

CALENDAR of events.....

January 2010

- 1—Brandon Valley Holiday Classic—2:30pm at BV High School
- 3—Executive Committee—8:30am at the Chamber
- 5—Marketing Committee—8:30am at the Chamber
- 6—Public Relations Committee—8:00am at the Chamber
- 11—Chamber Board—8:00am at the Chamber
- 18—Membership Committee—8:00am at the Chamber
- 19—Fundraising Committee—8:30am at the Chamber
- 27—Issues Management Council—8:00am at the Chamber
- 29—Legislative Coffee—9:00am at Tailgator's

February 2010

- 1—Executive Committee—8:30am at the Chamber
- 2—Brandon Day at the Legislature—at Pierre
- 3—Public Relations Committee—8:00am at the Chamber
- 8—Chamber Board—8:00am at the Chamber
- 9—Marketing Committee—8:30am at the Chamber
- 12—Legislative Coffee—9:00am at Bethany Meadows
- 15—Membership Committee—8:00am at the Chamber
- 16—Fundraising Committee—8:30am at the Chamber
- 24—Issues Management Council—8:00am at the Chamber

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Brandon Bucks Gift Cards

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BRANDON VALLEY AREA CHAMBER OF COMMERCE

2010 Year in Review—Words from the President

Growing Business and Community for the next Decade

Business Members and Chamber Staff:



I have the privilege of writing one last letter for the Horizon Newsletter as the President of the Brandon Valley Area Chamber of Commerce. I was pondering the question, "What have we accomplished over the past year?" I decided to make a list of tasks the volunteers and the Chamber Staff were

able to complete. I was astounded! The main reason for my surprise is due to all we were able to accomplish in our current economic times. It would have been easy to take a status quo approach until the economy turned around. But, we had chosen a different path for the chamber. I would like to take an opportunity to re-cap some of the accomplishments of 2010.

This year we made a decision early on in my term to review the financial procedures at the chamber. The decision was based on the fact that it has never been done and fiscal responsibility was a priority throughout the year. We reviewed current practices and established new policies and procedures to help track our resources and manage chamber finances. We also improved efficiency in the chamber office. The old software was non-efficient and not conducive to a productive work environment. So the chamber staff introduced new innovative software that improved efficiency in the office. We revamped our Ribbon cuttings and Ground Breaking ceremonies with a simple script. This provides a more professional appearance and flow to the ceremonies. We converted our old paper Brandon Bucks from paper to plastic. The Brandon Buck has transformed into a debit card that is easier to use and understand for our "Buy Brandon Campaign". We also incorporated a training event on "Social Media"

that was well attended to help business owners get a better understanding of what it is and also how to use face-book, twitter and other media which are new marketing tools for businesses.

We decided to hire a professional consultant for the chamber to improve on our mission to be the best business advocate and resource for Brandon Businesses. We have also started to revamp the mission, vision statements, and by-laws of the chamber to define a more accurate role for the chamber in the Brandon Business Community. Oh, if you have not been by the Chamber Office lately, please take the time to do so and see an improved exterior of the building with fresh paint on the trim and exterior. There were many other items that were accomplished due to the hard work of volunteers and chamber staff.

We as a chamber need to celebrate the accomplishments of 2010 and prepare for what 2011 has in store for us. So please stop a chamber staff member or volunteer today and thank them for the hard work and dedication they have done over the past year. We look forward to the challenges that lie ahead in 2011. I can't think of a better mission for the chamber than to serve business men and women who are serving their communities and trying to make this town a better place to live.

I also want to thank everyone for their help and support during the past year. It was a very humbling experience being the 2010 Chamber President. I encourage everyone to continue or become involved. You level of involvement will determine the return on investment of your membership.

Regards, Kevin Thelen
 2010 President
 Brandon Valley Area Chamber of Commerce

What's INSIDE

- Words from BVACC High School Intern
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- Cutting, Breaking & Mixing it Up!
- Chamber Spotlight: Anthony Siemonsma, Edward Jones
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Mark your calendar for these upcoming events!

| | | | |
|----------------------------------|------------------------------------|-----------------------------------|------------------------------------|
| Saturday, January 1st | Wednesday, January 26th | Saturday, January 29th | Saturday, February 12th |
|----------------------------------|------------------------------------|-----------------------------------|------------------------------------|

WELCOME to the Family!

The Warehouse Fit For Life Chiropractic

Brandon Valley Holiday Classic
 January 1, 2011
 BV High School Gym
 2:30 pm—10:00 pm
 Class A Girls Chester vs. Deuel
 Class A Girls Cheyenne Eagle Butte vs. West Central
 Class AA Girls BV vs. Brookings
 Class AA Boys BV vs. Roosevelt



Did you KNOW?

Legislative Coffees will be held on Saturday, January 29th at Tailgators at 9:00 am and on Saturday, February 12th at Bethany Meadows Community Room at 9:00 am.

This will be your chance to find out what is happening during the 2011 Legislative Session in Pierre. Make sure our Legislators know what positions you think they should be taking.

There is no charge to attend. Coffee is provided!



Brandon Bucks Gift Cards and Brandon Magnets may be purchased at the Chamber Office during regular business hours.

Words from BVACC High School Intern



Preparing mailings, helping with the membership drive, and delivering new resident welcome bags were just a few of the many tasks I did as the Brandon Valley Area Chamber of Commerce Fall Semester Intern.

The past few months I have been busy learning the ins-and-outs of the Chamber. I have appreciated Kim and Lindsey's patience and willingness to take on an intern and am glad to say it was a worthwhile experience. The internship program has been very good for me because it exposed me to the business world and non-profit organizations.

At the Chamber, I enjoyed updating the membership information and promoting the Buy Brandon campaign (I was even Sunny once!). My plan has been to study Business or Accounting in college and this opportunity has been a great reaffirmation of that decision.

I would like to thank Mr. Anderson, my internship supervisor, for the guidance he has given me throughout this program.

The Brandon business community is vibrant and growing and I have enjoyed my months at the Chamber, especially working with Kim, Lindsey, and the members. I hope to visit every week and to help out throughout the remainder of my senior year.

Sincerely,
 Bailey Fish

2nd Annual Brandon Expo Photos



440 People in Attendance

42 Vendors



CUTTING, BREAKING & Mixing it up!

"Know What's In Your Backyard"
 Red Truck Art Studio
 December 2



Ribbon Cutting
 Dynamic Cheer & Dance
 October 29



Chamber Mixer
 Oakridge Nursery
 November 18

Chamber Spotlight: Anthony Siemonsma, Edward Jones

Own a Business? Put a Retirement Plan in Place.



If you own a small business, you have a lot to think about: sales, expenses, marketing, cash flow, competition — the list goes on and on. However, by spending so much time on the issues of

today, you may overlook the concerns of tomorrow. That's why, if you haven't already done so, you need to choose a retirement plan for your business.

Which plan is right for you? It depends on different factors, such as how many employees you have and how much you can afford to contribute each year. Let's take a look at some popular retirement plans for small businesses:

• **Owner-only 401(k)** — Also known as an individual 401(k), an owner-only 401(k) offers you many of the same advantages of a traditional 401(k): a range of investment options, tax-deductible contributions and tax-deferred earnings growth. You may even be able to choose a Roth option for your 401(k), which allows you to make after-tax contributions that can

grow tax free. In 2009, you can contribute up to \$49,000 to your owner-only 401(k) or \$54,500 if you're 50 or older. (To make deductible contributions for the 2009 tax year, you'll need to set up your plan by Dec. 31, 2009.)

• **Solo defined benefit plan** — You may have thought you had to work for a big company to participate in a traditional pension plan, also known as a defined benefit plan, but you can set one up for yourself if you're self-employed or own your own business. This plan has high contribution limits, which are determined by an actuarial calculation, and your contributions are typically tax-deductible.

• **SEP IRA** — If you have just a few employees or are self-employed with no employees, and you're looking for a low-cost, low-maintenance retirement plan, you may want to consider a SEP IRA. You'll fund the plan with tax-deductible contributions, and you must cover all eligible employees. (Employees themselves cannot contribute.) You can contribute up to 25% of compensation (if you're an employee of your own corporation) or 20% of income if you're self-employed, up to \$49,000 annually. And you can fund your SEP IRA with virtually any type of investment you choose.

• **SIMPLE IRA** — As its name suggests, a SIMPLE IRA is quite easy to set up

and maintain, and it can be a good plan if your business has fewer than 10 employees. As the business owner, you must contribute in one of two ways: a dollar-for-dollar match of up to 3% of salary or a contribution of 2% of employees' salaries (up to \$4,900 per year). Employee contributions are tax-deductible, and your matching contributions are generally deductible as a business expense. Still, while a SIMPLE IRA may be advantageous for your employees, it's less generous to you, as far as allowable contributions, than an owner-only 401(k), a defined benefit plan or a SEP IRA. For 2009, your annual contributions are generally limited to \$11,500, or \$14,000 if you're 50 or older by the end of the year. You can also make a matching contribution of up to 3% to yourself.

To determine which plan is best for you, consult with your tax advisor and a financial advisor who has experience with small businesses. But don't wait too long to get started — you're moving closer to retirement all the time.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

Contact Anthony Siemonsma at 582-2136

