

# North Royalton Chamber of Commerce Newsletter



October 2009

A Community Business-Minded Organization

Issue 8

## Social Security is not just about retirement benefits

If you are nearing retirement or if you are still many years away from that magic number but are worried that there will be no money left in the pot when you are ready to retire, then the information we received at our September Chamber luncheon from Mr. Brandon Smith, a representative of the Social Security Administration, would have helped you understand where Social Security stands today and ways you can learn about how it works and the various on-line services it offers to help you.

Here is some information that was presented to our members at the September luncheon meeting:

In 2009, nearly 51 million Americans will receive \$672 billion in Social Security benefits.

Social Security is the major source of income for most of the elderly.

- \* Nine out of ten individuals age 65 and older receive Social Security benefits.
- \* Social Security benefits represent about 40% of the income of the elderly.
- \* Among elderly Social Security beneficiaries, 52% of married couples and 72% of unmarried persons receive 50% or more of their income from Social Security.
- \* Among elderly Social Security beneficiaries, 20% of married couples and about 41% of unmarried persons rely on Social Security for 90% or more of their income.

Social Security provides more than just retirement benefits:

- \* Retired workers and their dependents account for 69% of total benefits paid.
- \* Disabled workers and their dependents account for 18% of total benefits paid.
- \* About 91 percent of workers age 21-64 in covered employment and their families have protection in the event of a long-term disability.
- \* Almost 3 in 10 of today's 20 year-olds will become disabled before reaching age 67.
- \* 69% of the private sector workforce has no

long-term disability insurance.

An estimated 159 million workers, 94% of all workers, are covered under Social Security.

The Social Security office for our area is located at 7344 Pearl Road, Suite 101 in Middleburg Hts., OH 44130 1-800-772-1213 Online, you can visit [www.ssa.gov](http://www.ssa.gov).

- \* Find out what benefits you can apply for Use the screening tool to help identify all the different Social Security programs for which you may be eligible. (Available anytime.)

- \* Find your full retirement age. (Available anytime.)

- \* Use our benefit planners to calculate your retirement, disability and survivors benefits. Request a Social Security Statement Apply

**Welcome Chamber  
New Members**

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.

**Thomas A. Kelly  
Kelly and Kelly LLC**

11221 Pearl Road  
Strongsville OH 44136  
440.846.0000 Fax 440-846.9770  
Email: [tak@kellyandkelly.us](mailto:tak@kellyandkelly.us)  
Website: [www.kellyandkelly.us](http://www.kellyandkelly.us)  
Attorneys

**Shelly Piunno  
Costco Wholesale**

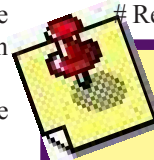
16690 Royalton Road  
Strongsville OH 44136  
440-846.0465 Fax 440-846.0660  
Email: [wb25mbr@costco.com](mailto:wb25mbr@costco.com)  
Website: [www.costco.com](http://www.costco.com)  
Retail/Wholesale

for benefits and check the status of that application

- \* Change your address or telephone number. This service is available (Eastern Time): Weekdays and holidays - All day (except 2 a.m. - 3 a.m.), Saturday 5 a.m. - 11 p.m., Sunday 7 a.m. - 11 p.m.

- \* Get a replacement Medicare Card.

- \* Request a Proof of Income letter.

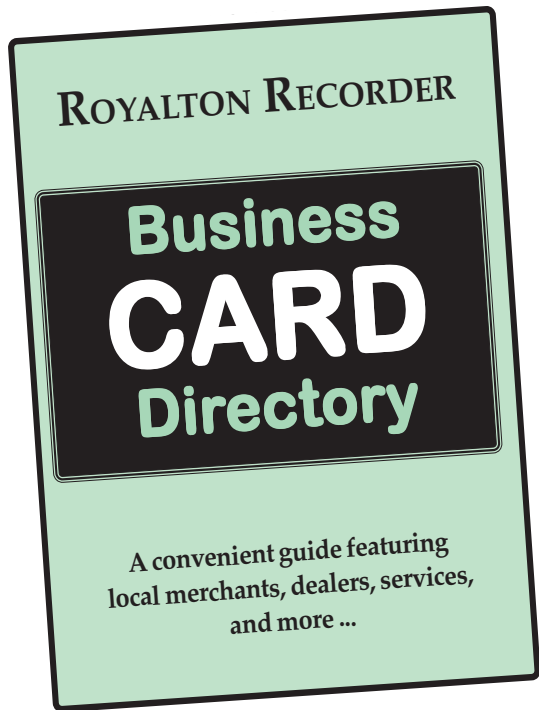


**Join us for the  
State of the  
Schools Report  
October 21 at  
Flair Restaurant**

North Royalton City Schools Superintendent Ed Vittardi will present the annual State of the Schools Address on Wednesday, October 21, at noon. The state of our schools is important to the state of our city. Come and meet our new superintendent and hear his report on the current state of the North Royalton City Schools and his outlook for the future.

The luncheon meeting will be held at Flair Restaurant, at 12841 State Road (in the Royalwood Centre Plaza), North Royalton. This is a very well attended luncheon meeting, so we urge you to make your reservations early. Cost is \$12 for members and \$15 for non-members. Reservations are required and can be made by emailing us at [rrnews@aol.com](mailto:rrnews@aol.com), or calling the Chamber office (440-237-6180) no later than Monday, October 19.

# Sign up now for 2009/2010 Business Card Directory



**The Royalton Recorder is in the process of compiling the 2009/2010 Business Card Directory that will be mailed to ALL homes and businesses in North Royalton in November. It will also be on our website in full color for a full year.**

A sample page from last year's Business Card Directory is included in this newsletter. The Business Cards will be placed according to category of business. For example, the first page may include Accountants, Appliance Services, Attorneys, Auctioneers, etc. It will be similar to a Yellow Page directory, but will include only business cards. Residents have remarked that they use the directory when searching for service and want to hire a local company. Positions will be taken on a first-come, first-served basis, so place your order early.

If you would like to be included in our Annual Business Card Directory, please fill in the bottom portion of this letter and return it to the Royalton Recorder, P O Box 33122, North Royalton OH 44133 as soon as possible. Chamber members save \$10, so for only \$50, your name will be close at hand when a resident needs a service you provide. We hope you will take advantage of this opportunity.

*Please Return Bottom Portion With Your Order*

Yes, I would like to be included in the 2009/10 Annual Royalton Recorder Business Card Directory. Enclosed are two (2) of my business cards, along with my payment of \$60. ***(North Royalton Chamber members receive a discount and pay only \$50.)***

Name \_\_\_\_\_

Address \_\_\_\_\_

Daytime Phone \_\_\_\_\_ FAX \_\_\_\_\_

Check No. \_\_\_\_\_ Date \_\_\_\_\_

Under which Category would you like to be listed? *If you would like to be included under more than one category, please include \$60 for each category (\$50 for Chamber members). Send to Royalton Recorder, 13737 State Road, North Royalton, Ohio 44133. Please call 440-237-6180 if you have any questions.*

***This Business Card Directory gives you a lot of exposure for a little cost!***

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## ***Something to ponder...***

No tree becomes rooted and sturdy unless many a wind assails it. For by its very tossing it tightens its grip and plants its roots more securely; the fragile trees are those that have grown in a sunny valley. ~ Seneca

## Business Card Directory Sample Page from 2008/2009 Book

### MASSAGE THERAPY

Office: (440) 582-3556

Emergency: 440-759-8956



*Arthritis • Neuromuscular Therapy  
Relaxation Massage • Maternity Massage • Reflexology*

All Therapists Licensed  
By Ohio State Medical Board6785 Wallings Road  
North Royalton, Ohio 44133

www.HealingHandsTherapyInc.com

### NURSING COMMUNITIES

**ManorCare**   
Health Services



**Jani Hanselman, RN, BSN**  
Admissions Director

9055 West Sprague Road  
Parma, OH 44133  
440.345.9263 direct  
440.345.9300 facility  
440.888.6853 fax  
440.387.2496 cell

622admiss@hcr-manorcure.com

### MUSIC INSTRUCTION



www.royaltonmusic.com

6552 Royalton Road  
(440) 237-9400

Mon-Thurs 10-9 Fri-Sat 10-6

Instruments • Rentals • Music • Accessories • Repairs • Lessons • Music Therapy

### NURSING COMMUNITIES



**MOUNT ROYAL**  
VILLA  
A CONVALESCENT HEALTHCARE FACILITY

**Keith A. Richert LSW**

*Director of Admissions and Resident and Family Services*

13900 Bennett Road  
North Royalton, OH 44133

Tel: 440-237-7966  
Fax: 440-237-7863

Email: ss.nry@consultehc.com

### NEWSPAPERS

**ROYALTON RECORDER**

A publication of the North Royalton Chamber of Commerce



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Editor

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FAX (440) 237-6181  
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www.nroyaltonchamber.com

### OPTOMETRISTS

**DISTINCTIVE**  
**EYEWEAR**

**Judy Mileti**  
Licensed Optician, ABOC

**440-877-2020**  
FAX 440-877-9531

5690 Wallings Rd.  
(West of State Rd.)  
North Royalton, OH 44133

www.DISTINCTIVE-EYEWEAR.net

### NURSING COMMUNITIES



**Diplomat Healthcare**

**Jennifer Custar**  
*Director of Marketing & Admissions*

9001 W. 130th Street  
North Royalton, OH 44133

Phone: (440) 237-3104  
Fax: (440) 237-6730

Jennifer.custar@saberhealth.com

### OPTOMETRISTS



**DOCTORS OF OPTOMETRY, INC.**

Paul M. Dowd, O.D., F.A.A.O.

7448 Ridge Rd.  
Parma, Ohio 44129  
(440) 885-0822



**Christine Abramo**  
President

13200 York Delta Rd, North Royalton, OH 44133  
p 440-582-0606 | f 440-582-3171

email [ChristineAbramo@aol.com](mailto:ChristineAbramo@aol.com)  
cell phone 440-336-1802




CLEVELAND INDUSTRIAL CONCRETE  
ABRAMO CONSTRUCTION, INC

ERE | DRE



**We Want to put the Spotlight on YOU!**

Every month, we feature a Chamber member in our newsletter. This month the spotlight is on Cleveland Industrial Concrete and Christine Abramo.

If you are interested in having the Spotlight shine on you and your business in an upcoming newsletter, attend a Chamber luncheon. We collect the business cards and then draw a card to be spotlighted in the next newsletter.

*Won't you join us?*

## Nominations for 2009 Chamber Election

Ballots for the 2009 Chamber Election will be mailed to members in early November. If you are interested in becoming a director of the North Royalton Chamber of Commerce and wish to place your name in nomination, please do so in writing by October 23, 2009. Send your request to the Chamber Office, 13737 State Road, North Royalton, OH 44133, or you may email us at [rrnews@aol.com](mailto:rrnews@aol.com). Election results will be announced in December and become effective January 1, 2010.

## Visit our Chamber Website

[www.nroyaltonchamber.com](http://www.nroyaltonchamber.com)

Visit our website address at [www.nroyaltonchamber.com](http://www.nroyaltonchamber.com). We invite you to log on to see all the information we have to offer our members and anyone who is looking for information about North Royalton or services our members 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

For information on becoming a corporate sponsor, call the Chamber office.

# 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.
- Advertising in the Recorder brings response, results and image penetration.
- Let us show you how advertising in the Recorder is your best choice!

**Our readers love their Recorder, and it works!**

**It's the Heart of our Hometown!**

13737 State Road • North Royalton OH 44133

440-237-6180 • Fax 440-237-6181

Email: [rrnews@aol.com](mailto:rrnews@aol.com)

## Calendar of Events

- October 21 - State of the Schools Address
  - November 5 - Directors Meeting
  - November 11 - General Membership
  - December 9 - Holiday Luncheon
- \* Please Note Changes*

## November 11th Chamber Luncheon

*at Carrie Cerino's  
will feature the US Postal  
Service info about the  
benefits of Direct Mail.  
Look for more information in  
November Newsletter.*

### OFFICERS

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

### DIRECTORS

- 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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