

March Chamber Newsletter

March 2012 "We Mind Our Business" Issue 3

Payroll tax cut extended through end of 2012

On February 22nd, President Obama signed the "Middle Class Tax Relief and Job Creation Act of 2012" (the Act). This Act extends the 2-percentage-point payroll tax cut through the end of 2012. Here are highlights of the tax changes for this part of the new law...

The Federal Insurance Contributions Act (FICA) imposes two taxes on employers, employees, and self-employed workersone for Old Age, Survivors and Disability Insurance (OASDI) commonly known as the Social Security tax, and the other for Hospital Insurance (HI) commonly known as the Medicare tax. For remuneration received during the "payroll tax holiday period," namely calendar-year 2011, under the Tax

Relief, Unemployment Insurance Reauthorization, and Job Creation Act of 2010, the employee OASDI tax rate under the FICA tax decreased by two percentage points from 6.2% to 4.2%. Similarly, for self-employment income for tax years beginning in 2011, the Act reduced the employer's portion of the social security tax by two percentage points from 12.4% to 10.4%...

The new Act provides that the "payroll tax holiday period" means calendar years 2011 and 2012. Thus, the 2-percentage point payroll tax reduction and the 2-percentage point reduction in the social security tax for employees and the self-employed will apply through Dec. 31, 2012. As a result, for 2012,

employees will pay only 4.2% Social Security tax on wages up to \$110,100 (wage base for 2012) and self-employed individuals will pay only 10.4% Social Security self-employment taxes on self-employment income up to \$110,100. The maximum savings for 2012 will be \$2,202 (2% of \$110,100) per taxpayer. If both spouses earn at least as much as the wage base, the maximum savings will be \$4,404.

Additionally, the Act repeals the TTCA recapture provisions applying to taxpayers with wages exceeding \$18,350 over the first two months of 2012.

For the complete article, visit the home page at www.walthall.com

Encourage your employees to be quitters

There are a lot of good reasons to kick the smoking habit. Quitting is good for one's health. Smokers are at higher risk for chronic conditions like cancer and heart disease. By quitting, the body starts to recover, and walking and other physical activities may become easier. According to the American Lung Association, over time the risk for conditions

A very popular chamber benefit is the Anthem Chamber Saver program. Chamber membership offers premium savings on Anthem Blue Cross and Blue Shield Health, Life and Disability Insurance. Want to save on health insurance through the ChamberSaver program? Many of our members save more on their health insurance than the cost of their Chamber membership, thanks to the Anthem discount program. When comparing health insurance programs, be sure to discuss Anthem with your agent and ask for your chamber savings. Contact the chamber if you need a referral to an agent. You can also contact Anthem directly by using the **Free Ouote Form** found at http:/ /www.chambersaver.com/noacc/.

like stroke drops to about the same as a nonsmoker's.

There's the monetary aspect, too. A pack of cigarettes costs about \$4.80. But this price spikes to \$10.28 a



pack* when you factor in the price paid in lower health and productivity. This can have an impact on a smoker's wallet, as well as your company's bottom line.

If you have employees who want to quit, you can help them. Anthem's Time Well Spent toolkit includes information and ideas to help you spread the word about good health throughout your workplace. Just go to www.anthem.com/timewellspent and click on Smoking Cessation tab. You'll find articles, posters and helpful links.

There are also free tools offered to help a smoker quit. The Smoking Cessation Lifestyle Improvement Program reinforces positive behavior and provides inspiration to stay smoke free. To learn more, your employees can log on to anthem.com and click on the Health and Wellness tab.

This information is brought to you through collaboration between your chamber, NOACC and Anthem Blue Cross and Blue Shield.

Welcome Chamber of Commerce New Members

Leila H. Shorder Ohio Savings Bank

6520 Royalton road North Royalton OH 44133 440-582-9500 Fas 40-582-9501 leila.shorder@mynycb.com Bank

Chmura Magdalena European Style Cleaning

7523 Wilton Lane North Royalton OH 44133 216-407-6854 Chmurka74@msn.com www.H8dust.com Cleaning Service

We are pleased to introduce these new members. When you meet them, welcome them and remember them when you have a need for the products or services that they provide.

On March 21, come explore the basics of sales - It's as easy as as selling lemonade

Remember how it felt to have a lemonade stand when you were a child? What was it that compelled you to set one up just about every weekend? In our March 21 Chamber Breakfast presentation, we explore the basics and simplicity of sales. Starting with value and ending with relationship building we will touch on each aspect of a successful sales strategy.

Our speaker, Diane Helbig, is an internationally recognized business and leadership development coach, author, speaker, and workshop facilitator. As a certified, professional coach and president of Seize This Day Coaching, Diane helps businesses and organizations operate more constructively and profitably. She evaluates, encourages, and guides her clients.

Whether she is working one-on-one with clients or speaking to a full house, Diane delivers on her messages of embracing the possibilities and maintaining Clarity of Course®.

Diane is also a member of the Board of Directors for the Council of Smaller Enterprises in Cleveland, Ohio, as well as the Chairwoman of the Lakewood Chamber of Commerce.

In her book, <u>Lemonade Stand Selling</u>, Diane offers a straightforward, common sense and clear guide to the sales process. She reminds her readers that selling is as easy as when you had that lemonade stand as a child.

Through her internet radio show, <u>Accelerate Your Business Growth</u>, Diane brings valuable, actionable information to her listeners. In a conversational format, each show features guest speakers who share their wisdom and take questions from the audience.

Diane is a contributing expert on a vari-

2012 CHAMBER OFFICERS

Kevin O'Hanlon, President
Aldo Filippelli, V.P.
Mary Kay Manning, Secretary
Mary Ann Thomas, Treasurer
Maria Magnelli, Editor/ Executive Director

2012 CHAMBER DIRECTORS

Paul M. Dowd Kathy Gibbons Dan Holben Kevin Lynch

This newsletter is an official publication of the North Royalton
Chamber of Commerce

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ety of business websites including <u>Small</u> <u>Business Trends</u>, <u>American Express Open Forum</u>, Tri-County Business Journal, Growth University, <u>Toilet Paper Entrepreneur</u>, <u>COSE Mindspring</u>, and Top Sales World.

The March 21 Chamber Breakfast will be held at 8 a.m. at Flair Restaurant, 12841 State Road, North Royalton. The cost is \$12 to members, and \$15 to non-members. To make a reservation, call the Chamber office at 440-237-6180, or email

NRoyChamber@aol.com



We're Now Offering More Opportunities to Connect

The North Royalton Chamber is happy to offer a low-cost way to connect with our members and everyone on our website.

Place a full page insert (8-1/2 x 11) promoting your business in our newsletter for only \$50 (prepaid). Send as a jpg file or a pdf file.

The Chamber Newsletter is published nine times a year. It is mailed to all North Royalton Chamber members and distributed electronically. It is also on our website for one full year.

Call the Chamber 440.237.6180 for more info or email rrnews@aol.com.

Calendar of Events

March 21 - Membership Meeting April 5 - Directors Meeting April 18 - State of the City Address May 3 - Directors Meeting

May 24 - Golf Outing

June 7 - Directors Meeting
June 20 - Membership Meeting
July 5 - Directors Meeting

August 2 - Directors Meeting August 15 - Beauty Pageant

August 24-26 - Community Festival

September 6 - Directors Meeting September 19 - Membership Meeting

October 4 - Directors Meeting October 17 - Membership Meeting November 1 - Directors Meeting November 14 - Luncheon Meeting December 5 - Holiday Luncheon

* Subject to Change
Additional events will be added
throughout the year
which will be announced.
Check the Chamber Website at
www.nroyaltonchamber.com
regularly for newly-added events.

Something to ponder ...

"For each petal on the shamrock This brings a wish your way -Good health, good luck, and happiness Fortoday and every day."



~Author Unknown

Royalton Recorder

Proudly serving North Royalton since 1941

Why choose the **Royalton Recorder** for your advertising?

- Voted the #1 Community Newspaper in Northeast Ohio three years in a row
- It is delivered to Every Home and Business in North Royalton with a circulation of 16,000.
- Advertising in the Recorder brings response, results and image penetration.
 We'll work with our advertisers to get the most for your advertising dollars.

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Email: rrnews@aol.com Website: ww.nroyaltonchamber.com

March 2, 2012

Dear Golf Lover:

The North Royalton Chamber of Commerce is holding its Annual Golf Outing on Thursday, May 24, 2012, at the **Coppertop at Cherokee Hills Golf Course.** Last year's event was fantastic and everyone had a great time at this beautiful course!



This will be a shotgun start at 10 a.m. The cost for the complete package is \$90* - and will include 18 holes of golf, power cart, lunch, dinner, beverages (beer and pop), gifts and prizes. Golfers are asked to arrive at least 45 minutes prior to start. Our photographer will also take a photo of your foursome to keep as a souvenir!

Your \$90* registration fee also includes a chance at the \$10,000 Hole-in-One on Hole #7! Plus... there are also other bonus prizes on holes #3, #11, #17: Sharp LCD Flat-Screen TV, Set of Big Bertha Irons from Callaway Golf, and Round Trip Domestic Airline Tickets for two. It will be fun to watch as you and friends try for a chance to land that Hole-in-One. We hope you will join us for a fun day of golf, great food, excitement, networking and camaraderie.

This year we are offering a Skins Gam, in addition to the Hole-in-One Contest.

Sponsor a Hole. As a sponsor for \$80, your name will be prominently placed on the GPS System which is on each golf cart. This is a real-time leader board for your foursome's use, and at the touch of a button, it will display the names of the sponsors and also give you first to last place finishes and also calculate your skins game. A banner will also be displayed at registration and at dinner with the names of all our sponsors. Sponsors will be assigned on a first-come, first served basis. Also, you will receive extended exposure in the newspaper. Everyone who sponsors a Hole or donates a Door Prize will be acknowledged in the *Royalton Recorder*. **If you are interested in becoming a major sponsor, please call us directly for incentives and full details.**

Thanks for supporting the Chamber of Commerce in the past. With your participation, we will have a *GREAT* outing. Thank you in advance for your support of this Chamber event. Please call the Chamber office if you have any questions. **Enclosed is a reservation form**.

Please complete and return it as soon as possible. The \$90 fee applies to those who register before May 4, 2012. The fee after May 4 is \$100 per golfer.



North Royalton Chamber of Commerce 2012 Golf Outing

Thursday, May 24, 2012

Coppertop at Cherokee Hills Golf Course • 5740 Center Road • Valley City

Reservation Form

Reservation Form	
Business Name	Contact Name
Address	City Zip
Phone	Email
SPONS	SORSHIP REGISTRATION
RAFFLE SPONSOR - \$500	BREAKFAST SPONSOR - \$200
GOLD GOLF GIFT SPONSOR - \$500	PHOTO SPONSOR - \$150
SOLD LUNCH SPONSOR - \$300	HOLE SPONSOR - \$80
G	OLF REGISTRATION
Golfer #1	Golfer #2
Company	
Phone Number	Phone Number
Email	Email
Golfer #3	Golfer #4
Company	
Phone Number	Phone Number
Email	Email
DINNER ONLY REGISTRATION	
Name	I would like to donate the following item(s
Name	for door prizes
METHOD OF PAY	YMENT - DUE WITH REGISTRATION
Check # (Payable to North Royalton	on Chamber of Commerce) Total enclosed or to be charged \$
Master Card/VISA Cardholder Nar	me (Print)
Credit Card Billing Address	Zip Code CVV Code Exp. Date/
Cardbolder Signature	3-digit # on back of card MM /