

## WINTER FUN!



Submitted by Cindy Sturtevant

For some of us, it's not as easy staying active in the winter months as it is the rest of the year. We all know the importance of exercise in keeping healthy, but it's not always motivating to go out on a cold, winter day. It is much more enticing to stay by the fire and read a good book or watch a movie with a loved one and a bucket of popcorn. In some cases, the loved one is the bucket of popcorn! To help get you moving, you will find below a list of nuggets that are offered right here in central Maine. See what you might do to be active this winter. After all, Spring with all its chores, is just around the corner! Your body and mind will thank you.

**Lawrence & Mid-Maine Regional Adult Community Education** - offers a variety of exercise classes, including belly dancing! Check out your local school district's offerings.

**Indoor Exercise** - There are many other indoor fitness facilities that offer something for everyone including tennis, racquetball, a personal trainer, group classes, kickboxing and much more:

**School Street Yoga, Empower Pole and Fitness, Anytime Fitness, KV Crossfit or Champions.**

**The Alford Center for Health's Healthy Living Resource Center** has classes in physical movement along with healthy cooking, eating, mind and body. There truly is something for everyone. Go to [www.maine-general.org](http://www.maine-general.org) and click on "Search all classes & Events".

**Alford Youth Center** - It's Website [www.clubayc.org](http://www.clubayc.org) showcases it's extensive list of activities. From karate to swimming, there is something for every-

one. **Best Western Plus** has pool memberships, too.

**Colby College Museum of Art** - Get some culture along with your rosy cheeks! Take a nice stroll around the beautiful campus and then check out the gem that is the art museum. It's open Tuesday-Saturday, 10-5 & Sunday, 12-5.

**Inland Hospital** - Here are some wonderful events to get you through the winter: a fireside chat on Maine's Nordic Skiing Heritage

([www.quarryroadrecarea.org](http://www.quarryroadrecarea.org)), weekly snowshoe adventures

([ewells@emhs.org](mailto:ewells@emhs.org)), the Winter Carnival ([ewells@emhs.org](mailto:ewells@emhs.org)), Let's Go! Winter-Fest ([www.inlandhospital.org](http://www.inlandhospital.org)).

**Ice Skating** - The area has public skating at **Sukee Ice Arena** in Winslow. If outdoor skating is more to your liking, go to Johnson Pond on the Colby campus.

**Kennebec Valley Community College** - for years, has been keeping a secret. It has a beautiful walking/snowshoe/cross-country ski trail right behind it's campus. (Shhhh - don't tell.)

**Kennebec Messalonske Trails** - ([www.kmtrails.com](http://www.kmtrails.com)) are incredible for year-round fun. On their website you will find everything you need to know about walking on one of these trails:

Inland Woods, Pine Ridge Recreational Area, Quarry Road Trail, Thomas College Trail, Messalonskee Stream Trail, Benton-Winslow Rotary Trail, North Street Recreational Area Trail, South End Island Trail, and Mill Island Park.

**Quarry Road Recreation Area** - ([www.quarryroadrecarea.org](http://www.quarryroadrecarea.org)) - a beautiful piece of land between Colby and the Thayer Center for Health. You can walk/snowshoe/sled/ski right beside the river. They make snow and maintain the trails to perfection. They also offer ski programs and community events. You must see this!

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### YEAR END TAX TIPS

#### Helpful Tax Tips from Chamber CPAs

submitted by Dave Roy-

**Business Health Insurance** - The employer health coverage mandate is effective in 2015 for large employers. For these companies, planning has probably already begun to determine the impact. For smaller companies, the employer health care tax credit was changed in 2014 to require purchase of health insurance from the small business "SHOP" exchange. See [www.healthcare.gov](http://www.healthcare.gov) for plans available in Maine.

- **Company Retirement Plans** - It's not too late to set up a company retirement plan for 2014.

Compliments of: **Debra Achramowicz CPA-PA**

- **Maximize Health Savings Account Contributions (HAS)** - This time of year many people are changing their health insurance plans. Whether you are changing to/from or staying in an HSA eligible plan, now may be a good time to make sure you are maximizing the amount you can contribute. For 2014, if you have self-only high-deductible health plan (HDHP) coverage, you can contribute up to \$3,300. If you have family HDHP coverage you can contribute up to \$6,550. If you are an eligible taxpayer who is age 55 or older at the end of the tax year, your contribution limit is increased by \$1,000.

- **Home Office** - For those that qualify to take a home office deduction now may be a good time to look at the relatively new safe harbor. The safe harbor allows you to deduct up to \$5 per square foot of home office space up to \$1,500 per year without the need to keep track of and allocate expenses.

Compliments of: **Nicholson, Michaud & Company, CPAs**

- **IRA Contribution Limits** - Deferred contribution limits for Individual Retirement Accounts (IRA's) is \$5,500 for those under age 50 and \$6,500 for those 50 and older.

- **SEP Retirement Accounts** - A retirement plan that an employer or self-employed individuals can establish (SEP) Retirement Accounts can be set up for more than Individual Retirement Accounts; different rules apply for employees and self-employed individuals.

Compliments of: **Franklin Bouchard, CPA**

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