

November 20, 2019 Chamber Newsletter

*** Reservation deadline is November 27, 2019 ***

73rd Annual Meeting
Salem AREA CHAMBER OF COMMERCE

requests the honor of your presence on
Wednesday, December 4th, 2019
Salem Golf Club
1967 South Lincoln Avenue • Salem

11:30 a.m. Registration/Cash Bar
Noon to 1:30 p.m. Buffet and Program
Chamber Members: \$32.50 • Non-members: \$37.50

Please RSVP at info@salemohiochamber.org
or call 330-337-3473

Reservation deadline November 27, 2019
Money is due at time of reservation. No Walk-ins permitted.
No refunds will be issued.

Honoring and Celebrating

Outstanding Citizen of the Year:

Jacqueline Berthold

Small Business of the Year:

LiB's Market

Large Business of the Year:

MAC Trailer

Non-Profit/Organization of the Year:

Salem Community Center

Chamber Events

SALEM AREA CHAMBER OF COMMERCE

YOU'LL LOVE OUR LOCAL BUSINESSES, STORES & RESTAURANTS

SMALL BUSINESS SATURDAY
NOVEMBER 30, 2019

Business Tax 101

Workshop at the SOD Training Center provided by Tim Hefty of the Small Business Development Center

Registration information at www.sodcenter.com

Tuesday, December 3rd

9-11am | 440 Pennsylvania Ave.

Presenter: Tim Hefty, CPA, CFE, CFF, DABFA

We will go over the basic taxes that frustrate and confuse many business owners. Topics will include:

- S Corp
- CAT
- FICA
- EIEIO
- C Corp
- FUTA
- SUTA
- ARRRRRH!!!



12 Days of Christmas RAFFLE

December 9 through December 20

~ 78 Prizes over 12 days ~

Tickets are \$10.00 each or 3 tickets for \$20.00

Tickets can be purchased at the following locations

through December 3:

Consumers National Bank

Farmers National Bank

Giant Eagle

Home Savings Bank

Salem Area Chamber of Commerce

Salem Computer Center

Drawings will be held daily to award prizes beginning with 12 great gifts on December 9 leading up to 1 Grand Prize to be awarded on December 20.

All winning tickets will be re-entered daily to be eligible for all prizes.

Watch the Salem News as well as Salem Area Chamber of Commerce's Facebook page daily, beginning on December 9 for the list of winners and gift sponsors.

All proceeds benefit Salem Chamber Building projects.



The Chamber Ambassadors of the Salem Area Chamber of Commerce cordially invite you & your guests to a

Business After Hours

Hosted By:
CONSUMERS National Bank

Tuesday, December 10, 2019
5:00 p.m.
141 South Ellsworth Avenue, Salem.

Help the CNB Staff celebrate the holiday season.
Network with fellow Chamber members and guests.
Enjoy delicious food and refreshments.

Chamber Member Events

STUFF A CRUISER

Columbiana County Families in Need

Salem WalMart 10 A.m. - 4 P.m. November 23, 2019

Any donation of toys and/or clothing

OhioCAN Columbiana County
Quaker Lodge FOP #88
Columbiana County Sheriff's Office
Salem Police Department

Special Guest K9's
Simon, Argo and Jesy (CCS)
K9 Cusli of CPD



Excel Advanced

Monday, November 25th | 8am-3pm

Instructor: Cheryl Welch, PhD

Fluid users of Microsoft Excel can broaden and sharpen skills with a full-day of instruction on the following topics:

- ADVANCED FUNCTIONS AND FORMULAS
- TROUBLESHOOTING FORMULAS
- TABLES
- PIVOT TABLES AND PIVOT CHARTS
- ANALYTICAL TOOLS
- MACROS

View Course Details and Register at: www.SODCenter.com

SHOE SENSATION
BLACK FRIDAY SAVINGS CALENDAR

SUNDAY NOV. 24 20% OFF ONE ITEM Use online code BF112519	MONDAY NOV. 25 \$10 OFF \$60 Use online code BF112519	TUESDAY NOV. 26 \$10 OFF \$60 Use online code BF112519	WEDNESDAY NOV. 27	THURSDAY NOV. 28 <i>Happy Thanksgiving!</i> Store Closed Come Back Black Friday For Savings Or Shop Online	BLACK FRIDAY \$20 OFF \$75 NO PRODUCT EXCLUSIONS FIRST 50 CUSTOMERS RECEIVE MYSTERY BONUS CARDS in store only	SATURDAY NOV. 30 SHOP LOCAL SATURDAY \$10 OFF \$50 \$15 OFF \$75 \$25 OFF \$100 In store only. Exclusions apply!	SUNDAY DEC. 1 BEARPAW EVENT BEGINS DEC. 1-14TH
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----- \$19.90 BOOTS ALL WEEK! -----
EXCLUSIONS APPLY

SHOP OUR BLACK FRIDAY AND CYBER MONDAY DEALS ONLINE!

BWC News from CareWorks Comp

CareWorks

Nov/Dec 2019 BWC News from CareWorks Comp

"Clutter is nothing more than postponed decisions." ~Barbara Hemphill

Deadlines Approaching: 2020 Rate Year Group Rating & Group Retrospective Enrollment

The deadline to enroll into Group Rating with CareWorks Comp for the upcoming July 1, 2020 policy year is **November 20, 2019**. Group Rating is an upfront discount (as much as -53% off of your EMR (Experience Modification Rate)).

The deadline to enroll into Group Retrospective Rating with CareWorks Comp for the upcoming July 1, 2020 policy year is **January 24, 2020**. Group Retro is a performance based program where the group's claims incurred for the policy year are compared to the group's premiums paid to the BWC. The participants will receive premium rebates as long as the claims incurred for that policy year is lower than the overall premiums paid to the BWC.

BWC: New Reserving System Coming

Now that the Ohio BWC has moved away from using ICD-9 Codes to using ICD-10 Codes for categorizing injuries and illnesses, they will be changing from the MIRA II Reserving System to the new ACES Reserving System. The ACES (Actuarial Claims Estimating System) process will be implemented on 7/1/2020. ACES uses very similar cost drivers (input variables) as MIRA II. Reserves are a key component in determining what your company's EMR (Experience Modification Rate) will be for the upcoming policy year. Simply put, Reserves are estimated future costs of a claim. If Reserves are present on a claim when the BWC takes their annual EMR "snapshot" on September 30th, then there is a possibility that your EMR will be higher than anticipated for the upcoming policy year. The BWC's calculation for how they arrive at a claim's Reserve is proprietary, but they do look at such variables as claimant's age, type of injury and expected recovery time.

Behind every good outcome

[Click here for page 2 & 3](#)

Thank You For Your Support!

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CONSUMERS National Bank **Geoff & Kim Goll**

GOLD SPONSORS

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Peace • Hope • Compassion

Huntington MAB Salem HEALTHCARE CENTER

SSB CPAs VisitingAngels

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Gordon Brothers Water

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