



MAYFIELD CHAMBER NEWS

Mayfield Area Chamber of Commerce

Serving the communities of: Mayfield Heights, Gates Mills, Mayfield Village and Highland Heights

MARCH - 2013

MONTHLY CHAMBER PROGRAM:

How Not To Be a Victim

Our March program will welcome Carol Ganser of Carol Ganser & Associates. Carol has made it her lifelong passion to assist others. After 15 years of service, she retired from an honored career as a police officer. Carol knows well the risks that are faced on a daily basis, and she has seen, firsthand, the consequences generated by a lack of foresight and planning. She knows what it takes to actively prepare for future financial success, and for the past 8 years, she has dedicated herself to the formidable task of guiding others to financial independence. Carol is also the host of a weekly radio program on WELW 1330 AM every Tuesday from 4:00-5:00pm entitled "What Women Want". Her weekly program deals with topics relevant to women, their families, their health and well being.

Date: Thursday, March 14th, 2013
Location: Holiday Inn – Mayfield Village
Address: 780 Beta Drive, Mayfield Village
Time: 11:30am – 1:00pm
Cost: \$20.00 per person
Speaker: Carol Ganser
Sponsor: Cardinal Community Credit Union

Please RSVP your attendance for this luncheon/program by Monday, March 11th to the chamber voicemail: 216-556-4598 or e-mail Jim Spring at: jasspring@aol.com.

Reminder: "NO SHOWS" will be billed unless cancellations are made 24 hours in advance.

2nd Annual

Save the Date

PIZZA BAKE-OFF

Wednesday, April 17th • 5 PM - 8 PM

Mission Statement: To promote the growth of businesses in our communities and invest in programs that support our community development.

Mayfield Area Chamber of Commerce
1284 SOM Center Road #308 • Mayfield Hts., Ohio 44124
216-556-4598 • www.mayfieldareachamber.org

New Members

Welcome New Members (February 2013)

(Please cut out and insert into your member roster for future use)

AmeriWound LLC

Milton Schachter
5800 Landerbrook Drive, Suite 100
Mayfield Heights, OH 44124
Wound Care
216-273-9800
Fax: 440-461-1225
E-mail: soconnor@ameriwound.com
Website: www.ameriwound.com

Golden Gate Gardens

Leasing Agent
6332 Maplewood Rd., R101
Mayfield Heights, OH 44124
Apartments
440-442-1913
E-mail:
goldengategardens@yahoo.com

Levin Mattress

Chuck Manocchio – Ray Oliverio
6061 Mayfield Road.
Mayfield Heights, OH 44124
Mattress Sales
440-947-0047
Fax: 440-947-0066
E-mail:
amanocchio@levinfurniture.com

Brainard Management Inc.

Reza Mamourieh
29001 Cedar Rd., Suite 423
Lyndhurst, OH 44124
Medical Building Leasing
440-461-3512
Fax: 440-461-3585
E-mail: accounting@guyuron.com

Maury Rose LLC

DBA Clothes Mentor
Randi Zeid
6145 Mayfield Rd.
Mayfield Heights, OH 44124
Designer women's clothing, shoes and purses (gently worn, women's resale)
440-646-9640
E-mail: r.rosezeid@gmail.com

Title Boxing Club

Casey Wandell
779 Alpha Dr.
Highland Heights, OH 44143
Health Fitness
440-646-9107
E-mail: cwandell44@yahoo.com

MACC 20th ANNUAL CHARITY GOLF OUTING

Get the date of August 19th on your calendars for the Mayfield Chamber Golf Outing at StoneWater Golf Club in Highland Heights. Many great announcements were made at the February luncheon by Chairman, John Kupinski of Holiday Inn – Mayfield.

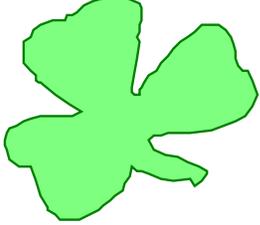
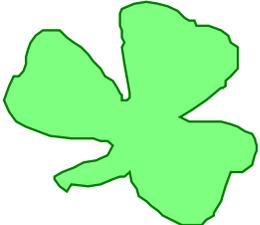
Ohio Lotto – MACC Version

The lotto has been good for six chamber members. To date, we have six winners who each received \$ 100.00. This has been a good fund raiser for the chamber and a special thanks to Anita Zak who chaired and ran this event.

Set Your
CLOCKS
Forward

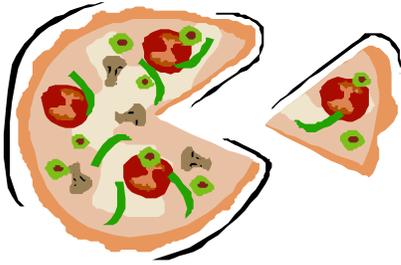
Daylight Savings Time

Don't forget to set
your clocks ahead at
2:00am March 10th

Happy 
St. Patrick's
Day 



Mayfield Area Chamber of Commerce
Fundraiser in support of Mayfield High School Scholarships*



SAVE THE DATE



2nd Annual

PIZZA BAKE-OFF

Local area pizza vendors will face off in the second annual MACC Pizza Bake-Off!

Wednesday, April 17th • 5 PM - 8 PM

Mayfield Village Community Center

6621 Wilson Mills Road

Entrance off Wilson Mills Road or SOM Center Road

Parking at Community Center or Center Elementary School

Cost (cash only): \$5 Children • \$10 Adults (12 and older)

Ticket prices include all-you-can-eat pizza, soft drink
and/or two complimentary beer or wine.

Guests are welcome to come sample the pies and cast their ballot for the "People's Choice" award.
Local "celebrities" will be judging the other two categories: "Pepperoni" and "Specialty".

All proceeds benefit Mayfield High School Class of 2013 Senior Scholarship Fund.
*Scholarships (\$1,000 each) will be given to Mayfield High School 2013 Graduates!



From the Executive Director

Jim Spring

Networking Works...Networking is a great investment in your business and yourself. When you network you build a web of people who know about you as well as your products and services. The idea of connecting with people to share information and resources – or networking – is not a new one, but the benefits are limitless. Networking is not a quick fix program but over time, it can build a strong structure for you and your business that will continue to produce results for years to come.

Networking has no boundaries – opportunities are everywhere – Think you can't afford to spend your time networking? Actually you can't afford not to. Networking is a long-term growth strategy that can help you enhance your business in ways you can't imagine. Plus, it can be done as part of your regular daily routine, just be more aware and open to opportunities to network with the people you regularly come into contact with. When you use networking as a business tool, you invest in your business, yourself and your community. And that's the type of marketing we can all benefit from.

**Thanks to Host: Holiday Inn – Mayfield;
Speaker – Vicky Hawke, NOACC; &
Sponsor – Dollar Bank**

A Happy Valentine's Day theme greeted us at the February luncheon served by Holiday Inn-Mayfield. During the table introductions, John Kupinski, informed the attendees of the exciting plans awaiting what is in store for the golfers at the August 19th MACC annual Golf Outing at StoneWater Golf Club. A committee meeting followed the lunch.

Vicky Hawke, Executive Director of NOACC (Northern Ohio Chamber of Commerce), presented a very informative power point of the benefits for your businesses. She can be contacted 216-447-9900 or <http://www.noacc.org/benefits/group-health-insurance/>

A message from Patti Bednar, Dollar Bank, our February luncheon sponsor: Since their founding in 1855, Dollar Bank has grown to more than \$6 billion in assets, yet remains an independent regional bank – committed to the people and businesses of the communities they serve. Dollar Bank provides a full line of business and retail products to meet every customer's need. Dollar Bank prides itself on being America's largest mutual bank where the customer always comes first. Thanks Patti and Dollar Bank for your sponsorship.

HAPPY EASTER



Celebrate Passover





President's Message

John Swartz,
Hamilton Insurance
Partners

Happy Anniversary to everyone!!!! Well, not really. You may already have heard it but this year is the 100th Anniversary of The U.S. Income Tax. "In 1913, the 16th Amendment to the Constitution made the income tax a permanent fixture in the United States. The amendment gave Congress legal authority to tax income and resulted in a revenue law that taxed incomes of both individuals and corporations." (Read more: [History of the Income Tax in the United States | Infoplease.com](http://www.infoplease.com/ipa/A0005921.html#ixzz2MIZE6UdX) <http://www.infoplease.com/ipa/A0005921.html#ixzz2MIZE6UdX>). I was kind of bummed when I read this, but I guess no worse than most people are this time of year when it comes to paying their taxes. I have an ongoing **argument** (friendly discussion would probably be a better word) with my father-in-law of how to go about paying. He likes to get a refund check every year, and every year I tell him that he just gave the government a free loan and they're giving him his own money back interest free. I prefer (again, probably the wrong word as I'd rather not pay at all) to pay mine and submit my taxes on April 15th, the very last day and write a check for whatever I owe (always sent certified mail so I have proof of both sending and receipt). I suppose that can be viewed as a somewhat more painful way to go, but at least I've had the use of my money all year, I know what I paid last year and I try to reserve that amount for the current year.

Also around this time of year you start to hear of all the **scams popping up** trying to take advantage of people. This was one that I received in a Better Business Bureau update: [Better Business Bureau warns of tax scam](http://www.radioiowa.com/2013/02/21/better-business-bureau-warns-of-tax-scam/), February 21, 2013 by Matt Kelley. (Accessed 2/24/2013 at: <http://www.radioiowa.com/2013/02/21/better-business-bureau-warns-of-tax-scam/>)

"Iowans who've already filed their tax returns are being warned about **a scam email that appears to be from the I.R.S.** Jim Hegerty, with the Better Business Bureau, says the message claims there was a problem with your return and it's impossible for your refund check to be mailed out.

"In order to learn more about that, you need to click on a link which could lead you to a number to call or they may tell you there's an additional fee you need to pay where you need to give a credit card," Hegerty says. "It may simply allow the people that sent the phishing email the opportunity to get access to your computer."

The I.R.S. does not contact taxpayers by email to ask for personal or financial information and that includes any type of electronic communication, like text messages or social media (emphasis added). Plus, he says, you don't need a middle man.

"Anyone can call the IRS and anyone can negotiate some sort of a remedy in terms of their tax bill," Hegerty says. "A lot of times, the bad operators will lead you to believe they've developed some intimate relationships with the I.R.S. that you could never do on your own. We find there isn't really anything they are doing that you couldn't do for yourself at no charge."

Be careful when selecting a tax preparer, Hegerty says, especially if there are outrageous claims. "If people are making promises where they guarantee they'll find things that others can't find, those are red flags," he says.

"People that are asking you to pay big fees in order to get your return immediately in some sort of a loan fashion, those are things you also want to be concerned about." If you end up owing the I.R.S. money, he says don't fall for tax relief companies that vow to get you a reduction or debt forgiveness.

The I.R.S. does offer several options but total forgiveness is very rare."

If you need a tax preparer or CPA, don't forget that we have several who are members of the Mayfield Chamber. Go to your Roster or our web site to locate one.

One final note: American General Life Insurance sent me a great "Pocket Tax Guide" that summarizes a lot of useful information in about 10 pages. **If you'd like me to send you an "e-copy"** just shoot me an e-mail at jswartz@inspartners.com and put "Pocket Tax Guide" in the subject line. I'll get one right out to you. **Happy Anniversary!!!**

Credit Unions Mean Business

Many small business owners don't realize that a credit union can be a superb resource for funding a business loan. Jonathan Morkri, Business Development Officer at Cardinal Community Credit Union, answers common questions about doing business with a credit union.

Q: How is borrowing from a credit union different from borrowing from a bank?

A: When you join a credit union, you become an "owner" of that not-for-profit cooperative. Credit union members have voting power and receive benefits in the form of better rates and lower fees. Banks are for-profit entities, and their clients usually have limited or no voting power.

From a lending standpoint, credit unions and banks have very similar processes. Credit unions believe in the importance of relationship-lending and supporting their local communities—they often fund business loan opportunities through a syndication model to manage their risk and their regulatory lending cap.

Q: What is your timeline to close an average business loan?

A: Once the application and complete loan package have been submitted to Cardinal, the process generally takes 30 to 60 days to underwrite the request and finalize the loan closing.

Q: What fees are charged during the Cardinal business loan process?

A: The fees charged on a Cardinal business loan are generally comprised of an application fee, a loan origination fee and the standard industry third party fees like title, appraisal, and environmental. Non-real estate transactions will often times not require title, appraisal, or environmental expenses.

Q: Who is required to sign personally on a business loan?

A: Generally, those individuals who own 20% or more of the borrowing entity must sign personally on the business loan. This may vary depending upon the transaction type and the ownership structure.

Q: What documents are needed to submit a loan request?

A: The documents necessary to review a business loan request are listed on the front of our business loan application.

Q: Who can become a member of Cardinal?

A: Anyone can join Cardinal who lives, works, worships, or attends school in Cuyahoga, Lake, Geauga, or Ashtabula Counties.

Contact Jonathan at 440-526-8700 to answer your specific questions and explore whether a business loan through Cardinal may be right for you.

MEMBER TO MEMBER DISCOUNTS

(As of March 1, 2013)

Aladdin Rents 10% off any rental order for chamber members. This does not include any sale items or delivery fee.	440-942-4100	Marshall Carpet One & Rug Gallery Call Steven Glass for 10% off all area rugs.	440-449-4977
BatteriesPlus Save 10% on any instock batteries from laptop computer, cell phone, automotive, backup systems even wheelchairs w/chamber ID .	440-449-5555	Mayfield Brainard Collision & Paint 10% off your insurance deductible on collision repairs.	440-442-4772
Bogart, Cunix & Browning, LLC Call Dave Cunix to access your Anthem chamber discount for group Health insurance.	216-292-8700	Mayfield City Schools 10% off ads in Mayfield City School Community Education & Recreation brochure.	440-995-7600
Marie A. Calabrese, D.M.D. General Dentistry \$500.00 off Invisalign (clear braces).	440-646-0477	Miklus Florist – Free rose with purchase.	440-442-0777
Deacon’s Chrysler-Jeep Inc. 20% off service work for Chrysler & Jeeps.	440-442-0424	Minotas Trophies & Awards Save 20% on Advertising Specialties (min. qty. 300) Save 15% on Plaques.	440-720-1288
Dr. Gen Orthodontics. Free initial evaluation including digital imaging and x-rays. \$250 discount off our full fees for comprehensive or interceptive phase I treatment.	440-442-3525	Morgan Stanley Wealth Management – Donna K. Leseman 216-523-3110 Free asset scan, a portfolio analysis tool powered by Morningstar.	
Eastern Boger & Gower Insurance Call Kathy Lanese to lower your personal auto premium up to 20% while keeping a close eye on teen drivers, with IntelliDrive.	440-442-5573	Network Payment Systems Free equipment replacement program available for credit card/check imaging terminals, includes free receipt paper & supplies. Merchant processing agreement required.	440-473-9477
FASTSIGNS – Edward Davis 15% off in-house signage with a minimum purchase of \$75.00.	440-461-4445	NPS Global Systems, Inc. Credit Card Merchant Processing *waiver application fee - \$125 value *free analysis of current processing set up.	440-646-9966
Harry Buffalo in Highland Hts. 10% off any purchase at the Highland Hts. location.	440-868-0088	Oppenheimer & Co., Inc Complementary: Retirement Outlook Report. An analysis to help review retirement roadblocks, resources and needs.	216-765-5942
Hamilton Insurance Partners Call John Swartz to get your Chamber Discount on Anthem/Blue Cross’ Group Health Insurance.	440-461-8010 Ext. 111	Physicians First/Gallucci Chiropractic Clinic Complimentary Health Pass (a consultation and health history, a 10 point spinal exam, two spinal x-rays, if appropriate and a soothing muscle treatment.)	440-461-4848
Hillcrest Atrium Pharmacy Warren Friedman has free prescription deliver in the Mayfield Heights area.	440-605-1611	Rouhier Advertising Specialties Free screen charge with purchase.	440-461-9213
Hillcrest Family YMCA – Chris Scheuer 50% off your initiation fee when you are a new member.	216-382-4300	School of Rock 10% discount on (1) month tuition.	440-684-7625
Hilton Garden Inn Mayfield Village Frank Mancini or Gayle Galvin. 10% off in the GREAT AMERICAN GRILL RESTAURANT.	440-646-1777	Schulte & Mahon – Murphy Funeral Home \$25.00 Gift Card for a funded pre-need funeral contract. Contact: Mary Murphy.	440-442-0000
Howard’s Jewelry Center Additional 10% discount & Free jewelry inspections and cleaning.	440-473-5626	Security Self Storage, Ltd. No administration fee for members – save \$15.00.	440-684-9393
Howard Sonenstein 3 months No Charge Rent with a 5 year lease in both Office & Retail space.	440-343-0008	Sherwin Williams – Golden Gate 20% off list price items and 5% off sale items.	440-449-0910
Laronge-Wagner Realty – Michael Wagner 10% rebate on commission when sale is made.	440-449-3850	Skoda Minotti 1 hr free tax or financial services consultation	440-449-6800
Levin Mattress \$50.00 off any purchase of \$499.00 or more. Chamber members, Families, and Friends. Offer NOT VALID on selected special purchases.	440-947-0047	Teresa’s Pizza 10% off regular menu price orders.	440-449-7400
Liberty Mutual Insurance – Joe Corradetti 10% discount on Auto, Home & Renters Insurance.	440-785-3157	Total ID Solutions Mike Sloe - 15% to 25% off employee ID cards.	440-449-8000

MEMBER TO MEMBER DISCOUNT PROGRAM

There's still time!

Join the Member to Member Discount Program and your business with us.

Just completely fill out this form and FAX to: Jim Spring – 440-449-5869

Name: _____

Business: _____

Address: _____

Phone: _____

E-Mail: _____

Your product/service discount or offer _____

Questions? Please call Jim Spring at the chamber office 216-556-4598.

For changes or new member to member discount additions just complete
and fax this form to Jim Spring at 440-449-5869

UPCOMING EVENTS & MEMBER NEWS

SAVE THESE DATES...

March 14	11:30am	Carol Ganser & Associates	Holiday Inn - Wilson Mills
April 11	11:30am	Diane Helbig - Lemonade Stand Strategies	Holiday Inn - Wilson Mills
April 17		2nd Annual Pizza BakeOff	Mayfield Village Community Center
May 9	11:30am	John Grabowski-Migration	Holiday Inn - Wilson Mills
June 13	11:30am	Suzanne Johnson - MACC Web Site	Holiday Inn - Wilson Mills
July 11	11:30am	Summer Mixer	Staybridge Suites
August 8	11:30am	Browns-ESPN Reporter	Harry Buffalo
August 19		Annual MACC Golf Outing	StoneWater Golf Club
September 12	11:30am	State of the Cities	Holiday Inn - Wilson Mills
October 10	11:30am	Cleveland Sports	Holiday Inn - Wilson Mills
November 14	11:30am	Hillcrest Hospital	Hospital Auditorium A & B
December 12	11:30am	Holiday Party	Landerhaven

Submit your upcoming event or member news! E-mail to: byron@craneenterprises.org.

Copy must be in a word document and any photos must be a separate file. Copy may be edited for content and space restraints.

Please patronize our members. To place an ad, call: (216) 556-4598.



(440) 461-0770

355 Bishop Road
Highland Heights, OH

COMMERCIAL STORAGE

DOCUMENTS • INVENTORY • OFFICE
FURNITURE

FREE MONTHLY PICK UP AVAILABLE!
DOOR ALARMS • CLIMATE CONTROL
Residential Storage Also Available

2012 Board of Directors

Officers:

President - John Swartz 440-461-8010
Hamilton Insurance Partners

Vice-President - Mary Jo Vleck 440-461-1360
Charter One Bank

Secretary - Patti Bednar 440-442-7753
Dollar Bank

Treasurer - Bruce Bechhold 216-573-2330
Walthall, Drake & Wallace, LLP

Board of Directors:

Byron Crane 440-552-2105
Crane Enterprises, LLC

Michael LaMarca 440-449-1516
LaMarca's Master Pizza

Vice-President - Donna Leseman 216-523-3110
Morgan Stanley Wealth Management

Marybeth Mack 440-312-4784
Hillcrest Hospital

Shelly Norehad 440-684-7625
School of Rock

Executive Director:

Jim Spring 440-449-5099
Creative Visions Cell 216-402-4167
Fax 440-449-5869

Deacon's
"The dealership that service built"



Jeep

835 SOM Center Road Mayfield Village, Ohio
(440) 442-0424 deaconschrysler.com