



Palmyra Chamber of Commerce

# Chamber News

Your Daily Dose is Served...

## MISSOURI FARM BUREAU INSURANCE (Agent Bryan Bartz) "I'm Bryan Bartz and I'm for Marion County"

Missouri Farm Bureau Insurance was started by a group of Missouri farmers who sought an honest, plain speaking, no-nonsense approach to protecting what was important to them. That same mentality is what drives the company to this day. As you've heard on commercials or seen online, Missouri Farm Bureau's Insurance's promise is "No matter what you do, what you drive or where you live, we treat you with the same dignity and respect you'd expect from the farmers that started this company. Whenever you need us, if you're a Missourian, we're here for you."

Farm Bureau Insurance is wholly-owned by the Missouri Farm Bureau Federation, the largest general farm organization in Missouri. Growing stronger every day, Missouri Farm Bureau (MFB) is the state's most effective organization working to improve the quality of the life for farmers, rural Missouri and all Missourians. Organized at the grass roots, MFB has a local office in every county and a county organization run by local members. By joining, members become a part of their county Farm Bureau, Missouri Farm Bureau and the American Farm Bureau Federation.

Marion County Farm Bureau was one of the thirteen founding counties of the Missouri Farm Bureau Federation organized in March 1915 by farmers and ranchers in Saline County with the purpose of improving the quality of life for rural Missourians and protecting agriculture as an industry.



Above: Bryan Bartz receives the 2015 Rookie of the Year Award from Jim Berrey, State Sales Manager for Missouri Farm Bureau Insurance.  
At left: Plaque recognizing Marion County as one of the thirteen founding counties of the Missouri Farm Bureau Federation organized March 1915.

There are currently 851 MFB members in Marion County. Federation membership is open to all and member benefits include discounts on goods and services from a long list of providers.

Missouri Farm Bureau Insurance offers a number of policies through more than 140 local service centers across the state with one or more offices in all 114 counties. Dedicated agents, claims staff and employees are ready to assist you with your insurance needs. Bryan Bartz, the Marion County Farm Bureau agent, explained, "We offer a full range of insurance products to meet most needs." This includes auto, home, health, farm and life insurance for businesses and individuals. For your security, property & casualty and life affiliates have consistently maintained a top rating by the A.M. Best Company or Demotech, Inc., independent companies which rate insurance providers.

MORE (Missouri Rewards) is an exclusive Missouri Farm Bureau Insurance customer rewards program. By insuring a vehicle, home or farm with MFB, clients earn points redeemable for products and



**"Our goal is to be the #1 insurer in the state of Missouri... our focus is not just on farmers but on growth across the board."**  
~Bryan Bartz

# MISSOURI FARM BUREAU INSURANCE

Continued

services in three main categories: Missouri Farm Bureau Products and Services (membership fees, merchandise, etc.); Insurance Loss Prevention Products and Services (emergency kits, fire extinguishers, etc.); and Missouri-wide Agri-Products and Services (food, fiber, bed and breakfast stays, etc.). Network vendors take payment from insurance clients when products and services are rendered or delivered and must provide required receipt to the insurance customer so that the insurance customer can seek reimbursement from Missouri Farm Bureau Insurance.

Bryan Bartz became Palmyra's Marion County Farm Bureau agent in December 2014. Previously Bryan had worked in construction and as a real estate agent for several years. Nathan Miller, Bryan's predecessor, is currently MFB's Northeast Regional Sales Manager. Just last month, at the Farm Bureau's All Star Sales Conference, the Northeast Region was named the Top Region in Health Applications; Bartz was the recipient of the 2015 Rookie of the Year award.

"Our goal is to be the #1 insurer in the state of Missouri," stated Bartz. Missouri Farm Bureau Insurance serves everyone – not just

farmers. "Our focus is not just on farmers but on growth across the board," added Bartz.

He feels that one of the advantages of MFB insurance is that local in-house claims adjusters are available. "What sets me apart is that I take time to explain exactly what your coverage means."

Lisa Borgstadt will be the warm individual to greet you when you visit or call Palmyra's Marion County Farm Bureau office. She has served as the Customer Service Representative for MFB Insurance and the Federation Board since November 2014.

When it comes to protecting farm and rural assets, Farm Bureau Insurance companies continue to rank at or near the top among all Missouri insurance providers. MFB Insurance continues to expand and strengthen its position statewide. Stop into the local office and see what Bryan can do for you. Palmyra's Marion County Farm Bureau office is open 9-5 Monday through Friday or on weekends by appointment.

## Marion County Fair Ads:

The 2016 Marion County Fair is scheduled for the week of July 30 through August 1. The fair provides a showcase for area 4-H youth to display their livestock and craft projects and is also a major source of income for many area clubs, churches and organizations. Your support of this important community event through the purchase of advertising space in the Fair Tabloid provides the financial base that makes the fair possible.

The Heritage Seekers, the group that maintains the Gardner House Museum and is working to restore the Old 1858 Marion County Jail, is coordinating ad sales this year. A portion of the proceeds for ads sold will go to the Heritage Seekers and will be used for historic preservation of both sites.

Schedules for all the events during fair week are highlighted in the Tabloid. In early July copies of the Tabloid will be distributed and made available to your clients and customers. Watch for the ad letter in the mail or download it from our website.

[Download Fair Info >](#)



## Marion County Fair July 30 - August 6

### PRICES FOR ADS FOR THE 2016 FAIR TABLOID:

1/8 Page	\$45.00	_____	Color 1/4 Page	\$110.00	_____
1/4 Page	\$85.00	_____	Color 1/2 Page	\$237.50	_____
1/2 page	\$200.00	_____	Color Full Page	\$475	_____
Full Page	\$400.00	_____			

Checks for the ad should be made to Marion County Fair and must be received by June 11, 2016, for the ad to be included in the 2016 Fair Tabloid.

# Chamber Briefs...

The Palmyra Chamber of Commerce held its monthly meeting Tuesday, March 8, at the Palmyra Nutrition Center. President Brian Caldwell welcomed all including FBLA student representatives Chloe Churchwell and Nicole Kroeger.

Caldwell shared that a Gift Certificate Review Committee has compiled a list of Frequently Asked Questions to be handed out with the certificates. They are also working on the development of a Chamber of Commerce sticker for Chamber businesses to display. If you would like to have input you may contact the Chamber office at 573-769-0777 or palmyrachamber@gmail.com.

## PALMYRA BROCHURE

The Palmyra Brochure update is a work in progress with help from Christine Crawford. Suggestions on what should be included are welcome.

## GUEST SPEAKER BETSY RUSH

Our guest speaker, Chamber member Betsy Rush, an Edward Jones Financial Advisor in Palmyra, presented a program on Business Retirement Plans. Even one-person businesses have the opportunity to save for retirement like a large company with the Edward Jones Owner K<sup>®</sup> plan. For small businesses with no employees other than a spouse, an “owner-only” 401(k) offers many of the same advantages of a traditional 401(k): a range of investment options, tax-deductible contributions and the opportunity for tax-deferred earnings growth. For 2015, one could contribute elective deferrals up to 100% of compensation up to \$18,000, or \$24,000 if age 50 or over and employer non-elective contributions up to 25% of compensation as defined by the plan.

If a small business owner has less than 10 employees a Simplified Employee Pension (SEP) IRA is an option. A business owner funds the plan with tax-deductible contributions and must cover all eligible employees. (Employees themselves cannot contribute.) Up to 25% of compensation, up to \$53,000, may be contributed annually. A SEP IRA for 2015 can be established until April 15, 2016. Annual contributions can exceed the limits of a traditional or Roth IRA, and contributions to SEP plans grow tax deferred.

Businesses with 10 – 100 employees can offer IRAs or 401(k) Plans for their employees. Both allow employees to contribute to a personal retirement plan through salary deferrals. The former requires an employer contribution while the latter lets you help by making optional tax-deductible matching contributions.

Ms. Rush concluded by stressing these investment guidelines for everyone: “Be in it for the long term, and own quality investments.”



## KUDOS!

*Thank you to the Chamber members who volunteered their time to share their talents during the Junior Achievement programs held in third and fourth grade classrooms at Palmyra Elementary School March 7: Susan Berti, Brian Caldwell, Nancy Goellner, Mason Owen and Sheila Scholl. Each individual helped educate and inspire youth about the connection between education and success in the workplace through activities involving money management and business skills. Curriculum was interactive and activity-based. Third graders, immersed in “JA Our City,” studied careers, the skills people need to work in specific careers, and how businesses contribute to a city. Fourth Graders were introduced to entrepreneurship and how entrepreneurs use resources to produce goods and services in a community in “JA Our Region.”*



# Palmyra Chamber of Commerce

*Working Together for a  
Stronger Future for the Palmyra Area*

## CHAMBER MEMBERSHIP:

# DUE

Have you renewed your Chamber Membership for 2016?  
Thinking of joining the Palmyra Chamber of Commerce?

Businesses with only 1-3 employees can join for only \$75.  
Not-For-Profit and Non-Business Individual Membership is  
also \$75, while Retired Individuals may join for \$25.

Membership runs January – December.

An application and more information are  
available on the Chamber website by clicking [HERE](#).

### UPCOMING MEETING DATES & PROGRAMS YOUR NEXT CHAMBER MEETING IS NOON

**Tues. April 12, 2016**

*Northeast Power. (Lunch catered by C&R Market.) Rob Gramke, Missouri Section Chief –Regulatory Branch for the U.S. Army Corps of Engineers St. Louis District, will present a general overview of the U.S. Army Corps of Engineers Regulatory Program with emphasis on Section 404 of the Clean Water Act and regulated waters.*

**Tues. May 10, 2016**

TBD

## upcoming events CALENDAR

**April 2**

*9am, Sesqui Building ~ Race for H.O.P.E.  
(Registration 8 am)*

**April 6**

*8am-2pm, Philadelphia ~  
Philadelphia Area Wide Garage Sales*

**April 9**

*10am, Marion County Fairgrounds ~  
Palmyra Young Farmer's Consignment Sale*

**April 15**

*Deadline to complete Palmyra &  
Philadelphia Community Survey  
Hard copy available at Palmyra City Hall,  
REC or the Marion County Water District  
or by [clicking here!](#)*

**April 16**

*10am-2pm, Sesqui Building ~ Autism  
Awareness vendor event*

**April 16**

*1-4 pm, Palmyra Police Station ~ Open  
House at new facility*

**April 18**

*Maple Lawn Quarter Auction & Silent  
Auction*

**April 19**

*Palmyra HS ~ ACT testing for all juniors,  
including home school students*

**April 23**

*City Wide Garage Sales*

**April 30**

*5 pm - ?, American Legion Hall ~ Flower  
Children's Spring Fling Dinner & Auction  
for the American Cancer Society Relay For  
Life of Marion County*

**Chamber Email Address:  
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**Palmyra MO Chamber of Commerce**