

GAS CITY & JONESBORO CHAMBER NOTES

The Official Voice of the Gas City Area Chamber of Commerce

March 2009

The Chamber Mission Statement: To Promote, Nurture and Develop the Community and Character of the Gas City Area through cooperative efforts from Business, Industry and Education.

Please route this newsletter to the other staff in your business to keep them up-to-date on services, functions and programs available to all employees of our member companies!

WELCOME NEW MEMBERS

The Gas City Area Chamber of Commerce would like to thank the following new members. We encourage members to do business with other members and shop locally.

Access Reverse Mortgage Corp.

Janella S. Webster

PO Box 91, Gas City, IN 46933

Phone: 765.382.0365 ~ Toll Free: 866.236.3334 ~ Fax: 765.674.3956

Email: janw@accessrm.com

Important Dates

Visit www.gascity.com to link to the online Community Calendar sponsored by IMI.

- 3/04/09 Board Executive Officers Meeting @ 8:00 a.m. – **Chamber Office** Conference Room
- 3/10/09 Small Business Mentoring Group @ 8:00 a.m. – **Chronicle-Tribune Office** Conference Room – Meetings by appointment only; call the Chamber Office ph. 674-7545.
- 3/12/09 Board of Directors Meeting @ 8:00 a.m. – **Chamber Office** Conference Room
- 3/18/09 Director's Luncheon @ 12 Noon – **Eastview Wesleyan Church** (*Guaranteed reservations required by March 16. Call 674-7545 to make a reservation.*)
SPEAKER: Second Harvest Food Bank of East Central Indiana -- MENU: Chicken Noodles, Mashed Potatoes, Green Beans, Chinese Slaw, Brownies, Drink – Cost: \$6.00 -- Don't miss out on this great opportunity! (*Reservation made and not cancelled will be billed.*)
- 3/23/09 Newsletter Article Submission Deadline

Grand Opening Ceremony

Tuesday, March 17

The Cellular Connection – Gas City

126 E Main Street, Gas City

Please join us in celebrating the opening of one of Gas City's newest businesses. Ribbon Cutting Ceremony at 11 am and Open House from 11 am – 1 pm.

Save the Date – 17th Annual Membership Meeting

Tuesday, April 28, 2009 at 6:00 pm

“It Takes Villages”

\$25 per seat or a Pre-Paid Full Table of 8 for \$175

Annual Image Awards

Sponsored by Salin Bank & Trust Company, Needham-Storey-Wampner Funeral Service, Edward Jones, Mutual Federal Savings Bank and 2B Personalized

At the Annual Membership Meeting Community Image Awards are presented to individuals/businesses that have made exceptional contributions to their community. Nominations for these awards are now being accepted. Contact the chamber office for a nominations form.

Board of Directors

Are you interested in serving your community and becoming directly involved with the Chamber? Nominations are currently being accepted for the three board positions available May 1, 2009. If you are interested contact the chamber office at (765) 674-6545.

Hoosier Park Racing & Casino Open House

Monday, March 30, 5 – 9 pm



Come enjoy the hospitality and beautiful facility of Hoosier Park Racing & Casino. Event is open to Gas City Area Chamber Members, Gas City Kiwanis Members and their guests. All transportation will be provided courtesy of Hoosier Park Racing & Casino. The bus will leave Angle Acres at 5:00 pm and will depart from Hoosier Park at 9:00 pm. Please RSVP to the Chamber by Wednesday, March 25. Seating is limited, so make your reservation quickly!

Boom Town 1892 / Hickory Shaft Golf Tournament

Committee continues to work on the event planned for June 19 & 20, 2009. Exciting events are being planned! Stay tuned for more details.

Concerts in the Park 2009



Thanks to all who give year after year, and I invite those who have not, please consider supporting this series.

First Concert will be June 9th with the Mississinewa Valley Community Band and free ice cream compliments of Needham-Storey-Wampner Funeral Service. Concerts are held June and July on Tuesday evenings at 7:30 p.m. in the Eugene Linn band shell, Gas City Park.

Sponsors are listed in a program which is provided at the performances.

Donation Levels: Contributor (\$15-\$24), Sustaining (\$25-\$49), Sponsor (\$50-\$74), Motivator (\$75-\$99), Patron (\$100-\$149), Guarantor (\$150-\$249), Benefactor (\$250-\$499), Investor (\$500-\$749), Maestro (\$750-\$999), Gold Baton (\$1000-\$1499), Performance Partner (\$1500-\$3499), Platinum Underwriter (\$3500- Up).

Why not consider having a customer appreciation day for your business and combine it with a concert?

Happy 10th Birthday, Concerts in the Park.

Mark Storey, Chairman, Corporate Art Series

COMMUNITY AND MEMBER NEWS ...**3rd Annual Spring Fling - The Primitive Inn***March 21, 10 am – 4 pm*

Leilani Gouchenouer

125 W Main St, Gas City, IN 46933

(765) 674-2466

One-of-a-Kind Gift Items, Home Décor & Primitives. Shop early for the biggest selection of “back from market” items, including primitive bunnies. • Unique primitives handmade by America’s folk artisans • Outside garden area open • Complete line of Wind & Willow • Signature Wind Chimes • Primitive Prints • Grubby lights now in 10 colors: Sweet pea (pink), Lilac, Spring Green, Coneflower Blue, Nutmeg & Primitive Glow • And More!

Congratulations Jeremy Mckee, Mckee Chiropractic on your New Facility*420 W. Main Street, Gas City, 765-674-3642*

After 10 years at 1038 E. Main Street, Gas City, McKee Chiropractic has moved to his own facility. Congratulation and we wish you great success!

Ole Miss Youth Sports

Ole Miss Youth Sports is accepting registrations for the 2009 baseball and softball season at www.olemissyouthsports.com, Payments can be made by debit, credit or PayPal online.

Forms are available for downloading and can be mailed with payment to P.O. Box 93, Gas City, 46933. Forms will not be available at schools.

Registration deadline is March 31. Fee prices are \$25 for T-ball and \$30 for all other leagues.

Parents of 6-year olds will be allowed to choose between T-ball or coaches pitch. Boys’ ages will be determined as of May 1, with girls’ ages being determined as of Jan. 1.

**Dear Chamber Member:**

As a part of the Gas City Area Chamber of Commerce community, we’ve made it our mission to be a source of information on topics such as this for the entire community. I came across the enclosed report recently and hope you will find it beneficial.

Sincerely,

Dennis W. Banks I Vice President / Banking Center Officer

STAR Financial Bank I 931 East Main Street, Gas City

(765) 673-6460, www.starfinancial.com**Home loans: how to keep costs from going through the roof**

Buying and maintaining a house is expensive enough, so why pay more than you have to for a home loan? STAR and the FDIC offer these suggestions that can help keep down the costs of a mortgage or a home equity loan.

1. Consider a fixed-rate loan even if adjustable-rate mortgages (ARMs) carry a lower initial interest rate. A fixed-rate loan adds certainty and stability to a big part of your loan payment, which can provide peace of mind, especially given that other housing costs— such as real estate taxes, insurance and home upkeep—are likely to rise in the future. ARMs generally start with a lower interest rate, but remember that an ARM rate can go up, sometimes significantly.

2. Look into paying off your mortgage sooner rather than later. A mortgage with a long repayment term (30 or even 40 years) is very appealing because the monthly payments are relatively small, which can put a more expensive home within reach.

However, the downside of this strategy is that you’ll have a much smaller amount going to pay off your loan each month, and that can dramatically increase the total interest costs.

You can save tens of thousands of dollars in interest—depending on the amount of your loan and the interest rate—by choosing to reduce the length of your mortgage. Many people pay off their 15- or 30-year mortgage loan faster by sending in extra principal payments—say, an additional \$50 or \$100 each month or one large payment once a year. If you can afford the extra payments and don't have other uses for the money, this is an easy way to pay off the loan and save thousands of dollars in interest charges without incurring the cost of refinancing.

3. Save money on insurance. Because the value of your house is backing your mortgage, you will be required by your lender to have homeowners insurance to cover a variety of damages that could reduce the property's value.

Make sure you get the right coverage for your situation. For example, check your policy to see if you have a Back Up of Sewer & Drain Coverage endorsement. This endorsement covers any damages done to the inside of your home from water back up through your pipes or drains. Without this endorsement, there is no coverage for any damages as a result of water that could enter your home during periods of high rain or flooding.

4. Look for government incentives for first-time homebuyers, low- or moderate-income families and other borrowers.

Eligible applicants can save on the interest rate, closing costs, down payment, and other loan terms.

For example, mortgages insured by the Federal Housing Administration may feature low down payments and low closing costs. For details about programs offered by your city, county or state government, call its housing agency or check the government Web site.

5. Know when refinancing a mortgage makes sense. According to the Consumer Action Handbook published by the Federal Citizen Information Center, "Consider refinancing your mortgage if you can get a rate that is at least one percentage point lower than your existing mortgage rate and if you plan to keep the new mortgage for several years." Also consider the extra fees for the new mortgage.

6. Borrowing money from your home's value can be low-cost but also risky. Many people take out low-cost loans based on their equity in the house. The equity refers to the difference between what is owed the mortgage lender and the current market value of the property. If you owe \$100,000 on your mortgage but your home is worth \$250,000, your equity is \$150,000.

Home equity products can be used for many purposes, including home improvements, college tuition and car purchases. They also can be low-cost loans because the interest rate is usually lower than for credit cards, and the interest paid is often tax deductible (check with your tax advisor). But the risk with home equity products, as with a mortgage loan, is that you can lose your home if you can't make your payments.

As a local bank dedicated to the community, STAR Financial Bank believes it's our responsibility to provide tips and advice for managing your finances. That's why we developed Smart Money, a financial education initiative. We have compiled news and tips from the FDIC and other banking industry resources that we'd like to share with you.

STAR Smart Money Series Volume 1 Issue 8

Jonesboro Fire Department Annual

All-You-Can-Eat Tenderloin Dinner

April 4th, 4 to 7 pm, Westview Elementary School

Tickets are \$7 for adults and \$4 for children 6-10. Carry outs are available. For ticket and additional information, contact 765-674.5661.

Employment Opportunities for the 2010 Census

Census Jobs Make Money ... Make a Difference

A Short-Term Job – With Long-Term Results

Be part of the 2010 Census Team! Earn competitive pay, get paid weekly, work flexible hours, receive paid training, be reimbursed for authorized mileage and expenses, and help your community have a successful 2001 Census.

For more information or to schedule an appointment to take the test and apply for a job, call toll-free 1-866-861-2010.

Arbor Education and Training is seeking Grant County employers to participate in our network center. Every Friday, we host a group of individuals from 8:30 - 10:30 AM that are job seeking. These are people that are on public assistance, but need encouragement and job searching advice. We are enlisting employers

from our area to come and speak to these fellow citizens for 15-20 minutes and give them practical advice on how to make themselves more marketable and successful in their quest for employment. You are not obligated to stay the entire two hours. You may schedule a slot and attend for your portion of the program. The group size may vary from just a handful to as many as twenty, but any assistance and help you can give these individuals would be greatly appreciated. We meet at 1800 Kem Road in Marion. If you wish to participate, please contact Bill Westafer at 765-860-0948 or email: wkwestafer@arboret.com.



Marion General Hospital has earned the designation of Accredited Chest Pain Center from the Society of Chest Pain Centers. MGH received full Cycle II accreditation status from the Accreditation Review Committee on Dec. 15, 2008, making it one of only 20 accredited facilities in Indiana.



“We are very proud of the level of care we are able to provide our Healthcare Community,” says Melo-Dee Perez, M.S., R.N., Chest Pain Center Coordinator. “Our patients can rest easier knowing they are in very caring and competent hands should they experience a coronary event.”

Heart attacks are the leading cause of death in the United States, with 600,000 dying annually of heart disease, and more than 5 million Americans visit hospitals each year with chest pain.

MGH’s protocol-driven and systematic approach to patient management allows physicians to reduce time to treatment during the critical early stages of a heart attack, when treatments are most effective, and to better monitor patients when it is not clear whether they are having a coronary event. Such observation helps ensure that a patient is neither sent home too early nor needlessly admitted.

MGH demonstrated its expertise and commitment to quality patient care by meeting or exceeding a wide set of stringent criteria and by completing on-site evaluations by a review team from the Society of Chest Pain Centers.

These criteria include integrating the emergency department with the local emergency medical system; assessing, diagnosing and treating patients quickly; effectively treating patients with low risk for acute coronary syndrome and no assignable cause for their symptoms; continually seeking to improve processes and procedures; ensuring Chest Pain Center personnel competency and training; maintaining organizational structure and commitment; having a functional design that promotes optimal patient care; and supporting community outreach programs that educate the public to promptly seek medical care if they display symptoms of a possible heart attack.

“As an accredited Chest Pain Center, we have committed ourselves to delivering evidence-based medicine,” furthers Perez. “This means we will be constantly reviewing literature for best practices and implementing changes that reflect that standard of care.”

Contact: Melo-Dee Perez at 765-662-4893 or Randy Deffenbaugh at 765-662-4014

Risk Manager Earns National Credential



Marion General Hospital is proud to announce Susan Smoker, M.S.N., R.N., CPHRM, has earned the designation of Certified Professional in Healthcare Risk Management from the American Hospital Association. The CPHRM is a national credential that distinguishes an individual as being among the elite in a critical field of healthcare management.

To earn the CPHRM, Smoker had to satisfy eligibility requirements which incorporate a blend of work experience and education, agree to adhere to Professional

Standards of Conduct and pass the CPHRM examination, which tests knowledge in the areas of loss prevention/reduction, claims management, risk financing, regulatory/accreditation compliance, operations and bioethics.

“This certification is the result of two years of training and education in risk management,” states Smoker. “It will allow me to better perform my duties and responsibilities in my role as risk manager.”

Smoker earned her bachelor’s degree in nursing from Indiana Wesleyan University and a master’s degree in nursing from Indiana University. She has been employed by MGH for 29 years.

Contact: Annie Vermilion at 662-4849 or Randy Deffenbaugh at 662-4014



MGH Welcomes New Anesthesiologist

Marion General Hospital is pleased to welcome John Todorczuk, D.O. to its medical staff. Dr. Todorczuk completed his undergraduate studies at the West Virginia University School of Pharmacy, in Morgantown, W.Va., and earned his medical degree from the West Virginia School of Osteopathic Medicine in Lewisburg, W.Va.

He is certified with the American Osteopathic Board of Anesthesiology and is affiliated with Marion Anesthesiologists, P.C.

Contact: Ann Vermilion at 765-662-4849 or Randy Deffenbaugh at 765-662-4014

Chamber Member News and Updates

Have you had changes or improvements in your business? Have you received an award, reached a milestone or accomplished additional training? We want to know so we can share these things with your Chamber partners. We also encourage members to visit www.gascity.com and verify their membership listing is current. Please send your information and updates to the Chamber office – Phone: 765.674.7545; email: gascity@comteck.com; Fax: 765.674.1152.

Websites of Interest



Gas City Area Chamber of Commerce – www.gascity.com

Grant County Growth Council – www.grantcoindevelopment.com

Grant County Convention & Visitors Bureau – www.showmegrantcounty.com

Indiana State Chamber of Commerce – www.indianachamber.org

Indiana Workforce Development – www.hoosierdata.in.gov

Indiana Polling Places - www.indianavoters.com

Marion-Grant County Chamber of Commerce – www.marionchamber.org

State of Indiana – www.indiana.gov

The Taxpayers Network – www.taxpayersnetwork.org

United States Small Business Administration - www.sba.gov

United States Department of Commerce - www.commerce.gov

The Official Business Link to the U.S. Government – www.business.gov

We encourage our members to support “OUR” local economy by doing business with other members & by “Shopping Locally”. We can do together what we can not do alone!

2008-2009 Board of Directors

Officers

Janet Blake, President – *The Cellular Connection-Gas City*
Scott Nicholson, President Elect – *Mutual Bank*
Michael Powell, Vice-President – *Mississinewa School Admin.*
Dave Huffman, Secretary-Treasurer – *Via Credit Union*
Mark Sullivan, Ex-Officio – *Irving Materials, Inc.*

Directors

Dennis Banks, *STAR Financial Bank*
Dawn Brown, *Community Foundation of Grant County, IN, Inc.*
Nancy Bryant, *Gas City-Mill Township Library*
Aleta Goins, *Howe's Financial Services, Inc.*
Scott Murphy, *Wal-Mart Distribution Center #7055*
David Penticuff, *Chronicle-Tribune*
Denny Smith, *2B Personalized*
Larry Terwillegar, *Masonic Lodge #645*
Dorine Ward, *York House*

Chamber Staff

Nancy Hoover, *Marketing & Office Administrator*
Celeste Draher, *Office Manager*