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HarborCountry®

Chamber of Commerce  
Lodging Association

Connection  
the monthly newsletter

## Chamber taking bolder steps to support business

At the July meeting of the Harbor Country Chamber of Commerce, the Board of Directors took a hard look at who they were and who they represented. This introspect brought them to the realization that they needed to do even more to support the wants and needs of their membership. One need that was emphasized: A unified voice for business to local government entities.

Over the years the Chamber has tried to reach out to explain its position on several important issues. Sometimes it was with the conviction of a wet noodle; sometimes it was a position that you could sink your teeth into. Indeed, the chamber has taken many a bite in the posterior for not always supporting the desires of one or two members, but

it strives to listen to the broad-base appeal of its general membership.

In an effort to bring its voice to the forefront, it was decided that the Chamber Board would host forums with governmental bodies throughout the Harbor Country area. These forums will offer a chance to address concerns within a particular jurisdiction and maybe even to offer praise for creating a business-friendly environment.

The first meeting is with the City of New Buffalo, Thursday, 1 p.m., August 21, at the Harbor Grand Hotel. Future forums will be announced in the Connection and on our website.

**Read Chamber President Don Jackson's opinion on page 2.**

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## Last call for Lost Dunes outing

The annual **PET Golf Outing** is set for Wednesday, September 17, and it's filling up fast. The event is organized by the Chamber PET (Partners in Education for Tomorrow) committee to raise money for scholarships.

The outing is your chance to play at the beautiful and challenging Lost Dunes Golf Club in Bridgman. It has been ranked as one of the top 50 private courses in the country. The fee is \$175 per person. Call Sue Harsch at the Chamber office by September 1 for details and registration: 269-469-5409.



SHIP AND SHORE organizers Margaret Anderson and Ross Balling of the New Buffalo Lions Club helped bring fun in the sun (and the rain) during the 20th annual festival held Aug. 1, 2 and 3.



Chamber member Ronald McDonald is always a crowd pleaser. Another big crowd pleaser was the Cayman Island Tourist Council sponsoring a 7-night, round trip air fare raffle for the Lions Club.



Harbor Country®  
Chamber of Commerce  
Don Jackson, *President*

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## Dear Chamber members

by Don Jackson, Chamber President

It's that time of year when the board looks to the end of its fiscal year and the start of a new one. It's a time of saying good-bye and thank you to board members who have diligently served out their terms and welcoming fresh replacements brimming with new ideas. It's also a time to reflect on the direction of the Chamber and how we are meeting the needs of our members.

What is the chamber and what are the duties of this omni-present organization? This was always a recurring question I asked myself throughout my administration and many people I have talked to seem to share the same query.

The answer from the chamber by-laws, reads as follows:

*"The purpose and objectives of the organization are the general promotion of Harbor Country as an area to 'live and work,' thereby, creating an atmosphere conducive to the establishment and success of business and industry compatible with the quality of life within Harbor Country.*

*The Harbor Country Chamber of Commerce, Inc. shall promote cooperation in all matters of interest to the business and professional men and women of the Harbor Country Community; to develop an increased civic interest; to create and maintain higher standards in business dealings; to correct trade abuses; to aid and protect its member..."*

To me, this means the Chamber should not be content in just promoting the area. This means that the Chamber must take an active role in establishing a positive business environment. We must actively promote government policies that benefit the majority of business owners. We must be a resource center for business and not just a marketing vehicle for the area. We should be promoting the area as a place to live, not just visit, as a place to start a business or move an existing business.

It is the Chamber's mission to bring together the governmental bodies and the business interests. The businesses of the Harbor Country area contribute over \$500,000 in local taxes to our governments. In the City of New Buffalo, 18% of the local tax revenue is contributed by the business community. This does not even take into consideration the dollars paid for services such as

water and sewer. What's good for businesses is good for the communities.

I am often told that the interests of the business community are not heard. This is our fault and not the fault of the local politicians. They are responding to those who speak the loudest. We must build a communication with the governments. They cannot meet our needs without knowing what they are.

We at the Chamber have an obligation to speak for the businesses we represent. We are in a position to better look at what is best for the whole area. Some would argue that a business in Sawyer is not affected by the policies and business environment in New Buffalo. But I would say that what is good for one small part of Harbor Country benefits all of Harbor Country. When Three Oaks thrives; New Buffalo benefits.

If we are to speak, we must speak together and show our strength as an organization. We must be willing to take a stand. We must show our strength and work together. Yet, this is a tough thing to do. It will take courage from the board and support from the members. It is often easier to have no opinion, than to take a stand. You or your business may not agree with every issue, but we need you to stand behind us as we take a stand. It will be vital that all members voice their concerns to insure the board addresses the issues that are of the utmost importance. The more we hear your voice, the better it will insure that the right priorities are being addressed.

Come to the meeting on August 21 and together we will begin to form a partnership with our governments "in creating an atmosphere conducive to the establishment and success of business and industry compatible with the quality of life within Harbor Country".

**The Chamber meets  
the City of New Buffalo  
Thursday, Aug. 21, 1 p.m  
Harbor Grand Hotel**

Representatives of the City of New Buffalo will be on hand to listen to business concerns, address solutions and connect with a valuable part of their community.

## Check your business listing

By the time this edition of the Connection is published, we will have upgraded to the newest version of the Chamber's web site, [www.harborcountry.org](http://www.harborcountry.org). We have been very busy making the transition to the new site, and as with anything of this magnitude, it is possible that some things may have been omitted or overlooked. We will need help from all our members to log on to the site to make sure their business listings are correct and intact.

Therefore your courteous support and kind understanding is appreciated when you call the chamber office to

report any corrections. You will also notice that the new search capability on the site may or may not bring up your listing. The search results are based on content found in your listing and database profile. Members who have purchased hyperlinked listings will have the advantage of a 30 word text description which enhances the ability to be found in a search.

The Chamber office has sent out forms to be sent back with information containing additional business attributes for the Chamber member database profile. If you have not returned the form,

the lack of the additional information will minimize your visibility through the site search. There is no deadline to return the form, but every day your listing is not found, is potential business lost. If you need a database profile form, contact Sue or Patty at the Chamber office: 269-469-5409.

The next few weeks will be critical in fine tuning the new site to steer visitors to you, our members. Your patience and participation will be extremely helpful and appreciated.

## Scam alert: phony health coverage

A July bulletin from the Michigan State Police included a scam alert about phony health coverage. MSP agreed to share this information with our Chamber of Commerce.

Con artists are selling phony group health coverage to small businesses and consumers who are looking for lower-priced insurance to beat today's skyrocketing premiums.

These scams are operating in nearly every state. They are stealing millions of dollars from people across America. These swindles can leave you dangerously uncovered when medical bills arrive or your health is on the line.

You could be next. Here's what you should know...

### How the scam works

You're contacted by an insurance agent or other rep who tries to sell you group health insurance at rock bottom prices. You may also receive slick marketing material in the mail or see enticing ads. Typically, you're promised premiums up to 50 percent below normal plus superior coverage and a large, con-

venient network of skilled medical providers.

Coverage is too easy. The insurance is also too easy to obtain - too easy. You need a cursory or no medical exam and you do not fill out a medical questionnaire. And you can sign up even if you already have an illness or injury for which other plans have turned you down. You may simply have to join an association or union and write out a premium check.

### No licenses

The agent or rep also falsely insists that federal law exempts the plan from state licensing (in fact states do require licenses). It's an amazing deal - and phony.

### No insurance

You have no health coverage or provider network. Your insurance company is fake, and the "association" exists only on paper. Your premium money is being stolen.

### You foot the bills

You end up paying all medical bills yourself. Many people end up paying

hundreds or thousands of dollars out of their own pockets - including critical treatment such as kidney transplants, chemotherapy and eye surgery. People have spent their life savings, sold their homes, gone into debt, wrecked their credit and disrupted their lives.

### Health endangered

Your health also could be in danger. Some people have delayed urgent medical care, threatening to make their illness worse.

### Financing crooked lifestyles

And what happens to your stolen premiums? The crooked plan's owners spend your money on mansions, vacations, jewelry, large salaries and other luxuries.

### 10 Warning Signs

Watch for these warning signs of a possible swindle:

1. The coverage costs 25% or more below the norm, yet promises generous benefits and a large provider network.
2. The plan readily accepts people with serious illnesses and other medical conditions that other plans normally reject.
3. The insurance has few or no underwriting guidelines - the agent or rep appears almost too eager to sign you up.
4. You're approached by an insurance agent, phone or direct mail. Honest group plans normally are sponsored by your employer and aren't sold directly to individuals.
5. The plan isn't licensed in your

See **SCAM** next page

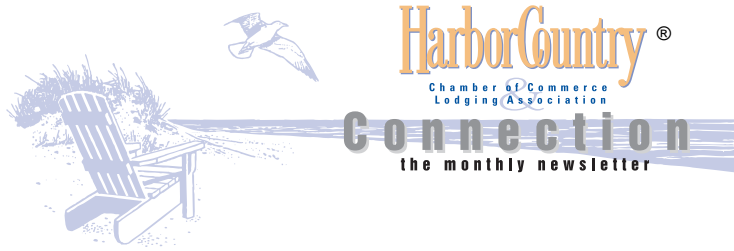
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**CHECK YOUR  
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### **SCAM** from page 3

state, and the agent (falsely) assures you the federal ERISA law exempts the plan from state licensing.

6. The plan seems like insurance, but the agent or rep avoids calling it “insurance,” and instead uses evasive terms such as “benefits.”

7. The agent or rep doesn’t have clear answers to your questions, seems uninformed, or avoids sharing information.

8. You’ve never heard of the health insurance company and nobody else has either.

9. You have to join an “association” or “union” to obtain the health coverage. But you get no voting rights, receive no bylaws or other material, and aren’t involved in the group’s activities.

10. Your hospital keeps calling you to complain that your health plan isn’t paying your medical bills. Often the plan’s reps keep making flimsy excuses, or stop returning your phone calls altogether.

#### **4 Ways to Protect Yourself**

Play it safe and smart before buying your health coverage:

1. Contact your state insurance department. Ask if the insurance company is licensed in your state or has a history of complaints.

2. Watch for slight differences in names between an unlicensed and licensed insurance company. Often the phony name closely resembles a legitimate insurer. One example: The crooked *Employers Mutual LLC* sounds just like the real *Employers Mutual Insurance Company*.

3. Never rely on slick marketing literature or high-pressure sales pitches. Check the facts yourself by calling your state insurance department.

4. Back off and ask questions if..

-the deal sounds too good to be true;

-the agent or rep insists that you buy now;

-the agent or rep sounds evasive when you ask direct questions.

#### **The Suspects**

Here are several operators that state regulators are working to shut down. There are many others, so be careful: Ajax Health Benefit Plan, American Benefit Plans, American Heartland, Britannia International Life & Casualty Ltd., Employers Mutual, LLC, ERISA Advantage, Fairway Employment Services, Fairway Human Resources Management, Fairway Health Plan, Fairway Claims Administration and Central Management, Inc., First Access Health Plans, N.A.P.T., O.T.R. Trucking, Professional Benefit Mangers, SAI Plus, SAI Med Health Plan, Service and Business Workers of America (SWBA) Local 125, United Employers Voluntary Employee Beneficiary Association, Universal International Insurance Co. Ltd., TRG Marketing, Welfare Benefit Trust Plan and Well America, Inc. (Source: Association of Certified Fraud Examiners)

*This article was compiled by Marisue Hojnacki in cooperation with the Michigan State Police.*

**HCC**