

Pacific Area Chamber of Commerce Friday Update – March 5, 2010

*Support Small, Local Businesses
And
You Support Our Community!*



Update

A message from Chamber President Bill McLaren:

Members,

The next time you come to a general membership lunch; the fourth Thursday of the month – March 25, please be sure to invite another business. It can be any business, member or non-member. Our speakers are valuable to our communities businesses and we want to pass on this information. We want to show businesses what the Chamber can do for them.

AND...

Goodheart Enterprises presents a challenge to Chamber members...With REWARDS!

Kim Pogue of Goodheart is offering 12 white tee-shirts; size: small thru XL with a one color imprint on front or back (camera ready art must be submitted) to the business that brings in the most new members in March. In the event of a tie, there will be a drawing.

Note: if you do not have camera ready art, Kim can direct you on how to get it. There is a charge to produce camera ready art.

Kim Pogue
Goodheart Enterprises
304 W. Osage, Pacific, MO
(636) 271-2727
(636) 257-2754 – FAX
www.goodheartent.com
Goodheart-kim@msn.com

FISH FRY – TODAY, Friday – St. Bridget's

4:30 – 7:00 pm – Eat In or Carry Out
111 W. Union St., Pacific

Six Flags Tickets Available NOW

Special rates offered through Pacific Chamber of Commerce

- General Admission Tickets - \$24.99
- Individual Season Pass - \$54.99

One flat rate, no tax!

- The 2010 Season begins on Friday, April 2 with weekend operation through May 16
- Daily operation begins May 17
- Hurricane Harbor Water Park opens Memorial Day Weekend; Saturday, May 29
- Tickets are valid at Six Flags St. Louis only

Visit their website: www.sixflags.com/stlouis for updates and operating calendar changes.

FREE Functional Exams for All Employees – Pharr Chiropractic and Rehabilitation

Repetitive movements are a major cause of lower back pain, among other injuries. This exam can give the employee and the employer insight to ways to help prevent injury from happening instead of dealing with it after it occurs.

- Pain Relief
- Wellness Care
- Athletic Training
- Sport Physicals
- Function Evaluation
- Injury Prevention

Call to day to schedule your appointment – (636) 257-3895

Pharr Chiropractic and Rehabilitation

2726 W. Osage St.

Pacific, MO 63069

American Red Cross Blood Drive – Friday, March 12 –

Sponsored by Patients First Health Care

Co-Sponsored by NEC Insurance

- 10:00 am – 2:00 pm
- Location: Patients First Health Care American Red Cross Donor Coach; 307 Noonan Drive, Pacific

To make an appointment please call Mary Ann (636) 271-9100 or visit www.redcrossblood.org (enter sponsor code: PatientsFirstHC)

Bring a photo I.D.

SHARE THE GIFT OF LIFE!

WANT US TO CALL YOU IN AN EMERGENCY?

Give us a call today – **(636) 257 -2424**

Pacific Police Department / ADT Select Link

A service provided by Pacific to all area residence and businesses. Works like the school districts phone messaging to parents. Simply call the above number and give any cell phone and/or home phone numbers and they will add them to their list. In the event of an emergency i.e. flood, tornado, airplane crash or other disaster you will be contacted and informed via the phone numbers you provide. Another GREAT service provided to you by the City of Pacific!

McDonald's – Now Offering Blended Icy Treats with a Hint of Coffee...AND for a limited time SHAMROCK SHAKES NOW AVAILABLE – On St. Patricks Day, March 17 you can BUY ONE GET ONE FREE

SSM St. Clare Health Center Celebrates 1st Birthday – March 30 Community Open House from 9am – 1pm, Saturday, March 27

- At the Health Center – 1015 Bowles Ave., Fenton, MO
- Please RSVP – 866-776-3627
- Festivities include: Physician Expo on the hospital's Garden Level
- Self-guided tours of SSM Breast Care, SSM Cancer Care, Cardiac Rehab and the Biplane Angiography Suite
- Birthday cake, balloon entertainer Sammy J and prize drawings for Nintendo Wii and Wii Fit!
- Free healthy heart screenings for the first 200 who register in advance!

*Pacific Jaycee
Texas Hold'em Tournament*

MARCH 19TH AT 7PM

\$30 PER PLAYER

In Advance

\$35 PER PLAYER

At Door

BEER & FOOD AVAILABLE

FOR PURCHASE :

- Fish Sandwich*
- Wings*
- Hot Dogs*
- Hamburgers*

Contact Ben King (636) 692-1432

**Annual Yard Sale – Saturday, March 20 - PHS Indians Baseball
7:00 am – 1:00 pm – Community School Gym – 413 W. Union**

- Silent Auction 7am -11am
- All donations are welcome
- Donations may be dropped off at the Community School

For more information call: Mary Reed – (636) 257-4135,
Debbie Kelley (636) 675-0444 or the Community School – (636) 271-1459

ROBERTSVILLE P. T. O.



MOUSE RACES

MARCH 27TH, 2010
AMERICAN LEGION, PACIFIC

DOORS OPEN AT 6:30 p.m.
FIRST RACE AT 7:00 p.m.

\$ 20.00 per person
Includes entry to Mouse Races, Beer
Soda and Lite Snacks

Silent Auction and Mouse Roulette

To purchase tickets contact:
Robertsville Elementary
636-271-1448

Helping The Robertsville Community
Grow One Race at a Time!

Hederman Events - "In Mice We Trust"

HOW TO SELECT AND USE SMALL BUSINESS CREDIT CARDS

By Robert C. Seiwert, Senior Vice President and Director

ABA Center for Commercial Lending & Business Banking

1) Select a business credit card that fits your firm's needs.

Consider the trade-offs when selecting a small business credit card. Some cards feature discounts on certain purchases or award points for certain airlines and hotel chains, but these rewards may come at a price: higher interest rates or annual fees. Make sure that the benefits outweigh the costs to your firm.

2) Evaluate the rates, terms and fees of competing credit card offers by asking:

- a) Can the introductory rate be increased? If yes, when, and to what interest rate?
- b) What is the effective interest rate (APR) on outstanding balances?
- c) How are finance charges calculated?
- d) What fees are charged? (e.g., annual card, over credit line, or late payment fees)
- e) Under what conditions can the credit card issuer:
 - Change the amount of credit available?
 - Change the interest rate?
 - Terminate the card?
- f) What financial information does my firm have to submit and how frequently does it have to be submitted to maintain my small business line of credit?
- g) How are disputes between the credit card company and the cardholder handled?
- h) How are disputes handled between the merchant and the cardholder handled?
- i) What am I obligated to pay if my business credit card is lost, stolen or used by an unauthorized person?
- j) What is the grace period before interest is charged on any outstanding balance?
- k) Does the credit card allow my firm the capability to establish sub accounts in order to be able to track business expenses by category (e.g., travel or office supplies)?

3) Don't mix personal expenses with business expenses.

One advantage of having a small business credit card is to be able to segregate your business expenses from your personal expenses. This allows you to build up your business credit track record. If you mix personal expenses with business expenses, you will not be able to accomplish this important task. Mixing personal and business expenses can also pose tax issues for you and your accountant.

4) Understand that small business credit cards are primarily designed to help your firm manage its cash flow. They should not be used as a source of equity capital.

Many small business owners use their personal and business credit cards to fund intermediate and long-term expenditures. This is a big mistake because it violates a key credit tenet: matching the term of the financing to the term of the asset. Short-term funding needs (e.g., purchase of office supplies) should be supported by short-term borrowing facilities such as a small business credit card or bank line of credit. Intermediate or long-term funding needs (e.g., the purchase of equipment or permanent working capital) should be supported by a longer-term credit facility such as a bank term loan.

Appropriate uses for small business credit cards include:

- a) Building a business credit history that is separate and distinct from your own.
- b) Taking advantage of various rewards and discount programs offered by credit card companies
to lower the overall cost of key expense items (e.g., travel expenses, or office supplies).
- c) Controlling and tracking employee expense accounts.
- d) Taking advantage of the interest free grace period that occurs between the time a charge is
made on your credit card and the time payment is due.

5) Pay your credit card bill on time.

Borrowers who use debt wisely and pay it back on time receive the best terms from their financial service providers because they represent a lower credit risk.

6) Operate within your credit card limit.

Don't assume that the bank will honor credit requests that are in excess of your established credit line. If you need more credit, ask your banker well in advance of your need for these additional funds. Your banker may have alternative ways to fund your needed expenditures that are better for your business than using your credit card.

Chamber Website – Don't forget, if you miss viewing a "Friday Update" you can go online to www.pacificchamber.com and select "News" scroll down to "Friday Update" select it and view any of the past Friday Updates for the year

Check Out our Website for Upcoming Events

Don't forget to visit our website – **Calendar** – for all upcoming events
www.pacificchamber.com