

Bremen Area Chamber of Commerce Minutes of the April 25, 2024, meeting

President David Foltz called the meeting to order at 12:02 and welcomed those present: Alyssa Barnecut, Samantha Betts, Marilyn Boyd, Vince Carpico, David Foltz, Toni Harper, Susan Henwood, Laura Kennedy, Rich Lines, David Maple, Dee Mowry Sue Schmitz, Linda Ward, Heather Yontz and speaker Mike Gatteri. David led the group in the Pledge of Allegiance, and Pastor Linda Ward offered the invocation. The ladies of Bremen Community Methodist Church served lunch.

The business meeting began with a review of the March meeting minutes as e-mailed, and they were approved on a motion by Toni Harper and seconded by Dee Mowry. The Treasurer reported the following account balances:

checking: \$5 862.65
community fund: 8 177.72
3 CD's totaling: 32 27857 (includes \$117.68 in interest since March)

She also reported that fiscal year 2023 taxes are being submitted by Penny Wasem to the state of Ohio and that the Ohio Attorney General Charitable Registration is ready for submission. The Ohio Department of Commerce needs the following to authenticate our request for unclaimed funds:

a letter of authorization signed and dated on letterhead by a current chamber officer;

a copy of an unexpired driver's license;

the chamber's EIN number

a corporate resolution authorizing collection on behalf of the BACofC

Marilyn Boyd moved that these steps be taken; motion seconded by Rich Lines and carried. Finally, a letter from the Fairfield Union School District states that the lunch program has \$20 000 in unpaid charges. Dee Mowry moved that \$1 000 from the community fund be donated toward the debt at Bremen Elementary; the motion was seconded by Marilyn Boyd and carried. Dee also moved to receive the treasurer's report, seconded by Heather Yontz and carried.

Under new business, APG Media will do a chamber directory at no cost to us, with ads from local businesses which APG will solicit and design; the directory will be distributed through businesses, with an initial run of a thousand to fifteen hundred copies. Dee Mowry moved that we approve this project; Toni Harper seconded the motion, and it carried.

Announcements:

Fairhope Hospice is celebrating its 40th anniversary

National Day of Prayer will be celebrated on May 2 with a 6:30 p.m. program at Dowling Park, presented by community churches
The Bremen Banking Center is participating in the "Bottoms Up" diaper drive through the month of May
Plans are in the works for a one day Oktoberfest the last Saturday in September

The meeting was then turned over to Mike Gatteri, who's been with Health Markets for 25 years; he can shop 200 providers for the best fit for a business. The four types of group plans are:

1. traditional, **non-underwritten** plans, which cover all regardless of health status - most expensive
2. **Medical Underwriting** plans which enlarge the pool of employees by combining multiple companies but do consider health status - may save 20%
3. **Individual Coverage Health Recovery Arrangements** where each employee chooses their plan and pays insurance premiums from their own **pre-tax moneys** reimbursed by employer - save 20% over #2 above
4. **Individual Coverage Health Recovery Arrangements** - if average employee earns under \$65 000 per year, they may be eligible for government subsidies toward their premiums ; the employees still choose their plan but pay in **post-tax dollars**; the employer is paying salary, not providing health insurance.

Employers should reevaluate plans every year as there are frequent changes from the insurance companies and the government.

The meeting adjourned at 1:04 p.m. The next meeting will be May 23 at the Bremen Community Methodist Church.

Respectfully submitted,

Sue Schmitz, secretary