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Chamber Notes

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Notes on 2012

Welcome New Ambassadors

Resolutions: What's Yours?

WELCOME New Members!

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In the Spotlight..

CMU Public Broadcasting (WCMU) serves a wide coverage area with the best in Public Radio and Public Television since the late 1960's. CMU Public Radio delivers NPR News and Local News and weather to listeners in 44 counties in Central and Northern Michigan. They broadcast acclaimed programs like "Morning Edition," "Fresh Air," and "All Things Considered," as well as a host of locally-produced programs highlighting Classical Music, arts interviews, Indie Music, live concert performances from international bands, jazz and blues and more. CMU Public Television reaches approximately 5,000,000 people in 52 counties with an award-winning children's schedule and programs like "Nova," "Frontline," "Antiques Roadshow" and "Masterpiece" and locally-produced programs like "Quiz Central," "Ask The Specialists," "Destination Michigan" and "Capitol Report."

WCMU strives to be a positive influence in the communities, working hard to be responsive to the needs of their viewers and listeners: informing and entertaining viewers and listeners throughout Michigan with programming and services that reflect and respect the cultures of Michigan and the world. Find more information on all that WCMU has to offer at www.wcmu.org.

2012 CHAMBER BOARD OF DIRECTORS

President: **Ben Young, Young Appliance Co.,** Past-President: **Don Mills, Alpena Alcona Area Credit Union** President Elect: Chad Esch, Bannan Funeral Home, Secretary-Treasurer: **Dave Szydlowski, NEM-ROC;** Executive Director: **Jackie Krawczak;** General Board: Wayne Calrins - Bolenz Jewelry; Gary Hollingsworth - Premier Video Production; Luciana King - Zolnierak Insurance; Bernie Lamp - Straley, Ilsley and Lamp; Thad Taylor - City of Alpena; Greg Winter - E.S.I.; Trina Gray - Bay Athletic Club

Chamber Calendar of Events

Contact the Chamber at 989.354.4181 or visit www.alpenachamber.com for ribbon cuttings or event details.

January 2012

- 4** - Chamber Ambassadors meeting, CDB, 8:00 a.m.
- 5** - Government Affairs meeting, 7:30 a.m., CDB
- 13** - Good Morning Alpena event, 7:00 a.m., Holiday Inn of Alpena, \$8, RSVP required to the Chamber, "State of Alpena Address"
- 24** - Board of Directors meeting, 7:30 a.m. CDB

February 2012

- 1** - Chamber Ambassadors meeting, CDB, 8:00 a.m.
- 2** - Government Affairs meeting, 7:30 a.m., CDB
- 9** - Annual Dinner
- 28** - Board of Directors meeting, 7:30 a.m., CDB

By serving its members, the Alpena Area Chamber of Commerce actively champions economic development and the advancement of the community's quality of life.

It all began in 1990 when Margie Haaxma opened the real estate business known as **Banner Realty**. Having been a real estate agent for some time, Margie started with an established list of clientele. Combining that clientele with the encouragement of her peers, Margie felt it was the right time to open her own business. Today, Banner Realty provides an opportunity to purchase and sell commercial and residential properties. Banner Realty has remained at the top with the largest sold listings since 1992, providing service to Alpena, Montmorency, Presque Isle, Alcona and Oscoda counties. In the future, Banner Realty plans on remaining on top, staying on the cutting edge of business and meeting more wonderful people while providing efficient, professional, and friendly service to all their clients.

Located on 259 South Ripley Boulevard in Alpena, Banner Realty's office is open six days a week from 8 a.m. - 6 p.m. on most nights, and on Sunday with scheduled appointments. They welcome new customers and encourage anyone to stop by and take advantage of all the excellent services they provide. Banner Realty's office can be contacted by calling 989.356.1177. For all of your buying and selling needs, contact Banner Realty.

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Keep reading for details on...

It's a New Year!

Thank you members! We had another amazing year in 2011 - and it set the foundation for a great 2012. With a new relationship with our economic development organization, a brand new lobby, a solid foundation of members, and a very full schedule of events and opportunities for our members, 2012 is going to be another year to remember. Keep reading for some quick notes on a few important topics.

Dues investment invoices: 2012 dues invoices went out a little later than usual. This was because of the new tiered dues structure we created as part of the addition of economic development to the Chamber's umbrella. There were changes made to some amounts - do not hesitate to contact us with any questions you may have. Remember to return your verification form! Be sure to read the letter with your dues so you can fully understand the changes.

Strategic Plan: The Chamber Board will be voting on the 2012/2013/2014 Strategic Plan at their January Board of Directors meeting. Look for the plan in our communications tools after that meeting.

New Board Members: Congratulations to Luciana King of Zolniersek Insurance and Bernie Lamp of Straley, Il-sley and Lamp who are our new Board Members. They will each serve three year terms. Thank you to outgoing Board members Jami Patterson of First Federal and Brent Holcomb of Alpena Public Schools.

Communications: We will continue to distribute a weekly email (ENotes) that anyone at your organization can sign up for. We will also continue to decrease the number of hard copy monthly newsletters (this publication) we send out and continue to switch recipients to the electronic version.

Legislative Agenda: The Government Affairs committee will propose a Legislative Agenda to the full board at the January Board meeting. Keep an eye out for the approved document in the beginning of February.

Don't forget to RSVP for the first GMA of 2012 (January 13th: State of Alpena Address)

IRS Delay, Withholdings,

Keep Your Business Ahead of the Curve

contributed by Anne from Midwest Transaction Group

This summer, a new draft of section 6050W of the IRS Code stated processors are now obligated to report all companies' annual credit and debit card processing activity. In order to do so, it is necessary for processors like MTG to acquire the most current tax ID name and number for all clients in order to report their transactions accurately. Since the code was changed, MTG has contacted and corrected the information of roughly 1300 businesses. It was a huge undertaking, but necessary and successful.

The IRS has since recognized the difficulty of capturing and correcting all this information. It has moved the original deadline for processors to enforce a penalty for those who are operating under outdated tax ID name and/or number. Withholdings will now be applied in January 2013 rather than 2012.

While penalties are being delayed, reporting is not. This January, 2012, 1099-K reports must still be filed by your processor reporting all your business' transactions from the previous year. If your 1099-K form has missing or incorrect information, it will be rejected by the IRS. Merchants who do not work with processors to correct it are subject to withholdings, by IRS mandate, beginning in 2013.

While this postponement allows everyone some breathing room, don't let it slow you down. Start 2012 off right by staying ahead of the curve - and the IRS. Here's a recap of what you need to know and do to avoid potential withholdings:

Your tax ID name and number must match **exactly** with what the IRS has on file. If the name and number do not match, the processor may be required to withhold a merchant's funds at a rate of 28% of the gross monthly transactions until the proper information is secured - not to be refunded until the following year as a tax credit.

Pay attention to correspondence from you processor. Merchants should be prepared to respond to any

...the IRS and credit card processing reporting

...the new Ambassadors

...some ideas for New Year Resolutions for your business

...what to expect in 2012

correspondence received from processors on this issue to ensure that the information they have matches the federal government's files. All files must match exactly. If you haven't heard from your processor but want to double check your information, give them a call.

Deadline for changes is January 1, 2013. Don't be late on this extended deadline. If your tax ID name and number are not updated with the IRS by January 1, processors may be forced to begin withholding funds.

If you have questions about the new code or the change in the withholdings deadline, use MTG as a resource: 1.888.599.2209.

Welcome to the Ambassadors!

The Ambassadors recently added two new members to their group. Carolyn Daoust is the Director of Human Resources at Alpena Community College. She holds two Associate Degrees from ACC, and a Bachelor's Degree from Lake Superior State University. She is currently working on her Master's Degree from Central Michigan University. Carolyn is from Alpena and is married to Glen Daoust. She has two children - Allysha and Spencer. Carolyn enjoys volunteering in the community. She serves on the Board for Child and Family Services and is the Past President for Northeast Michigan Human Resources Association. Carolyn has been involved with Zonta Club of Alpena, Alpena Regional Medical Center's Tray Club, and Alpena Regional Medical Center's Toastmasters.

The other Ambassador to join the group recently is Joey Jackson. Joey will be highlighted in the February newsletter.

The Ambassadors are an important part of the Chamber of Commerce. They are responsible for the ribbon cuttings, and help plan and volunteer at the Annual Dinner, FLOG Fest, USO Show, and more. They are also responsible for raising funds for the fireworks in Alpena. If you are interested in becoming an Ambassador, please contact the Chamber to inquire on available openings and application process.

Exceptional Customer Service Report

This month's Exceptional Customer Service recognition goes to the staff at Ripley Car Wash. A customer pulled up two minutes before they were scheduled to close and was happy to see that the employees were incredibly friendly and had great customer service even though he was making them work past their closing time. The customer stated, "I thought I was about to get the quickest full service car wash and was pleasantly surprised when they didn't rush, and had smiles on their faces the whole time." Way to go Ripley Car Wash!

If you experience exceptional customer service, let us know so we can recognize that business or organization and enter them into the running for the Outstanding Customer Service Award given at the Annual Dinner.

What's Your New Year Resolution?

Many of us make resolutions for ourselves but have you ever considered making a resolution for your business? Consider including the Chamber in your resolution. The great value we provide for our members is a wonderful thing for your business, but the accountability that goes along with participating in a Chamber program is often the extra piece needed to achieve a resolution. Here are some ideas:

- Sign up for a business roundtable
- Put all six 2012 GMA's on your calendar, and RSVP for them today - make it a point to start your morning right
- Take one day a month to work on professional/ leadership development; make plans to attend our Chick-fil-A Leadercast event in May
- Utilize the marketing opportunities included in your membership (check your website listing for accuracy, submit something monthly for the Member Edition ENotes, and make an effort to read the ENotes/newsletter so you don't miss an opportunity)
- Volunteer for a Chamber committee (and see what the networking can do for your business!)

Don't forget about the January 6th deadline for award nominations: Business of the Year, Citizen of the Year, Change Agent, and Up and Coming recognitions will all be awarded at the February Annual Dinner.