

CHAMBER NEWS

MEMBERSHIP BENEFITS

Your membership in the Grandview Area Chamber is highly valued. Without it, the Chamber could not offer the range of services that it does, or hope to expand them. As a Chamber member, benefits include:

- **CASUAL NETWORKING**

SECOND THURSDAYS: Monthly member luncheons with interesting guest speakers. Always fun, informative and a great place to meet new people and prospects.

SCHMOOZA-PALOOZA: (aka Business After Hours)- We changed the name because after a day of working, it's time to lighten up, get acquainted and enjoy complimentary appetizers.

COFFEE & COACHING: Kick start your day with a free breakfast and a little knowledge on various topics from putting your business on Facebook to creating a blog. It's on us!

WE (Women Enriching Lives & Community) EVENTS: Quarterly events designed especially for women. Networking, interesting topics (yes, really!) and WE means fun.

ANNUAL GOLF OUTING: Golf and business just go together! Usually held in August, it's the ideal event to entertain clients and score new prospects.

- **NEW! MEMBER-TO-MEMBER SAVINGS**

Yet another great benefit almost worth becoming a member by itself! Participating members offer discounts to other chamber members. Every member receives their own Member-To-Member card. Keep that card handy; you'll need it to receive your discount! Imagine being a preferred customer all over Grandview and beyond. Check our website often to get the most current list of offers. Participating businesses and vendors will post their Grandview Area Chamber member logo on their door or window.

AND THERE'S EVEN MORE!

ANTHEM CHAMBER SAVER PLAN: Discounted group health insurance to qualified Chamber members.
WORKERS COMP GROUP RATING: Eligible participants can receive substantial savings on their Workers Comp insurance as a Grandview Area Chamber member

NEW! EXPERIENCE COLUMBUS MEMBERSHIP DISCOUNT: As a member of the Grandview Area Chamber, you can expand your marketing network by joining Experience Columbus at a significantly reduced rate. If you already are a member of EC, you can use your discount upon renewal when you mention that you are a Grandview member.

BUSINESS FIRST SUBSCRIPTION: Receive \$20 off your Columbus Business First subscription.

THE DAILY REPORTER: Receive a 50% subscription discount and buy-one-get-one offer on a 1/8 page ad.

- **SHOWCASE YOUR BUSINESS**

WEBSITE BANNER ADVERTISEMENT

MONTHLY NEWSLETTER: You can buy an ad in the newsletter or you can place an insert in it. This is the most cost-effective direct-mail you'll get all year!

MEMBER E-MAIL BLASTS: If you have an announcement, event, etc that you would like to reach the general chamber membership, you can submit it to the once-monthly chamber member blast.

ONLINE MEMBER DIRECTORY: Your business will be listed in the Chamber's online directory for the duration of your membership. With our partnership with Experience Columbus and listing/link on their website, your business listing reaches thousands of potential customers/clients. And, if you participate in the new Member-To-Member discount, you're business name will automatically be listed in two locations on the Chamber's website.

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Save money on health benefits without pinching pennies

Your chamber membership brings big benefits to your small business. As a chamber member with 2-50 employees, you can get a discount on any health plan from Anthem Blue Cross and Blue Shield — including industry-leading HSAs, HRAs and HIAs.*

While your competition is busy cutting corners, you get preventive care programs, prescription drug coverage and one-stop shopping for a complete benefits package.

Call (888) 506-1574,
or get a free quote online at
www.chambersaver.com/cocc.

 **Central Ohio**
CHAMBERS OF COMMERCE

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MEDICAL | DENTAL | VISION | LIFE | DISABILITY | BEHAVIORAL

*Discount only applies to Chamber members who do not already have Anthem insurance.
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MEMBER SPOTLIGHT

FIFTH BY NORTHWEST AREA COMMISSION

The Fifth by Northwest Area Commission is one of the newest area commissions in greater Columbus. Efforts to create the commission began as far back as 2004 when a group of concerned local residents in the neighborhood realized that if they were going to assure that the area was to remain the pedestrian, family friendly area they had grown to love, there needed to be a way to interface with local businesses and developers.

After gathering the 500 necessary signatures during a petition drive, the residents went to Columbus City Council and the Fifth by Northwest Area Commission was formally created in June of 2007 and the first seven Commissioners were elected. Today, the Commission includes Chair Rebecca Obester, Bruce McKibben, Bruce Mortland, Bruce Shalter, Carrie Patton, Greg R. Lawson and Rick Kuhman.

The Commission's boundaries are Kinnear Road to the north, Wyandotte to the West, Olentangy River Road to the east and to the south: the alley south of Third Avenue.

Collaboratively, the Commission acts as a liaison between neighborhood groups, property owners,

residents, developers and city officials. Its meetings offer residents a chance to learn about the latest city occurrences as well as directly participate in discussions about zoning and new development within the Commission's boundaries.

Given the area's strategic location close to downtown and between Upper Arlington and Grandview Heights, the Commission realizes that maintaining an area that is attractive for all types of families and businesses should be its number one goal. In particular, given its close proximity to so many businesses in Grandview, the Commission is dedicated to working with the Grandview Area Chamber of Commerce to be certain that the neighborhoods work seamlessly together in advancing their mutual needs.

The Commission meets on the first Tuesday of every month at 7 p.m. in the Reitter Building lower level, in the Forty Plus of Central Ohio meeting space at 1100 King Avenue.

Please visit the Fifth by Northwest Area Commission Web site at www.fifthbynorthwest.org and check out its Facebook page too where you can receive the latest updates.

CHAMBER NEWS

MEMBERSHIP BENEFITS, CONTINUED...

- **GET INVOLVED!**

Make your membership work for you by becoming involved in one of the many opportunities brought to you by the Grandview Area Chamber.

LEADERSHIP OPPORTUNITIES: You are encouraged to join one of the many committees or subcommittees, run for an opening on the Board of Directors, or eventually become a member of the Executive Committee. Chamber leadership means helping shape the course of the organization's future, as well as its place on the civic landscape.

CIVIC INVOLVEMENT: By participating in or co-sponsoring to community activities, including the Memorial Day parade, the wildly popular Taste of Grandview Heights, or other events, you can maximize your visibility to the community while supporting much-loved local events and the schools.

ECONOMIC DEVELOPMENT: The Chamber's increased participation in providing support to the business community and the City of Grandview Heights

will only enhance the area's ability to remain an attractive destination for living, working, shopping, and entertainment. To participate in the Economic Development committee, please contact the Chamber at 614.486.0196 or email:

mwilson@grandviewheights.org

ANNUAL AWARDS CEREMONY: Held each July, this is an opportunity to recognize members and individuals who strive to make Grandview a better place to live and work. There are four categories in which to nominate your business and your fellow members.

BUSINESS GRANTS: Business grants are awarded to businesses who would like to send their employees to qualifying continuing education programs.

GHHS Scholarship Award: Each year, the Grandview Area Chamber awards a scholarship to a deserving high school student to assist with their college education.

When you do business with people you know, you support your community, keep your money in our area, and encourage people to do business with you.

Submitted by Anthem

As we start a new year, many chief financial officers and corporate human resources departments are breathing a sigh of relief now that the annual “open season,” the period when employees select their health plans, is over. However, if corporate officials thought rising costs made the decision making process tough in 2009, what Congress has in store for future years will have them heading to the medicine cabinet.

An analysis of the bill passed by the House and the bill working its way through the Senate show that decision makers are likely to see a number of significant, congressionally mandated changes that will raise the cost of the programs you offer your employees.

Many in Congress have been proudly trumpeting the fact that health care reform will expand the number of illnesses and treatments that will be covered, along with removing prohibitions against preexisting conditions. While this is a feel-good sound bite, businesses will have to open their wallets to pay for these promises.

For example, it will no longer be enough that you offer coverage. You are going to have to pay for the mandated set of services that the government dictates, not just for full-time employees, but also for part-time employees. Under the House bill, employers would have to either pay an 8 percent payroll tax to the federal government or provide 72.5 percent toward the cost of an “essential benefits package” for full-time employees and 65 percent for their families. At a later date, a new federal Insurance Commissioner will issue guidelines for how much you will have to budget for part-time employees.

In addition to these increased costs, both bills end discounts based on health status of the company and limit age discounts in the small employer market. This will have a huge impact on some small employers with rates nearly doubling in states where discounts are currently offered. In fact, according to the most recent actuarial study by Anthem Blue Cross and Blue Shield’s parent company, in Ohio, with the current proposed legislation, young, healthy individuals could experience a premium increase of between 106 and 178 percent; a small employer, between 15 and 85 percent, depending on the health of the employees. The House bill also prohibits offering reduced benefits for retirees, unless similar changes are made for active employees.

This will also raise costs in an era when a significant portion of the American population is quickly moving into its retirement years.

To further increase financial heartburn, the Senate bill will add new taxes to mix. The bill adds a new \$6.7 billion tax on insurers, which will likely be passed on to businesses. According to several estimates, this will increase premiums by 2.5 percent. On top of that, the Senate bill adds a separate 40 percent excises tax on high-costs plans (valued above \$8,500 for an individual and \$23,000 for a family), which is not tax deductible.

According to the Congressional Budget Office, this will affect approximately 20 percent of all policies, many of which are offered by private sector unions. Moreover, this tax is indexed to the consumer price index, not the growth of health care costs. Therefore, like the alternative minimum tax, more and more plans will get caught in this tax trap.

In addition to the cost of these plans, there are other regulatory and legal hurdles that could give businesses a headache. For example, the House bill expands COBRA benefits for former employees until 2013. It also adds a new, mandatory employee payroll deduction for new disability and long-term care benefits in both bills. Although employees can opt-out of the coverage, it is likely that many won’t. This will raise costs for employers and employees.

Finally, the bills will also likely lead to increased costs based on new rights to sue created in the bills. The bills give employees the right to sue based on a newly created crime – health insurance discrimination. In short, if employees don’t like the package of benefits you offer, they can sue under the Civil Rights Act or the Fair Labor Standards Act. If that were not enough, the House bill strips the immunity that health insurance plan have from state law suits under the Employee Retirement Insurance Act.

With all of these additional government-mandated costs, the job of choosing a health care plan is going to become more and more of a thankless task. As company officials think about future planning, I recommend a good strong pain killer and some antacid. Unfortunately, you can’t send the bill to Uncle Sam.

**GRANDVIEW AREA
CHAMBER OF COMMERCE**

2009 Staff and Executive Board

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Village of Marble Cliff, 614.486.6993

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WELCOME NEW MEMBERS

Five Guys Burgers and Fries

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614.299.0555

Hoffman Agency Allstate Insurance

Michael Hoffman
1093 West 1st Avenue
614.299.7000

reTAGit

Paul Childress
1123 Goodale Blvd
614.360.3900

Vital Film Works

Jason Clayton
1305 Holly Avenue, Suite 8

Stephen Detore Studio

Ricky Thomas
1095 W. First Avenue
614.291.9840

The Grandview Area Chamber of Commerce gratefully acknowledges the sustaining sponsorship and continued support of the following businesses:

GOLD LEVEL



SILVER LEVEL



BRONZE LEVEL



Calendar of Events

- January 14 Member Luncheon, Trattoria Roma, 1447
 Grandview Avenue, 488-2104,
 11:30 am - 1:00 pm
- February 11 Member Luncheon, Hilton Garden Inn,
 OSU, 3232 Olentangy River Road, 263-
 7200, County Auditor, Clarence E.
 Mingo, *11:30 am - 1:00 pm*



Chamber Newsletter Committee:

**Alyssa Booms, Jeri Diehl Cusack, Hayley Head,
Jill Johnson, Michelle Wilson, Ed Winters and Barb Wise**

*** Newsletter printed by GBF Printing ***