



"Linking Business to Community for Prosperity!"

Willoughby Area

Chamber of Commerce

Serving Kirtland, Kirtland Hills, Willoughby, and Willoughby Hills

Volume 108 Issue 6

November/December 2011

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TAKE NOTE

December

7 Holiday Mixer - 5-7 pm - Olivor Twist

Happy Holidays!

Congratulations

Congratulations to Jeff Holden of Network Results. Jeff received the NOACC (Northern Ohio Area Chambers of Commerce) 2011 Bright Star Award for his outstanding volunteer contributions to the Willoughby Area Chamber of Commerce. Thank you, Jeff—we appreciate all that you have done for us to make our Chamber a better organization.



Did You Know...

As a member of the Willoughby Area Chamber, you qualify for 20% off the membership fee with ERC?

Get the help you need with your HR issues and concerns from ERC.

ERC (www.ercnet.org) provides its' members with the following:

- HR help desk
- Sample forms and HR documents
- Salary and benefits studies
- Compliance information
- HR news and updates
- Much, much more...

For more information, or to join ERC, call (440) 684-9700 or visit: www.ercnet.org/join and use our special code of WACC123 to get your 20% savings!

Promote Yourself! Become a Luncheon Sponsor in 2012

One of the most viable ways for you to promote yourself and your business is to become a Monthly Membership Meeting Sponsor. Sponsorship opportunities are available at an investment level of only \$250 and include the following advantages:

- Your company name / corporate logo will appear in the Chamber newsletter and on the monthly reminder email
- A feature article about your company in the Chamber newsletter (provided by you, emailed to Nikki)
- A reserved table for display items
- Five minutes of "commercial" time at the podium
- Two complimentary lunches
- *Available luncheons:* February, March, April, May, August, September, October, December (this one's a holiday mixer and cannot accommodate the "5 minutes of commercial time"). There is a maximum of two sponsors per luncheon.

Remember, this opportunity is open ONLY to members! Payment secures the sponsorship. For more information about sponsoring a meeting, contact Nikki Matala, Executive Director at 440-942-1632 or nikki@willoughbyareachamber.com

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

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
Martinet & Recchia 440-942-3900

Secretary..... Bob Fiala
ThenDesign Architecture 440-269-2266

Past President Ken Nicholas
Charter One 216-339-6288

2011 TRUSTEES

Tim Campbell..... 440-516-9090
Bond, Sippola, DeJoy & Co.

Byron Crane..... 440-552-2105
Crane Enterprises, LLC

Barry Feldman..... 440-946-7473
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

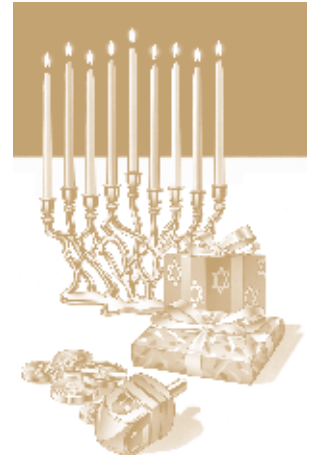
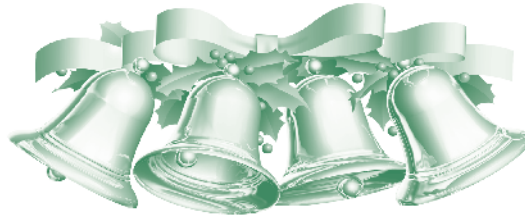
Mark Tyler 440-256-3332
City of Kirtland

John Turben 440-256-3296
City of Kirtland Hills

Bob Weger 440-946-1234
City of Willoughby Hills

Happy Holidays - Let's Celebrate Together!

Sponsored by: ThenDesign Architecture



Ring in the holidays with your fellow Chamber members and friends at the Chamber's annual holiday mixer. Relax in the festive atmosphere while networking and enjoying some seasonal cheer—bring your coworkers and employees, too—the more, the merrier! We're all so rushed during the holidays and this mixer affords us the opportunity to relax for a bit and to spend some time with old friends and newer friends you've made over the course of the year. A good time is always had by all—hope to see you there.

When: Wednesday, December 7th, 5:00-7:00 pm

Where: Olivor Twist, 4061 Erie St., located in downtown Willoughby

Cost: \$15/members, \$20/non-members (Includes a nice array of appetizers and a cash bar is available)

Please make your reservations with the Chamber office no later than Friday, December 2nd. 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 "Holiday Mixer" noted in the memo section.

Please make _____ reservation(s) for the Holiday Mixer 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 Distinguished Awards Luncheon & Annual Meeting

The Willoughby Area Chamber of Commerce cordially invites you to join us as we recognize the 2012 Distinguished Award winners:

Chick-Fil-A

Distinguished Business

Jesse Baden

API Pattern Works, Apollo Products, Tru Cast

Distinguished Business Leader / CEO

Please join us at a luncheon to be held in their honor. A brief annual meeting of the Chamber, including the swearing in of the 2012 officers will precede the luncheon. (Members are welcome to attend the meeting portion only if desired—but are still required to RSVP to the Chamber office)

When: Friday, January 27, 2012 (Annual meeting starts at noon, luncheon & awards ceremony immediately following). Please plan on being seated promptly by noon.

Where: Pine Ridge Country Club, 30605 Ridge Rd., Wickliffe

Menu: Roast beef, fillet of sole Florentine, chicken cacciatore, roasted garlic and basil mashed potatoes, broccoli w/cheese sauce, cavatelli, salad, rolls, beverage, ice cream.

Cost: \$30 per person

Please make your reservation with the Chamber office no later than Tuesday, January 24th. 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, cash and all major credit cards accepted. Checks should be made out to "WACC" with "Distinguished Awards" noted in the memo section. Advance payment is required, refunds will not be issued, and walk-ins will not be accepted. Seating requests will be honored for reserved tables of 8 only.

Please make _____ reservation(s) for the January Luncheon for:

Name(s) _____

Company _____

Phone _____ Amount Enclosed \$ _____

Check # _____ (\$30 per person)

Credit Card # _____ Exp. Date _____

Card in the name of _____

Signature of Cardholder _____



Notes from Nikki

By Nikki Matala
Executive Director

In completing another cycle of Chamber events, I am happy to report that over half of the membership has taken care of that little task that some of us like to put off for as long as possible--renewing our investment in the Chamber for 2012. I hope to have the remainder flow in by the planned deadline of December 16th—I hate to have anyone pay late fees if it's not absolutely necessary.

To me and to many of you, you are well aware of the value of membership in the Chamber and already understand what a viable and affordable business tool it is. I was making a list of the benefits the other day and was reminded of how valuable your membership actually is. Of course most of you won't utilize every benefit but surely there is something worthwhile here for all of you.

Do you realize that if you receive just one of our business grants from the Education & Development Program (EDP for short!) you will have, on an average, covered your annual dues! These grants are important to us because we are the only area Chamber that offers them—we actually reimburse you to send your employees for continuing education or skills training. These grants are given to help the business owner train and improve the quality of their staff...trained employees are better assets to your company which in turn, helps your business to stay viable.

In addition to the substantial discounts given (to members only!) through CompManagement on your worker's comp costs and through Anthem for your health insurance costs, the Chamber offers a host of other things to make it more than worthwhile to renew your investment. By the way if you're looking a quote on your worker's comp or want to look into Anthem, contact the Chamber office and we'll be happy to put you in touch with a friendly and helpful person who can shed some light on the situation for you.

Who can overlook affordable advertising? Did you know that you can have a business card sized ad in every issue of the newsletter for a mere \$210 for the year? Or a full page flyer including a coupon or promotion for only \$125 per issue. Or what about a banner ad (\$99) on the Chamber's site that is viewed by plenty of non members as well? Everyone needs to advertise to keep your name out there and we offer you your choice of options.

We've loaned out our bulk mail permit stamp on an almost weekly basis to one member or

another over the past year—did you know that if you applied to have your own bulk permit stamp that the cost is right around \$200...per year? As a member, you're entitled to borrow ours ...for FREE. For anyone doing mailings to customers this one doesn't take much thought to see how advantageous it is.

And while you're planning that bulk mailing, did you know that you can get the entire current member mailing list on ready to use labels for our cost of \$20/set or \$25 if you'd like the Excel sheet to be emailed to you for repeated use? Have you ever tried to purchase mailing labels from a Marketing Co? If so, you know that it's not an inexpensive endeavor and is many times more than what we charge you.

We plan on bringing back our education seminars for 2012 and hope you will take advantage of them—maybe you, the CEO are unable to attend and to that we say "No problem—send your employees instead!" Surely there is someone at your business who can benefit from each of these well developed and solidly put together education opportunities.

Have you checked out either of the new programs added this year: a partnership with the Employers Resource Council that can earn you a discount on their membership fee. This is the premiere organization that deals with HR issues plus a host of other important subjects for business owners (you can see their ad in this issue of the newsletter). The Lake County Chambers of Commerce/Lakeland Community College Business Academy that gives our members discounts on courses taken at Lakeland (which can also make you eligible to receive an "EDP" grant!)

I have to end this list sooner or later and there are many more things that I have not highlighted here but in closing don't forget that those great "Member to Member discounts" are good for you and your employees to take advantage of. Discounts are renewable each year and are added onto when new members are approved and opt to add in their own discounts so there is always something new being added to the list. All you need is your 2012 membership sticker on your key tag to prove that you (or your employee) are current Chamber members --and those pieces will be mailed to you shortly.

Come to a luncheon, an after-hours or help out at the Artsfest—you'll be surprised at the contacts you'll make. Remember, our members want to get to you know, too! You get what you give so make the effort and it will come back to you.

Have a safe and Happy Holiday season.

Nikki



President's Perspective

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

THANK YOU

My tenure as Willoughby Area Chamber of Commerce President is quickly winding down. I would like to take this opportunity to thank the Chamber for allowing me to serve as President over the past year. The experience was well worth the time and effort.

I would like to thank all the members of the Executive Committee and Director Nikki Matala whose support and excellent input made my job a lot easier. I also wish to congratulate Marlene Cornachio as the next President of the Chamber. It is without question or debate that she will do a superb job in that role. I also wish to thank the Executive Board for keeping me on as Past President so I can continue serving on the Executive Board.

I encourage all members of the Chamber to get involved in the Chamber. It is one thing to be a member but it is a rewarding experience to become active in the Chamber. You meet people and organizations that one normally would not meet or encounter during a normal business day. The chance to work with the dedicated members who serve on the various Boards / Committees is a bonus to one's Chamber experience. Without these people and their dedication to the Chamber, the Chamber would be nothing more than a club. Anyone that has become involved in the Chamber knows the Chamber is more than that. It is a dedication to the businesses that are members and the individuals that make up those business enterprises.

I again thank everyone for allowing me to serve as President and look forward to serving as my role as Past President. All the best Marlene in your new role as President!

Lake County Safety Council

Date: Friday, December 9, 2011
Time: Registration 11:15 a.m. – Meeting & Program 11:30 a.m. to 1 p.m.
Place: Holiday Inn Express Hotel & Suites LaMalfa
Cost: \$18 for Members & \$20 for Non-Members
Speaker(s): Award-Winning LCSC Companies & Organizations
Topic: Annual Best Practices Round Table Discussion
RESERVATIONS: Register online at www.councilnews.org or call 440-255-0877
RSVP DEADLINE: Monday, December 5, 2011
SPONSORS: EA GROUP, LAKE HEALTH, HZW ENVIRONMENTAL CONSULTANTS & LANTERN OF MADISON

Date: Friday, January 20, 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): TBD
Topic: Introduction to Calculating Accident Costs: A Business Approach to Safety
RESERVATIONS: Register online at www.councilnews.org or call 440-255-0877
RSVP DEADLINE: Monday, January 16, 2011
SPONSORS: TBD

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: TBD

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: TBD



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skipmurf@divgrowth.com

Noteworthy News

Thank you to **Ron Rogerson of Corsaro Insurance**, for referring two new members to the Chamber this month (**11333 Hessler** (Jeff Shoykhil, owner) and **QPAS**, (Gary Shulman, owner). Thank you also to **Jesse Baden of Apollo Products, API Patternworks and Trucast**—Jesse referred **Tom Mirabelli**, the new owner of **Dav Ed Jewelers** to the Chamber...and last but not least, a round of applause to **Patrick Walsh of Blackbird Interactive**, who recommended **Matthew Baker of Glazier Insurance Agency**. Because it's "Refer a Friend time" through the end of the year, Ron, Jesse, and Patrick each earned a \$25 restaurant gift certificate as our way of saying "thank you". This offer is open to all members through the end of the year.

Cedar Brook Financial Partners LLC (www.cedarbrookfinancial.com) announces that **Shannon Barry** has joined the firm as a client manager of the Retirement Plans Division. Having served previously as a senior manager at Oswald Financial, Barry was responsible for researching, developing, and conducting education programs for clients on retirement planning.

Avoid the winter blahs by checking out the many recreational and entertainment offerings by the **Lake Metroparks**. Enjoy cross country skiing, snow shoeing, sled riding and the Country Lights displays to name just a few. Log onto www.lakemetroparks.com for more information.

The Eaton Family Credit Union raised over \$200 for the Euclid Hunger Center and Willoughby Food Pantry throughout October. Participants donated \$5 for the opportunity to win a gift certificate to area restaurants. The fundraiser was culminated during the week of International Credit Union Day.

The Power Player Series, presented by Skylight Financial Group, is a quarterly luncheon featuring the most influential

business leaders in the region sharing their perspectives on why Cleveland is such a great place to live, work, and visit. New to the program in 2011 is an award recognition component; at the conclusion of every luncheon, a select group of individuals contributing to the economic growth in Northeast Ohio are honored for their leadership efforts as Power Players. Honorees are selected by a collaborative panel of individuals from Smart Business and Skylight Financial, with input from local business leaders. **Adelbert "Chip" Marous, Jr., CEO of Marous Brothers Construction**, was named as a Power Player of Cleveland during the fourth and final luncheon of the 2011 series held recently.

Helga Stang, a local published author, television personality, teacher and pastry chef has recently developed a DVD in which she demonstrates step by step preparation of a tartlet filled with apricot preserves. The DVD is priced at just \$10 and makes a great holiday gift for the cook or baking hobbyist on your gift list. The DVD is Helga's contribution to **Hospice of the Western Reserve** in loving memory of her husband Hans. All proceeds go directly to HWR and the DVD may be purchased at some area establishments (Twice Loved, Bella Me, Bella You Boutique) or may be purchased by contacting Helga directly at 440-255-6643.

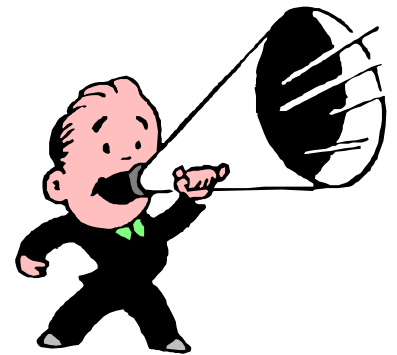
Gavi's Party Center (formerly known as "Gavi's Restaurant"), 38257 Glenn Ave. in Willoughby (440-942-8008) offers full service catering for both onsite and offsite parties. Many dates are still available to plan your holiday parties. There is a January Special: schedule a party in January and receive three free passed appetizers with entrée, beer, and wine purchase. Any party scheduled for Sundays through March will receive 15% off! Gavi's Catering will also work with you to rent any special items needed for your party or event. For more information or to book a party, contact Vicki, Event Coordinator, at 440-942-8008.

Byron Crane of Crane Enterprises will be participating in the **School of Rock - East** "Grad School - Battle of the Bands - East vs West". Show times are Friday, January 20th at the Beachland Ballroom, West: 7pm-9pm, East: 9pm-11pm & Saturday, January 28th at Brothers Lounge, East: 4:30pm-6:30pm, West: 6:30pm-8:30pm. For more information contact Byron Crane: phone 440-552-2105 or email byron@craneenterprises.org.

Lake Kidzbiz, the group focusing on the efforts of Lake County's family focused businesses is holding their next meeting on Wednesday, Dec. 7th. The topic will be "Stop the Insanity-- Learning how to control your day 1 hour at a time". Register online at www.lakekidzbiz.com or call 440-266-1677.

Do YOU have a notice to submit for the January/February issue of the Chamber newsletter? Email it to nikki@willoughbyareachamber.com by December 16, 2011.

Refer-A-Friend!



Do you have a friend who could benefit from Chamber membership? Refer a friend and if they join before year's end, you'll earn a \$25 restaurant gift card as our way of saying "thank you".

Welcome New Members

11333 Hessler, LLC
Jeff Shoykhet
11302 Hessler Road
Cleveland 44106
216-258-8980 Fax 274-9074
jeff_shoykhet@yahoo.com
Real estate owner/manager for young professionals and students.

Carbide Specialists, Inc.
Ray Northern
36430 Reading Avenue #10
Willoughby 44084
440-951-4027 Fax 954-9094
Supplier of dies to the wire industry.

DavEd Jewelers
Thomas Mirabelli
Steve Manno
4137 Erie Street
Willoughby 44094
440-942-3844 Fax 942-3844
davedjewelers@yahoo.com
Jewelery store, buy & sell gold.

Fifth Third Bank
Mike DiRauso
5831 SOM Center Road
Willoughby 4494
440-602-5300 Fax 602-5305
michael.dirauso@53.com
Financial/Banking services.

Glazier Insurance Agency, Inc.
Marththew Baker
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www.glazierins.com
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jesse@apolloproductsinc.com
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QuickBooks 2012 Is Here: Should You Upgrade

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



The marketing folks at Intuit are in overdrive getting the word out that the 2012 edition of QuickBooks is now available for sale.

As always, the key question is – should you upgrade?

Since space is limited, I can't discuss all the new features in the QuickBooks 2012 for Windows product line. However, here is a short list of the prominent new features:

- Lead center – track prospects before they become customers
- QuickBooks calendar – a nice view of QuickBooks activities coming up and those that have already been performed.
- Better Excel integration – allows you to keep pre-formatted Excel sheets and grab data from QuickBooks without have to re-do the spreadsheet.
- FIFO costing and enhanced inventory receiving (Enterprise edition only)
- Serial number and/or lot number tracking (Enterprise edition w/Advanced inventory only)

I've prepared a handy guide that will help you see all of what is new in the 2012 edition plus what you might have missed in earlier editions. Here is the link: <http://bit.ly/WhatsNewQB2012>

Your data will upgrade easily and there is no learning curve to the new edition, so those are two good things to consider.

My thought is that if you have QuickBooks 2010 or 2011, there is no compelling reason to upgrade. If you have something older, your business will benefit greatly by moving to the 2012 version.

Please contact me if you have questions about your QuickBooks.

2011 Grant Money Still Available!



The Chamber's Education & Development Program has funds still available for reimbursements. Have you or one of your employees taken any kind of a college course, seminar, training program, or skills training program in order to enhance their on the job skills in 2011?

If so, you may be entitled to receive a grant to subsidize that education. Everyone regardless of type of business is encouraged to apply! The process is easy—simply locate the “EDP” form on the Chamber's website and locate your proof of payment for the course, fill it out according to the easy instructions and send it in to the Chamber office by December 9, 2011 for consideration. For questions, contact Nikki via email at nikki@willoughbyareachamber.com or by phone at 440-942-1632.





Death of an Icon

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

As I was preparing my notes for this article, I had to use a legal pad because my 3 year old daughter Addison wouldn't get off the doodle buddy app on my iPad.

Steve Jobs death last week was tragic in every sense of the word. He touched every life as represented by my daughter. He magnified Apples business success by taking time to appreciate his own failure. Despite Jobs' critics, you will not find another corporate giant which reflects the vision and personification of one man. Simple perfection was what Apple strived for and Steve Jobs worked tirelessly, right up until his death to achieve. I, like others, felt he was just getting started. There are three things I greatly admire and respect about Steve Jobs:

Steve Jobs was a real person. Although he kept a very private life for such a public figure, Jobs was never afraid to discuss his early career years. During this time he dropped out of college, audited a calligraphy class, worked for HP, then Atari before taking an LSD filled trip to India, finding his Buddhist religion. Those events, in Jobs' words, shaped his vision for the future of Apple. As wild and crazy as that path was, it takes a strong minded person to proudly stand behind it, I respect that.

Steve Jobs was a visionary. "I skate to where the puck is going, not where it's been." Jobs liked to cite that quote from hockey great Wayne Gretzky. That's what made Apple so great. Rather than let the market define their product, Apple defined the market. I admire that, it's bold and courageous. Apple products, for the most part are always extremely unique. What makes them so was Jobs' ability to merge his artistic vision with his technical ability. Computers by themselves were boring. Jobs' innovations made Apple products the new cool.

Steve Jobs challenged us to think different. In his legendary 1984 commercial, Jobs positioned Apple as a company which does not conform to the status quo. During that year Apple introduced the Macintosh computer which featured a never before seen mouse. Further down the road, this strategic thinking allowed Apple to revolutionize the computer market once again with its colorful iMac computer. From there it was as though a volcano of new ideas exploded year after year. With Apple's release of the iPod, Jobs' unleashed upon us a new wave of centralized music, pictures and movies. Soon following was the iPhone and iPad. These creations allowed a different type of thinking because doing business was no longer the same. For the better, these innovations changed my life and the way I do business. My iPhone and iPad are now extensions of me.

Love him or hate him, Steve Jobs enlightened all of us into a whole new world. In a world filled with fly by night, say anything personas, you never get the sense of who some really are. Although I never met Steve Jobs, I can certainly identify with him. Staying true to your principles, bring to life a vision and thinking different are all challenging things I strive to do daily. It takes a unique thought process to put out a simple yet complete idea, and then have the world fall in love with you over and over again. I leave you today with Steve Jobs.....

"That's been one of my mantras — focus and simplicity. Simple can be harder than complex: You have to work hard to get your thinking clean to make it simple. But it's worth it in the end because once you get there, you can move mountains."



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Is Your Home Ready for Old Man Winter?



*by Jack Dever
Dever Design & Build LLC
The Home Solutions Show
www.jackdeveronline.com
440-477-2338*

As the leaves start to fall and footballs start filling the air, it's a gentle nudge (or poke in the eye for some of you) that it's time to take a visual inspection around your home to ensure your home and property is ready for what Old Man Winter is about to bring our way. So, let's roll up our sleeves and tackle some projects that will protect and beautify your home for this winter season, and for all of the seasons year-round.

Got Stained Wood?

For most of you that own homes, wood was and still is a predominate building material, not only to build (frame) the structure, but also used as an exterior finishing/decorative product, like siding, wood decks and fencing, etc. Most common wood species used to withstand the damaging effects caused by water, sun and insects is pressure-treated wood, cedar and redwood. But, even these wood species need a stain/sealant applied to provide better long-term protection.

For example, if you have a wood deck, you need to properly clean the surface using a 2500-3000 psi pressure washer with a fan tip nozzle sprayer. I suggest that you remove any old stains/sealers first by applying a sodium hydroxide based stain and sealer remover (stripper). Continue to mist the stain and sealer remover with water, as you don't want it to dry out too quickly. After the stain and sealer remover has had a chance to work for about a half hour, clean the surface using the pressure washer.

If you want to apply a light colored stain, but the wood is looking too dark, you can brighten the wood by applying a citrus acid or oxalic acid based "brightener". Let the brightener sit for about 20 minutes then rinse the wood with a garden hose.

After the wood has dried for a few days, nail or screw down any loose boards, lightly sand any rough areas and apply a good quality stain. Wood stains are available in transparent, semi-transparent and solid color. Remember, the darker the tone of the stain, the longer the uv-protection you will provide for the wood.

Got Painted Wood or Metal?

Typically, most homes have exterior metal or wood surfaces that are painted, and as most of you know, painting does require routine maintenance. Scrape any loose paint. Please note, if your home is older than 1978, there is a good chance that the paint is lead based, so make sure to properly clean and dispose of any paint chips/debris.

Next, make sure the surfaces are clean; you can use the pressure washer to clean the surfaces. If there is any mold/mildew present, you might want to apply a 1 to 1 mixture of bleach and water, and then rinse with the pressure washer. After the surfaces have dried for a few days, remove all of the old caulk around the window and door frames with a scraper or "five-in-one" tool, then apply a silicone based sealant (I recommend Dow Sealants) and smooth out the sealant with a wet finger for a nice clean edge. Please note, if you have cracks/crevices wider than a 1/4", you will need to tuck in foam based material called backer-rod, then apply the sealant on top of the backer-rod.

Finally, secure any loose boards, lightly sand any rough areas, spot prime any bare wood or metal, and apply a couple coats of a good quality paint. Remember, apply paint in low humidity, otherwise it's like painting over a wet surface and the paint won't properly bond and last long-term.

Got Concrete or Masonry? I bet you do.

Most folks don't even give their concrete and masonry surfaces around their home much attention, that is until they start noticing cracks and/or pitting of their concrete driveway. More often, that is a result of water and ice damage. When water enters the substrate of any of these surfaces and then freezes, that frozen H2O will expand and cause damage. You'll especially see evidence of this in the spring.

What to do?

First, you must clean the surface using a pressure washer to remove any dirt or contaminants, if there are any oils or grease present, use a good quality degreaser then rinse with the pressure washer (repeat as necessary to ensure water will penetrate the surface). After the surface(s) have dried for a couple days, apply a siloxane or silane based concrete and masonry sealer, typically applied with a pressurized tank sprayer. This sealer will deeply penetrate the surface, dry clear and will not allow water to penetrate the surface. What's even more beneficial is that the sealer won't trap moisture; it allows the water vapors to escape. You won't even know that the sealer is present until you see water laying on the surface, like after a rainfall.

Good luck with your project!



Small business can learn from economic indicators

by *Tony Pochiro*
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anthony.pochiro@raymondjames.com

As an endless stream of weekly and monthly reports detailing economic indicator data floats by, it may be easy to regard it simply as fractured images in a montage of the overall economic landscape, worth little more than a passing glance.

Yet, every small business, whatever its size, forms a piece of the overall puzzle, and at least some of these indicators may be worth more study. Investors watch the effects of some of these reports on the daily financial markets, but their value to the small business owner may have more impact.

ECONOMIC INDICATORS FALL INTO THREE CATEGORIES:

- Those that send broad economic signals
- Consumption tracking indicators
- Price change/trend indicators

INDICATORS DEFINED

You might also note that these indicators vary by type. Some are “leading” indicators because they attempt to predict future events (oil futures, for example). Others are “lagging,” and their value is in indicating what has already happened (last week’s or last month’s unemployment figures, for example). And, finally, some attempt to be time sensitive, indicating current conditions, such as consumer attitudes or personal income figures.

Key indicators possibly worth your attention include those that track employment, because it is so basic to all business. The overall health of the economy depends on it, of course, but so does your business. Whether your business offers goods or services, you’re likely to need comfortably employed customers. Institute for Supply Management (ISM) manufacturing surveys are worthwhile, too. These show optimism or pessimism among corporate purchasers as they gauge demand for their goods and services – indicating future output levels. You may be able to see your near-term future more clearly after reading these reports.

Depending on the nature of your business, you may also want to take note of consumer attitude surveys and consumption trackers that show personal income and spending trends and, along with those, the retail sales indicators that show the general mood of the shopping public.

SBA INDICATOR REPORTS

While general economic indicators may indeed be of some use in your business, you might also keep abreast of the targeted indicators published quarterly by the Small Business Administration’s Office of Advocacy (sba.gov/advocacy). Reports on small business owners’ financial outlook and the small business employment situation and loan prospects may be directly relevant to your business.

No matter what indicators seem most relevant to your small business interests, however, bear in mind that they are snapshots in time. While potentially useful, they are not concrete guideposts, although they may help you make better-informed business decisions.

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

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Reduce your businesses workers' compensation cost

With economic issues continually facing the employers of Ohio today, it is more important than ever to be with a trusted advisor that can provide you with your best opportunity to reduce a leading operational expense, workers' compensation premium.

The Lake County Chambers of Commerce (LCCC) workers' compensation group rating program, in partnership with the Professional Insurance Agents Association of Ohio, still remains one of the best options for a business today to reduce their workers' compensation expense. Our third party workers' compensation administrator, CompManagement, Inc., a leader in the industry, is currently in the process of reviewing employers for group discount program qualification for the 2012 policy year.

If you explored our plan in the past, it's time to take a second look. You owe it to yourself to explore the options and savings a membership entitles you to receive. If you participate in another group rating program, you may not be saving as much as possible and you may be paying extra dues to belong to another group.

If you are reviewing savings quotes from other group administrators, please make sure that you are not settling for less of a discount than your business can earn. As a service to our members, CompManagement will not only evaluate your organization for participation in group rating, but all alternative rating programs that would be beneficial to your organization's bottom line.

Why choose LCCC's program, administered by CompManagement over others in the industry?

- Accuracy and Results – have confidence in your budget with a program that not only consistently delivers accuracy in our projections, but provides the maximum discount opportunity authorized by the Ohio Bureau of Workers' Compensation.
- Competitive Fees – ensuring a positive return on your investment to realize the best savings available for your business
- Comprehensive Service – local representatives throughout Ohio: designated claims, hearing, cost containment, and rate representatives: in-house safety & loss control services: onsite and online education programs: secure internet access to claims 24/7,

If you have already received your renewal from CompManagement and have not responded, you must complete and submit the appropriate forms to CompManagement to be included in the 2012 workers' compensation group program.

If you are not taking advantage of this value added member benefit already, it is easy to do so. A free, no obligation review for qualification of your organization may be completed by simply choosing from the following 2 options:

- Contact CompManagement's Customer Support Unit toll-free at (800) 825-6755, option 3
- Go online at <http://resources.compmgt.com/AC3/GroupRating.aspx?Organization=LCCC> , click on the AC-3 form button and submit online.

If you have any questions, please contact CompManagement's Customer Support Unit at (800) 825-6755, option 3.

Ohio Bureau of Workers' Compensation introduces concept of Workplace Wellness

The Ohio Bureau of Workers' Compensation (BWC) Division of Safety & Hygiene is currently evaluating the concept of Workplace Wellness and the impact that can be made on workers' compensation claim costs and duration.

Studies show that workplace wellness programs have the ability to generate a significant reduction in return-to-work days, frequency of claims, cost of claims, absenteeism, and cost of healthcare benefits. The Return on investment (ROI) for employers can reach \$6.50 for each \$1.00 of investment, when accounting for reduced healthcare costs and absenteeism.

To assist employers in starting programs within their workplace to meet the challenges of obesity, rising incidence of chronic diseases and the aging workforce, the Division of Safety & Hygiene has recently proposed a Wellness Grant Program for consideration by the BWC Board of Directors.

The proposed grant program will total \$4 million dollars over four years, and will be funded through the Safety & Hygiene fund. The program will allow for 50 employee participants per employer allocating \$300 per participating employee over four years. The amount per employee is graduated each year, taking into consideration employee participation when awarding and renewing the grant.

Grants will be made available to all eligible state-funded employers in Ohio, with applications being reviewed on a first-come, first-served basis. Employers will be required to share data pertaining to health care risk factors and costs with BWC to guarantee proper use of grant awards and effective implementation of the wellness programs in their workplace.

The BWC Board of Directors will hear more information on the Workplace Wellness Grant Program at their next scheduled meetings on December 15 and 16. At this time, an implementation date for the grant program has not been made available.

If your organization has an interest in the grant program as highlighted above or you have any questions regarding Workplace Wellness initiatives, please contact the Lake County Chambers of Commerce workers' compensation third party administrator CompManagement, Inc. Feel free to contact CompManagement's Risk Services team, toll-free at (888)264-2635, extension 2495.

Lake County Port Authority and Lake County Chambers of Commerce Take Pulse of Lake County Economy

With all the news about the state of the national economy and the anecdotal views regarding the Lake County economy, it seemed a good time to reach out to the business community for direct input. As an economic development agency, the Lake County Port Authority has experienced a higher level of financing opportunities. However, that could be a function of an expanded marketing program and media attention. So to really find out what is going on in the business community, the Lake County Port Authority turned to the Lake County Chambers of Commerce for help.

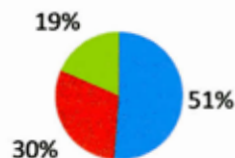
The Lake County Chambers, with over 1500 members with diverse backgrounds, provide a perfect opportunity to determine how the local economy is doing. Respecting the limited time available to the target audience, a short but meaningful list of questions was sent to the Chamber Membership. The first two questions dealt with sales on 2011 and expected sales in 2012. The second set of question dealt with employment levels in both 2011 and 2012. The response from 119 members paints a very interesting picture of what is going on in Lake County.

As the first two pie charts demonstrate, 51 percent of the respondents saw sales growth in 2011 and 77 percent expect that growth to continue in 2012. On the employment front, 26 percent saw their employment grow in 2011 and over 37 percent expect their employment to grow in 2012. This contrasts with only ten percent experiencing a decline in employment in 2011 and approximately six percent expecting an employment decline in 2012.

This may not be conclusive evidence that Lake County is on the right track, but it is evidence that positive things are happening. The Lake County Port Authority, in cooperation with the Lake County Chambers of Commerce, wants to see this positive trend continue and stand ready to provide our combined resources to strengthening the area business community.

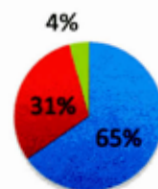
In the Past Year Have Your Sales

■ Grown ■ Stayed the Same ■ Declined



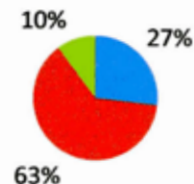
In the upcoming year do you anticipate your sales to

■ Grow ■ Stay the Same ■ Decline



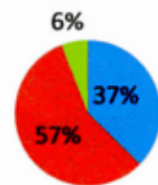
In the past year has your employment

■ Grown ■ Stayed the Same ■ Declined



In the upcoming year is it likely that your employment will

■ Grow ■ Stay the Same ■ Decline



Completion of the temporary authorization provides a third-party administrator (TPA) limited authority to view an employer's payroll and loss experience. By signing the AC-3, the employer grants permission to the BWC to release information to the employer's authorized representative(s). The form allows a third-party representative to view an employer's information regarding payroll, claims and experience modification.

Attention group rating prospects:

- Employers may complete the AC-3, for as many TPAs or group-rating sponsors as they feel are necessary to obtain quotes for a group-rating program.

- Group Sponsors must notify all current group members if they will not be accepted for the next group rating year. The deadline for this notification is prior to the first Monday in February for private employers and prior to the second Friday in August for public employers.

- All potential group-rating prospects must have:
 - Active BWC coverage status as of the application deadline;
 - Active coverage from the application deadline through the group-rating year.
 - No outstanding balances;
 - Operations similar in nature to the other members of their group.

- Any changes to a group member's policy will affect the group policy. Changes can result in either debits or credits to each of the members.

Note:

For complete information on rules for group rating, see Rules 4123-17-61 through 4123-17-68 of the Ohio Administrative code or your TPA.

All group-rating applicants are subject to review by the BWC Employer Programs Unit.



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2012 DATES

Move in and set up: Friday evening, February 24th - 9pm-11pm
Show dates: Saturday, February 25th and Sunday, February 26th
Show times: Saturday 10am to 9pm, Sunday 11am to 6pm

PARTICIPATION

- **EARLY BIRD SPECIAL - \$195 if registered and paid by 1/16/12**
- SPACE IS LIMITED, participation is limited to the first 100 registrations.
- Expo fee is \$245 if registered and paid on or after 1/17/12
- Please make check payable to Lake County Chambers of Commerce
- Mail registration form with payment to Lake County Chambers of Commerce by 1/31/12
- Questions please call Linda Reed at 440-357-7572



EXPO FEE includes: 10' x 10' space, 1- 8 foot table, table cover and 1-chair

Optional Add-ons:

- Extra chair \$5
- Extra table \$25 - table must fit into your original 10' x 10' space
- Double booth can be requested for an additional \$200
- Floor outlets/electricity available at majority of locations - must be requested in advance
- Vehicle - \$200 per vehicle. Special accommodations for unusual equipment or a vehicle must be approved by mall management prior to the event.

Register by Saturday, January 31, 2012 to:

**Lake County Chambers,
1 Victoria Place, Suite 265A, Painesville, Ohio 44077
or Fax to 440-357-8752**



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2012 REGISTRATION FORM

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Member of which chamber? _____

Contact Name _____

Email (required) _____

Phone _____

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Booth/Display Height _____

Special Requirements _____

Electricity Needed? Yes No

Booth Fee \$ _____

Extra Table (\$25) \$ _____

Extra Chair (\$5) \$ _____

Double Booth (\$200) \$ _____

Vehicle (\$200) \$ _____

TOTAL \$ _____

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