THE BUSINESS VOICE OF
WHEELING
AND THE
OHIO VALLEY

The Chamber

2011 Edition Volume 5

WHEELING AREA
CHAMBER of COMMERCE

From The President's Desk

It's finally over. Spring has arrived! Winter has come and gone for another year. I hope everyone is ready for great weather and many outdoor activities.

With the warm weather, the Chamber is working on many projects. Specifically, our Annual Dinner is scheduled for May 5 at the White Palace at Wheeling Park. The guest speaker is Fox News Political Analyst Juan Williams. As the 2012 election nears, Juan has a great perspective on national politics and the issues that will dominate the election. Please plan to attend and support this event.

Also, the Chamber Golf Outing on June 6 at Wheeling Country Club is fast approaching. The Chamber can accommodate up to 30 foursomes so get your team registered as soon as the registration materials are mailed to our members.

Finally, the Chamber wants to congratulate all of the students from our member institutions of higher learning and local high schools that will be graduating this year. The Chamber Education Committee is very active throughout the year, and we are pleased that so many students have been involved with our Chamber through our Youth Leadership Program and Scholarship Program.

WHEELING AREA CHAMBER OF COMMERCE

Home & Garden Show

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Calendar of Events 2011

April 8 – Partners In Education Luncheon, WVNCC

April 14 – Business After Hours, Quaker Steak & Lube

April 15 – Vocational/Technical College Fair, Belmont Technical College

April 27 – Chamber Executive Committee Meeting

May 5 – Annual Dinner, Wheeling Park, White Palace

May 9 – Chamber University Legal Series # 2, WVNCC

May 10 – Leadership Wheeling Graduation

May 12 – Leadership Youth Graduation

May 19 – Business After Hours, Stratford Springs

May 25 – Chamber Board Meeting

June 6 – Chamber Golf Outing, WCC

June 22 – Chamber Executive Committee Meeting

June 23 – Business After Hours, UOVB&CTC

July – Centre Market Event

July 27 – Chamber Board Meeting

August 24 – Chamber Executive Committee Meeting

September 12 – Chamber University Legal Series # 3, WVNCC

September 15 – Business After Hours, Ye Olde Alpha

September 28 – Chamber Board Meeting

October 3 – College Fair

October 13 – Bizfest, Wheeling Island Racetrack

October 26 – Chamber Executive Committee Meeting

November 17 – Business After Hours, TJ's

November 18 – Fantasy In Lights Parade

November 23 – Chamber Board Meeting

December – Business After Hours, TBD

December 28 – Chamber Executive Committee Meeting

WHEELING AREA CHAMBER OF COMMERCE

Home & Garden Show

Guest Column - McKinley Carter Wealth Services

Teaching Children about Money

By Jeremy J. Lowe, CFP®

Earlier this year, my four year old son Jack found a quarter in the basement of our home. Amanda, my wife, suggested that he put it in his piggy so he can save his money and buy whatever he wanted to one day. Later that day at his grandparents house, he looked at his pap and said, "Pap, here's a quarter to put in your piggy bank. My piggy bank is full."

Although there was a certain sense of pride that he was being so generous, I realized that our gentle reminders of saving had somewhat rubbed off on him. A four year old managed to fill up his piggy bank… with a little help from mom and dad. Even though he is only four, he was somewhat familiar with the concept of saving money for a goal.

Therein lies the challenge though… most of the financial education that children and young adults receive comes from their parents. Although my fifteen year high school reunion has come and gone, I don't recall any of my teachers reviewing such simple concepts as balancing a checkbook, tax advantaged investments, or basic taxation concepts.

Some high schools and colleges are beginning to introduce courses with basic financial concepts. While they are moving in the right direction, it seems they still have quite a ways to go.

I do recognize that getting the attention of a child can be a challenge in and of itself, save discussing financial issues with them. However, with a little creativity and some rewards, you will be surprised how quickly they will pick it up. Whether it be something as simple as accumulating money in a piggy bank for young children or saving money from a job into a savings account for young adults, focus on creating positive habits that they are likely to take into adulthood.

Another way for parents to instill sound financial habits in children is to practice what you preach. By exhibiting prudent spending habits yourself, your children are more likely to follow in your footsteps.

The next time you feel the urge to remind your children that "Money doesn't grow on trees" (or in ATM machines), use it as an opportunity to sit down with them and help them understand some of life's basic financial lessons. If we are successful at teaching our children to be good savers and stewards of their money, they are much more likely to be financially successful and responsible throughout their lifetimes.

Jeremy J. Lowe, CFP® is a wealth advisor with McKinley Carter Wealth Services (blog.mc-ws.com) an SEC registered investment adviser with its principal place of business in the State of West Virginia. The information contained herein is general market information only and is not intended to be personalized investment advice. Mr. Lowe can be contacted at jlowe@mc-ws.com or 304-230-2400 or 866-306-2400.

MCKINLEY | CARTER
WEALTH SERVICES

Chamber of Commerce Annual Dinner

Featuring Juan Williams

Thursday, May 5th, White Palace, Wheeling Park

Reception 6:00
Dinner at 7:00

Tickets $50 each
Table of 10 available

For more information, to purchase tickets or sponsorship opportunities contact the Chamber office 304-233-2575.

Chamber University

Chamber University Series is under way. Our first seminar was Feb. 7th and we had a great turn out and the feed back from the members was fantastic. We would like to thank Dinsmore & Shohl LLP and WV Northern Community College for hosting the program. If you would like more information on the program please contact the chamber office at 304-233-2575. The seminars are free and included lunch. Below are the remaining seminars:

May 9, 2011
"Whose Phone is it Anyway: The Implications of Using Employer-Provided Communication Devices" by Denise Klug and Jacob Manning

September 12, 2011
"Saving Your Documents Can Save You" by Aimee Stern and Bethany Swaton.

Bryan Finanical Group

Powerhouse Fitness Center

New Members

Below you will find a list of New Members since our last issue:

Holden Family Chiropractic Clinic
The Monteverde Group, LLC
Tunnel Ridge, LLC
Alternative Home Health
Aramark Uniform Services
Baker's Waterproofing & Foundation Repair
Bethesda Market
Casa Di Vino
Crystal Water Springs
Dr. Harr & Wine, PLLC
Fireplaces 'N' Fixins
Just Right Gifts/Just Right Homecare
New Finish
Ponzani Landscaping
Powerhouse Fitness Center
Subway–Woodsdale
Technical Solutions
The King's Daughters Child Care Center
Tri- State Office Funiture
Verizon Wireless–St. Clairsville
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