# Brooklyn Chamber of Commerce Retter Retter

Volume 8, Issue 3 May 2010

## PRESIDENT'S MESSAGE

What a wonderful April it has been thus far. The weather has been outstanding! The Chamber is embarking on a very busy time of year. Over the next couple of months, we will be fully engaged in a number of different projects.

Our April luncheon was held on April 21<sup>st</sup> at Polaris Career Center. As usual, it was a very outstanding luncheon. Our May luncheon will be held on May 19<sup>th</sup> at the Brooklyn Historical Society. Ridge Manor Party Center will be catering the event.

Beginning May 7<sup>th</sup> we will participate once again with Ridge Park Square in presenting the Friday Night Cruises. We will be featuring our pedal cars, which have been fully subscribed by local businesses. Thank you very much to those who purchased the pedal cars. A special thanks also goes out to those who are doing the detailing, finishing, and the putting together of the final product for display. We will need help throughout the summer since the Friday Night Cruises are every Friday night. If you can find time to volunteer from 6-8pm we can certainly use your help. The cruise is held in the parking lot of the old Topps building at Ridge Park Square. Please contact us if you are able to volunteer.

We have added a luncheon meeting on June 30<sup>th</sup> at Brooklyn High School. The purpose of this meeting will be to explain and listen to a presentation on the new form of Cuyahoga County Government that will take effect shortly. Look for more details to follow.

On June 17<sup>th</sup> we will be joining the Brook Park Chamber to put on our 3<sup>rd</sup> Annual Golf Outing at Cherokee Hills. The cost is \$85 per golfer, which included a buffet breakfast, dinner, door prizes and goodie bags. We are looking for several different levels of sponsors. Please put to-

gether your foursomes. Cherokee Hills does a wonderful job with our Golf Outing. Get in touch with Valerie Thompson if you are able to participate this year.

We are also making plans for our September food event at Memphis Kiddie Park. This will be an early Oktoberfest type event. With the cooperation of the Brooklyn Schools and the City of Brooklyn, we hope to make it a fun weekend for all.

I also want to send a special Thank you to John Allensworth at Westside Automotive Group (Montrose) on Brookpark Road. He has arranged for us to use their digital sign overlooking I-480 to announce our upcoming events. Please join us and support the Chamber!

Greg Frey President

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#### **Next Luncheon!**

On Wednesday, May 19<sup>th</sup>, the Chambercs luncheon will be held at the Brooklyn Historical Society, located at 4442 Ridge Road. Ridge Manor Party Center will be providing the food. The luncheon will include a tour of the Historical Society. Those that attended the luncheon last year at the Historical Society were impressed and amazed at all it has to offer. They are always getting in new items and displays to share with the Brooklyn community. This is definitely a luncheon you will not want to miss! Registration and networking for all of our luncheons begins at 11:30am.

## **UPCOMING EVENTS AND TIDBITS**

After Hours at Dollar Bank Brooklyn on Tuesday, May 11<sup>th</sup> 5-7pm

The Chamber encourages of all of its members to attend this event. There will be door prizes and give-aways, including sports tickets! You will also have a chance to enjoy delicious hors d'oeuvres and cocktails. Please RSVP by Friday May 7th to Kathy

Gedeon. She can be reached at KGedeon613@dollarbank.com or 440-842-3914.

### Welcome our newest member, Four Star Insurance

Four Star Insurance Agency Inc is a new member of the Brooklyn Chamber of Commerce. Chuck Germana, President of Four Star, and Bob Durante, Life and Health Manager, are the Brooklyn Chamber member representatives. Four Star is located at 5835 Pearl Road in Parma (Just south of Snow & Pearl) is a locally owned independent insurance agency which represents numerous property and casualty insurance carriers for your business, personal lines, and life & health group/individual insurance needs. One of their lead companies Frankenmuth Mutual Insurance offers chamber members (and their employees) discounts on business and personal auto & home policies (see advertisement). For more information on Four Star Insurance Agency visit their website: www.FourStarInsurance.com

## The Brooklyn Chamber of Commerce will co-host its 3<sup>rd</sup> annual Golf Outing with the Brook Park Chamber of Commerce!

Join the Brooklyn and Brook Park Chambers of Commerce on Thursday, June 17<sup>th</sup> for a great day of golf and fun. Registration will begin at 8:30am with a shotgun start at 9am. Continental breakfast will be provided, followed by dipper after golf. Plus, prizes for the best Fourseme and

be provided, followed by dinner after golf. Plus, prizes for the best Foursome and skill competitions! The outing is being held at Copper Top in Valley City. We are in need of sponsors, raffles prizes, door prizes, and goodie bag donations. Please check out the flyers included with the newsletter for more information. If you are interested in donating any items, becoming a sponsor, or registering to golf, please email Valerie Thompson at asstdir@brooklynohiochamber.org or call at 216-288-5484. We appreciate any help you can give us to make the event a success!!



#### Pedal Car Fundraiser

The Brooklyn Chamber of Commerce will once again, be participating in the Friday Night Cruises this summer at Ridge Park Square, beginning May 7<sup>th</sup>. Raffle tickets to win a pedal car will be available each Friday night and at all of our upcoming events. The prices are 2 tickets for \$5 or 5 tickets for \$10. The drawing will be at Ridge Park Square on Friday, September 3<sup>rd</sup> at 8pm. If you able to volunteer your time during any of the Friday Night Cruises please let us know. We would like to thank the following organizations who have purchased a pedal car for our scholarship fundraiser.

Ameriflag
Magic Custom Inc.
Memphis Entertainment Group
Polaris Career Center
Roemer Motor Sport
Signs On Brookpark
Speed Exterminating Co.
State Farm Insurance
Superintendent Cynthia Walker
Truckin' Vantastiks



Car designed by students at Polaris Career Center

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## **MORE EVENTS**

## Changes to Cuyahoga County Government is topic for upcoming luncheon...



The Chamber is in the beginning stages of planning a luncheon for Wednesday, June 30<sup>th</sup> at Brooklyn High School. A representative from the Transition Project Management Team will be there to do a presentation on what changes are in store for Cuyahoga County Government. We will also be inviting the candidates running for the County Executive and Council positions. They will be given an opportunity to intro-

duce themselves and explain why they are running. This WILL NOT be a debate. The Chamber feels that it is important for all the community and business members to understand what is in the future for Cuyahoga County. Please look for more details to follow as the planning moves forward!

Please note that the State of the Schools luncheon scheduled for Wednesday June 16<sup>th</sup> has been rescheduled for Thursday, September 16<sup>th</sup> at Carrabba's. There will be NO luncheon on June 16<sup>th</sup>.

## **October Fest Planning Moves Forward**

The Chamber is excited to be planning its 1<sup>st</sup> October Fest. We are hoping it will become an annual event for the Brooklyn Community. The event is going to be held on Saturday September 11<sup>th</sup> and Sunday September 12<sup>th</sup> in the parking lot of Memphis Kiddie Park. The event will include food vendors and a beer garden. The committee is looking for members and community groups who would be interested in setting up a table at the event. This would be a great opportunity for an organization who is looking to get information out or a group who is interested in selling items for a fundraiser. We are also looking for groups who can provide entertainment during the event. Please contact Valerie Thompson if you are interested in participating or volunteering the weekend of the event.

## **Sewer District's Stormwater Management Program**

The Northeast Ohio Regional Sewer District is launching a Stormwater Management Program that will result in fees for residential and commercial property owners. The District is encouraging business owners to learn more about the program by going on line at <a href="https://www.neorsd.org">www.neorsd.org</a> and clicking on **stormwater**. You may also call customer service at 216-881-8247 for more information.

## **Brooklyn Recreation Center Youth Sponsorship Program**

On behalf of the Brooklyn Recreation Center, we would like to thank the following companies who have agreed to sponsor a youth baseball team this summer. The children of Brooklyn truly appreciate your generosity.



Ameriflag
Dollar Bank
Hampton Inn
KeyBank
Memphis Amusement Co. Inc
Parma Hospital
Ridge Park Square
Sams Club
State Farm Insurance



Contact Us:
Phone: 216 288-5484
Email:
asstdir@brooklynohiochamber.org

We are on the web! www.brooklynohio chamber.org

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## **CUT COST WITHOUT CUTTING JOBS!**



Healthier bodies, healthier bottom line

Looking for a way to cut costs without cutting jobs? Try cutting calories. Because medical costs are typically about 20% higher for obese people than for people of normal weight, you can save a nice chunk of change by encouraging your employee population to adopt healthier lifestyles. Dow Chemicals wellness initiatives, which include offering healthy food choices such as fruit, yogurt, baked chips, nuts, and granola bars in vending machines; marking walking paths; and posting signs encouraging physical activity; have resulted in a decreased risk of obesity among employees after just two years.

Comparison of control sites to sites participating in the wellness initiative found that, while employees at participating sites maintained their body mass index and weight, the percentage of overweight employees at control sites increased by nearly 2%. This is important to note: If no changes are made, your normal-weight employees of today will be your overweight employees of the future.

The Centers for Disease Control and Preventions (CDC) LEAN *Works!* program offers free interactive tools to walk employers through the steps of creating or building on existing employee wellness programs. An Obesity Cost Calculator allows you to see what excess weight is adding to your budget, and enables you to calculate your ROI for any programs you initiate. Sample forms and templates posted to the site at cdc.gov/leanworks make it easy to get your program up and running.

Healthier employees mean a healthier bottom line. Fill the break rooms and vending machines with healthy snacks, and boost employee fitness and morale at the same time.

Source: Goetzel RZ, Baker KM, Short ME, et al. First-year results of an obesity prevention program at The Dow Chemical Company. *J Occup Environ Med*. 2009;51(2):125-38.







## Joint Chamber Golf Outing

5740 Center Rd Valley City, Ohio 44280

(330) 225-6122

## Join the Brook Park and Brooklyn Chambers of Commerce for a great day of Golf, Food and Fun!

Thursday, June 17<sup>th</sup> Shotgun start at 9:00am

You'll have a chance to win Great Prizes!

Plus: Prizes for best Foursome and Skill

Competitions!

## Eagle Sponsorship

Get your name out there

Special Recognition throughout the day

Logo on all printed materials

Plus: Your Foursome is included!

\$750

Brooklyn Chamber of Commerce: PO Box 44038 Brooklyn, OH 44144 or call Valerie at 216-288-5484 or email vmthompson@sbcglobal.net

Networking	Fun	
<b>GPS Scoring &amp; Distance</b>	Single Golfer	\$ 85.00 Each
Door Prizes & Raffles	Dinner Only	\$ 25.00 Each
Visit www.brooklynohiochamber.org for more information	Sign up your foursome By June 14th	\$340.00



## Joint Chamber Golf Outing Thursday, June 17<sup>th</sup> (9am Shotgun Start) Brooklyn and Brook Park Chambers of Commerce

<u>EAGLE SPONSOR</u> - \$750.00 – Includes Foursome - Name on event banner and all printed material and mailings – Special recognition at the event! Get the word out to 3 communities.

<u>BIRDIE SPONSOR</u> - SPECIAL PRIZE HOLE SPONSOR - \$200.00 – Special Recognition GPS/Sign

<u>PAR SPONSOR</u> - HOLE SPONSOR - \$75.00 – Company name on Sponsor Sign and GPS

<u>GOLFERS</u> - \$85.00 per golfer – Includes Buffet Breakfast, Dinner (London Broil, Chicken and Pulled Pork), door prizes and goodie bags

We also welcome gifts for raffle items, door prizes, and goodie bags

Thank you again for your support and we look forward to seeing you on the links! Sincerely,

Valerie Thompson

Valerie Thompson Assistant Director Brooklyn Chamber of Commerce PO Box 44038 Brooklyn, OH 44144 (216) 288-5484 vmthompson@sbcglobal.net









## Please fill out the form below to sign up your golfers and/or be a sponsor:

Eagle \$750 Birdie \$20	<u>Par \$75</u> Golfers \$85(each) 4 Golfers \$340.00
Contact Name:	Company Name
Address:	City, State, Zip
Phone:	City, State, Zip Fax:Email:
Golfer #1	Golfer #2
	Golfer #4
MasterCard Uisa	American Express Discover
Card #	Expiration Date
Card Billing Address	
Card Holder Signature	
Print Name	
Pay by Check $\ \Box$	Bill Me □
Please make checks payal forms to:	ole to Brooklyn Chamber of Commerce. Mail checks and
	Brooklyn Chamber of Commerce PO Box 44038 Brooklyn, OH 44144

## **Brooklyn Chamber** of Commerce

# Personal & Commercial Insurance Discounts

You work hard to build solid relationships with your customers, your employees, and your business neighbors. You are well respected and loyal to everyone you serve through your membership with the Brooklyn Chamber of Commerce.

Frankenmuth Insurance and Four Star Insurance Agency wish to reward your dedication. As a member of the Brooklyn Chamber of Commerce you are eligible for discounts on your business insurance needs. In addition, discounts apply to personal auto and home for you and your employees.

As a member of the Brooklyn Chamber of Commerce, you will enjoy special discounts on Personal & Commercial insurance needs such as:

- Home & Auto Coverages (Personal)
- Businessowners Protector
- Group Protection Plus
- Business Auto Plus & More!

Frankenmuth Insurance is a leader in commercial and personal insurance coverage. With more than \$1 Billion in assets and an A.M. Best "A+" rating, as a policyholder, you can rest assured Frankenmuth Insurance is with you all the way.

Take advantage of these savings by contacting Chuck Germana at Four Star Insurance Agency.





Chuck Germana cmg@fourstarinsurance.com

P 440.882.2000 F 440.888.0320

www.fourstarinsurance.com

The Four Star Insurance Agency
5835 Pearl Rd.
Cleveland, OH 44130

Frankenmuth Insurance | 1 Mutual Avenue  $\,$  Frankenmuth, MI 48787 | www.fmins.com



With you all the way.™

<sup>\*</sup>This is not a policy, but merely a general description of available coverages. Please refer to your actual policy for full coverage details, including exclusions and limitations.



# **Key Health Care Reform Issues for Employers April 7, 1**

The federal health care reform law will have a substantial impact on employers. Here are the main issues that employers will want to be aware of:

#### 1. Keeping the same coverage

Employers will be able to avoid some of the law's requirements by keeping their coverage the same after the law's effective date (March 23, 2010). Unfortunately, it is very unclear at this time what kinds of minor changes will alter coverage, or keep it the same; this will be clarified in later regulation. Changes that must be made to all plans include:

- waiting periods for coverage must be less than 90 days;
- no lifetime benefit maximum limits;
- dependent coverage for adult children up to age 26; and
- no annual limits on certain types of benefits (unless permitted by later-issued regulation).

#### . New benefit and other plan changes

If an employer does not keep its coverage the same, employers will need to make additional changes such as:

- extending 100 percent coverage for preventive care;
- removing any prior authorization requirement or increased cost-sharing for emergency services (regardless of whether the services are provided in or out of network);
- no pre-existing limitation for children under age 19; and
- coverage of routine patient costs in clinical trials for life-threatening diseases.

#### 3. FSA HRA HSA changes

The law also will require changes to these types of accounts. In 2011, employees will no longer be able to receive pre-tax reimbursements from their FSA, HRA or HSA for non-prescribed over-the-counter medications, and the excise tax for nonqualified HSA withdrawals will increase from 10 percent to 20 percent. In 2013, employee contributions to FSAs will be capped at \$2,500 annually, with the cap adjusted annually to the Consumer Price Index.

#### 4. Employee notification of value of coverage and exchange information

Effective in 2011, employers will need to start reporting the value of the employer-sponsored coverage to employees on their W-2s. And in March 2013, employers will need to begin notifying employees about state exchanges and the availability of premium subsidies and free choice vouchers, all of which will be available beginning in 2014.

This document is issued for informational purposes and is not intended to constitute legal advice. Please consult your attorneys in connection with any fact-specific situation under federal, state or local laws that may impose additional obligations. The information is current as of the date on the first page of the document.

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## 5. Fees and penalties imposed on employer plans

Under the law, employers will be subject to a number of fees and exposed to penalties for certain behaviors. Among them are the following:

- Effective in 2013, a fee will be assessed on employers with self-funded health plans to fund a comparative effectiveness research agency. (For employers with fully insured health plans, the health insurer will be assessed the fee.) In 2013, this fee will be \$1 times the average number of lives covered under the plan; for 2014 to 2019, the fee will be \$2 times the average number of covered lives. The fee will end on September 30, 2019.
- Effective in 2014, if an employer has 50 or more full-time employees, then the employer may
  be subject to penalties under the law if it provides either *no* health coverage to full-time
  employees, or provides coverage to full-time employees that is *not affordable*. Penalties vary
  from \$2,000 to \$3,000 per employee.
- Effective in 2018, a 40 percent excise tax on high-cost plans will be applied to plans costing more than \$10,200 for individual coverage, or \$27,500 for family coverage.

#### Employer administrative reporting duties

The law will require employers to annually report to the IRS a number of pieces of data, including:

- Whether the employer offers minimum essential coverage to full-time employees;
- Any waiting period for health coverage;
- The monthly premium for the lowest cost option in each enrollment category under the plan;
- The employer's share of the total allowed cost of benefits provided under the plan;
- The number of full-time employees during each month;
- The name, address and taxpayer identification number (or Social Security number) of each full-time employee, and the months each employee was covered under the employer's plan, and
- "Such other information as the [Health and Human Services (HHS)] Secretary may require."
   This requirement will likely be further refined in later regulations.

#### 7. Changes to employee wellness programs

- Effective in 2010, wellness programs may not require disclosure or collection of any information relating to the presence of firearms, and may not base premiums, discounts, rebates or rewards on the basis of firearm or ammunition ownership.
- Effective in 2014, the law codifies the HIPAA nondiscrimination rules on wellness programs and increases the incentive cap of 20 percent of premium to 30 percent. The HHS Secretary has the discretion to increase the incentives cap to 50 percent.

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