

The Horizon

November 2012



“Like” Us On Facebook We Give \$1 Per New “Like” to a Brandon Angel Tree!

Spread the Word – “Like” the Chamber on Facebook

The BVACC Marketing Committee works to promote our member businesses and educate the public on the importance of buying locally (Buy Brandon). To that effort, we continually search out effective and efficient tools to help with that message. Social media (Facebook) is one of many tools available, and we are making a concentrated effort to improve our presence so we can continue to spread the word about our member businesses, community activities and issue specific to our area.

audience the better, so please share the chamber Facebook account with your group of friends and encourage them to “like” us. We will improve our efforts to share relevant posts from you and to create original content that promotes the activities, promotions, specials and job postings that local businesses have to offer.

Our goal is to have a 1,000 friends by the end of November. To help us reach that goal the BVACC will donate a \$1 to the Brandon Angel Tree for each new like. So spread the word and help us increase our fan base.

To help spread the word, the bigger the - *Jeff Bower, Marketing Committee Chair*

What’s Inside

WELCOME to the Family!

Do You Know?

‘Think Rural Day’ Showcases Midwest Investments

Buy Brandon this Christmas!

Calendar of Events

Join Us!

Networking @ Noon

Tuesday, November 27th

Noon—1:00pm

212 The Boiling Point Sports Bar & Grill



WELCOME to the Family!

Travel Memories

Today's Family
Dentistry

Rivers Edge
Decorative Concrete



Do you KNOW?

Did you know that one of the benefits of your Chamber membership is the opportunity to be listed in a variety of great locations?

Business Directory

This annual listing in the back of the Brandon Phone Book is the first place many residents look for businesses.

Community Guide

Printed every year, these guides are given out to countless visitors and residents. A listing of Chamber members is included.

Website Business Directory

Visitors can look up businesses by category or name. We can link them directly to your website as well!

Want more information?
Contact the Chamber Office at 582-7400 or visit our website www.brandonvalleychamber.com

'Think Rural Day' Showcases Midwest Investment Opportunities

Investors and entrepreneurs from around the globe are still talking about 'Think Rural Day' on October 2 when they saw a tractor assembled in Jackson, corn harvested in Beaver Creek and a research center working to cure breast cancer and diabetes in Sioux Falls.

"'Think Rural Day' was a day for people from outside of the Midwest to come and see what we are all about here," said David Kolsrud, who hosted the event with his business partner, Matthew Willard. "We're not just the farming but also the state-of-the-art manufacturing and medical research facilities...We really opened some eyes."

Kolsrud and Willard, both of Brandon, co-founded the Funding Farm a year ago to connect Midwest money to new and innovative business ideas. Think Rural Day was a chance for them to celebrate the Funding Farm's first anniversary and to showcase its investment successes in the past year.

Those projects include:

- **STEM FUSE**

(www.stemfuse.com), a company developing technology and gaming based curriculum for high school and middle school students

- **Neighbor Marketing**

(www.neighborpower.com), a company that has developed a unique rewards platform that turns every day shopping into real dollars that can be used to pay energy bills

- **FWS Fractionation Ventures**

A Canadian company with a patented corn fractionation technology.

The Funding Farm hosted more than 20 people from around the country. They toured the AGCO factory in Jackson and spent time on Kolsrud's farm southwest of Beaver Creek where many of them rode in a tractor or combine for the first time in their lives. Some participants toured the MinnWind wind turbine farm near Beaver Creek, and they capped the day with a tour of the Sanford Research Center in Sioux Falls.

The day ended there with a reception attended by more than 70 people, including more than 50 investor-members of The Funding Farm. Representatives from The Funding Farm's three ventures presented information about their companies at the reception.

Article Courtesy of TheFundingFarm.com



Brandon Valley Area Chamber of Commerce **DONATION VOUCHER**



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“Weekend Water Park Special”

Stay Friday, Saturday, or Sunday and receive a traditional room for **\$89.99** plus tax or upgrade to a suite for **\$119.99** plus tax!

Maximum occupancy is five guests per room/six per suite.

Don't forget our great amenities!

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Community Card Program

Are you looking for a way to give back to the Brandon Valley School District?
By using our consumer debit card, a portion of each signature-based transaction will be donated back to the district.



Opt. 1 – Lynx Eyes



Opt. 2 – Claw Mark



Opt. 3 – Logos



Opt. 4 – Lynx

Pick your favorite. Then, contact your Brandon Valley banker at 782.5960 or find them at the corner of Splitrock and Holly!



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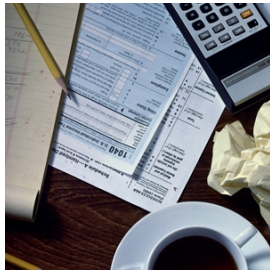
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The Investment Tax Landscape: Countdown to 2013



In December 2010, Congress extended the so-called Bush-era tax cuts. However, for investors, the legislation may have been a stay of execution rather than a full pardon. As of January 1, 2013, federal tax rates on income, qualifying dividends, and capital gains (among other provisions) are scheduled to revert to previous levels.

Given recent partisan wrangling, no one can be completely sure about precisely what will happen. Even if all the scheduled changes don't ultimately go into effect, others likely will. In the meantime, as the clock ticks closer to some sort of decision point, it might make sense to review your portfolio and do some "what-if" planning for various scenarios. Taxes obviously are only one factor--and not necessarily the most important one--in decisions about your portfolio; think of this as a chance to fine-tune your planning efforts.

Capital gains

You'll want to pay attention to scheduled changes in tax rates, especially if your income is more than \$200,000 a year (\$250,000 for you and your spouse, \$125,000 if married and filing separately). Absent further action, current tax rates will be replaced by five federal tax brackets rather than six (see table) and the top long-term capital gains rate will go up.

If you're considering selling an asset that has appreciated substantially, determine whether you should do so this year rather than next. Even if some current income tax rates are extended, individuals or households with incomes above the \$200,000/\$250,000 limits might still face higher rates. If you're above the threshold, you could be hit simultaneously with a higher capital gains rate on the proceeds of your sale and a higher income tax rate.

Don't forget the alternative minimum tax in your calculations. Although the AMT doesn't apply directly to long-term capital gains and qualifying dividends, they're included when calculating your taxable income under the AMT. If realizing a large capital gain indirectly increases your AMT exposure or might push

you into the phaseout range for AMT exemptions, that could potentially wipe out any tax savings from selling this year.

If you think an investment will continue to be a sound one but feel you would benefit from selling prior to 2013 to take advantage of current low rates on existing gains, you could sell the investment and repurchase it later. That would give you a higher cost basis for any subsequent sale, potentially reducing your tax liability at that point. Also, even if you do decide to sell, you don't necessarily need to do so all at once. The tax cuts that produced the current rates have already been extended once, and it could happen again. Repositioning your portfolio gradually could moderate the risk of a single badly timed sale. There also are a variety of strategies for managing concentrated stock positions; get expert help before deciding that selling is your only choice.

Dividends

There's another reason the scheduled tax bracket changes are important. As of 2013, qualifying dividends are scheduled to be taxed as ordinary income, as they were before 2003, rather than at the lower rate for long-term capital gains. The higher your tax bracket and the more you rely on dividends for income, the more you should be aware of the potential impact of that change on you.

However, remember that taxes aren't the only factor you should consider in making a decision. Dividends can still represent a welcome income alternative to interest rates that are expected to remain at rock-bottom levels through mid-2015. And with baby boomers beginning to reach retirement age, interest in any and all sources of ongoing income is unlikely to disappear. As with capital gains, many factors will affect your decision about the role of dividends in your portfolio.



Current and New Federal Tax Rates

	2012	As of January 1, 2013
Ordinary income	10%, 15%, 25%, 28%, 33%, 35%	15%, 28%, 31%, 36%, 39.6%
Capital gains (generally)	15% maximum; 0% for those in 10% and 15% income tax brackets	20% maximum; 10% for those in 15% income tax bracket (slightly lower rates will generally apply to a sale or exchange of assets acquired after December 31, 2000 and held for more than five years)
Qualified dividends	Taxed at long-term capital gains rate (15% top rate)	Taxed as ordinary income (39.6% top rate)
Medicare contribution tax on unearned income	N/A	3.8% on net investment income for individuals with MAGI over \$200,000 (\$250,000 for married couples filing jointly; \$125,000 for married individuals filing separately)

Tax traps with munis

Only the interest paid by muni bonds is tax free; you could owe taxes on any increase in a bond's value when sold. Also, not all munis are tax exempt; the primary example is so-called private-purpose bonds, whose interest is taxable at the federal level unless specifically exempted. And even if it is specifically exempted from regular federal income tax, interest on private-purpose bonds may be included when calculating alternative minimum tax (AMT). Finally, holding tax-exempt securities in a tax-deferred account could mean you're accepting a lower return but getting no additional tax advantage.

Investment income/payroll taxes

There's another factor you may need to be aware of. Beginning in 2013, a new 3.8% Medicare contribution tax will be imposed on some or all of the unearned income of individuals with high modified adjusted gross incomes (see table). Also, the hospital insurance portion of the payroll tax is scheduled to increase by 0.9% for higher-income individuals. However, unless you exceed the specified thresholds, neither provision will affect you.

If you expect to be affected by the new taxes and/or a higher tax bracket, the benefits of tax-free investments might become even more pronounced. Taxable bonds typically pay higher interest rates than municipal bonds, but if you're in a high tax bracket, munis can potentially offer a better after-tax return. As with any investment decision, there are many factors to consider. Local and state governments have come under severe financial pressure, and though the default rate on munis has traditionally been low, a default is always possible. Also, interest rates have been at historic lows since the end of 2008; since bond prices move in the opposite direction from their yields, rising interest rates would not be good news for bond prices.

Good time for a checkup

If you do decide to make adjustments, this year will require a tradeoff in timing them. Postponing action may give you more clarity, but waiting until the last minute could potentially leave you caught in a stampede for the door at year's end, or trying to make

decisions during a volatile period. If you decide to sell, make sure you've allowed enough time to accommodate trade settlements and holiday schedules.

Investments in tax-deferred accounts, such as IRAs or 401(k)s, won't be affected by any tax changes until you withdraw the money, so unless you're contemplating the timing of a withdrawal, you may not need to worry much about them. However, if you've been considering a Roth IRA conversion, find out whether you would reduce your tax liability by converting in 2012 rather than later.

Even if 2013 seems unlikely to have much impact on you, this could be a good time for some routine portfolio maintenance. And if you think you might be affected by any of the above situations, it's especially important to get expert help.

The information contained in this material is being provided for general education purposes and with the understanding that it is not intended to be used or interpreted as specific legal, tax or investment advice. It does not address or account for your individual investor circumstances. Investment decisions should always be made based on your specific financial needs and objectives, goals, time horizon and risk tolerance.

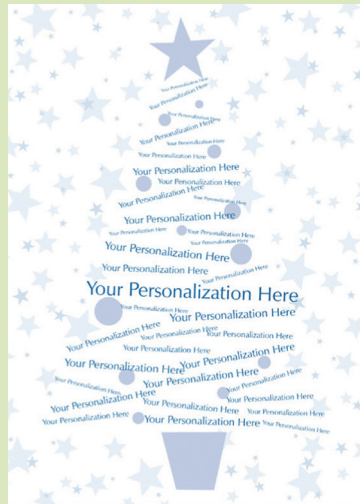
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District 10 Candidate Forum * October 25
Brandon City Council Chambers

District 25 Candidate Forum * October 16
Brandon City Council Chambers



Make Your Employees Christmas A Merry One! Buy Them A Brandon Bucks Gift Card!

Brandon Bucks have been around for years and have been purchased and given to employees of many businesses in town as a neat way of giving a Christmas gift rather than just writing a check.

With Brandon Bucks Gift Cards, you can get them in any amount from \$10 to \$1000. These cards may be used to purchase items at any Brandon Chamber business that accepts MasterCard.

Personalize your gift cards as well as give a special edition Christmas Brandon Bucks Gift Card with 2 designs to choose from. Lead time for the special personalized cards is just 7 days! Call the Chamber at 582-7400 to put your order in today!



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FRIDAY , NOVEMBER 30th
7:00pm
Register Your Float Today!
Call Jo Hausman
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CALENDAR of Events

December 2012

- 4—Executive Committee—8:00am at the Chamber
- 5—Marketing Committee—8:30am at the Chamber
- 6—Member & Public Relations—8:00am at the Chamber
- 6—**Chamber Mixer**—5:00-6:30pm Hosted by Sunny Radio
At Tailgators Sports Grill and Bar—1013 N Splitrock Blvd
- 11—Chamber Board—8:00am at the Chamber
- 12—Fundraising Committee—8:30am at the Chamber
- 18—**Networking at Noon**—12:00-1:00pm at Tailgators
1013 N Splitrock Blvd
- 19—Business Resource Committee—8:00am at the Chamber
- 20—Issues Management Committee—8:00am at the Chamber
- 24—**Chamber Office Closed**—Merry Christmas Eve!
- 25—**Chamber Office Closed**—Merry Christmas!

January 2013

- 1—**Chamber Office Closed**—Happy New Year!
- 8—Executive Committee—8:00am at the Chamber
- 8—**B2B Member Luncheon**—11:30-1:00 at the Pizza Ranch
202 S Splitrock Blvd.
- 9—Marketing Committee—8:30am at the Chamber
- 10—Member & Public Relations—8:00am at the Chamber
- 15—Chamber Board—8:00am at the Chamber
- 16—Fundraising Committee—8:30am at the Chamber
- 17—**Chamber Mixer**—5:00-6:30pm at TBD
- 22—Committee Chair's Meeting—8:00am at the Chamber
- 22—**Networking at Noon**—12:00-1:00pm at 212 The Boiling Point
328 S Splitrock Blvd.
- 23—Business Resource Committee—8:00am at the Chamber
- 24—Issues Management Committee—8:00am at the Chamber
- 30—**Brandon Day at the Legislature**—All day in Pierre, SD!

Don't get the weekly email updates? Sign up today or you miss out! Email brancofc@alliancecom.net



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Horizon is an official publication of the
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