



Mantua-Shalersville Area Chamber of Commerce

NEWS BRIEFS

4th Biennial Christmas Tour of Homes

Visit four decorated homes on this tour sponsored by the Rotary Club of Mantua. Get your \$10 ticket and start your tour at Mantua Station Drugstore Caboose November 4-6 or November 11-13. Hours are 10:00 am – 5:00 pm Friday and Saturday and 12:30 – 5:00 pm on Sunday. Lunch is available at Portage Faith United Methodist Church (also decorated) and a craft show will be held at the former Shalersville School. Call 330-274-2376 for more information.

Fine Art, Sports and Music Memorabilia...

The Kiwanis Club of the Western Reserve & Candlelight Winery are hosting a live art auction at Hiram College's Kennedy Center on St. Rt. 700. Preview auction items during the wine and cheese reception at 6:00 pm on Friday, November 18; then get ready to bid at 7:00 pm. Admission is \$5 per person and advance purchase is preferred. Contact Ed Frato-Sweeney at 330-569-7140.

Holiday Craft Show Benefits 4Cs

Browse and enjoy refreshments at Shalersville Town Hall Saturday, November 19 between 9:00 am and 4:00 pm. Admission is free and for every can of food you bring, you'll get one free raffle ticket for hourly and grand prize drawings.

Turkey Trot

Join neighbors and friends for the annual walk/jog down Headlands Trail before your Thanksgiving feast. Meet at Advanced Rehab on Thursday, November 24 at 8:00 am for an hour of funfun, refreshments & prizes. All fitness levels are welcome! For more info call 330-274-2747.

Toy Drive for 4Cs Families in Need

Look for trees at area businesses, take an ornament, and purchase gifts for the age and gender of a child listed. Last year, over 100 children of disadvantaged families in the Mantua-Shalersville-Hiram area benefited. Wrapped gifts and cash donations will be accepted at Middlefield Bank in Mantua. Contact Ed Kent 330-274-0881 for additional information.

A Message from the President

It's hard to believe that we're close to the end of another year and into another busy holiday season.

The Mantua-Shalersville Area Chamber celebrates its third anniversary in November and we're more involved than ever in regional projects with neighboring Portage County Chambers and those across Ohio. Our NOACC membership gives us access to the best business minds, training, and networking, helping each of our businesses grow. In October of this year, nearly 50 MSACC members renewed their membership for 2006. If you have not yet paid your dues, I encourage you to do so by the end of the year when the 1/2 price new member sale and 20% renewal discount ends. We will also limit **Chamber benefits to only paid members** as of January 1. **Don't let this be your last newsletter!** Mail your dues today.

Also, remember those in need this holiday season. As always, the 4Cs emergency food pantry needs our donations. Because the 4Cs is legally restricted to purchasing only food, it is up to us to provide toiletries, cleaning supplies, and other household items. Again this year, the Chamber is sponsoring a Toy Drive for the families helped by 4Cs.

Don't miss our Holiday Open House Monday, December 5 5:30 pm – 9:30 pm at the home of Helen & George Hazlett, 10712 First St. on the corner of Franklin (the old Methodist Church - a previous Christmas Tour of Homes stop!).

Visit www.mantuashalersvillechamber.com for updates on these and other area activities! Get involved - stay involved.

Ed Kent

Upcoming Chamber Meetings...

Mark your calendar - there's much to learn, the information, food, and friendship is FREE!

Wednesday, November 16 8:00 - 9:30 a.m.

Hattie Larlham - 9772 Diagonal Road

Topic: Human Resources, Employment Laws

Wednesday, December 21 7:30 - 9:00 a.m.

Shalersville Historical Society - St. Rt. 303 (former Peppercorn Place)

Topic: Area real estate trends, property values

News from...

Mantua Township

Paving of Pioneer Trail and Mennonite Road, both east of St. Rt. 44, will be completed soon. Bids for putting 3.5" of asphalt on Frost Road between Mennonite and the Shalersville line have been received. The plan is to put a base coat on the road and have the trucks work it down through the winter. You may remember that we recently completed reconstruction with the help of the neighboring trucking and gravel pit owners. We plan on putting the finish coat on Frost in the spring.

Get your flu shots Tuesday, November 1 5:00 pm – 7:00 pm at Mantua Township Hall. Sponsored by Mantua Township Trustees and administered by the Portage County Health Department, flu shots cost \$20, pneumonia \$30; Medicare & Medicaid Free with card. You do NOT need to live in the township to get your shots.

Shalersville Township

Sherwin Williams donated wallpaper and an interior designer to help the Shalersville Historical Society refurbish the former Peppercorn Place building on St. Rt. 44.



Welcome New Members:

Huntsman Trucking ~ 419.462.5223

Linda Schilling ~ 330.274.8282

Maple Valley Farms ~ 330.297.7579

Miraclelot Birds ~ 330.322.6461

Ravenhorse Studio ~ 440.346.6446
www.ravenhorse.com

Ron Fedor Masonry ~ 330.274.3380

Shalersville Asphalt ~ 440.834.4294
www.ronyakbros.com

Solak's Automotive ~ 330.274.2811

Solisbury Hill Solutions LLC ~ 440.346.644
www.solisburyhill.net

Wellness One of Auburn ~ 440.339.7889

HSA: An Innovative Way to Pay (and Save) for Health Care

In an environment of escalating health care costs, some are calling the Health Savings Account (HSA) the most important savings option since the Individual Retirement Account (IRA). Perhaps, that's because this innovative option is making it possible for many companies – including small businesses – to hold down costs, while helping employees take control of their health care spending.

Established by Congress last year, an HSA is similar to an IRA, except the money in this tax-advantaged account is used to pay for qualified medical expenses – now and in the future. An HSA must be combined with a High Deductible Health Plan (HDHP). This plan carries a lower premium, so ideally the money saved on premiums can be invested in the HSA.

Here's how an HSA works:

1. An HSA is established for an employee and is coupled with an HSA-compatible HDHP. The deductible must be at least \$1,000 for single plans and \$2,000 for family plans.
2. The employer, employee, or both can make contributions to this tax-advantaged savings account. Contributions may be made up to 100% of the deductible, limited to \$2,650 for single plans and \$5,250 for family plans.
3. The employee uses the savings account to pay for qualified health care expenses.
4. Once the deductible is met, the health plan takes effect.
5. Any unused money rolls over from year to year, giving an employee the opportunity to save for future health care expenses.
6. The account is portable and permanent, so it stays with the employee.

While the HSA is still fairly new to the market, it is already making a splash. Many employers are turning to this option because it is allowing them to offer quality health care coverage, while helping manage costs.

Employees are benefiting, too. Contributions and earned interest are tax free, as long as they are being used to pay for qualified medical expenses. Plus, with an HSA, employees are taking more control of how they spend their health care dollars. They are taking a closer look at their spending behavior. And, in many cases, they are making smarter decisions, spending dollars wisely and saving for future health care needs.

The decision to change a benefit strategy can be a difficult one. But there are resources that can help. More information about HSAs can be found at www.treas.gov/offices/public-affairs/hsa.

Also, an Anthem Blue Cross and Blue Shield representative can help a business determine whether this is the right option. Anthem offers Anthem ByDesign® HSA, which includes the following components:

- HDHP. Anthem offers a full range of HSA-compatible HDHPs. Like other Anthem plans, these plans – called Blue Access for Health Savings Accounts – offer generous coverage and large networks.
- HSA with debit card. Anthem has aligned itself with JP Morgan Chase, who will provide HSA account management, including debit card and other financial components.

More information is available at www.anthem.com.

MEMBER SPOTLIGHT



TMJ Enterprises

For the Chamber's October meeting, members and guests had the honor of visiting the beautiful home and workshop

of Todd and Joanie Muhlfelder of TJM Enterprises. Their house, originally built in 1832, had partially burned down when the Muhlfelders purchased it 22 years ago. Over the years, the family has renovated, upgrading and expanding the house into the showcase that it is today. Stones from the original foundation make up the floor to ceiling fireplace. Most of the hardwood trim is from trees the family cut and milled from their own property. The picture windows frame stunning views of the surrounding woodland. One day, you may enjoy the view as guest of a bed and breakfast the Muhlfelders hope to open.

Like in their lovely home, flair for design is evident in the unique jewelry Todd and Joanie create in their Mantua Township studio. These one-of-a-kind pieces are sold at art shows throughout the Northeast States. Their interest in jewelry making began 20 years ago in Garrettsville when Todd helped a friend get his items ready for the annual Yankee Peddler festival. Starting out, Todd and Joanie spent long hours selling their creations in mall courts. Today, they travel to about 30 art shows per year and many repeat customers purchase at the studio or commission custom works. This is a welcome change, not only because it frees up time, but also because of new competition from foreign goods. Art shows, once open only to artists with original creations, are now filled with vendors who simply buy and sell mass-produced items.

While handmade jewelry may be priced higher than alternatives, quality and distinctiveness make it superior. One piece may take hours to complete from different gauges of sterling silver sheets, various gems, coils of silver or gold wire... The materials are cut, bent, hammered, shaped, soldered, washed, and buffed into works of art. TJM creates several thousand pieces per year, each one unique. Watch for their December open house where you can browse the current selection of rings, watches, bracelets, and necklaces. Custom jewelry is an excellent gift for friends, relatives, coworkers, or even yourself!

TJM Enterprises
4180 Mennonite Road, Mantua
330-274-3437
muhlfelder@sbcglobal.net

Smart Solutions for Your Business

When you choose Anthem Blue Cross and Blue Shield, you get more than a broad array of plans to fit your needs and budget. You get smart solutions, such as:

- access to a large network that makes it easy to find quality care
- online tools that simplify benefit management
- wellness and disease management programs that help employees stay their healthiest

Anthem is the Smart Choice for chamber members. To learn more about chamber discounts, call NOACC at (866) 446-6222.

Anthem

anthem.com

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3rd Annual Oktoberfest

Over 80 guests converged on Main Street Place Patio & Gardens for the Chamber's Oktoberfest. Business owners and area residents enjoyed an authentic German feast, cocktails by a cozy fire, friendly conversation, and guitar

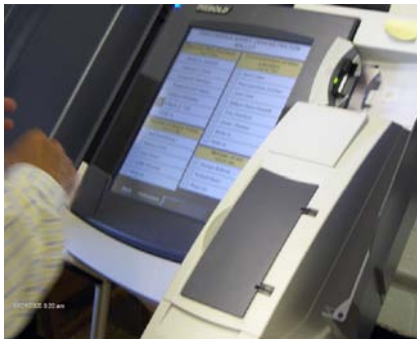
entertainment by local resident Steve Vanderink.



Touch-Screen Voting

The Chamber's September meeting was held in the community meeting room of the Shalersville Township offices (former home to Shalersville Elementary School). Members and guests in attendance took the new electronic voting machines "for a test drive" after learning about them from Portage County Board of Elections officials. Portage County will be one of the first Ohio counties to begin using the machines. They will be in place for the November elections.

The AccuVote-TSX™ stand alone touch screen system, by Diebold Election Systems, provides voters with a state-of-the-art voting experience. The system promises to save time for poll workers, eliminate under-voting



(missed sections on a ballot), eliminate over-voting (selecting too many candidates for a particular race). It allows voters to review their ballots before casting them; then it encrypts the

results. For more information about TSX voting, go to www.YourVoteCountsOhio.org.

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“Our greatest weariness comes from work not done.”

~Eric Hoffer

Mantua-Shalersville Area Chamber of Commerce

For Chamber information, contact Ed Kent at 330-274-0881 or ekent@middlefieldbank.com

For newsletter inquiries, contact Michelle Barnauskas at mlbarnauskas@hallrich.net 330-678-0684 x223

www.mantuashalersvillechamber.com

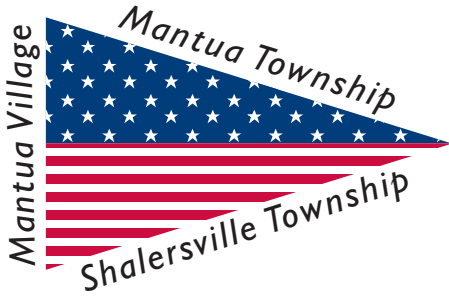
Congratulations Dr. Benner!

Chamber Member and past Officer, Edie Benner has been a board certified orthopaedic clinical specialist since 1994. She received her bachelors degree in physical therapy from the University of Miami, Florida in 1983 and received her masters degree in exercise physiology from Kent State University in 1988. On October 14, she successfully defended her dissertation entitled "The Theory of Planned Behavior and Physical Activity Among Physical Therapists" completing nine years of work toward her Doctor of Philosophy Degree in Health Education and Promotion from Kent State University. Congratulations, Edie!

Mantua, OH 44255

PO Box 111

Mantua-Shalersville Area Chamber of Commerce



Get Involved!

Business entities, organizations and clubs, and individuals are eligible for Chamber membership. You do not need to attend meetings to receive membership benefits. Participate at your pace, on your schedule. We share a commitment to the community and we all hold a stake in the future of the area.

For more information, contact:

President: Edward Kent, Middlefield Bank 330-274-0881 ekent@middlefieldbank.com
 Vice President: Marie Stehli, Mantua Twp/CPA 330-562-7620 mlscpa@alltel.net
 Treasurer: Betsy Woolf, Mantua Village/Fire Clerk 330-274-8776 mantuagv@sbcglobal.net
 Secretary: Pam Raines, Solon Sand 330-274-8241 solonsand@aol.com
 Membership Chair: Becky Newell 216-990-5086 or 330-274-3238 bbjnewell@adelphia.net

1/2 OFF! Yearly Chamber Dues:

0-5 Employees \$25
 6-20 Employees \$50
 21+ Employees \$75
 Individual Patron \$12.50
Hurry! Sale ends 12/31/05!

Mantua-Shalersville Area Chamber of Commerce Membership Application

Organization Name: _____

Contact Name: _____

Business Address: _____

City, State, Zip: _____

Web Address: _____

E-mail Address: _____ Please limit use.

Phone Number: _____

Alt. Phone Number: _____

Fax Number: _____ Please limit use.

Business Description: _____

In addition to using U.S. mail, the Chamber communicates with members via e-mail and fax. If you prefer not to receive correspondence via e-mail or fax, please check the appropriate box above.

Be sure to complete your web profile at
www.mantuashalersvillechamber.com to be listed in the Member Yellow Pages!

Return to:
Membership
 PO Box 111
 Mantua, OH 44255