

CHAMBER NOTES



Oconto Falls
Area Chamber
of Commerce

2008 ANNUAL BUSINESS MEETING

Mark your calendars for Thursday, November 20th at 6:30 pm for the Oconto Falls Area Chamber of Commerce Annual Business Meeting. This year's meeting will be held at Sharpe Care, 100 E Highland Dr in the City of Oconto Falls.

RSVPs are required for this meeting. Hors d'oeuvres will be served. Please call or email Michele at 604-1008 or ofchamber@centurytel.net.

This is a very important meeting. Membership votes are required for the proposed by-laws updates, the 2009 budget and a dues fee schedule.

Please RSVP you attendance by Monday, November 17th. Our gracious hosts will need an accurate attendance count. Please call or email Michele at 604-1008 or ofchamber@centurytel.net.



Volume 1, Issue 5
November 2008

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2009 SPONSORSHIP OPPORTUNITY

The Oconto Falls Area Chamber of Commerce *Chamber Notes* newsletter is now scheduling sponsors for 2009. It is an amazing opportunity to highlight your business, advertise special events or sales and reach Chamber members with timely information.

All this is available for only \$50! Pick the month most beneficial

to your business and you will receive the inside front cover of the *Chamber Notes*. Your logo will also be prominently placed on the front cover.

Spots will fill fast! Please contact Michele at 604-1008 or email ofchamber@centurytel.net to confirm you sponsorship month. Make the *Chamber Notes* work for you!

Special Thanks to our
November newsletter
sponsor

Community Memorial
Hospital





**COMMUNITY MEMORIAL HOSPITAL IN
OCONTO FALLS ANNOUNCES
DR. JAGDEV BHATOYA
INTERNAL MEDICINE SPECIALIST**

NOW SCHEDULING APPOINTMENTS!

Dr. Bhatoya is an experienced, Board Certified Internal Medicine Specialist who has worked in Northeast Wisconsin since 1993. Many patients will be familiar with Dr. Bhatoya from his established years of practice in the Marinette area.

Dr. Bhatoya expand the internal medicine services available locally and establish a hospitalist program. An Internal Medicine specialist provides treatment for adult and geriatric patients, including routine physicals and preventative care.

Additionally, Dr. Bhatoya specializes in the treatment of conditions and illnesses including cardiovascular disorders (blood pressure, congestive heart failure, angina) respiratory issues (COPD, sleep apnea disorders, asthma,) gastrointestinal issues (acid reflux problems, ulcers), diabetes, cholesterol issues, arthritis, lupus, lyme disease, and fatigue.

Community Memorial Hospital is pleased to welcome Dr. Jagdev Bhatoya and anticipate the addition of a hospitalist program and expansion of internal medicine services will significantly enhance the medical care to area patients.

Dr. Bhatoya's practice will be located within the CMH Clinic in Oconto Falls.
Dr. Bhatoya accepts ALL insurance plans.

TO SCHEDULE AN APPOINTMENT, PLEASE CALL (920) 846-8187.



CMH Clinic in Oconto Falls
835 S. Main Street, Oconto Falls, WI (920) 846-8187

The Healing Power of Personal Care

President's Message

Dear Fellow Chamber Members:

The holidays are almost here and during that time, we find ourselves extra busy both professionally and personally. Whether trying to schedule staffing around vacation time or dealing with changing customer needs, stress can start to take a toll. To keep our businesses running strong, we need to rejuvenate our batteries and take care of ourselves.

Some easy tips can help reduce the strain of this time of year:

- Manage your time; don't let it manage you; decide what your priorities are
- Don't over commit – just say “NO”
- Don't take “Token” time off work - take an extra day or two, if the holiday doesn't spill over into a weekend, to recoup your physical and emotional strength
- Use your computer to shop and send greetings
- Exercise to increase stamina, release endorphins

These and many other ways are available to help you stay on top of your business while the holiday season unfolds. Remember also to enjoy the time with friends and family and others.

One opportunity to do this is at the next business meeting of the Chamber. I really hope that you can be there as we will be going over important topics

Calendar of Events

November

20 **BUSINESS MEETING**
6:30 pm Sharpe Care Nursing & Rehab
100 E Highland Dr, Oconto Falls
RSVPs required. Contact Michele
to confirm your attendance at
604-1008 or
ofchamber@centurytel.net

27 **THANKSGIVING DAY**

December

6 **ST. NICHOLAS DAY**

22-29 **HANUKKAH**

24 **CHRISTMAS EVE**

25 **CHRISTMAS DAY**

26-Jan 1 **KWANZAA**

31 **NEW YEAR'S EVE**

January

1 **NEW YEAR'S DAY**

19 **MARTIN LUTHER KING DAY**

20 **INAUGURATION DAY**

TBA **JOINT OCONTO
FALLS/OCONTO HOLIDAY
CHAMBER DINNER**

pertinent to your membership including election of officers, dues for membership and the budget and the operating bylaws. Sharpe Care is hosting the meeting on November 20. Hope to see you there.

April Konitzer

Executive Committee Highlights

October 28, 2008

Lunch-n-Learn

October Lunch-n-Learn with WIPFLI seemed to be attended by people that may not have the opportunity to impact employer retirement issues. Did not seem to get the audience that may have most benefited from the presentation.

Next Lunch-n-Learn is scheduled for February or March 2009. April has a list of topics that can generate a discussion regarding which ones should be scheduled at the next EC meeting.

November Business Meeting

Still considering sites – City not available due to previously scheduled meeting. Sharpe Care is one potential.

January Social

Request of Michele contact the Flyway in Abrams to see if they have an open night either January 14 or 15. Get menu ideas and prices.

2009 Contract with Word of Month

There was discussion about accountability and other aspects of the work for 2009. The EC group would like a monthly report out of activities – number of calls from the public, number of business visits, to who, results, etc., website updates and issues.

The group also thought it might be worthwhile to create a grid of the description of work with related tasks on a monthly basis.

Articles of Incorporation

Reviewed the documents assembled by Eslien. The only concern was the registered agent – didn't feel that Michele could be listed since she is a contracted agent of the Chamber. Still investigating for bringing to a vote to the membership – possibly for November.

Other Topics/Issues

The next EC meeting is set for December 2.

There have been some people that cannot always make the 4th Tuesday and we want to stay consistent so April will survey preferences in the near future.

Request of Michele to contact Vital Signs in Oconto about the Decals for Chamber members for 2009 – budget is \$125.

Request of Michele to follow up with Dairy Promotions – did not receive the \$200 promised donation from the P&P breakfast.

Falls Fun Fest/P&P/Homecoming/Hotcake Hustle

There was discussion about Falls Fun Fest and the breakfast and coordinating all of these events together. Essentially, there is Labor Day on 9/7/09, Lena Dairy Days on 9/12 & 13, Abrams Day on 9/19/09.

The Hotcake Hustle group doesn't want to go too late in the season and run into conflicts with other races. April to check with Regina on 9/26/09 as a possibility.

2008 Oconto Falls Area Chamber of Commerce Officers

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Lisa Christensen
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Treasurer's Report – November 2008

Checking Account			
Beginning Balance			6,506.62
Expenses			
Contracted Services-Sept, Oct	\$1,750.00		
Service Charge - PNB	\$1.00		
Home Respite - P & P Donation	\$500.00		
Total Expenses	\$2,251.00	minus	<u>2,251.00</u>
Deposits			
Newsletter Sponsor	\$50.00		
Membership	\$75.00		
Lunch & Learn	\$69.00		
Total Deposits	<u>\$194.00</u>	plus	<u>194.00</u>
Checking Account Balance 11-11-08			\$4,449.62
Savings Account			
Beginning Balance			18,502.71
Deposits			
Interest	\$28.13		
	<u>\$28.13</u>	plus	<u>28.13</u>
Withdrawals			
Savings Account Balance 11-11-08			18,530.84
	Total Operating Funds		22,980.46

About this Newsletter

O.F. Chamber Notes is a monthly publication by the Oconto Falls Area Chamber of Commerce. The intent is to keep Chamber members informed about issues of interest and promote Chamber meetings and activities. To the extent possible, the newsletter will be sent out in electronic format, but paper versions will also be sent out to those members who cannot access it electronically. If you currently receive a paper version and would like to get it in electronic format or know of someone who is a Chamber member and is not getting the newsletter please contact Michele Ripley at 920-604-1008 or OFChamber@centurytel.net.

For other information on the newsletter or to submit items of interest, contact the editor, Michele Ripley at 920-604-1008 or OFChamber@centurytel.net.

TOP YEAR END STRATEGIES TO HELP YOU SAVE BIG ON YOUR TAXES

1. Standard vs. Itemized Deductions — Put the amount of your standard deduction next to your itemized deductions and see how they compare. If your itemized deductions exceed the amount of your standard deduction, you'll generally save money by itemizing. If your itemized deductions are slightly lower than your standard deduction and you won't be able to itemize next tax year, try to shift some of them from the next tax year to the current tax year.

For example, if you have the option to pay real estate tax in 2 installments, consider making the payment in 2008 that would normally be due in early 2009. But if you can't itemize in 2008 but can in 2009, consider shifting expenses from 2008 to 2009.

For example, make your annual charitable donation in January instead of December.

2. Flexible Spending Accounts — If you don't rack up enough medical expenses to meet the amount you set aside in your flexible spending account, you could lose the money. If you have extra, it's a good idea to start making a few last-minute appointments. Be sure to save your receipts for medications.

3. Medical Deductions — Keep track of your unreimbursed medical expenses all year long. You can deduct them only if they exceed 7.5% of your AGI. If you think you're close to the 7.5% requirement, consider having an elective or necessary procedure before the end of the year. (Be sure to check that it's among the qualifying deductible expenses.)

4. Retirement Contributions — One way to lower your taxable income for the year is to contribute to or open a retirement plan, such as a 401(k), 403(b), deductible IRA, SIMPLE IRA or SEP. You could have made contributions for your 401(k)s and 403(b)s until up until Dec. 31, 2007. But you have until April 15, 2008 to make a contribution to an IRA.

5. Charitable Donations — Donating to charities before the first of the year counts as a

deduction on your return. You can include cash contributions that you charged to a credit card in 2007 even if you don't pay the bill until 2008. You can also include checks mailed by Dec. 31, 2007. Be sure to get a receipt from the charitable organization. Keep in mind that the deduction for donated property is limited to the item's current fair market value (what you could sell it for at a garage sale).

6. Mutual Funds — If you're planning on investing a substantial amount in a mutual fund, be sure the fund isn't declaring a large amount of

dividends in December. If you buy shares before the dividend is declared, you will increase your income by the amount of the dividend even if reinvest the dividend in new shares. You can get this information at the fund company's Web site.

7. Stock Sales — If you have a large net capital gain so far this year, you might want to consider selling some stock to generate a loss before year's end. Doing so could reduce the amount of tax you pay. Remember that if you do sell stock to generate a loss, you are prohibited from purchasing substantially identical stock within the period beginning 30 days before and ending 30 days after the sale that generated the loss.

8. Cash Gifts — If you're planning on giving large cash gifts this holiday season, you can give up to \$12,000 per person to any number of individuals without having to file a gift tax return (\$24,000 if you're married and the gift is from you and your spouse).

9. Self-employment Strategies — If you're self-employed and use the cash method of accounting, you can decrease your taxable income by delaying your December billings until January. You can also buy supplies and equipment at the end of one year instead of the coming year. You can set up a SEP-IRA and deduct on your current year's return contributions by the due date of your return (including extensions).



NEW MEMBER PROFILE

TAMMY'S THRIFT & CONSIGNMENT

Tammy's Thrift & Consignment put a new twist on an old idea. Thrift stores essentially started with the Salvation Army in London around 1865. Women traveled throughout the city collecting, sorting and recycling unwanted goods. The clothes, utensils and other items that "salvage brigades" gathered eventually found a home in a "salvage depot," where they could be bought for a fraction of their original price.

Thrift shops have sometimes gotten a bad wrap. People remember the musty, cluttered "junk shops" of the past. But one trip into Tammy's eliminates all those preconceived notions. This bright, clean, organized store is more like a mall shop than a resale shop.

Tammy's Thrift & Consignment offers new and gently used brand named items at reasonable prices. The shop carries furniture, home décor, books, movies, video games, toys, hunting & fishing items, glassware and other unique items. They also offer clothing for adults, teens, children and infants. Most clothing items are under \$7. They feature top brands:

- Abercrombie & Fitch
- Lucky
- Hollister
- Aeropostle
- American Eagle
- Old Navy
- Gap
- Dress Barn
- Christopher & Banks
- Children's Place
- Gymboree
- Limited II
- Levis
- Liz Claiborne
- Harley Davidson
- Columbia

Owner Tammy Kubiak shared her philosophy. "We have 4 kids of our own. We look at things from our perspective. What items would we want and what would we want to pay?"

Response to the store has been very positive. In this tough economy, people are looking for ways to stretch their dollars. Not only does the shop offer quality items at reasonable

prices, but they also stimulate the economy by purchasing many of the items sold in the store.

The items in the store are either purchased outright, on consignment or donated. How does the purchase work? If you have current style items in good condition, you can call or bring them into the store. They only purchase certain items at certain times based on need. Tammy will inspect your items and make you an offer. You will need to show a photo ID when selling items to the store. They make every effort to avoid purchasing stolen merchandise.

How does the consignment process work? High value items or items that do not fit the purchase requirements can be placed in the shop on consignment. After accepting the item, a contract between the seller and the shop is filled out. When the item sells, the seller receives 65% and the shop retains 35% of the selling price.

Tammy's Thrift & Consignment also takes donations. Although they are not a non-profit and the donations cannot be deducted on taxes, people still chose to donate to help their community. Quality items are made available for local people who couldn't otherwise afford them. All three of these options - outright purchase, consignment and donations – give Tammy's Thrift & Consignment a huge inventory of wonderful items.

Tammy's Thrift & Consignment is located at 102 North Main Street in Oconto Falls. Phone 920-848-2400. They accept cash, checks, credit and debt cards.

Store hours:

- Tuesday & Wednesday 10 am – 5 pm
- Thursday & Friday 9 am – 5 pm
- Saturday 9 am – 1 pm

"Come see what we have to offer. You'll be pleasantly surprised!"