

**2014 Chamber Board****Officers:**

*President:* Miriam Wallace,  
Wallace Sight & Sound

*Vice President:* Jason Hurley,  
Mustang Dental

*Treasurer:* Sharla Rowland,  
First Community Bank

*Secretary:* Juanita Miller,  
Miller Septic & Port-a-Pots

**Directors:**

Linda Calhoun,  
Main Street Antiques

Stefanie Cobb,  
Cobb Ranch Properties

Jim Cole,  
Associate Member

*Past President:* Madelyn Rieke,  
RARE Motorsports

Kris Toman,  
Center Pointe Barber Shop  
Kay Duke – Ex-Officio,  
Meridian Chamber of Commerce

**CHAMBER on the MOVE:**

NEW MEMBERS: 6  
RENEWED MEMBERS: 71  
MEMBERSHIP TOTAL: 77

**CHAMBER INQUIRIES:**

OFFICE VISITORS: 96  
MEMBER REFERRALS: 24  
RELOCATION PACKET: 1  
TOURISM PACKET: 2

**Letter from the Chamber President**

Dear Chamber Members -

My name is Miriam Wallace and I am the new President of the Chamber. I am excited about 2014 and the opportunity it allows, for all of us, to make Meridian and Bosque County a better place in which to live and work. The 'new year' is a common time to reevaluate and plan for what's ahead. What is our vision for our Chamber of Commerce?

I want our chamber to be the kind of place that all members are proud to be a part of. One where new members are invited and welcomed in, where we are all striving to find ways to increase the opportunities within our city and county. Where we can get involved and be hopeful that our involvement WILL make a difference. Does that sound like a good vision?

What is the key for our Chamber to become what we want it to be? A shared vision and motivation to see it happen. That means that we ALL play a part, including those members who may/may not be at the monthly meetings. How can we get everyone to participate? We are looking for other events that might bring us all together so that we can further define our shared vision and goals.

We have a new website this year that I hope will add to our visibility to the rest of the county and everywhere else. This is YOUR website, so find ways to highlight your business... tell us your news, send us your

pictures, give us better ways to bring YOUR business more visitors and more customers.

Please do not expect the Chamber Board and the office staff to accomplish all that needs to be done. The Board's job is to create events and activities that will promote Meridian and Bosque County. Our highly effective and dedicated office staff then helps to further work out the details. However, our Chamber's success comes from active voluntary assistance from all its members and I hope that we will give you many chances to be a part of the upcoming action.

My hope and prayer for this year is that our collective vision will be better defined, and that we become a cohesive group of business owners and members that LOVE to work together to make Meridian and Bosque County better. I am hopeful that we will find an event or activity that would become the next "BBQ Cookoff" for Meridian and Bosque County, something that could be a yearly event that brings people and revenue to our lovely city and county.

Become involved; don't wait for the Board to figure out what we can do. Instead, give us your ideas and advice and your enthusiasm to make it happen. Help us to help you and to help Meridian and Bosque County.

I'm excited... are you?

*Miriam Wallace*

**Our Mission Statement**

The mission of the Meridian Chamber of Commerce is to promote expansion and growth of our businesses through commerce and tourism and to partner with other local organizations to promote civic programs designed to increase civic pride in our community to make Meridian a great place to live, work and play.





## Member Highlights

### Bowman Tire & Wheel Makes Generous Donation



Pictured with Bo Bowman is North Bosque Helping Hands volunteer and Chamber board member, Jim Cole, receiving the gift for the food bank.

During the 2013 Christmas season, Chamber member Bo Bowman at Bowman Tire & Wheel, pledged to donate \$5.00 to North Bosque Helping Hands every time a customer said Christmas or Jesus. The total amount of Bo's donation was \$260.00 dollars; that's 52 times the "Reason for the Season" was remembered. It's donations like this that enables North Bosque Helping Hands to service their clients in need. Whether donating a large annual sum or small donations every month; the food bank is very thankful for all their benefactors.

Bowman's Tire & Wheel is located at 529 Depot, Meridian. (254)435-9575.

## 2014 Membership Drive

If you have not renewed your Chamber membership, now is the time to get it in!

Chamber membership is not limited to business owners! Everyone who is community-minded is encouraged and welcome to join the Chamber.

Dues paid now are for the new Chamber fiscal year January 1, 2014 through December 31, 2014.

*If you are not a member, we invite you to join the Chamber of Commerce and help us make a difference in our small community.*

*An online membership form can also be found on the Chamber of Commerce website: [www.meridian-chamber.com](http://www.meridian-chamber.com)*

## Beware of Social Media Scams

*The bigger the news story, the bigger the opportunity for scammers.*

### How the Scam Works:

You are on Facebook, and you see that your friend likes an "exclusive" video of the new royal baby. The link promises candid footage that no media outlet has. Curious, you click on the link.

You are taken to an unfamiliar, 3rd-party website. A pop-up appears prompting you to "update your video player" before you are able to view the clip. You click "Ok." However when you download the file, you aren't updating your software. You are really downloading a virus that scans your machine for banking and other personal information. This opens you up to the risk of identity theft.

Like all scams this has many variations, and it's not limited to Facebook. Watch out for similar links posted on Twitter, through other social media or sent by email. Scammers can glean your friends' names and emails from their Facebook accounts and send messages posing as them.

### Tips to Protect Yourself From "Click Bait" Scams:

Take the following steps to protect yourself and others from scam links shared through email and social media:

**Don't trust your friends' taste.** It might not even be them "liking" or sharing scam links to photos. Their account may have been hacked. But it may also be clickjacking, a technique that scammers use to trick you into clicking something that you

wouldn't otherwise (especially the Facebook "Like" button).

**Don't take the bait.** Just stay away from promotions of "exclusive," "shocking" or "sensational" footage. If it sounds too outlandish to be true, it is probably a scam.

**Hover over a link to see its true destination.** Before you click, mouse over the link to see where it will take you. Don't click on links leading to unfamiliar websites.

On Facebook, report scam profiles, posts and other suspicious activity

On Twitter, if another user is sending you links to malware or other spam, report them to Twitter

### For More Information

To find out more about scams, check out BBB Scam Stopper.





## New Business Ribbon Cuttings

### Assurance Title

A new business Ribbon Cutting was held for Assurance Title Services on December 13th. Attorney/Owner, K.C. Shane and Escrow Officer, Laurell Galindo are available to help with your next real estate transaction. Their desire is

to be the best provider of legal and real estate settlement services.

Call for an appointment (254)435-2600 or just drop by at 115 N. Main St. in Meridian. You can also email Laurell at lgalindo@assurancetitletx.com. Assurance Title Services has a second office located at 1005 Big Bend Trail, Ste. 2 in Glen Rose. For more information check out their website at [www.assurancetitletx.com](http://www.assurancetitletx.com).



Center Pointe

5:00pm, Tuesday through Saturday. Guys, if you have been looking for an old fashioned barber shop, this is it.

Call for an appointment (928) 246-3167 or just drop by and see Kris at 207 N. Main in Meridian. Just look for the traditional candy stripe barber sign.



Assurance Title

### Center Pointe Barber Shop

A new business Ribbon Cutting was held for Center Pointe Barber Shop on January 17th. Owner/Barber Kris Toman is open for business between 10:00am and

## Don't let Paperless, E-receipts Compromise your Personal Information

Central Texas - Some retailers have started offering customers the option to receive receipts from purchases via email. While this can be a convenient alternative to printed receipts, Better Business Bureau is reminding shoppers to keep their identity safe in the process.

E-receipts save retailers money, and make it easier for you to electronically file your receipts away. But beware of what else you could receive in your inbox. Businesses may send junk mail filled with surveys, coupons and other promotional offers, or they could use your information to build profiles on demographics and buying habits.

Additionally, having receipts emailed to you can make you more susceptible to phishing and other identity theft scams. Scammers can easily pose as retailers using

realistic-looking emails that direct you to click on a link.

The link may take you to a fraudulent site that asks for your personal information or download malware on your computer.

For shoppers interested in paperless, e-receipts BBB offers the following tips:

Ask how the business plans to use your information. Now that the business has your email address, it's possible you'll start receiving coupons, newsletters and other promotional emails from it. If the business plans to sell or share your information you could start receiving unsolicited emails. Be vigilant of any emails requesting your personal information; they could be scams that download malware on your computer.

Make sure your anti-virus software is up-to-date. It's always a good idea to make sure your com-

puter system's security program is updated regularly. Spammers feed off of online shoppers who fail to update their anti-virus software.

Confirm your e-receipt has been delivered. Before leaving the store, ensure the receipt has been delivered to your inbox. If you do not have the ability to check your email at that moment, consider getting a hard copy of your receipt until you can confirm the receipt made it into your inbox.

Consider a third-party software. There is software available that lets you store all your receipts in one, safe place. Most of these programs allow you to simply take a picture of or scan your receipt and then it is digitized and stored to your smart phone or computer. If you do not have a smartphone, the program can create an email address for you that can be used for purchases and e-receipts.





Thank You to these Members for their Special Investment  
in the future success of the Meridian Chamber of Commerce:

**2014 Platinum Member:**



**Gold Members:**



**Business Partner Members:**

City of Meridian  
First National Bank  
United Cooperative Services  
First Security State Bank  
Texas-New Mexico Power

**Bronze Associate Members:**

Rick & Jan Goon      Don & Mary Beth McMahon      Mark & Teresa McMahon

*Chamber Member*

**Spotlight**

**Spotlight your business  
by sponsoring one of  
the 2014 Membership  
meetings.**

**\$50 includes:**

- Advertising in the next newsletter
  - Lunch for 2
  - A five minute commercial
- Promotional materials placed on each table

*Call or email to reserve a  
month... 9 meetings are  
still available.*

**(254) 435-2966  
meridian-chamber@  
sbcglobal.net**

**2014 Scheduled Events:**

- 2nd Thursday: Membership Meeting & Luncheon: 12p-1p, Meridian Civic Center
- Every Saturday: Market on the Square 9a-2p Bosque County Courthouse (weather permitting)
- March 2nd: Bosque County celebrates Texas Independence
- March 22: Meridian Public Library-Jewels & Jeans
- April 4 & 5: Bosque County-Wide Garage Sale
- April 19: Easter Egg Hunt
- April 26: Annual Chamber Banquet
- June 13-14: Heart of Texas/Bosque Go Texan BBQ Cookoff
- Oct. 11: Lords Harvest @ First United Methodist Church
- Oct. 24-25: National Championship Barbecue Cookoff @ Bosque Bottoms
- Dec.6: Christmas on the Bosque

*Mark your  
calendars!*

**Please mark your calendars & plan to attend these events.  
For more information call the Chamber office at  
254-435-2966**





## 2014 Meridian Chamber of Commerce Members

(\* indicates new member)

5 - Five

A Plus Loans

Abuelita's Mexican Restaurant

American Inn \*

Assurance Title Services \*

**ATMOS Energy**

Avirett Agency

BCP Real Estate

Best Western - Velkommen

Bi-County Electric & Air \*

Bosque Cen-Tex Title

Bosque County Vet Clinic

Bosque Insurance

*Bosque Living Magazine*

Bosque Pest & Termite

Briley Auto Supply

CASA-Cross Timbers Area \*

Carlisle Real Estate

Carter BloodCare

Cedar Country Antiques & More

Center Pointe Barber Shop \*

China House

Citizens State Bank

**City of Meridian**

Cobb Properties

Commercial Printing

Cooler Center

CTWP

Edwin S. Nichols Exploration

Faith Lutheran Church

First Baptist Church

First Security State Bank

First United Methodist Church

First United Pentecostal Church

Goodall Witcher Healthcare

H & R Block

Jackie's Antiques

Koehler Law Firm

Lake Whitney Chamber of

Commerce

Lawson Funeral Home

LKCM Radio Group / KOMA

Lutheran Sunset Ministries

Main Street Antiques & Interiors

Meridian Ace Hardware

Meridian Car Wash

Meridian ISD

Meridian Lion's Club

Meridian Public Library

Michael Group Real Estate, The

Mr. Ed's Country Feed Store

Murphey, Jane S. PC

Mustang Dental Care

Myers Cedar Yard

National Championship Barbecue

Cookoff

Patton Land Company

Radde Ranch & Christmas Tree

Farm

RARE Motorsports

Rivers Bend Doggie Drop Inn, The

Rountree Appliance

Rowland Realty

Rusty Armadillo RV Park

Screen Door Inn

Smith & Bratcher, P.C.

Skeeter Creek Gun Repair \*

Texas-New Mexico Power

United Cooperative Services

Wallace Sight & Sound, Inc.

Webb-Hardin Estate Warehouse

Yellow Book USA

Your Community Phone Book

### Associate Members

Peggy Brantley

Jim & Patricia Cole

Kenn & Karen Cornett

Richard & Jane Creech

David & Kay Duke

**Rick & Jan Goon**

Gene & Aline Harville

Mary Jones

Sue B. Kerley

**Don & Mary Beth McMahon**

**Mark & Teresa McMahon**

Ray & Ernestene Miller

Pat Perry

### Market on the Square - Bosque County Courthouse Square

Anyone with arts & craft items or home-made goodies is welcome to set up at the Courthouse Square on any Saturday that another event is not scheduled. Most Saturday's



you can find vendors with wonderful home cooked, home canned and homemade items selling their items on the square between 9a and 2p, weather permitting.

### Great Ways to Get Involved...

#### Monthly Chamber Membership Meeting:

Second Thursday of each month:

Informative Speakers, Good Community Fellowship, Great Meal.

Call 435-2966 for reservations

#### Committees:

**Join One of Our Committees in 2014 & Help Make a Difference**

By becoming active and involved, you help determine the direction the Chamber takes on issues that are important to the businesses and the community.





## Young Entrepreneurs Turn Dreams into Reality

We all know the business beginnings of Microsoft's, Bill Gates or Facebook's, Mark Zuckerberg and their monumental success. We want to share the stories of three more recent entrepreneurs that are not so well-known—and not quite as big in business just yet—but are all inspiring just the same.

Juliette Brindak in Connecticut started out early with bake sales, lemonade stands and garage sales. Then, at ten years old, Juliette began drawing a series of young female characters, one of whom she named Miss O. To her delight, everyone liked the characters and encouraged her to keep drawing. Soon enough, her family joined her. Then in 2005 at the age of 16, Juliette started a website just for "tweens." Now, five years later, that website, Miss O and Friends, was ranked the third largest girls-only website in the world by *Inc. Magazine*, generating more than 10 million visits every month. In 2008, Proctor and Gamble invested in Miss O and Friends and valued the company at \$15 million. Juliette Brindak is currently studying an-

thropology at Washington University in St. Louis, Missouri.

Emil Motycka's first business was in the first grade. Living across the street from a golf course provided a steady supply of stray golf balls. He would collect the stray golf balls, wash them off in his Mom's sink, and then sell them nearby the fairway for a dollar a pop. By the time he was in the eighth grade he took out his first loan, \$8000 to purchase a commercial lawn mower. Emil mowed his first lawn when he was 9 years old. Now a recent high school graduate, he owns Motycka Enterprises, and employs 65 people in Northern Colorado and earns \$135,000 a year. Emil's advice to other young people: "I think kids need to not be afraid of the word 'entrepreneur.'"

Aden Shank attends high school in Dallas. What began as an assignment in his Network for Teaching Entrepreneurship (NFTE) class at school has turned out to be potentially life-changing. Aidan's inspira-

tional teacher, Tom Crabb, charged each student with creating a business plan, and Aden took it a step further by creating a business plan for his original invention. Aden initially



invented what he calls his "cheer launcher" when he heard that his former teacher, the cheerleading sponsor, desperately needed something that could launch the squad's spirit shells, which are candy-filled toilet paper tubes. The "Cheer Launcher" is a cross bow used by the cheerleaders to safely propel prizes into a crowd. Professional sports teams use a similar product that costs about \$2000. Aden's version costs \$99.

These are three great new examples of young entrepreneurs! All our youth need to begin to achieve their dream is a drive to work hard for what they want, the passion to follow their creative imaginations and opportunities. It is important for parents, teachers and other mentors to encourage their ambitions by providing inspiration, resources and guidance wherever possible.



Clinton McCoy, Account Consultant with Carter BloodCare spoke at the Chamber Membership meeting on Thursday, February 13th at the Meridian Civic Center. Pictured with Clinton is Chamber President, Miriam Wallace of Wallace Sight & Sound.

## Give Blood...Save Lives

Carter BloodCare is a not-for-profit, 501(c)(3) organization that operates on behalf of patients and their loved ones in 54 Texas counties. Call 1-800-donate-4 to make a donation at one of their facilities and go to [carterbloodcare.org](http://carterbloodcare.org) for more information. See below for the next blood drive in your area for an opportunity to donate.

Mark Your Calendar!

### 2014 Carter BloodCare Blood Drives:

**Clifton Civic Center** (sponsored by Goodall-Witcher): March 4th, April 29th, June 24th, August 26th, October 28th, December 23rd.

**Meridian ISD:** February 19th; **Iredell ISD:** March 5th; **Clifton High School:** April 28th; **Kopperl ISD:** March 26th; **Gearench:** February 18th, June 10th, October 29th; **Texas-New Mexico Power:** February 20th, June 12th, October 16th

For more information contact Carter BloodCare at (800) 366-2834





## Business Expenses and Tips for Tax Reporting

Business expenses are the costs of conducting a trade or business. These expenses are usually deductible if the business is operated to make a profit. In this edition, you will learn what expenses can be deducted, how to figure the cost of goods sold and finally, what expenses must be capitalized.

### Lesson 1: What Can I Deduct?

To be deductible, a business expense must be both ordinary and necessary. An ordinary expense is one that is common and accepted in your trade or business. A necessary expense is one that is helpful and appropriate for your trade or business. An expense does not have to be indispensable to be considered necessary. It is important to separate business expenses from the following expenses:

- The expenses used to figure the cost of goods sold,
- Capital expenses, and
- Personal expenses

### Lesson 2: Cost of Goods Sold

If you make or buy goods to sell, you can deduct the cost of goods sold from your gross receipts on Schedule C. However, to determine these costs, you must value your inventory at the beginning and end of each tax year. This applies to you if you are a manufacturer, wholesaler, or retailer or if you are engaged in any business that makes, buys, or sells goods to produce income. This does not apply to a personal service business, such as the business of a

doctor, lawyer, carpenter, or painter. However, if you work in a personal service business and also sell or charge for the materials and supplies normally used in your business this will apply to you. Learn more....

### Lesson 3: Capital Expenses

You must capitalize, rather than deduct, some costs. These costs are a part of your investment in your business and are called capital expenses. Capital expenses are considered

assets in your business. There are, in general, three types of costs you capitalize.

- Business start-up cost (See the note below)
- Business assets
- Improvements

To learn more see Publication 535, Business Expenses, chapter 7 *Cost You Can Deduct*

or *Capitalize*

### Lesson 4: Personal versus Business Expenses

Generally, you cannot deduct personal, living, or family expenses. However, if you have an expense for something that is used partly for business and partly for personal purposes, divide the total cost between the business and personal parts. You can deduct the business part. For example, if you borrow money and use 70% of it for business and the other 30% for a family vacation, you can deduct 70% of the interest as a business expense. The remaining 30% is personal interest and is not deductible. To learn more see chapter 4 of Publication 535, Business Expenses, for information on deducting interest and the allocation rules.

### Measuring Business Success

What did you earn last year? Bet you know without having to think about it. How much did you spend last year? That's a tougher question. Ever heard the expression, "It's not how much you make; it's how much you keep?" Knowing how much you're keeping means having good records. Good records are also essential at tax time and when you need a loan. There are many accounting software packages out there, and a quick search will turn up plenty of reviews. Most of these packages are pretty good. But before you can decide on one, you need to understand the basics of recordkeeping.

When it comes to keeping records, who knows more than the IRS? Financial records are its bread and butter. The Small Business and Self-Employed Tax Center on IRS.gov has lots of information on recordkeeping.



### Bosque Living Magazine Receives Election Oak Award

On February 8, 2014, Kimberley Smith of *Bosque Living Magazine* was honored to receive the Election Oak Award presented by Ruth Crawford of the Bosque County Historical Commission. The award recognized Kimberley for her contributions to the preservation of Bosque County history within the magazine. Simone Wichers-Voss, Carol Spicer and Donna Veteto were also recipients. The presentation was followed with a luncheon and an informative program about the history of Bosque County.

Meridian Chamber Newsletter design and layout courtesy of Kimberley Smith of *Bosque Living Magazine/Studio2*, (254) 675-4222.

