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HENDERSON
HARBOR
AREA CHAMBER OF COMMERCE
THE ♥ OF THE GOLDEN CRESCENT
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Volume 2

The Golden Crescent

Special
Edition

Newsletter of the Henderson-Henderson Harbor Area Chamber of Commerce

CELEBRATE NEW YEAR'S EVE AT BILL SAIFF'S WESTVIEW LODGE



Bill Saiff's West View Lodge invites you to join them for a fabulous New Year's Eve celebration. The evening includes dinner with your choice of six different entrees and dessert. Also included are party favors, live entertainment, dancing and champagne at midnight—all for just \$50 per couple. \$50 rooms are also avail-

able for the night. Reservations are not mandatory but would be *very* helpful. For more information or to make your reservations for the New Year's Party, contact Bill Saiff's West View Lodge at 315-938-5285.

2011 PLANNING SESSION DATE SET

The primary planning session for 2011 has been established by the Board of Directors for four hours, one to five pm on Saturday, January 8, 2011 at the Henderson Community Center.

The first hour is to be set aside for the Salmon Spectacular event to be held July 22 through 24. The 2011 contest is likely to include brown trout, lake trout and black bass in addition to salmon. The goal is to exceed \$50,000 in prizes. Captains and anyone interested in the contest are welcome to attend and participate.

Art on the Lake, Classic Cars, Community Dinner with a Symphony Orchestra, Boat Races and Military Appreciation are currently under consideration as events to be held next summer.

Military Appreciation may become a seasonal event as opposed to a single day or weekend.

Any business or group that would like to receive help in promoting an event is also welcome to present their program to the board on January 8th.

To reserve a place on the agenda, just contact the President at 408-6043 or 938-5568. Karl may also be contacted by e-mail at thechamberpresident@gmail.com.



2010 Board of Directors

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HEALTH CARE REFORM IMPACTS INSURANCE AGENTS

This past summer during the Waterfront Festival I had a long conversation with one of our businesses that sell insurance. I listened as the owners explained the complexity of the new Health Care Reform Act and the tremendous cost to the agency. I promised these business members that we would highlight the problem in the newsletter this year. Personally, I did not realize the depth of the problem so I did a bit of research and learned that the National Chamber of Commerce has taken a very hard stand against this legislation and that a sitting judge has ruled part of the action unconstitutional. Obviously, due to the scope of Health Care Legislation, one article will not enlighten everyone but perhaps this reprint of an article published in the *Salt Lake City Tribune* will help shed some light on the topic:

Health Care Bill Impacting Insurance Agents

Saturday, September 4th, 2010

The insurance industry is changing very quickly. Many people now shop online for their insurance needs so this has left many insurance agents out in the cold. Technology is a double edged sword in the work force. Many people are too busy during the day to meet with insurance agents and get most of their insurance needs through their employers. Most people now have health and dental insurance through their employers and then sign up for auto insurance online.

Now, many states are launching online health care exchanges which will drive even more agents out of business. This will essentially cut out agents because they are the middle men in the process. Agents can work to help keep their jobs by supporting the process and helping present and potential clients ahead of the changes.

There will always be health insurance companies because people need medical care. Agents and brokers are needed to review and process claims and address questions that people have. Websites like HealthCare.gov are very helpful to consumers but they cannot answer every question that a person has.

Insurance can be a very complicated thing. Policies differ and people can get stuck paying very high premiums without the benefits that they need the most. By helping customers deal with their issues with the exchanges agents stay as valuable resources. It is very important for agents to do their homework on health care exchanges.

Employers need to know the pros and cons to entering health care exchanges. Many small business owners have questions when deciding which health exchange to enter. By being well trained and knowledgeable; agents can help facilitate employers joining exchanges. (Cont'd on P. 3)

From P. 2

In 2014, the health care reform bill provisions will take full effect. Insurance agents need to find ways to stay relevant and needed so that the industry can get better.

Millions of people will be added to pools because of pre-existing conditions now being stopped from denying people coverage. Insurance companies will have even more business than before so agents need to shift their approach to being more helpful than trying to sell people policies.

Hopefully, agents can begin to adjust; they play a huge role in how people will get adequate health care in the United States. People should still contact agents when they have questions to make sure that they have the lowest premiums possible for the plan required.

Source: The Salt Lake City Tribune.

50/50 Raffles Help

This year the use of raffles has helped the HHACC raise nearly \$7,000. Half of the funds went to winners and the other half, about \$3,500 went to the Chamber. This summer Treasurer Gary Sluzar filed for and received permission with the State Gaming Commission to legally hold this type of raffle. One of the winners was able to afford a family trip with her winnings. Another winner donated the funds back to the Chamber, again helping us out.

Accountability is crucial. Raffle tickets are numbered and logged so that the Treasurer knows to whom each ticket was given. As the money and/or unsold tickets are turned in, another record is made to identify which tickets were sold, the purchaser's name and their contact information and the amount of money collected. After the drawing is held, ticket stubs are retained for record-keeping to comply with State regulations. As we prepare for tax filings this year we will be able to include raffles as an income item.

Holiday Fill-A-Bowl/Nets Profit

In anticipation of the mixer that was to be held on December 15, Karolyn Williams editor of the Golden Crescent newsletter, created a holiday bowl to be raffled off. Since the December 15th event was cancelled and the prize was seasonal, Karolyn was able to sell tickets only to friends and co-workers. Susan Gould won the bowl and the Chamber received the \$41 proceeds as a corporate contribution.



The Board of Directors wishes all of our members a very safe and happy holiday season as well as good luck, success and prosperity in the new year.

Board of Directors Shifts Financial Duties


The role of HHACC Treasurer has become a full time job for a novice volunteer. Even when the volunteer has some financial training, the use of QuickBooks and requirements for State and Federal annual Tax filings is a big challenge. Our Chamber has grown significantly in the past two years which means there are now more funds to keep records for.

Because of this situation the Board of Directors decided to find and hire an outside accounting firm to handle the major functions of the Treasurer's position. One of the board members has agreed to cover the initial cost for this shift for a period of time.

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Latest 50/50 Raffle Extended to After the Holidays

The latest 50/50 raffle was delayed until after the Holidays due to weather conditions. The weather forecast was bleak yet the storm did not hit until the following day. Only a few tickets were distributed and they will be held until the next raffle is posted.

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