

*Chesaning
 Chamber of Commerce
 Board of Directors*

Greg Bruff,
 President
 Waddell & Reed

Ron Ebenhoeh
 Vice President
 Metro Mortgage

Jessie Stewart,
 Secretary
 Sovis Insurance

Steve Keck,
 Treasurer
 H&R Block

Stephanie Domina
 The State Bank

Annette George
 Chesaning Nursing &
 Rehabilitation Center

Valina James
 The Silver Thimble

Tom Lavery
 CenturyLink

Bobbi McIntyre
 Studio 124

Ron Poyer
 H&R Block

Nick Stoddard
 Stoddard Classic Cars

Christopher Theile
 Swartzmiller Lumber

Kate Weber
 Executive Director

The President's Corner

This past Saturday's Annual Dinner at the Riverfront Grille had an amazing attendance of 160 chamber members and their guests, one of the largest dinners that the Chamber has hosted in recent years! Below is a transcript of the closing speech given by your Chamber Board of Directors President, Greg Bruff...

We have had a lot of great things happen over the last couple of years in and around Chesaning. Our schools have all been renovated along with a great new sports complex. We have a new bridge and new roads with more road work coming in the next couple of years.

We have many retail stores, awesome restaurants, and anything from lawyers to tax consultants, financial institutions including banks and credit unions, insurance companies, hair salons, realtors, assisted living homes,

contractors, manufacturing, the list goes on... We are truly blessed to live and work in this community, and with all of us working together, all that I see is great things ahead in our future.

To all of the businesses that make Chesaning home, whether you have been here for 100 years plus or are just starting, THANK YOU!

Wishing you the best in 2018~

Gregory C. Bruff

Board of Directors President
 989-845-7699-work or 989-280-4838-cell



Your 2018 Chamber Board of Directors and staff. Front row: Jessie Stewart (board secretary), Valina James, Stephanie Domina, Bobbi McIntyre, Kate Weber (director), Ron Ebenhoeh (board vice president), Tom Lavery. Back row: Steve Keck (board treasurer), Ron Poyer, Greg Bruff (board president), Chris Theile, and Nick Stoddard. Not pictured: Annette George.

Inside this issue:

Member News	2
February Calendar	2
Annual Dinner & Meeting Recap	3
2018 Anniversaries	4
Gift Certificates Keep It Local	4
Primerica IRA Information	5
Upcoming Events	7
Chamber 101	8

Member News & Community Highlights

- Mark your calendar for noon on Friday, February 2nd for the Reopening and Ribbon Cutting celebration at the Malt Shop! New owners, Chad & Shelley Kolleth of the Indian's Café have purchased the Malt Shop and welcome you to celebrate with them as they begin a new season!
- Did you know that United Financial Credit Union offers a Save to Win savings account? Each \$25 deposit earns an entry into monthly & quarterly drawings, up to 10 entries per month! Call our local branch at 989-399-8681 for more info!
- MI Blood is holding a blood drive at the Chesaning-Brady Fire Department on Thursday, Feb. 1 from noon until 6pm and Friday, Feb. 2 from 9am-3pm. Walk-ins are welcome or you can make an appointment by calling 1-866-MIBLOOD or visit <http://www.miblood.org>.

Welcome New Members!

We are pleased to announce our newest Business and Associate members at the Chesaning Chamber of Commerce for 2018! New businesses who joined in the month of January are:

- I Care Advocate Consultants LLC
- The Plant Life Group LLC
- The ReLeaf Center
- The River Provisioning
- VB Chesaning/Leaf LLC

We also welcome our new Associate member:

- Easton Church of Christ


Thank you to The State Bank for upgrading to our Gold Business membership! And thank you to all chamber members for your continued membership and support. Let's plan for a great 2018, partnering for everyone's success!

December Chamber Statistics:
We received
63 Phone Calls,
284 Emails &
104 Visitors



February 2018



Sun	Mon	Tue	Wed	Thu	Fri	Sat
Repeating Meetings/Events: <ul style="list-style-type: none"> • Rotary Club meets at noon on Tuesdays • Am. Legion Queen of Hearts Raffle is on Tuesdays at 8pm • Kiwanis Meets at 7am on Wednesdays except on 3rd week when they meet at 7pm • K of C Hosts their Fish Fry on Fridays from 5-8pm 				1 Chesaning Township Board Meeting 7:30pm Blood Drive Noon-6pm at Ches./Brady Fire Hall	2 Malt Shop Ribbon Cutting—noon Blood Drive 9am-3pm 5pm Trinity Dinner & Movie	3 Family Movie at Library 11am-1pm
				Owosso Poker Room Chamber Fundraiser - Thursday-Saturday, 5pm-2am		
4 7:30am-11:30am American Legion Post #212 Breakfast	5	6 7:30pm Village Council	7 8am Chamber Marketing Meeting	8 8am Chamber Board Meeting	9	10 Easton Church Ladies Breakfast 9 Library "Carnival" 11a-1p Trinity Free Supper 5-7pm
11	12 6:30pm School Board Meeting	13 5:45pm Candlewalk Meeting	14 <i>Happy Valentine's Day</i> Noon Chamber Raffle 6pm DDA Meeting	15	16	17
18	19 	20 7:30pm Village Council	21 5-7pm K of C Hamburg/Social Night	22	23	24
26	26	27 7:30am Task Force Meeting	28 Noon Chamber Raffle			Save the Date! Friday, March 9 at 9pm: Chamber Comedy Night at Riverfront Grille! Watch your emails for information!

"The only thing we should scream into the world is love." ~ Jill Telford

Honoring Great People for Great Achievements

One of the highlights of the Annual Dinner and Meeting is the announcement of the recipients of awards honoring the outstanding contributions of business owners, employees and citizens of the community of Chesaning. Nominations for these coveted awards were collected in December from our Chesaning Chamber members.

After reviewing the very competitive submissions this year, the selection committee was pleased to present the following awards to the winners:

- ⇒ **Star Employee Award - Janet Lorencz of Twin Brooks Golf Course.** Presenting the award was Dean Schirle.
- ⇒ **Distinguished Business Person Award - Anne Swartzmiller of Swartzmiller Lumber Company.** Presenting the award was Chris Theile.

- ⇒ **Volunteer of the Year - Debra Sutton.** Presenting the award was Annette George of Chesaning Nursing & Rehabilitation Center
- ⇒ **Lifetime Achievement Awards - Deb Henige of The Malt Shop.** Presenting the award was Ron Ebenhoeh.
- ⇒ **President's Award - Greg Bruff of Waddell & Reed Financial Advisors Inc. -** Presenting the award was Bobbi McIntyre



Kudos to the Riverfront Grille for the delicious dinner and great accommodations for the Chamber's Annual Dinner & Meeting! The decadent desserts came from Frank's Grocery Store!

Celebrating 2017 Member Anniversaries

Each year, the Chamber wishes a "Happy Anniversary" to businesses celebrating a 5-year increment milestone. Certificates of achievement were presented at the Annual Meeting to:

- 5 Years - Big Rock Millwork & Resourceful Recycling
- 15 Years - Big Joe's Layton Corners Bar
- 25 Years - Michigan Festival & Events Association
- 30 Years - E&L Hardwoods & McDonald's of Chesaning
- 35 Years - Kiwanis Club of Chesaning
- 40 Years - Chesaning Family Dental & Hass Vision Center
- 45 Years - Krupp's Heating and Cooling
- 50 Years - Chesaning Lions Club Chesaning Area Friends of the Library
- 65 Years - Giesken's Flooring & Cabinetry
- 70 Years - Neu-Rich Jewelers
- 80 Years - Waddell & Reed
- 105 Years - Swartzmiller Lumber

Meet Your Chamber Board of Directors

Four board positions with three-year terms are decided by votes from our Silver and Gold-level members every year. Here is your continuing team of hard-working board members:

- ◆ President **Greg Bruff** of Waddell & Reed
- ◆ Vice President **Ron Ebenhoeh** of Metro Mortgage
- ◆ Treasurer **Steve Keck** of H&R Block
- ◆ Secretary **Jessie Stewart** of Sovis Insurance
- ◆ **Stephanie Domina** of The State Bank
- ◆ **Annette George** of Chesaning Nursing & Rehabilitation Center
- ◆ **Valina James** of The Silver Thimble
- ◆ **Tom Lavery** of CenturyLink
- ◆ **Bobbie McIntyre** of Studio 124
- ◆ **Ron Poyer** of H&R Block
- ◆ **Nick Stoddard** of Stoddard Classic Cars
- ◆ **Chris Theile** of Swartzmiller Lumber

Check the List—Do You Have An Anniversary in 2018?

We love to celebrate the milestones achieved by our members! This year, we have a long list of business and organizations celebrating and we look forward to highlighting them in upcoming newsletters! Of note...5 associate members are looking forward to century-mark and older birthdays... incredible! And on the heels of our 170 birthday celebration for the community, did you know that it was 165 years ago that we officially changed our name to Chesaning instead of the original Northampton? Years of hard work, great ideas and bold investments have led us here! Give yourself a pat on the back!

Please take a peek below and make sure that our information is correct! Here's what we have on file for 2018 five-year increment member anniversaries—let us know if we've missed you or if our information is incorrect!

- **5 Years - 2013** Possum's Party Store
- **10 Years – 2008** HJV Equipment & Union Court Assisted Living
- **15 Years - 2003** Hungry Howie's
- **20 Years - 1998** Metro Mortgage, Subway, The Church/Parson Investment Group of Wells Fargo Advisors & Wildwood Veterinary Clinic
- **25 Years - 1993** ZCI Feed Sales Inc
- **35 Years – 1983** Patricia Rehmann-Attorney at Law & Tri-County Citizen
- **40 Years - 1978** Advanced Eye Care & Contact Lens Center
- **45 Years - 1973** Village Sales & Service
- **50 Years - 1968** Parshallburg Campers & Trinity United Methodist Church
- **55 Years - 1963** Chesaning Manufacturing
- **75 Years - 1943** Horger's Farm & Automotive (Chesaning Oil & Gas)
- **80 Years – 1938** Harris Insurance Agency
- **100 Years – 1918** American Legion - Post 212
- **105 Years – 1913** Saginaw County Fair
- **145 Years – 1873** Zion Evangelical Lutheran Church
- **150 Years – 1868** Easton Church of Christ
- **155 Years – 1863** St. Peter Parish
- **165 Years – 1853** Chesaning Township changed its name from Northampton, taking the name from the native American word for "Place of the Big Rock".

Members Love Chamber Gifts Certificates

Chesaning Chamber Gift Certificates continue to be a great way to support our local businesses by encouraging customers to shop locally. This year was no different and we'd like to thank all of our members who participated in the Gift Certificate program.

In case you've never checked into our Chamber Gift Certificates, they are available in \$20, \$10 and \$5 denominations and have no expiration dates. They may be purchased at the Chamber office or at Ed Rehmann and Sons Clothing.

Chamber merchants whose dues are current may accept gift certificates from their customers for payment and bring them to the Chamber for reimbursement. PNC Bank will also credit the accounts of businesses who bank with them for the gift certificates.

We would like to extend a big "Thank

You" to **Hehr International and Chesaning/Brady Fire Department** for purchasing a large amount of gift certificates this year, especially during the holidays. Many Chamber businesses benefited from these employee and community gifts!

Give a round of applause to our **Top 5 Merchants** of the 35 businesses who redeemed **\$11,660** in Chamber Gift Certificates in 2017:

- ◆ **Frank's Super Market** \$5,380
- ◆ **Showboat Restaurant** \$825
- ◆ **Ed Rehmann & Sons Clothing** \$735
- ◆ **Paxson Oil/Marathon** \$515
- ◆ **Broad Street Pharmacy** \$345

Honorable mention goes to The Malt Shop and Subway for each redeeming over \$300 in certificates this past year!



In 2017
\$13,800 Gift
Certificates were
sold ! The most
popular are the \$20
denominations at
\$12,620, followed by
\$10 at \$900 and
\$5 at \$280.

"From what we get, we can make a living; what we give, however, makes a life." ~ Arthur Ashe

Why an IRA?

With all the savings vehicles available today, why should you consider opening an Individual Retirement Account (IRA)? It's simple! It's all about harnessing the power of mutual funds and tax-deferred earnings.

Mutual Funds ... Great Growth Potential

Mutual funds are a great way for the average investor to experience the benefits of diversification and the potential earning power of the stock market, without having to be a financial expert or have a huge portfolio. Mutual funds give you the chance to make money in three ways:

- Appreciation of mutual fund shares
- Dividends paid from mutual funds' earnings
- Capital gains distribution

Should any of these be earned, they may be subject to taxation. Also note that the value of a fund may fluctuate. Investing in mutual funds entail risk, including loss of principal shares. When redeemed, they may be worth more or less than the original value. Diversification does not assure a profit or protect against loss.

An IRA can give you growth potential because your money – up to \$5,500 per year¹ or \$6,500 if you're 50 and above² – is part of a larger group of mutual fund investments that are expertly managed to help you get the best possible return on your money.

Defer Taxes, Increase Your Retirement Savings!

With both Traditional³ and Roth⁴ IRAs, your earnings are tax-deferred. That means more of your money stays in the account and has a chance to grow over time.⁵ Plus, with a Roth IRA, if you meet the minimum requirements, you may even be able to withdraw money tax-free when you reach retirement!⁶



An Investor should consider the investment objectives, risks, fees, charges and expenses before investing. The prospectus and/or summary prospectus contains this and other information about the fund. Read and consider it carefully before investing. You may obtain a prospectus from your PFSI registered representative.

Securities offered by PFS Investments Inc.,
1 Primerica Parkway, Duluth, GA 30099, (770) 381-1000.

1 Contribution number listed reflects 2017 maximum contribution limit. Contributions are not permitted for the year in which an individual has reached age 70^½ and beyond. 2 Maximum contribution limit includes an additional \$1,000 "catch-up" allowance for clients 50 and above. 3 Tax deduction for contributions is available, but how much one can deduct for the contribution may be phased out based on the individual being an active participant in a qualified retirement plan. If one is an active participant, the deduction amount (if any) will be determined by the participant's Adjusted Gross Income (AGI). Partial deduction is permitted if AGI is higher. (Note that non-deductible contributions are still permitted). Single: \$62,000-\$72,000. Married filing jointly: \$99,000-\$119,000. Married filing separately: \$0-\$10,000. 4 Roth contribution limit is phased out based on AGI. Partial contribution is permitted if the individual's AGI is in the range specified below and no contribution is permitted if AGI is higher: Single: \$18,000-\$133,000. Married filing jointly: \$186,000-\$196,000. Married filing separately: \$0-\$10,000. 5 Combined contributions for any given year between a Roth and a Traditional IRA cannot exceed the maximum allowed contribution or 100% of earned income whichever is less. For example, for 2017, one below the age of 50 could put \$2,750 in a Traditional IRA and \$2,750 in a Roth IRA for a combined \$5,500 contribution. One could not put \$5,500 into a Traditional IRA and \$5,500 into a Roth IRA, as this combined \$11,000 exceeds the maximum total contribution to IRAs by \$5,500. 6 State income tax may apply. Check with your tax advisor for information concerning your individual situation. Withdrawals before 59½ may be subject to a 10% tax penalty.

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GET STARTED TODAY!

Which IRA Is Right for You?

Your dreams are important to you.

Opening the right kind of IRA account could be the key to helping you reach your goals.

	Traditional IRA	Roth IRA
Contributions	Up to \$5,500 ¹ Tax Deductible ³	Up to \$5,500 ¹ Not Tax Deductible ⁴
Earnings	Tax-Deferred	Tax-Deferred
Retirement Withdrawals	Taxable	Tax-free if the Roth IRA is held at least five years (After age 59 1/2)
Distributions	Required at age 70 1/2	No age requirement
Eligibility	100% of earned income up to contribution limit (up to age 70 1/2)	100% of earned income up to contribution limit (no maximum age limit)

Note: Income limitations may restrict the amount that you may contribute to a Deductible IRA or a Roth IRA. Additionally, the amount you may contribute to a Roth IRA is reduced by contributions to other IRAs. See IRA Maximum Contribution Limits chart for more information. Withdrawals before age 59 1/2 may be subject to a 10% tax penalty.

Start When You Can

Preparing for the future doesn't have to break your budget. Even if you can only save a little each month, it all adds up over time! The point is, the sooner you start saving - any amount - the higher your potential return.

IRA Maximum Contribution Limits⁵

Year	2017
Age 49 & Below	\$5,500
Age 50 & Above ²	\$6,500

Get started today on the future you deserve. Talk to the PFS Investments representative who gave you this brochure to learn more about how an IRA could help you change



Defer Taxes, Save Smarter!

You can take advantage of tax-deferred savings by investing in an IRA - either a Traditional IRA or a Roth IRA. That can make a big difference in the growth of your funds. The chart below shows the difference it could make if you were contributing \$5,500 into an IRA with tax-deferred benefits every year for 32 years compared to the same contributions to a regular taxable savings or investment account.

\$767,600

\$475,100

Taxable
You pay taxes on the earnings you accrue as your money grows.

Tax-Deferred
You postpone payment of current taxes until your funds are withdrawn.

* This illustration is hypothetical and not indicative of any actual investment, which will fluctuate in value. This chart shows a constant rate of return. This chart assumes a federal 25% tax bracket. Lower tax rates on capital gains and dividends would make the investment return on the taxable investment more favorable, thereby reducing the difference in performance between the investments shown. Any tax-deductible contributions will be taxed and tax-deferred earnings may be taxed upon withdrawal. Earnings on the investment are at a 9% nominal rate, compounded monthly. The above amounts are based on monthly contributions of \$458.33 (earned income, adjusted for taxes).



Coming Attractions!



Chamber Fundraiser For Fireworks!
Try your luck at a tournament or cash table
on February 1-3, Thursday-Saturday. Or
volunteer to help... all members welcome!

Poker Room hours are 5pm-2am;
Call 989-472-3338 for details!

ROAST BEEF DINNER
FOLLOWED BY A FREE MOVIE
 "Hidden Figures"



Friday, February 2
 Dinner is served 5:00 – 7:00
 Trinity United Methodist Church
 1629 W. Brady Road
 Dinner: Adults, \$11.00 Ages 5 – 12, \$5.00

Tickets \$5 **Baffling Bill** **Family Fun**
The Magician

March 10, 2018 7:00 p.m.
 Middle School Auditorium
 Doors Open @ 6:15 p.m.





Chesaning area
FRIENDS OF THE LIBRARY
Helping the community to grow in knowledge.

Proceeds go to
 River Rapids Library
 Summer Reading
 Program

River Rapids District Library
 989-845-3211
www.riverrapidslibrary.org
facebook.com/riverrapidslibrary

Save the Date!

Chamber Comedy Night
Friday, March 9, 2018
Riverfront Grille



Details Coming Soon!
(Tell Your Friends!)

Raffle Winners:**December 27****David Tomac****Drawn by Chris Theile
(Swartzmiller Lumber)****January 10****Bob & Lance Schulte****Drawn by Lisa Dennis
(Pintown Pizza &
Lanes)****2018 Chamber Raffle****Tickets are still
available!****Chamber 101—Reminders for the New Year**

So you've joined the Chamber, or maybe you've been a member for years? Get the most from your dues investment by taking advantage of these popular benefits:

MARKETING: Your Chamber Director, Kate, likes to joke that she is the unofficial cheerleader for the community. Take advantage of that attitude and make sure that you email your event flyers, special offers and big news to her so she can share it with the Chamber's Facebook followers, include it in newsletters and weekly updates, or post events to the Community Calendar. Don't forget... Chamber members have free use of the marquee sign next to the post office which is passed by 8,300 vehicles per day!

NETWORKING: Pay attention to Chamber events and try to attend as many as possible! Connect with other businesses and organizations to share ideas and problem-solve common issues. We are stronger together than alone, so use those opportunities to get to know each other!

DISCOUNTS: Did you know that your Chamber membership makes you eligible for discounts with certain companies, such as Insurance and Financial Planning? Would you like to offer a discount to fellow Chamber

members to encourage them to "keep it local"? Call the office with your ideas and we can build our member benefits with your participation!

SPONSORSHIPS: Why does every three year old know the Golden Arches or Mickey's famous ears? Because they have been exposed to those logos countless times, even in their short lives! Do you long for that kind of brand recognition? Sponsorships are one way to get your name "out there" for high recognition with consumers. Watch Chamber events for sponsorship opportunities throughout the year.

WELCOME PACKETS: The Chamber receives a steady stream of requests for visitor information or business contact information and offerings. Please do your business or organization a favor and make sure we have up-to-date print information in our office to share with residents and visitors alike!

UPGRADE TO GOLD: Our Gold Business members enjoy enhanced benefits such as free use of the chamber board room, one free flyer in the Newsletter per year, free member mailing labels and more. Call the office to find out if you might benefit from a membership upgrade!

CHESANING CHAMBER OF COMMERCE
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