



North Royalton Chamber of Commerce Newsletter



May 2009

A Community Business-Minded Organization

Issue 5

The Alphabet Soup of Health Plans-HSA Health Savings Accounts (HSA)

As health care costs have risen in recent years, small businesses have turned to consumer-driven health plans (CDHP) in an attempt to keep costs in check while continuing to provide employees with the health coverage they expect.

CDHPs have higher deductibles, so more health care expenses are borne by the employee at the time of service. However, they carry lower premiums, so for most people they will cost less than traditional HMO or PPO plans.

There are two primary types of CDHPs: Health Savings Accounts (HSA), and Health Reimbursement Accounts (HRA).

The HSA, paired with a high-deductible health plan (HDHP), is a savings account into which employers or employees, or both, make pre-tax deposits for health care-related expenses such as office visits, prescriptions and copayments. The account earns interest, which is also tax-deferred, and any money left in the account at the end of the year can be rolled over and used to pay for future health care expenses, or retirement.

If the funds in the HSA are exhausted before the plan deductible is met, the em-

ployee pays the remaining deductible amount. This is referred to as the "bridge" amount, because it bridges the HSA and the traditional health coverage part of the plan. Once the deductible is satisfied, the traditional coverage protects employees from further expenses.

This information is brought to you through collaboration among the North Royalton Chamber, NOACC and Anthem Blue Cross and Blue Shield. More information can be found on www.noacc.org.

Welcome Chamber New Member

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

Craig E. Vinkovich, DDS
Craig E. Vinkovich DDS, Inc.

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440.237.3223 • Fax 440.237.2738
Email: cevdent@sbcglobal.net
Dentist

Pete Ragone
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& Construction, Inc.**
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440.230.1515 • Fax 440.230.1515
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*Construction, Waterproofing,
Masonry, Cement*

SPECIAL PROGRAM

Breakfast Seminar May 19

How to start a small business in hard economic times

Tuesday, May 19
8-10:30 a.m.

"How to start a new business in hard economic times" is the topic of this very timely seminar. Today, many people may feel uncertain about their job future. This seminar is for anyone working in small business or contemplating starting one. The program will be hosted by the North Royalton Chamber of Commerce, and presented by Attorney Nicholas Phillips of Phillips, Mille & Costabile Co., LPA, and will include information on getting started, ideas, legal requirements, licensing, insurance (presented by Kevin O'Hanlon of Brooker Insurance), bonding and other requirements, the basics of accounting (presented by Charlie Fast of Walthall, Drake & Wallace, LLP), government and organizations that will help, etc.

The seminar will be held at Flair Banquet Hall at 12841 State Road. Cost is \$12 for Chamber members and \$15 for non-members. Call Chamber office to RSVP.

Chamber Golf Outing Thursday, May 21



**Coppertop
at Cherokee
Hills Golf Club**
*Details on
page 3*



**Please join
us for the
Grand Opening
& Ribbon Cutting Today at
Edward Jones George Ade
10200 Royalton Road
May 7, 5-7 p.m.
Refreshments Served**

Chamber mourns loss of Director Ron Matye

Chamber director and Recorder photographer, Ron Matye, lost his battle with cancer on April 7. He attended St. Charles grade school and then spent four years at Brunerdale Seminary High school. He attended St. Joseph's college for about one and a half years before enlisting in the U.S Navy.

He served six years as a sonar man aboard the U.S.S Finback submarine and was discharged in December 1972. He went to work at Gould Industries and then Westinghouse until he was laid off in 1994.

Ron pursued his passion for photography at the Cooper School of the Arts in Cleveland for photography. His interest expanded to weddings and family portraits. He owned Ronald J. Matye Photography.

In addition to his passion for photography, he enjoyed cycling as a past time. He loved doing organized rides.

Ron was very active in the North Royalton Chamber of Commerce. He served on the board of directors and served as president. As staff

photographer, he took many of the photos used in the Royalton Recorder. Ron also was involved with Toastmasters Speech Club in Akron. He eventually became president of that club as well.

Ron is survived by his wife Pat and their three children, Danelle Boomer (Brad), Kim Toporowych (Dan), and Jason (Argia). He is

also the grandfather of Ryan, Nathan, Mackenzie, Joseph, Anthony and Carmella.

Ron will be remembered as a loving father and husband and a devoted friend and colleague.

Calendar of Events*

May 19 - New Business Seminar

May 21 - Golf Outing*

June 4 - Directors Meeting

June 17 - General Membership*

July 2 - Directors Meeting

August 6 - Directors Meeting

August 12 - Beauty Pageant

August 21-23 - Community Festival

September 3 - Directors Meeting

September 16 - General Membership

October 1 - Directors Meeting

October 21 - State of the Schools Address

November 5 - Directors Meeting

November 11 - General Membership

December 9 - Holiday Luncheon

** Please Note Changes*

**Visit our
Chamber Website**
www.nroyaltonchamber.com

Visit our website address to see all the information we have to offer our members. We have from 40-250 visitors per day looking for information about North Royalton or services we offer. Check out your listing, and notify us immediately if there is a change or correction. Sincere thanks to our corporate sponsors:

- **Parma Community General Hospital**
- **Donaldson Resources**
- **Phillips, Mille & Costabile LPA**
- **PSE Credit Union**
- **Tri-C - Western Campus**

If you would like information on becoming a corporate sponsor, call the Chamber office.

Something to ponder...

*"Yesterday is ashes; tomorrow wood.
Only today does the fire burn brightly."*

Eskimo saying



OFFICERS

Kevin Lynch, President

Aldo Filippelli, V.P.

Mary Kay Manning, Secretary

Mary Ann Thomas, Treasurer

Maria Magnelli, Editor/ Executive Director

DIRECTORS

Randy Boroff

Paul M. Dowd

Dan Holben

Kevin O'Hanlon

Marlene Zampedro

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

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We Want to put the Spotlight on YOU!

Every month we will feature a Chamber member in our newsletter. Our featured member this month is Nick Neforos of Bunker Hill Management Group, Inc. If you are interested in having the Spotlight shine on you and your business in an upcoming newsletter, attend a Chamber meeting. We will collect business cards and draw a card to be spotlighted in the next newsletter.

Won't you join us?

Bunker Hill Management Group Inc.
Accountants and Consultants

Nick Neforos
Managing Director

tel 440.465-0572

nneforos@bhmg.com • www.bhmg.com

9251 Sprague Road #164 • North Royalton, OH 44133

North Royalton Chamber of Commerce 2009

GOLF OUTING

Thursday, May 21



Coppertop at Cherokee Hills Golf Club

Complete Golf Package \$90*

* Register by May 7, 2009. \$100 after May 7

INCLUDES: 18 Holes of Golf Power Cart • Lunch • Dinner Beverages • Gifts • Door Prizes Chance at Hole-in-One

Four-man Scramble • Tee Times begin at 9:30 a.m.

Golfers: Arrive at least 45 minutes before start!
Dress Code: No metal spikes.

**GPS Tournament Scoring
Skins Game • Putting Contest
Great Gifts for all golfers
Souvenir photo • Door Prizes**

HOLE SPONSORS ONLY \$80

Your name advertised on GPS Systems on All Carts plus on a Banner for all to see
PLUS... Your Name in the Royalton Recorder



Golf Registration Form

Sign Up Now!

	<u>How Many</u>		<u>Total</u>
Complete Golf Package _____	@ \$90.00		_____
Golf Only _____	@ \$65.00		_____
Dinner Only _____	@ \$35.00		_____
Sponsor a Hole _____	@ \$80.00		_____
Sponsor a Bonus Hole _____	@ \$150.00		_____
Name of Sponsor _____			

Total Amount Enclosed \$ _____ Check No. _____

Phone _____ Email _____

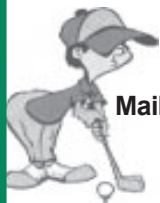
Names and address of golfers:

1. _____

2. _____

3. _____

4. _____



Please make checks payable to
North Royalton Chamber of Commerce
Mail to: P. O. Box 33122, N. Royalton, OH 44133
or call Chamber Office
440-237-6180