Willoughby, Ohio 44094

**Want to have your business featured in the hunt?
Contact Chick-fil-A Willoughby by March 28th, 2011
at 440-946-1831**

Just in time for spring Cost Effective Professional Development Classes

The Lake County Chambers Business Academy provides reduced-cost noncredit training at Lakeland Community College for chamber members.



Take advantage of these courses this spring:

- Basic Life Support Training
- Microsoft Office
- Quickbooks
- Customer Service
- Entrepreneurship and Small Business Development
- Human Resources
- Project Management
- Machine Technician
- Leadership and Supervision
- Web Development

Visit www.lakelandcc.edu/lcoba

Lake County Safety Council

Date: Friday, March 18, 2011
 Time: Registration 11:15 AM
 Meeting 11:30 AM
 Place: Holiday Inn Express – LaMalfa
 Cost: \$18 Members
 \$20 Non-Members
 Speaker: TBD
 Topic: JSAs - JHAs - What are They and How Can I Use Them to Prevent Injuries?
 RSVP: (440) 255-0877 (or)
 Pre-registration is required.
 No refunds. Register online at www.councilnews.org

Date: Friday, April 15, 2011
 Time: Registration 11:15 AM
 Meeting 11:30 AM
 Place: Holiday Inn Express – LaMalfa
 Cost: \$20 Members
 \$25 Non-Members
 Speaker: TBD
 Topic: Annual Awards Banquet
 RSVP: (440) 255-0877 (or)
 Pre-registration and pre-payment is required.
 No refunds. Register online at www.councilnews.org



Leadership Lake County is accepting applications for the Class of 2012.

For 25 years, Leadership Lake County has been turning out individuals capable of shaping Lake County's business and community landscapes. This insightful and engaging program allows participants to connect with others on a strategic level and bring new-found skills back to your organization. The 10-month program includes retreats, educational sessions and community exploration. Leadership Lake County strives for membership diverse in gender, occupation and ethnicity. There are over 800 graduates, many of whom are actively involved in the Lake County community. Make a difference for Lake County, for your employees, for your company. Select a member of your team or, participate yourself.

For information contact Ellen Cantor at the Leadership Lake County office 440-352-7520 OR email execdir@leadershiplakecounty.org.

Tap the leadership within your own walls.



HEADWATERS

INVESTMENT COUNSEL & ASSET MANAGEMENT

<p>Latham W. Murfey III, CFA® Principal, Investment Counselor</p> <p>Office: (440) 399-3359 Mobile: (216) 408-3339</p>	<p>1501 Chagrin River Rd., Suite 201 Gates Mills, OH 44040 Fax: (440) 423-1798 Toll Free: (877) 274-4847 skipmurf@divgrowth.com</p>
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Noteworthy News

Businesses in Lake, Geauga, and Cuyahoga counties have an opportunity to win a prize package consisting of \$5,000 in accounting software, consulting and tax advisory services. **Scott Gregory**, a QuickBooks accounting software expert in Willoughby Hills (and **CEO of Bottom Line Accounting Solutions**), and Judge, Lauric, and Pahoresky, CPA's of Mentor have teamed up to sponsor this contest. The winning business will receive: A 5-user edition of QuickBooks Enterprise accounting software (Provided by Intuit), valued at \$3,000, QuickBooks installation and consulting services provided by Scott Gregory valued at \$1,000, and Tax planning and consulting services provided by Judge, Lauric, and Pahoresky, CPA's valued at \$1,000. The "**Fabulous Financial Makeover**" contest was designed to help small businesses get their financial accounting software, finances, and tax strategies in order and help them compete and grow. Entries can be made online at www.BetterBottomLine.com/win or an entry form may be obtained by calling 440-255-4654. Entries for the contest will be accepted from now through midnight, April 30, 2011. To be eligible for the contest, a company must be an independent business entity, have 75 or less employees, and have their principal offices in Lake, Geauga, or Cuyahoga counties in Ohio. Only one entry per company will be accepted.

The needs of a community can be great, but, sometimes what is needed can be the smallest and simplest of deeds. **Vintage Development Group** based out of Willoughby which is owned by the Marous Family includes as part of its operating philosophy the ARK effect (Acts of Random Kindness) who in cooperation with the Body of Christ Community church and the Lake County Church Network are spearheading the collection of taxable items (toiletries such as soap, toothpaste, toilet paper, shampoo, etc.) that represents one of the greatest needs and challenges for those in need. To assist in these efforts we have established a cell phone recycling program that is easy to participate in and is very effective. For more information on how you can be a part of assisting in this need, please

contact Pastor Mike Currier of the Body of Christ Community located in Willoughby at 440-942-1985 or email at feb161991@sbcglobal.net.

The Willoughby Evening Lions Club will be holding their 25th annual Pancake Breakfast on Sunday, March 13th from 9:00 am until 1:00 pm at the Browning Senior Center. This event has been named the "Lion Frank Sraj Memorial" Pancake breakfast in memory of Frank Sraj, a dedicated Lion with many years of service to the club, who passed away earlier this year. The Lions Club raises money to assist area families who are in need of vision and hearing services. For tickets or more info call 440-942-5493.

Lake Metroparks Farmpark is hosting their annual Quilt show from now through March 23rd. Discover more than 200 quilted works adorning the walls of the Visitors Center featuring the works of featured artists and regional quilters. Everything from traditional bed quilts to contemporary wall art, to apparel is on display. For more information, <http://www.lakemetroparks.com/programs/quilts2011.shtml> or call 800-355-FARM (3276).

Maple Sugaring weekend is fast approaching! Ever wonder what goes into producing the maple syrup that you pour onto pancakes in the morning? Come to the **Lake Metroparks Farmpark** March 12 & 13 and watch the entire process as the sap is collected, boiled, and turned into maple syrup and other products. Then treat yourself to a delicious pancake breakfast at the J & J Café (not included with admission). New this year is an opportunity to adopt a tap (help to support the Farmpark's maple operation). For more info <http://lakemetroparks.com/programs/maplesugaringweekend.shtml> or call 440-256-2122 or 1-800-366-3276.

TDA (ThenDesign Architecture) announces that **Adam B. Parris** has been hired as a Project Designer. In his new position he will assist architects in administrating and organizing complex projects through all phases of design and construction. Parris earned a Master of Architecture from Virginia Polytechnic Institute, as well as a Bachelor of Arts in

Architecture from Miami University in Oxford Ohio and has 10 years experience working in the field. To learn more visit www.thendesign.com

Lakeland Community College is offering a series of courses in "**Leadership and Management Skills**" that include education in employee relations, graduate school prep, mediation, project management and supervision. Register online at www.lakelandcc.edu/ce

The Fine Arts Association announces its 15th annual one act festival, "**Modern Twist**" to run April 1-16, 2011. Tickets are on sale now and may be obtained online at fineartsassociation.org or by calling 440-951-7500.

Save the Date: Friday, May 20, 2011. **The Fine Arts Association "Night of the Arts 2011 / Strike Up The Band"** annual benefit event will be held at the LaMalfa Party Center in Mentor. For ticket information, contact Judy Nagel at jnagel@fineartsassociation.org or call 440-951-7500 X 106.

It's Pancake Breakfast time! **The City of Willoughby Hills** will begin the annual all-you-can-eat pancake breakfasts from 8:30 am until 2 pm on Sunday, March 6, 13 and 20th at the Willoughby Hills Community Center (See ad on page 13 of this newsletter for address and more info on the community center). Tickets may be purchased in advance at Willoughby Hills City Hall,, 35405 Chardon Rd for only \$6/per person age 13 and older (advance) and \$7/at the door. Breakfast includes all-you-can-eat pancakes, (Plain, blueberry or even French toast!), sausage, apple sauce, juice and coffee. The great annual basket raffle is also planned for this event as well as sign ups for boys baseball and girls softball.

Eaton Family Credit Union's winter fundraiser resulted in a total of \$1,500 for the Willoughby Food Pantry and Euclid Hunger Center and their upcoming Relay For Life event in Euclid. During much of the fourth quarter Eaton Family Credit Union accepted \$5.00 donations for a ticket to win a Craftsman Snow Blower donated by Sears Hardware on

Continued on page 8

Bishop Rd. in Willoughby Hills. The winner, Lisa from Cherry Valley, Ohio, had two feet of snow on her driveway the day she was notified. To see photos log onto www.EatonFamilyCU.com/Snowblower.php

Calling all runners: **Lake Health** to host a clinic for runners on Saturday, March 19, 2011 from 8:00 am until 1:00 pm at the Radisson Hotel & Suites, located at 35000 Curtis Blvd., Eastlake. The cost is \$10 and pre-registration is required. Register by calling the Best of Health Line at 440-953-6000 or 1-800-454-9800 between 8:00am and 5:00 pm Monday through Friday. The Clinic will feature speakers with the latest info on common strains and pains, the benefits of sports massage, How to Prevent and Treat Runner's Knee, Pilates for Runners, Proper Sports Nutrition, Common Hip and Thigh Injuries, and Yoga for Runners.

Lake Health is offering a host of studio fitness programs during the month of March—cardio kickboxing, back care yoga, gentle stretch yoga, total body sculpt, yoga for breast cancer survivors, Zumba and more! To obtain a list of all available classes, call the Best of Health Line at 1-800-454-9800.

The Lake Humane Society presents "Rescue Rock Off", a concert featuring the following musical acts: Brett Borovic, Y Not, Rob Geer, Dan McCoy, Standing 8's and Stupid Beautiful Heaven. Tickets are \$15 and include not only the concert but an appetizer buffet. Hooley House, located at 7861 Reynolds Rd in Mentor will host the event on Sunday, March 27th from noon until 8:00 pm. Proceeds will benefit the animals at Lake Humane Society. Tickets are available at the Humane Society, 7564 Tyler Blvd., Bldg. E in Mentor. For more info call 440-951-6122.

Welcome New Members

1899 Pub
Sean Heinenman
38228 Glenn Avenue
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Wouldn't it be great if you could get paid immediately upon delivering your product or performing your service?

Now you can...

Two new “mobile payment” products have hit the market to help small businesses simplify the process of getting paid quickly and easily.

The concept of “mobile payments” is this – simply take your customers credit card and process it via your smartphone. No clunky old-fashioned card swipers to carry around. Just a small piece of hardware that attaches to your phone, an internet connection and a credit card processing/merchant account are all that you'll need.

Two services leading the way in “mobile payments” are:

∑ GoPayment from Intuit (<http://gopayment.com>) – they are currently giving the card reader away for free. Their software works on most smartphones, and their processing rates range from 2.7% for swiped transactions to 3.7% for keyed in transactions. In addition, you can download payment details directly into QuickBooks accounting software.

∑ Square (<http://www.squareup.com>) – they are also giving the card reader away for free. Their software works on the iPhone and Android platforms (but not BlackBerry) and their processing rates range from 2.75% for swiped transactions to 3.5% for keyed in transactions.

Naturally, you'll want to read the fine print of each company's processing agreements for other charges, terms and conditions.

These “mobile payment” apps may be just the thing your business needs to get paid faster and improve cash flow. And in this economy, every business is looking for ways to do that!



Tablet Revolution

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

It's not often that "new technology" really excites me. I've been through a variety of technology swings throughout my career, some good, some bad but nothing that had my eyes wide and voice giddy. Recently, I've been getting more and more excited about "tablet" technology. There are a couple of commercials out right now revolving around Apple's iPad, Motorola ZOOM and Samsung Galaxy tablet. These are the "hot" names right now and rightfully so, each bringing their own unique tablet innovation to the table. Primary though, these new devices all center on the following:

- Web Browsing
- Gaming
- Watch movies, video & television shows
- Securely connect to corporate network and remote control a work computer
- Built in WiFi or wireless phone data card/plan
- Check personal or corporate email
- E-Book reading
- Read magazines and newspapers (searchable)
- Rather than print things out, tablet is portable enough to bring ANY where ANY place
- Video conferencing

After reading that, now think about how many years the computer world has been frustratingly trying to tie all of those things together into one device. They've attempted it with a multitude of laptops (mini, micro), first generation tablets (big and bulky), smart phones and most recently NetBooks. These next generation (or now) tablet computers provide a lightweight, truly portable device that has access to large quantities as well as variety of information. For example, remember that recipe somebody had in the kitchen most likely written or printed out? Tablets are so portable that you don't have to can simply bring the recipe up on your tablet and cook without ever having to print out your \$2 color ink page. That type of power and functionality is simply revolutionary! Eighty percent of the Fortune 500 companies are now building out their network infrastructures to support tablet computing. Further, I conferred with a good friend of mine at Cisco and he mentioned that out of his eight enterprise deals set to close this month, 7 of them were based around tablet networks. That is simply amazing! I truly believe tablet computer is going to really change the way we do business. A new technology era is being ushered in and we are just at the tip of the tablet spear. Next time you're out and about, check out on of these devices and see how truly innovative they are!



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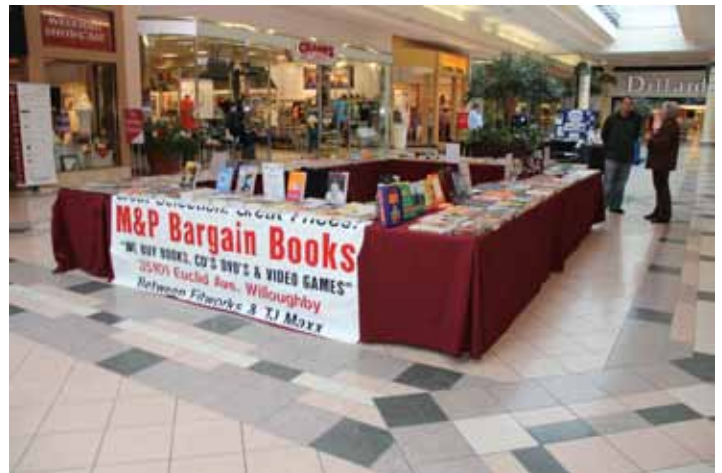
2011 Distinguished Awards Luncheon

Honoring Bowden Manufacturing / Distinguished Business of the Year
and David Schell of Breckenridge Village / Distinguished Business Leader
January 18, 2011



Lake County Chambers of Commerce Great Lakes Mall Business Show

February 25th and 26th, 2011



City of Willoughby Hills Community Center



O’Ryan Room
with Kitchen
(Capacity 160)



Lions Club Room
with Kitchen
(Capacity 100)



Schaefer Room
with Kitchenette
(Capacity 60)



Historical Room
with Kitchenette
(Capacity 40)



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Rental information and reservations may be obtained
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or email: recreation@willoughbyhills-oh.gov



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Go to www.partnership.com/89NOACC to enroll and start saving with this valuable member benefit!

Once you have enrolled, your discounts will automatically be applied to your existing FedEx account number. If you do not have an account with FedEx, one will be created for you. Best of all, there are no costs and no minimum shipping requirements to take advantage of this **free member benefit**.

Visit www.partnership.com/89NOACC for a full summary of your FedEx discounts, as well as information on other available shipping services, including discounts on **LTL (less-than-truckload) pallet shipments over 250 lbs.**

If you have any questions, please call **800-599-2902** or email sales@partnership.com.

*Includes a 5% online processing discount. For eligible FedEx services and rates, contact your association or PartnerShip. All FedEx shipments are subject to the applicable FedEx Service Guide at fedex.com. FedEx service marks used by permission.

SHOP LAKE COUNTY!
a Business & Community EXPO
hosted by: Lake County Chambers of Commerce & Great Lakes Mall
Friday, February 26th and Saturday, February 27th

thank you

Logos include: Asa Cox Homes, Cardinal Community Credit Union, French Chiropractic, Glenridge Pest Control, Lake National Bank, Steve's Heating & Electrical, Willoughby Hills, Lake County Women's Journal, The News-Herald, Spirit Media, Van's Photo, Country 104.7 FM WKKY, Xpress Printing Services, and Great Lakes Mall.

SMALL BUSINESS PLANNING PROGRAM STRATEGIES FOR SUCCESS

- ▶ Are you ready to take your business to the next level?
- ▶ Need some FREE and professional help to get there?



The Program's experienced business counselor will help participating businesses develop and implement:

- A Strategic Plan & Unique Selling Proposition
- Key Performance Indicators
- A profit equation that increases leads and sales
- Cash Flow Plan
- Effective Sales Strategies
- A plan to motivate, attract and retain employees
- Time Management Strategy and more!

Learn more about this valuable program by attending one of these workshops:

Wednesday, March 23, 2011 7:30 am to 9:00 am or
4:30 pm to 6:00 pm

Lakeland Community College

Call 440-357-2290 ext. 235 to register

Registration deadline is March 21, 2011

This FREE event and counseling program is supported by a federal SBA grant in partnership with the Ohio Small Business Development Center at the Lake County Port Authority and Lakeland Community College.

A healthy business starts with healthy employees

Save money on health benefits with your Chamber membership.

As a Chamber member with 2-50 employees, you can save up to 4% on any health plan from Anthem Blue Cross and Blue Shield — including industry-leading HSAs, HRAs and HIAs.

Preventive care programs are part of every Anthem plan. So while others cut corners, you can help keep your employees healthy and working. That's a plan that's good for the body — and the bank account.

For a free quote, call your broker, your local chamber, **440-942-1632** or visit www.chambersaver.com/noacc for a free online quote.



HEALTH | DENTAL | VISION | LIFE | DISABILITY



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

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