



The Voice of The Chamber

Marlette Area
Chamber of Commerce
P.O. Box 222
Marlette, MI 48453
(989) 635-7448

Board of Directors

President - Linda Wilson
Vice President - John Frazier
Treasurer - Amy Farnum
Secretary - Sarah Kady
Trustee - Keith Donley
Trustee - Kendra Jickling
Trustee - Dave McEwen

Web Site:
www.cityofmarlette.com

Send newsletter info. to...
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lcomment@mrhcares.org

For a complete list of
Community Events
visit...
www.sanilacbroadcasting.com

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Marlette Regional Hospital

Your Chamber continues to emphasize the business resources in our community along with focusing on activities that bring families and young children into the Marlette area. The Chamber Board welcomed many new members who are bringing new energy and ideas to the table. We are pleased to announce that the Chamber is busy planning the First Annual Spring Carnival. This activity is being planned so we have something special and unique for each of the four seasons along with other community-oriented activities that help acquaint people with all the fine businesses in the Marlette Area.

Membership dues remain the only source of funding for your Chamber and your board members have been good stewards of your contributions as reflected by a healthy fund balance. Again, the Chamber board has insisted that there be no increase in our dues structure.

Finally, we would like to invite your participation in the Chamber's activities. We meet the first Wednesday of every month, at 8:00am. Just call our Secretary, Sarah Kady, at 989-635-7448 for more information. We rotate our meetings every quarter to get better acquainted with our membership!



Chamber Board: John Frazier, Linda Wilson (seated) Keith Donley, Sarah Kady, Dave McEwen, Amy Farnum (left to right)

Thank You For Your Renewal!

Beagios
C&H Heussner Farm
CC's Cyber Café
Century 21 Hart Realty
CenturyTel
Chase
Chemical Bank
Country Crate
Covenant Heart Specialist
Culligan
Donley Excavating
Donley Realty
Dr. Scott Upright
Dr. Saib Isterabadi
Drillock Law Firm
Hill Top Truck Stop
Huntoon Lumber
Independent Bank
Kelly & Co., Inc
Kraft Service Center
Liebler Agency Inc.
Mainstreet Pharmacy
Marlette Golf Club
Coach House Tavern
Marlette Livestock
Marlette Regional Hospital
Marlette Roofing
Marsh Funeral Chapel
McDonald's
Men of Steel Inc.
Michigan Agricultural
Oetiker
Ricker & Haske CPA
Tri County Bank
UAW Local 9699
Wagner Physical Therapy
Wilson Jewelers
Yeo & Yeo PC



first Annual Spring Carnival
Saturday ~ April 26, 2008
11:30 am - 1:00 pm
Downtown Marlette

Fun for the entire family...

- Puppet Show
- Children's Scavenger Hunt
- Games & Prizes
- Make-n-Take Craft
- Cookie Decorating
- Inflatable Fun
- Clown Entertainment
- DJ Mike with Kid's Music
- Face Painting
- Food Vendors
- Grand Prize Drawing

We invite you to be a part of the **Children's Scavenger Hunt**. Activity details and supplies will be furnished. All you need to do is help with the questions and answers before the participants are directed to the next stop. Small prizes and/or candy treats are optional for this promotion.

We are also looking for **Food Vendors... Hot dogs, popcorn, nachos, soft pretzels, beverages, etc.** Businesses/organizations will not be expected to offer this as a "free" service. Please keep charge for food/beverage at an affordable price for our audience.

Space is available for individuals who would be willing to help with **kid's games, crafts, face painting, etc.** Just give us a call.

And as always, donations for this community event are gladly accepted. **Checks can be made payable to: Marlette Area Chamber of Commerce.**

Entry Name: _____

Address: _____

Phone: _____ Email: _____

Please check one:

SCAVENGER HUNT **FOOD VENDOR**

Map locations will be mailed to you prior to April 26, 2008. If you are a downtown business (between Main Street and Kilgour Street), you can set up in front of your business.

QUESTIONS: CITY HALL 989-635-7448

It's Time to Start Thinking About the Estate Tax Again

Back in 2001, the Economic Growth and Tax Relief Reconciliation Act triggered a gradual increase in the dollar threshold of estates subject to the estate tax. In tax years 2007 and 2008, estates valued at more than \$2 million may be taxed as much as 45 percent, while in tax year 2009, the threshold will increase to \$3.5 million. The year after that, the tax will be repealed for a year.

However, in 2011, unless Congress acts, the party's over. The estate tax will be reset at up to 55 percent on estates at a significantly lower threshold – \$1 million.

While bills continue to swirl around Congress and many expect a Band-Aid of some sort before 2011, no one seems to believe that the so-called "death tax" is likely to be eliminated altogether. That makes it tough for individuals to set a clear course for their own estate planning. If you suspect your estate or the estate of relatives you might inherit from may fall prey to the estate tax, it makes sense right now to enlist the help of experts. Assets may be expected to grow over time, and your estate may turn out to be larger than you may think. You should be talking to estate and tax specialists as well as financial advisors.

Here are some things to keep in mind as you plan those conversations:

Think about a life insurance trust: Whether you need it for estate liquidity or for other purposes, an irrevocable life insurance trust can be created to keep the proceeds of the insurance out of your taxable estate. An added benefit is that such trusts may permit spousal access to the cash value of the policy. Yet note the word "irrevocable" – it means a decision that cannot be changed.

If your assets are expected to increase: A grantor-retained annuity trust, or GRAT, is an irrevocable trust that is popular among families with assets that are expected to increase, because such appreciation can be passed on to heirs with minimal tax consequences.

Prepare a gifting strategy: Under current law, unlimited amounts can be left to a spouse or to charity free of federal estate tax. Other heirs can receive a total of \$2 million, tax-free, when deaths occur in 2007 or 2008. If your assets are over the estate tax limit, it might make sense to devise a gifting strategy that spends down your total taxable estate while still allowing you a comfortable lifestyle. You might, for instance, consider making direct payments for someone else's medical bills or education tuition. No gift tax applies for these items, so payments can be unlimited.

This article is provided by Yeo & Yeo, P.C., CPAs and Business Consultants. For more information, contact Peter Bender at Yeo & Yeo's Marlette office, (989) 793-9830. Yeo & Yeo is a local member in good standing with the Financial Planning Association, producers of the article.

MARLETTE PARK AND POOL

Plan now to support the Marlette Park and Pool this spring and summer. Lots of fun for the entire family. Watch for more details on hours and activities!

Business Spotlight



Assisting businesses and individuals with tax and financial planning is the core of the services Yeo & Yeo provides. The professional staff of Yeo & Yeo has served Marlette area businesses, organizations and individuals for over 40 years. The firm's Marlette office is located at 3149 Main Street. Staff members include Peter J. Bender, CPA, CFP®, Managing Principal; Joel Chamberlain, Branch Manager; Angela Burnette, CPA; Linda Niebauer; and Lynn Rabideau, FPC.

With nine offices throughout Michigan, Yeo & Yeo offers business and management consulting, accounting, auditing, medical practice management, financial and retirement planning, computer consulting, business valuation and tax planning and preparation.

Contact Joel Chamberlain at Yeo & Yeo, (989) 635-7518, for assistance with your business and personal taxes. The staff of Yeo & Yeo maintains the trust their clients have placed in them through their integrity, responsiveness and the quality of service they provide. Let Yeo & Yeo help you keep more of the money you earn!

Live Total Wellness focuses on four key areas...

Physical Wellness: We lead the market with solutions for your nutritional, health, personal care, cosmetic and home care needs. All product formulas are exclusive, many are patented and all are made in the U.S.A. They have been researched, developed and tested through the tireless efforts of dozens of scientists, doctors, pharmacists, cosmetologists and other experts in the health care industry.

Financial Wellness: We offer you concentrated products that are priced to save you money over supermarket brands.

Family Wellness: As you improve your physical wellness, reduce financial pressures and free up your time, you will find yourself in the best position to focus on the needs of your family.

Social Wellness: Recognizing the needs of others, helping others reach their goals, and valuing the contributions of those around you is the basis for our mission: Loving what you do and knowing that it matters!

Improvements in any of these areas will help bring more balance to your life.

We are in business to support what our Health Care Practitioners are doing in the area of Preventative Medicine. Our research has taught us that preventing disease and illness is 80 to 90 % more cost effective than treating an illness or disease once it occurs. The Consumer Product Safety Commission has connected over 150 chemicals commonly found in our homes to allergies, asthma, birth defects, cancer, psychological disorders and many other diseases and conditions. The Live Total Wellness team wants to help you get those chemicals out of your lives and replace them with safer, cost effective products you can trust. We've all seen and heard about the recent discoveries of nasty chemicals in our children's toys, building materials and cosmetics, but how many of you really know what's in that air freshener spray, toilet bowl cleaner, dishwasher detergent, shampoo and all the other things you need to run your lives?

As you begin to learn from the Live Total Wellness team, we believe you will experience the finest products in the marketplace, far surpassing the quality of anything you have tried in the past. We get a great deal of satisfaction from helping people live a longer, more vibrant life.

For your free, confidential, and no obligation consultation contact Virginia LaBelle at 989-635-2714 or email: mrslabel@yahoo.com

The Buck Stops Here!



What are Marlette Chamber Bucks? Designed to encourage people to shop locally, keeping money in our community. Chamber Bucks can be purchased in denominations of \$5's, \$10's and \$20's and can only be redeemed by local chamber merchants.

What can Marlette Chamber Bucks be used for? They work just like cash and are great for gift giving, bonuses to employees, prize money for community events, etc.

Who can accept Marlette Chamber Bucks? As a chamber member you can receive payment for Marlette Chamber Bucks that you've accepted simply by presenting them at Independent Bank and they will issue you cash or if you bank there you can put them in with your deposit.

Who can purchase Marlette Chamber Bucks? Anyone

Where can Marlette Chamber Bucks be purchased? Currently Chamber Bucks can only be purchased from Independent Bank and at area events throughout the year.

Could I have Marlette Chamber Bucks available to sell at my location? Sure, just contact Amy Farnum at Independent Bank for details at 989-635-3348 or e-mail: afarnum@ibcp.com