

Greenfield Business
Association
774-2791
gba@franklincc.org

G-Biz

January 2009

GBA friends,

Welcome 2009! This will be a challenging year for all of us and an opportunity to review how we do business here in Greenfield, both individually and collectively. The time is ripe to take a hard look how we offer our goods and services, how we can stand out from other communities, what areas we need to improve and polish, what skills our staff need to gain and what kinds of policies/procedures we want to implement in order to remain stable during turbulent economic times.

For many small business owners the bottom line is that they are responsible for the final word on any decisions but keep in mind this is an excellent time to get input from your staff, your customers and suppliers. It is a valuable time to invest in learning new skills, new software, even a language.

The economic situation, both national and regional will impact us here in Franklin County. The Greenfield Business Association wants to be of service to it's members, staff and their customers at all times but especially when things are lean. Please do not hesitate to call if there is something we might be able to help with.

Contact Information:

President:
Sue Dillon
Bank of Western Massachusetts
774-3713

Vice-President:
Elizabeth Fisk
WHA1/Bear Country
774-4301, ext.30

Treasurer:
George Gohl
Greenfield Garden Cinema
773-9260

Secretary:
Tami Beauregard
Wilson's Department Store
774-4326

Staff:
Becky George
774-2791

Obama/Biden Impact 2009

Jumpstart the Economy

Enact a Windfall Profits Tax to Provide a \$1,000 Emergency Energy Rebate to American Families: Barack Obama and Joe Biden will enact a windfall profits tax on excessive oil company profits to give American families an immediate \$1,000 emergency energy rebate to help families pay rising bills. This relief would be a down payment on the Obama-Biden long-term plan to provide middle-class families with at least \$1,000 per year in permanent tax relief.

Provide \$50 billion to Jumpstart the Economy and Prevent 1 Million Americans from Losing Their Jobs: This relief would include a \$25 billion State Growth Fund to prevent state and local cuts in health, education, housing, and heating assistance or counterproductive increases in property taxes, tolls or fees. The Obama-Biden relief plan will also include \$25 billion in a jobs and Growth Fund to prevent cutbacks in road and bridge maintenance and fund school re-pair - all to save more than 1 million jobs in danger of being cut.

Provide Middle Class Americans Tax Relief

Obama and Biden will cut income taxes by \$1,000 for working families to offset the payroll tax they pay.

- **Provide a Tax Cut for Working Families:** Obama and Biden will restore fairness to the tax code and provide 150 million workers the tax relief they need. Obama and Biden will create a new "Making Work Pay" tax credit of up to \$500 per person, or \$1,000 per working family. The "Making Work Pay" tax credit will completely eliminate income taxes for 10 million Americans.

- **Eliminate Income Taxes for Seniors Making Less than \$50,000:** Barack Obama will eliminate all income taxation of seniors making less than \$50,000 per year. This proposal will eliminate income taxes for 7 million seniors and provide these seniors with an average savings of \$1,400 each year. Under the Obama-Biden plan, 27 million American seniors will also not need to file an income tax return.

Simplify Tax Filings for Middle Class Americans: Obama and Biden will dramatically simplify tax filings so that millions of Americans will be able to do their taxes in less than five minutes. Obama and Biden will ensure that the IRS uses the information it already gets from banks and employers to give taxpayers the option of pre-filled tax forms to verify, sign and return. Experts estimate that the Obama-Biden proposal will save Americans up to 200 million total hours of work and aggravation and up to \$2 billion in tax preparer fees.

Source: <http://www.barackobama.com/issues/economy/>



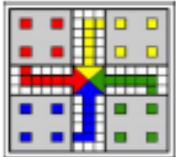
Free Soup & Games Nite
 @ Hope and Olive
 Monday, January 5
 5 - 8 pm



...Yummy Soups are on us
 ...Bread and Desserts too
 ...Bring family and friends
 ...And favorite board games
 ...Listen to sets of live music
 by PVS Chamber Players
 ...Buy a new friend a drink



Your donation will support
 the PVS 70th Season!
 We Thank You!



Hope & Olive is the place to be on
 Monday, January 5, 2009, starting at 5 PM
 44 Hope Street, Greenfield, 774-3150
 To Benefit the Pioneer Valley Symphony!
www.pvso.org

First New Member of the Year!

The GBA welcomes **Kosta Pitaridis** and **El Greco**
 to the list of places to get a delicious lunch or dinner
 in Greenfield.

Hours:
 M, T & W: 11-8
 Th, F & Sa: 11-9
 Sunday: 12-8

233 Main Street, 774-2844

Stop in and welcome Kosta to Greenfield and have a
 savory gyro to warm the winter belly!
 Menu online at: www.recorder.com

A rousing huge **THANK YE** to the folks who
 provided us with yummy food while we took si-
 lent auction bids on our wreaths, hoisted wagon
 riders into the sleigh, took photos with Santa
 and generally caroused while Home for the Holi-
 days on December 5, 6 and 7th.

As always the following food folks have been so
 good to us, lets be good to them in the coming
 year as well: Taylors Tavern, Barts Café, People's
 Pint, China Gourmet, Subway of North
 Greenfield, El Greco and our local markets; Fos-
 ters Super Market and Green Fields Market

HAPPY 12th Birthday Peoples Pint!!!

THE BELL TOLLS FOR THEE

We will be receiving another 100 gorgeous gold
 plated renditions of this famous and important bell
 as our **GBA Landmark Ornament for 2008.**

If you are someone who collects this limited
 edition ornament, please be sure to call 774-2791
 to get on the list to be notified when they arrive.

We have a small batch arriving mid January for
 collectors, so hang in there.

We should have enough for everyone.

The ornaments will be offered for \$15.00 each and
 available at the Greenfield Business Association
 office.



THE PAYROLL SOLUTION FOR SMALL BUSINESSES



1 Pay Employees

- No Payroll knowledge needed
- **Enter employee hours online**, send them via email or fax, or just call them in to us
- Offer **Direct Deposit**, FREE!
- **Employee access** to their earnings history



2 Pay Taxes

- Remain **tax compliant** and stay penalty free
- Make **regular tax deposits** according to your deposit frequency



3 File Tax Forms

- Make **timely and accurate** local, state and federal tax filings
- File your Employer's **Quarterly Federal Tax Return**, on your behalf
- File your annual **Federal unemployment tax** liability, on your behalf



RESULTS AT WORK™

THERE'S MORE...

- We provide friendly **LOCAL** customer support
- Talk to a real person - NOT an automated phone tree
- We remove the administrative burdens and let you get back to business
- Export to QuickBooks and all major accounting packages

START SAVING TIME AND MONEY NOW!

FROM **39.99***
 PER PAY PERIOD

INCLUDES DIRECT DEPOSIT AND TAX FILING
 PLUS ONLINE ACCESS

M Masiello
 Employment Services, Inc.

21 Mohawk Trail
 Suite 18
 Greenfield, MA 01301

Call **413-775-0296**
 Visit MASEMP.com

PAYROLL PROCESSING • DIRECT DEPOSIT • TAX FILING

© 2008 Masiello Employment Services, Inc. Offer expires 12/31/08. Offer is available to new Masiello Employment Services customers or existing customers that add the service in addition to services they are already receiving. Available to businesses with less than 50 employees. All prices and services provided are subject to terms of the Client Agreement and are subject to change. Restrictions and limitations may apply. Call us for details. *Pricing varies based on level of service(s) selected.

DATES WE KNOW ABOUT SO FAR for 2009

Green Fair-April 18 & 19

Green River Festival: July 17 & 18

Planning something? Register it on franklincc.org calendar