

CHAMBER NEWS

A Newsletter for Members of the Burgaw Area Chamber of Commerce

November 2008

Best Investment Advice for Today? Stay Calm

Submitted by: Walt Floyd, Financial Advisor, Edward Jones

ANNCR: With the financial world in turmoil, you might be tempted to make hasty, short-term – even panicky – decisions. Avoid this temptation. Instead, consider these suggestions:

First, be patient. There's no denying that the markets are extremely volatile. But we still have an enormously powerful and resilient economy.

Next, stay invested. The biggest gains often occur in the early stages of a market turnaround, so you could miss out on the possibility for considerable growth if you're sitting on the investment sidelines.

Finally, look for opportunities. The market decline actually gives you a chance to buy quality stocks at lower prices.

These aren't the easiest times for investors. But by showing patience and discipline, and keeping your eyes open for opportunities, you can get through these days with your investment goals intact – and still attainable.

For more information, contact Walt Floyd at 259-8343.

New Board Members

The Burgaw Chamber welcomes Johnny Westbrook from Burgaw Antiqueplace to the board of directors. Westbrook will be fulfilling the term of Randy Rolfe (Star-News) who has taken a position with another newspaper in Florida.

Also, joining the board and serving as Treasurer is Cindy Jones, Finance Officer from the Town of Burgaw. Jones has taken the place of Frank Crisafulli. Crisafulli, who is a Lieutenant Colonel in the Marine Corps, will be leaving for Iraq to serve our country. Frank has done an outstanding job as treasurer and will be greatly missed. Our thoughts and prayers are with him and his family.

One of our newest chamber members, Antiques on Fremont, held a ribbon cutting on Saturday, October 4, 2008.



Upcoming Events

Tuesday, November 4
Election Day

Thursday, November 6
6:00 pm - 8:30 pm
Silent Auction - Pender Adult Services
901 S. Walker Street
For information, call 910-259-9119

Saturday, November 22
2:00 pm - 7:00 pm
Relay for Life in Burgaw
Courthouse Square, Burgaw

Welcome New Members

Festivities with Flair
80 Morgan Cove Road
Burgaw, NC 28425
910-259-5190

Holiday Marketing Ideas

During the holidays it seems everywhere you turn businesses are using a variety of techniques to draw in customers. When you develop a holiday marketing plan, you have to consider two things - your type of business and your customer demographic.

Small businesses face a unique challenge when they are developing a holiday marketing plan. Most small businesses operate on a tight budget and have limited funds appropriated for marketing.

Your budget need not get in your way when it comes time for holiday marketing. With a little creativity and know how there are plenty of holiday marketing ideas that you can implement successfully.

1. Give your customers a gift.

Giving a free gift with a purchase is one of the oldest holiday marketing ideas on the planet. However, consider your customer base when you choose what that gift will be.

2. Send Out Coupons

Coupons are another great way to generate holiday business. Send coupons out to your customers that are good only during the holiday season. Make the amount on the

coupon worth their time and make the coupon easily redeemable.

3. Make the Price Right

Keep your customer's budget in mind when you are coming up with holiday marketing ideas. Highlight gifts for every budget level from \$20 to \$200 dollars. Create some type of flyer or another promotional tool that makes customers aware of the fact that you have gifts in multiple price points.

4. Continue Promotions Through the Season

It is important to keep your customers returning for additional purchases during the holiday season. One way to do this is through a staggered holiday marketing promotion.

For example, offer a gift of the week or month that is unique, desirable and different. Make sure you inform your customers that a new gift is on the horizon. Many companies do this in the form of collectibles. They give one item away each week and customers return each week so they can get the next item to complete a set.

Marketing your business during the holiday isn't hard - it just takes a bit of creativity and some smart planning.

Source: www.morebusiness.com, October 2008



Memorial Ceremony Celebrates Loved Ones

Lower Cape Fear Hospice & LifeCareCenter hosts Community Reflections, a memorial service celebrating the lives of loved ones, at 4:00 pm Sunday, Nov. 16 at Pender Adult Services in Burgaw. Everyone is invited to attend this ceremony to remember special people no longer with us with serenity and peace, before the busy holiday season begins.

Community Reflections combines former Love Light traditions with new ones. It includes inspirational music, reflections of hope, ringing of remembrance bells, lighting of love light candles, and reminiscing through a moment of silence. Light refreshments will be served.

Local ceremonies will be held simultaneously in the five counties the agency serves. Reservations are not necessary. Call 796-7943 with questions or visit the Events page at hospiceandlifecarecenter.org for more information and details on additional services.

BURGAW AREA EVENT REMINDERS

The Town of Burgaw is hosting the Second Annual Relay for Life on Saturday, November 22, 2008, from 2:00-7:00 PM on the Courthouse Square in downtown Burgaw. If you are interested in putting together a team or joining a team, please contact Irene Villa at 910-548-4155 or renebenv@charter.net.

Pender Adult Services' major fundraiser to support "Meals on Wheels" will be held on Thursday, November 6, 2008, from 6:00pm to 8:30pm.

The evening will include musical entertainment with wine, heavy hors d'oeuvres, coffee and desserts. Silent

Auction items will be on display for attendees to bid on. Tickets are \$15.00 per person or \$25.00 for a couple, and are available at Pender Adult Services, 901 S. Walker Street.

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Bannerman Vineyard & Winery

On October 8th, Bannerman Vineyard and Winery introduced their newest wine – Southern Sunrise, a light refreshing blush wine. Bannerman's is one of North Carolina's oldest muscadine grape vineyards. As members of the North Carolina Muscadine Grape Growers Association and proud participants of the Goodness Grows in North Carolina Program, Bannerman Vineyard strongly supports North Carolina's growing wine industry as well as the local farmer's markets.

Cape Fear Community College

Cape Fear Community College wants to offer more business related courses at the Burgaw Campus. Kevin Hart, the new Workforce Development Coordinator for the Burgaw Campus is asking local businesses for their input.

Community Colleges are increasingly playing a more important role in state economic development. In many cases, community colleges prepare students and incumbent workers for emerging industries that eventually move into the area. If you have a suggestion for a course that would meet local area needs contact Hart at 259-4966.

A Taste of Autumn

We've rounded up a few places in town who are making the most out of the fall season and cooler temperatures by offering these food and drink specials:

Antiques on Fremont:
Bountiful Bite Cupcakes

Bullard's Sports Club & Billiards:
Sam Adams Oktoberfest Beer

Burgaw Antiqueplace:
Pumpkin Pie Fudge

Café Liardi:
Autumn Soups and Hearty Stews

Courthouse Coffee:
Pumpkin Pie and Gingersnap Latte's

Fall Cooking Classes at Café Liardi

Thursday, November 6, 6:30 pm - Christmas Candy

This is a hands-on workshop. Guests will learn how to make and gift package a variety of healthy and delicious holiday candy. Each guest will take home three kinds of candy each in a festive gift bag – ready to be given as holiday gifts! Cost is \$12 per person.

Friday, November 15, 5:30 pm - Thanksgiving Feast

Menu: Apricot & Cranberry Turkey, Cranberry Relish and Maple Pumpkin Cheesecake with a pecan topping.

Chef Gailyn transforms her café into a chef's kitchen studio, guests can watch and learn how to prepare a thanksgiving meal and then savor the results. Throughout the demonstration, she'll share tips, explain how to prep ingredients, and showcase different cooking styles. Cost is \$16 per person.

Both classes take place at Café Liardi, 101 S Wright Street, Burgaw. Seating is limited so registration is encouraged. For more information contact Gailyn at 547-0669.

Are You Still Writing Mortgages?

This is a question often heard by people in the mortgage business. An unbelievable question, but with all the news coverage it's understandable why people ask.

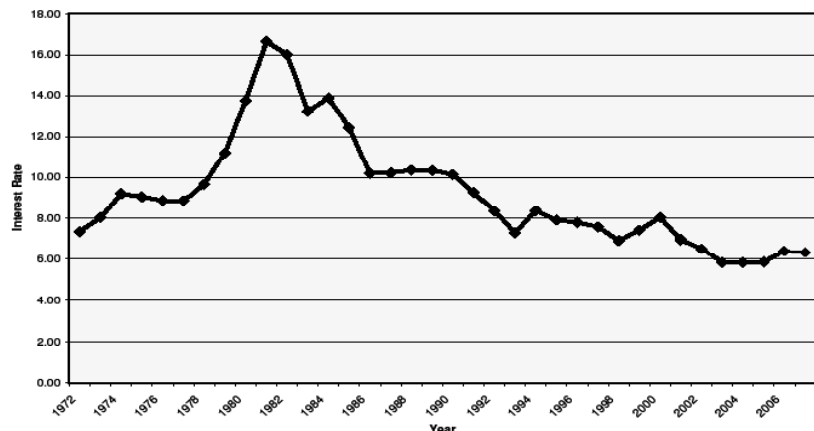
Despite what we hear in the media, there are still a lot of great opportunities for new home buyers. There are loans available up to 100% financing through VA and USDA. These two loan programs allow for a 580 credit score and have no mortgage insurance. The FHA loan allows for only a 3.5% down payment and will accept gift fund from family members for the down, and will also go down to a 580 credit score. In addition, all three loans will allow the seller to pay for up to 6% of the sales price to the buyer in closing costs. Essentially allows for a buyer to purchase a new home with little or no money out of their pocket. In regard to the question of rate, we are still near historical lows (see below chart of Freddie Mac average interest rates from 1972-2007).

To summarize; there is money available to lend on mortgages, buyers can qualify for 100% financing, sellers can pay up to 6% of the sales price to the buyer for their closing costs, and credit scores as low as 580 are acceptable. And yes, we are still writing mortgages everyday!

Information Presented By:
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Average Historical 30 yr Fixed Rate Trend



Data provided by Freddie Mac

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Burgaw Area Chamber of Commerce

President - Pete Cowan
Vice-President - Martin Beach
Treasurer - Cindy Jones
Secretary - Rosemary Pittman
Executive Director - Donna Best-Klingel

Board meetings take place on the second Thursday of each month at 8:30 a.m. in the Burgaw Town Hall located at 109 N. Walker Street.

Advertising Guidelines

This newsletter is distributed to members of the Burgaw Area Chamber of Commerce, distribution approximately 300. Approved, camera-ready advertisements should be received by the first of the month preceding publication.

Ad Sizes

1/8 pg. (3.5" x 2.25") - \$25
1/4 pg. (3.5" x 5") - \$45

1/2 pg. (7" x 5") or (3.5" x 10") - \$85
Full Page Insert - \$100

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www.burgawchamber.com

Newsletter printed by Dock Street Printing
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