

CHAMBER NOTES

CHAMBER BI-ANNUAL BUSINESS MEETING

THURSDAY, NOVEMBER 19, 2009

Mark your calendars for Thursday, November 19th at 6:00pm for the Oconto Falls Area Chamber of Commerce Annual Business Meeting. This year's meeting will be held at the City Municipal Building (City Hall) in City of Oconto Falls and is being sponsored by the Oconto Falls Municipal Utility and 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 officer elections, the 2010 budget and any other decisions as set in the by-laws. The Chamber will also discuss non-profit status and goals based on the survey and strategic planning session.

When: Thursday, November 19th
Meeting: 6:00 pm
Where: City Hall in Oconto Falls
500 N Chestnut St. (Corner of Chestnut & Jackson)

Please **RSVP your attendance by Monday, November 16th**. Our gracious hosts will need an accurate attendance count.



Oconto Falls
Area Chamber
of Commerce

Volume 2, Issue 11

November 2009

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Special Thanks to our
November newsletter sponsor
The Meadowlands





**751 East Highland Drive
Oconto Falls WI 54154
(920) 848-3458**

<http://www.meadowlandsretire.com>

Come HOME to The Meadowlands

The MeadowLands offers seniors a full-service retirement community with beautiful apartments and supportive services. Assisted living services are offered for residents who can manage their own affairs, but need some assistance with personal and household tasks. We provide care depending on your assessed needs, including all supportive services including:

- ◆ Full Meal Service
- ◆ Medication Management
- ◆ Emergency Response Systems
- ◆ Assistance with Bathing and Grooming
- ◆ Special Diets
- ◆ Health Monitoring by a Registered Nurse
- ◆ Weekly Linen Service
- ◆ Scheduling of Appointments
- ◆ Housecleaning
- ◆ Laundry
- ◆ Beauty/Barber Shop
- ◆ Private family kitchen for your use
- ◆ Private dining room
- ◆ Library with computer & Internet
- ◆ Outdoor barbeque area and patio
- ◆ Cozy front porch
- ◆ Flower gardens
- ◆ Vegetable garden
- ◆ Daily activities in the fireplace lounge
- ◆ Spacious 1 and 2 bedroom apartments
- ◆ Gracious dining room and parlor
- ◆ Private garages
- ◆ In-house beauty parlor
- ◆ Free laundry facility
- ◆ Luxurious spa room

Apartments come with all of the conveniences and additional support that is needed to feel **Safe, Secure and at Home.**

President's Message

Dear Chamber Members:

I would like to take this opportunity to thank you for your support during my two years of assisting the Chamber organization as president in activities that promoted growth in and around Oconto Falls. There are a lot of great people that belong to the Chamber and I have been privileged to work with a number of them. I want to especially thank the officer team and the Executive Committee members who supported efforts to move the Chamber forward with me.

I do plan to continue working with the Chamber organization as a member and want to encourage you to work with me to support the new president in continuing to move us forward. Ken O'Dierno has indicated an interest in leading the organization and has excellent qualifications to do so.

His ideas are fresh and if instituted, would greatly enhance what the Chamber does for you as a member. You can learn more about this and other strategies the Chamber is planning to implement for you to support your business on November 19 at 6pm at City Hall.

I am proud to be part of the Oconto Falls community, both personally and professionally. This is a great place to live, work and play.

Sincerely,
April Konitzer
Chamber President

Calendar of Events

November

- 11 VETERAN'S DAY
- 19
6:00 pm BUSINESS MEETING
City Municipal Building
500 N Chestnut St. Oconto Falls
RSVPs required. Contact Michele
to confirm your attendance at
604-1008 or
ofchamber@centurytel.net
- 26 THANKSGIVING DAY
- 28-Jan 1 AVENUE OF LIGHTS
Main Street Oconto Falls

December

- 6 ST. NICHOLAS DAY
- 12-19 HANUKKAH
- 24 CHRISTMAS EVE
- 25 CHRISTMAS DAY
- 26-Jan 1 KWANZAA
- 31 NEW YEAR'S EVE

January

- 1 NEW YEAR'S DAY
- 16 JOINT OCONTO
FALLS/OCONTO HOLIDAY
CHAMBER DINNER
Oconto Golf Club
Las Vegas Night of Fun &
Entertainment **Grand Prize**
Trip for 2 to Las Vegas
**RSVP'S BY JANUARY 6, 2010
WILL BE REQUIRED**

Year End Tax Tips

By [William Perez](#), About.com

There's some new tax credits and deductions available for 2009. People who purchased a new car or truck can write off sales tax even if they don't itemize as part of the [new vehicle sales tax deduction](#). Home buyers should review if they are eligible for the [\\$8,000 tax credit for first-time home buyers](#). Homeowners should also review whether it would be advantageous to take the [additional standard deduction for property tax](#) in lieu of itemizing.

Individuals who have two jobs and Social Security recipients who are working should review their eligibility for the [Making Work Pay tax credit](#). This credit is new for 2009 and was made available to all workers through reduced withholding on paychecks. Some people might end up being slightly under-withheld if they worked at two or more jobs simultaneously.

Boost Tax Deductible Expenses

Make an extra mortgage payment. The extra interest you pay will be added to this year's [mortgage interest](#) by your lender, boosting your itemized deductions. You may want to confirm with your lender that your payment will be credited as paid in the current year.

Pay your property taxes. Real estate taxes are tax deductible. If your property tax bill is due early next year, you might want to pay it now and take the deduction.

Donate to charity. It pays to be charitable, especially at the end of the year. Donating cash is always a good idea. You can also donate household goods, clothing, and other items. Under the Pension Protection Act, you will need a written receipt for all charitable donations, and donated items must be in good or better condition. You can also deduct the cost of driving for charity at 14 cents per mile. You cannot take a [charity deduction](#), however, for the value of your time or services when volunteering.

Pay doctor bills, insurance premiums, buy eyeglasses, or stock up on prescription medications. You can take a deduction for medical expenses exceeding 7.5% of your adjusted gross

income.

Boost business expenses. Business owners and independent contractors can buy office supplies, invest in new equipment, or pay bonuses to their employees. They should also review their retirement plans or decide about setting up a retirement plan. Many retirement plans need to be established by the end of the year if owners want to make tax-deductible contributions for the year. You will want to review what constitutes a legitimate [business expense](#) just to make sure it will be tax-deductible.

Organize your financial records. Good record-keeping can really pay off at tax time. Not only will it make your tax preparation easier and faster, but you might uncover enough tax deductions to be able to itemize. More importantly, the IRS will require receipts and other records in the event of an audit. Entrepreneurs should be using accounting software such as Peachtree, QuickBooks, or Microsoft Office Accounting to ensure that all their income and expenses are recorded properly. Individual taxpayers may want to use Microsoft Money or Intuit's Quicken to keep track of their personal spending. As an added bonus, these programs provide reports that summarize your tax deductions for faster tax preparation.

Manage Your Investments

Sell losing investments to offset [capital gains](#). Investors can lower their capital gains taxes by selling securities that have lost money. Losses offset gains dollar for dollar, and losses in excess of your gains can be deducted, up to \$3,000 per year.

Wait to invest until after the ex-dividend date. Avoid buying mutual funds held in taxable accounts until after their ex-dividend date. You'll avoid paying capital gains tax on the dividend.

Max out your retirement savings.

Contributions to a retirement plan reduce your taxable income.

Continued on page 5

2010 CHAMBER OFFICER ELECTIONS

On November 19th, the Oconto Falls Area Chamber of Commerce will accept nominations and hold officer elections for 2010. The positions include President, Vice-President, Treasurer and Secretary. There is still time to throw your hat in the ring. If you are interested, please attend our Business Meeting on November 19th. You can be nominated for any of the above positions.

While Chamber President April Konitzer is not seeking a 3rd term, the following officers are seeking reelection: Vice President Dick Cromell; Treasurer Debbie Arndt and Secretary Lisa Christensen.

Please take a moment to read the bio on one of our candidates for President, Ken O'Dierno from member businesses Ken O'Dierno, Health & Life Insurance/Individual & Group/Multiple Carriers and Sandalwood County Club. But some of you might remember him from his days as the owner of the bowling alley on Main Street in Oconto Falls!

KEN O'DIERNO'S CHAMBER OF COMMERCE & NON PROFIT EXPERIENCE:

Notable Accomplishments –

- Elected to the State Chamber of Commerce Board of Directors, State of Michigan, representing the Upper Peninsula

- Started and Managed Health Insurance Coverage for Chamber Members.
- While Executive Director the Chamber, increased membership from 210 members to a membership of over 600.
- Oversaw the "Love Affair", a one night fund raising effort that raised over \$20,000 annually for Chamber projects.
- Principle member in the creation of the Economic Development Authority for Delta County.
- Tourism Director for Delta County responsible for; Master's Walleye World Championship Tournaments, Korea vs. USA Olympic Style Boxing, NFL teams Packers vs. Lions basketball, as well as many other small and medium events.
- 5 time Governor's Award winner for Marketing (twice), Special Events (twice), Economic Development (once).
- Nationally awarded "Best Marketing Program" for downtowns while Neenah, Downtown Development Program Manager. Competed against cities of all sizes including Denver, Los Angeles and Phoenix.
- Received ADDY award for Best Series of Television Commercials for Downtown Neenah.
- While serving on the Downtown DePere Board of Directors, created an Outdoor Drive In movie event , shown at St. Norbert's parking lot and raised over \$3,000 in a single night.

Tax Tips from page 4 Tax Strategies Beyond Form 1040

Make the most of your Flexible Spending Account. You should use up any funds in your Flexible Spending Accounts, or risk losing that money forever. Use your FSA funds to buy eyeglasses, medications, or get a checkup.

Avoid the gift tax by giving \$13,000 or less per year per person. Gifts over that amount

will reduce your lifetime gift tax exclusion, and gifts over the exclusion will be taxed to the giver. (Giving is a tax strategy used by taxpayers who are facing a potential estate tax bill and need to remove assets from their taxable estate. Taxpayers should be working closely with an experienced tax professional on estate and gift tax issues.)

Estimate Your Taxes

Download preview versions of tax

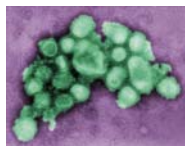
software. Drafting out your tax return can give you a birds-eye view of your tax situation and help you make smart decisions about what to do now to lower your taxes. As an added bonus, starting your tax prep now will mean less time it will take for you to finish up your return next year. TaxACT, TaxCut, and TurboTax typically release preview editions of their programs in time to make year-end financial decisions.

Oconto Falls Area Chamber of Commerce - 2010 Proposed Budget

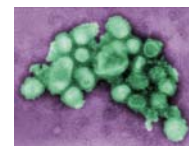
	Actual 2007	Actual 2008	Actual - 2009 thru 11-3-09	Proposed Budget 2010
INCOME				
Interest	\$45.14	\$155.49	\$127.57	\$350.00
Membership	\$5,925.00	\$6,075.00	\$8,350.00	\$9,500.00
Fun Fest Contribution toward Chamber Account		\$1,000.00	\$0.00	\$0.00
Holiday Party	\$550.00	\$408.00	\$986.00	\$500.00
Lunch N' Learn	\$0.00	\$360.00	\$251.00	\$500.00
Miscellaneous Income	\$20.00		\$136.18	\$750.00
Newsletter Sponsor	\$250.00	\$500.00	\$550.00	\$600.00
WPPI Donation	\$1,000.00	\$1,000.00	\$0.00	\$1,000.00
Promotional Fundraiser				
Golf Tournament	\$8,388.00	\$8,677.00	\$8,370.75	\$9,000.00
Fall Fun Fest	\$2,579.00	***	***	***
Pancake & Porkie	\$2,159.50	\$1,837.00	\$1,327.00	\$2,000.00
Spring Fundraiser				\$2,500.00
Total Income	\$20,916.64	\$20,012.49	\$20,098.50	\$26,700.00
EXPENSES				
Contracted Services		\$5,250.00	\$9,625.00	\$15,750.00
Discovery Guide	\$0.00	\$2,500.00	\$2,500.00	\$2,500.00
Donations				
Pledge Senior Center		\$0.00	\$0.00	\$0.00
Porkie Project	\$1,000.00	\$500.00	\$250.00	\$500.00
Elec. & Phone	\$39.71	\$0.00	\$0.00	\$0.00

Fundraiser							
Golf	\$3,740.11	\$3,152.58	\$3,208.43	\$3,500.00			
Porkie & Pancake	\$879.61	\$1,003.96	\$801.25	\$1,000.00			
Falls Fun Fest	\$2,433.63	***	***	***			
Holiday Party	\$462.00	\$535.00	\$848.00	\$500.00			
Lunch N Learn		\$141.41	\$0.00	\$275.00			
Meals	\$0.00	\$0.00	\$0.00	\$50.00			
Membership Benefits	Win-	\$105.50	\$130.00	\$150.00			
down Clings	\$0.00						
Memorial Day (fireworks)	\$1,000.00	\$500.00	\$250.00	\$250.00			
Mileage		\$1.68	\$31.50	\$50.00			
Miscellaneous			\$57.48	\$100.00			
Newsletter	\$116.54	\$0.00	\$140.49	\$150.00			
Office Expense	\$40.00	\$72.51	\$104.80	\$125.00			
Officer Expenses	\$0.00	\$0.00	\$0.00	\$0.00			
Outdoor Advertising	\$2,646.48	\$350.00	\$0.00	\$0.00			
Payroll Expenses		\$60.60	\$9.00	\$25.00			
Postage	\$15.71	\$47.08	\$195.68	\$225.00			
Printing			\$42.00	\$75.00			
Raffle License	\$25.00		\$25.00	\$25.00			
Scholarships	\$500.00	\$500.00	\$250.00	\$500.00			
Special Activities	\$336.98	\$140.00	\$200.00	\$200.00			
Website Development	\$750.00	\$0.00	\$76.90	\$750.00			
Total Expenses:	\$13,985.77	\$14,860.32	\$18,745.53	\$26,700.00			
Difference Between Income and Expenditures	\$6,930.87	\$5,152.17	\$1,352.97	\$0.00			

*** Not included in Budget



H1N1 FLU



Planning Ahead as a Business or Organization

Wisconsin's Pandemic Flu Website <http://pandemic.wisconsin.gov/>

H1N1 Flu is a new influenza virus causing illness in people. This new virus was first detected in people in the United States in April 2009. The virus is spreading from person-to-person in the same way that regular seasonal influenza viruses spread. Flu viruses are spread mainly from person to person through coughing or sneezing by infected persons. Sometimes people may become infected by touching something – such as a surface or object – with flu viruses on it and then touching their mouth or nose. Trust for America's Health Report - [Pandemic Flu Preparedness: Lessons From the Frontlines](#)

Have Questions? 2-1-1 Wisconsin can connect you with information on a variety of subjects, including the flu. 2-1-1 service will provide information on prevention and community resources. Your call to 2-1-1 is free and confidential, and is available throughout Wisconsin. If you call from a cellular phone and encounter problems, dial 877-947-2211.

H1N1 Flu and Your Business or Organization

Dealing with a possible pandemic flu outbreak should be a part of your business plan. A disease outbreak could mean a drop in your workforce, a disruption of your office routines due to the effect on other businesses and institutions, and more.

Frequently Asked Questions

- [H1N1--What It Is and Is Not](#)
- [Vaccine](#)
- [Other Prevention Measures](#)
- [Transmission and Illness](#)
- [Treatment](#)
- [Flu-like Illness in the Household](#)
- [Flu-like Illness at Work](#)
- [Flu-like Illness at School](#)
- [Communication Toolkit \[Communication Toolkit for Businesses and Employers | \(Flu.gov\)\]](#)
- [Guidance for Businesses, Employers and Workplaces for 2009 H1N1 \(Flu.gov\)](#)
- [Interim Guidance for Correctional and Detention Facilities on Novel Influenza A \(H1N1\) Virus \[\(CDC\)\]](#)
- [Worker Safety and Health Guidance for H1N1 Flu \(OSHA\)](#)

Pandemic Planning Information

- [Business Planning \(Flu.gov\)](#)
- [Frequently Asked Questions about Pandemic Influenza in the Workplace](#)
- [Business Pandemic Influenza Planning Checklist | \[PDF\]](#)
- [Guidance on Preparing Workplaces for an Influenza Pandemic \[PDF\] \(OSHA\)](#)
- [Sample Business Emergency Plan \[PDF\] \(Ready.gov\)](#)
- [It's Not Flu as Usual, Business Information \[PDF\] \(Trust for America's Health\)](#)
- [Pandemic Flu Information \(US Office of Personnel Management\)](#)
- [Seasonal Flu Information for Workplaces \(CDC\)](#)
- [Quarantine and Isolation: Selected Legal Issues Relating to Employment \[PDF\] \(Congressional Research Service\)](#)

2010 SPONSORSHIP OPPORTUNITY

The Oconto Falls Area Chamber of Commerce Chamber Notes newsletter is now scheduling sponsors for 2010. 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 are filling fast! February and June are already scheduled. Please contact Michele at 604-1008 to confirm your sponsorship month. Make the Chamber Notes work for you!

GRAND OPENING

MK Photography celebrated their 1st Anniversary with a customer appreciation party and ribbon cutting ceremony. Chamber Executive Committee members,



Chamber members, City officials, customers and family helped this Main Street business celebrate. Guests enjoyed wonderful hors d'oeuvres, beverages and a chance to win valuable prizes. Congratulations!

<http://www.mkalliesphoto.com/>



2009 Oconto Falls Area Chamber of Commerce Officers

President:

April Konitzer

920-848-6982

or 866-639-6982

april.konitzer@nwtc.edu

Vice President:

Dick Cromell

920-897-2104

rcromell@peshtigobank.com

Treasurer:

Debbie Arndt

920-846-3444 ext.

1436

respite@bayland.net

Secretary:

Lisa Christensen

920-846-4508

lchristensen@wppisys.org

NEW MEMBER PROFILE

Community Resource Total Health & Fitness

The Oconto Falls Area Chamber of Commerce welcomes new member Community Resource Total Health & Fitness. Owner Deb Wieting is an entrepreneur with many different businesses. She is a licensed dietary manager and has a long history in the health care field. Many of you probably remember her as the CEO of Woodland Village nursing facilities. She has moved from this position and also owns a resort called Fisher's Camp up by Caldron Falls.

Manager Janelle Rymer also has a long history in the health care field. She is a licensed and ordained chaplain, certified equine sport massage therapist, singer, motivational speaker, and continues her studies in nutrition and overall health. Janelle also has an equine sports massage business, is a certified humane officer and does animal rescue.

Why did they choose the Oconto Falls area? Oconto Falls is a vibrant community with a perfect location with easy highway access to draw people from the north, south, east and west. Plus they both live and work in the community.

What makes Community Resource Total Health & Fitness different from other health clubs? They provide complete services for people seeking better health for spirit, mind and body. They not only address physical health, but emotional and spiritual as well. As three part beings, people need to address all three parts in order to truly become healthy and whole. Plus, Community Resource Total Health & Fitness is a lot of fun!



35 Minute Circuit



Chamber Executive Committee members Pam Langlay & Vice President Dick Cromell along with Mayor Don Osborne and his wife Judy help Janelle cut the ribbon at the Grand Opening October 17th.

Community Resource Total Health & Fitness offers circuit training as well as and other cardio and weight equipment. They feature tanning and therapeutic infrared sauna. The infrared sauna is a unique asset for those who want to rid their body of toxins, have healthier skin, and have a nice relaxing session to compliment their over all health and well being. Community Resource Total Health & Fitness also provides spiritual and emotional counseling for a well rounded health experience.

Community Resource Total Health & Fitness is located at 229 Van Buren Street, Oconto Falls, WI 54154. (In the Custom Metal Specialist building across from North Bay Buick/GM.) Phone 920-846-2777, fax 920-846-2500.

Hours

Monday thru Thursdays 6 a.m. till 7 p.m.
Fridays 6 a.m. till 5 p.m.
Saturdays 7 a.m. till 11 a.m.
Closed Sundays and holidays.

They accept cash, check, and major credit cards. From time to time, they will trade membership in exchange for working at the facility!

What else would Janelle like people to know? "We can't wait to meet you. Please stop by for a visit. Let us know if there is anything we can do for you as a community resource for a healthier, happier you!"