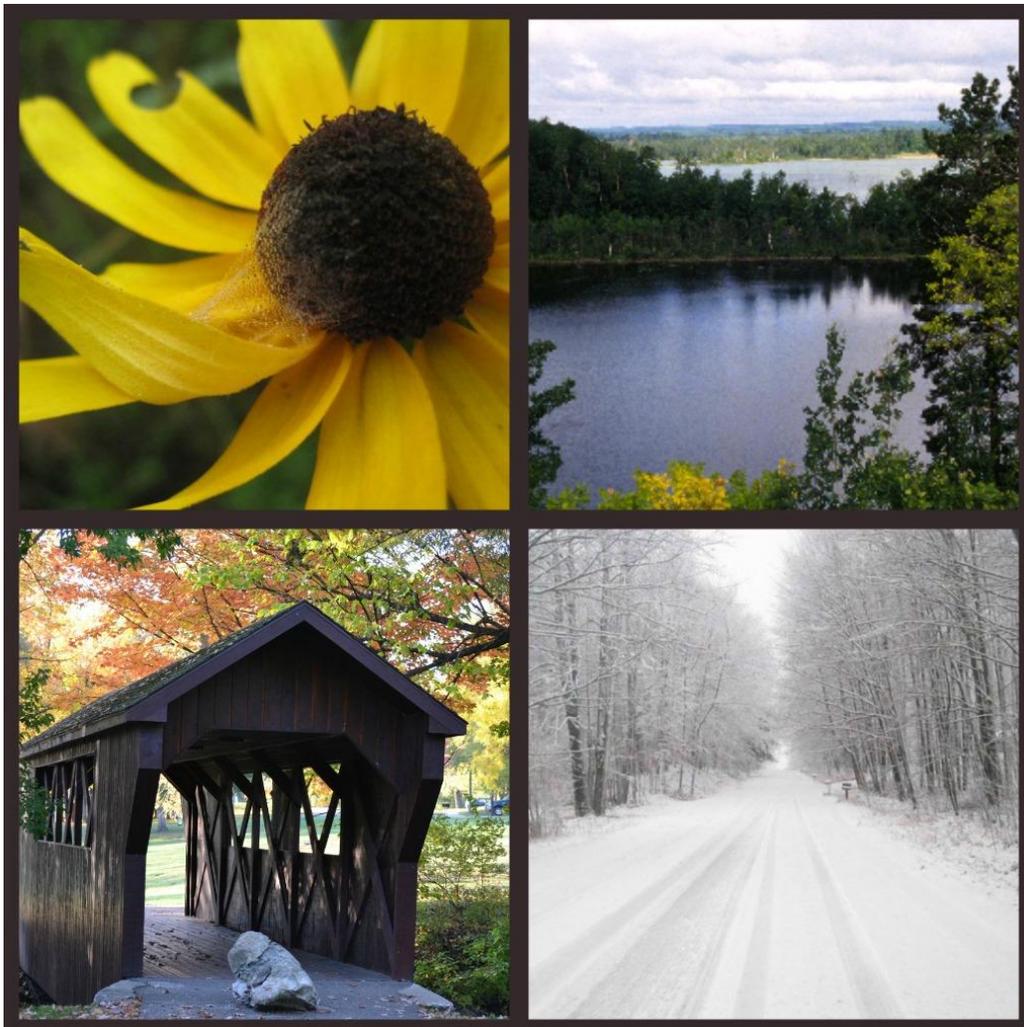


Everything You Need To Know To Do Business In Ogemaw County

Serving the communities of West Branch,
Rose City and Prescott, Michigan



Welcome!

We would like to thank you for considering doing business in Ogemaw County. This packet is designed for every business from a startup to an established business that has been operating for 100 years. We wanted to give you a snapshot of what we have here and how to reach it when you need to. This packet is a collaboration between the West Branch Area Chamber of Commerce, Ogemaw County Economic Development Corporation and area businesses that is updated annually. You will find in Ogemaw County we are firm believers in collaborating resources for a better tomorrow. We can't wait to start doing business with you.

Have A Great Day!

Christie Blackford, President
West Branch Area Chamber of Commerce

Kathy Adair, Past Director
MSU Extension/Ogemaw EDC Partnership



MICHIGAN STATE | **Extension**
UNIVERSITY

This publication is available to download online at the following websites:

www.wbacc.com www.everythingogemaw.com
www.westbranch.com www.visitwestbranch.com

Other helpful resource websites:

www.michigan.gov/business www.misbtcdc.org www.sba.gov

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Who's Who in Ogemaw County

Many agencies and organizations share in the commitment to develop, grow, and retain businesses in Ogemaw County. Here is a quick snapshot of local resources:

| Organization/Key Responsibilities | Contact |
|---|---|
| <p>West Branch Area Chamber of Commerce is here to attract, promote and retain business in the West Branch area. We are a membership driven organization that has the best interest of our members and the community in mind. We focus on enhancing our current assets and growth for the future.</p> | <p>Christie Blackford, President 989-345-2821 chamber@westbranch.com www.wbacc.com</p> |
| <p>MSU Extension/Ogemaw County Economic Development Corporation (EDC) Partnership Supports, enhances, and sustains economic development in Ogemaw County. Its role is to act as a communicator and facilitator with municipalities, organizations, and agencies; and provider of educational resources for current and future needs.</p> | <p>(Vacant), Director 989-345-0692 msue65@msu.edu www.everythingogemaw.com</p> |
| <p>Michigan Works! Provides workforce development services for job seekers and local employers.</p> | <p>Brenda Bachelder, Business Services 989-345-1090 bbachelder@michworks4u.org www.michworks4u.org</p> |
| <p>Small Business & Technology Development Center (SBTDC) Provides free, confidential counseling for new or existing small businesses.</p> | <p>Tim Kellstrom, Counselor 989-362-6407 tkellstrom@michworks4u.org www.misbtdc.org</p> |
| <p>Ogemaw County Building & Zoning Oversees all building and construction related permits as well as zoning administration.</p> | <p>Bryan Stein, Inspector 989-345-3370 bstein@ogemawcountymi.gov www.ogemawcountymi.gov</p> |
| <p>Ogemaw County Clerk's Office Issues Assumed Name Certificates or what is more commonly called, DBA's (Doing Business As).</p> | <p>Gary Klacking, County Clerk 989-345-0215 gklacking@ogemawcountymi.gov www.ogemawcountymi.gov</p> |
| <p>Ogemaw County Treasurer's Office can assist with questions regarding property taxes.</p> | <p>Dwight McIntyre, County Treasurer 989-345-0084 dmcintyre@ogemawcountymi.gov www.ogemawcountymi.gov</p> |
| <p>Ogemaw County Equalization Office assists with equalizing all real and personal property assessments within the county.</p> | <p>John Awrey, Equalization Director 989-345-0328 jawrey@ogemawcountymi.gov www.ogemawcountymi.gov</p> |
| <p>Ogemaw County Register of Deeds Office records, files, maintains and retrieves all documents relating to real estate in Ogemaw County. The real estate records date back to the mid 1800's.</p> | <p>Denise Simmons, Register of Deeds 989-345-0728 dsimmons@ogemawcountymi.gov www.ogemawcountymi.gov</p> |

Getting Started

There is a wide range of resources available to you locally, regionally, and statewide as you look to start, relocate, or expand your business in Ogemaw County.

One helpful tool is a resource guide that can be downloaded at www.TheMEDC.org/startupguide. This booklet, “Guide to Starting and Operating a Small Business” is a publication created by the Michigan Small Business & Technology Development Center (SBTDC) and Michigan Economic Development Corporation (MEDC) and is a comprehensive guide outlining information such as determining the legal structure for your a business, licensing and permits, state and federal tax registration, and tax information if you are self-employed or hiring employees. This free 60+ page book also features a sample business plan outline and additional information useful to business owners.

From the “Guide to Starting and Operating a Small Business” this is a basic checklist outlining steps to start a business:

1. Select a business idea
2. Research
 - a. Industry
 - b. Market, customers
 - c. Competition
3. Startup cost analysis
 - a. Identify location/site
 - b. List start-up needs and costs
 - c. Identify resources needed
 - d. Consider resources available and financing options
4. Write a Business Plan
 - a. Write an outline
 - b. Write a rough draft narrative
 - c. Finalize startup costs
 - d. Project your monthly operating costs
 - e. Project sales
 - f. Complete a Cash Flow Statement
 - g. Complete and Income & Expense Statement
 - h. Do a Breakeven Analysis
 - i. Complete a Sources and Uses of Funds
 - j. Finalize the Business Plan narrative
 - k. Write Executive Summary
 - l. Add supporting documents
5. Management Team
 - a. Lawyer
 - b. Accountant
 - c. Insurance agent
 - d. Marketing/advertising

- e. Other
6. Startup Checklist
 - a. Name availability
 - b. Legal structure/file or register
 - c. Licensing requirements
 - d. State and federal tax registrations
 - e. Register for EIN (TIN)
 - f. Intellectual Property protection
 - g. Business insurance
 - h. Zoning and local requirements
 - i. Site preparation requirements/environmental considerations
 - j. Employee considerations
 - k. Image and branding
7. Obtain financing
8. Start your business!

Getting Some Help

The **Michigan Small Business & Technology Development Center (SBTDC)** enhances Michigan's economic well-being by providing counseling, training, research and advocacy for new ventures, existing small businesses and innovative technology companies. With offices statewide, the MI-SBTDC positively impacts the economy by strengthening existing companies, creating new jobs, retaining existing jobs, and assisting companies in defining their path to success.

The State Headquarters, located at Grand Valley State University, supports 12 regional offices and over 30 satellite offices, each providing counseling and training to small business owners and entrepreneurs throughout the 83 counties in Michigan through a cooperative agreement with the U.S. Small Business Administration.

Example of some services offered:

- Market Research
- Business Plans
- Assist in preparing for financing
- Fundamentals of Finance
- Financial statement creation and analysis
- How to start a small business

Contact our local SBTDC counselor Tim Kellstrom at 989-362-6407 or tkellstrom@michworks4u.org. Tim is located in the Michigan Works Service Center in Tawas, but meets with clients in Ogemaw County regularly.

Is your idea agriculture or food related? The **MSU Product Center** can help you develop and commercialize high value, consumer-responsive products and businesses in the agriculture and natural resource sectors. Whether you are a budding entrepreneur or an established company, the

Center is your key to the front door of MSU's vast and varied technical expertise, research, outreach, and educational services. Visit www.productcenter.msu.edu for more information.

Community Profile

General Demographics

Ogemaw County population: 21,699 (2010)

Median Household Income: \$32,585 (2009)

Median income is the amount which divides the income distribution into two equal groups, half having income above that amount, and half having income below that amount.

Housing units: 16,047 (2010)

A house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

Households: 9,283 (2010)

Includes all of the people who occupy a housing unit.

Median age: 47.6 (2010)

The age that divides a population into two numerically equal groups; that is, half the people are younger than this age and half are older.

Labor Market Information – October 2011

Labor Force: 9,082

Employed: 8,245

Unemployed: 837

Unemployment rate: 9.2%

Sources: Michigan Labor Market Information www.michigan.gov/lmi

U.S. Census Bureau www.census.gov

Ogemaw County's Largest Employers

West Branch Regional Medical Center – 342

West Branch-Rose City Schools – 312

Forward Corporation – 148

Sandvik – 101

AuSable Valley Community Mental Health – 100

Tanger Outlet Center – 325

Bortz Health Care – 200

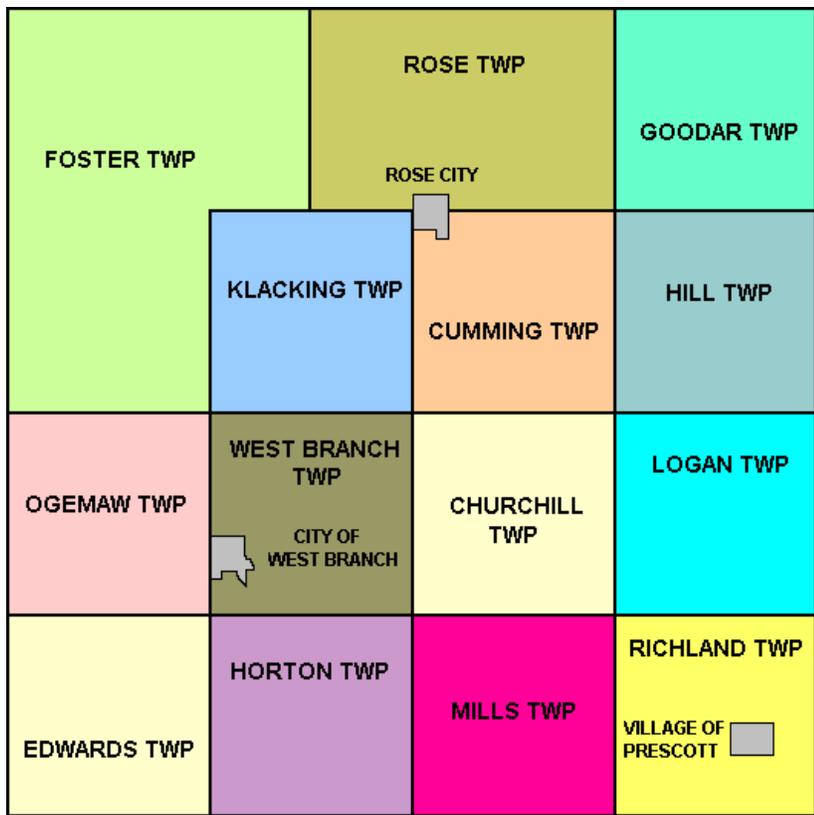
County of Ogemaw – 139

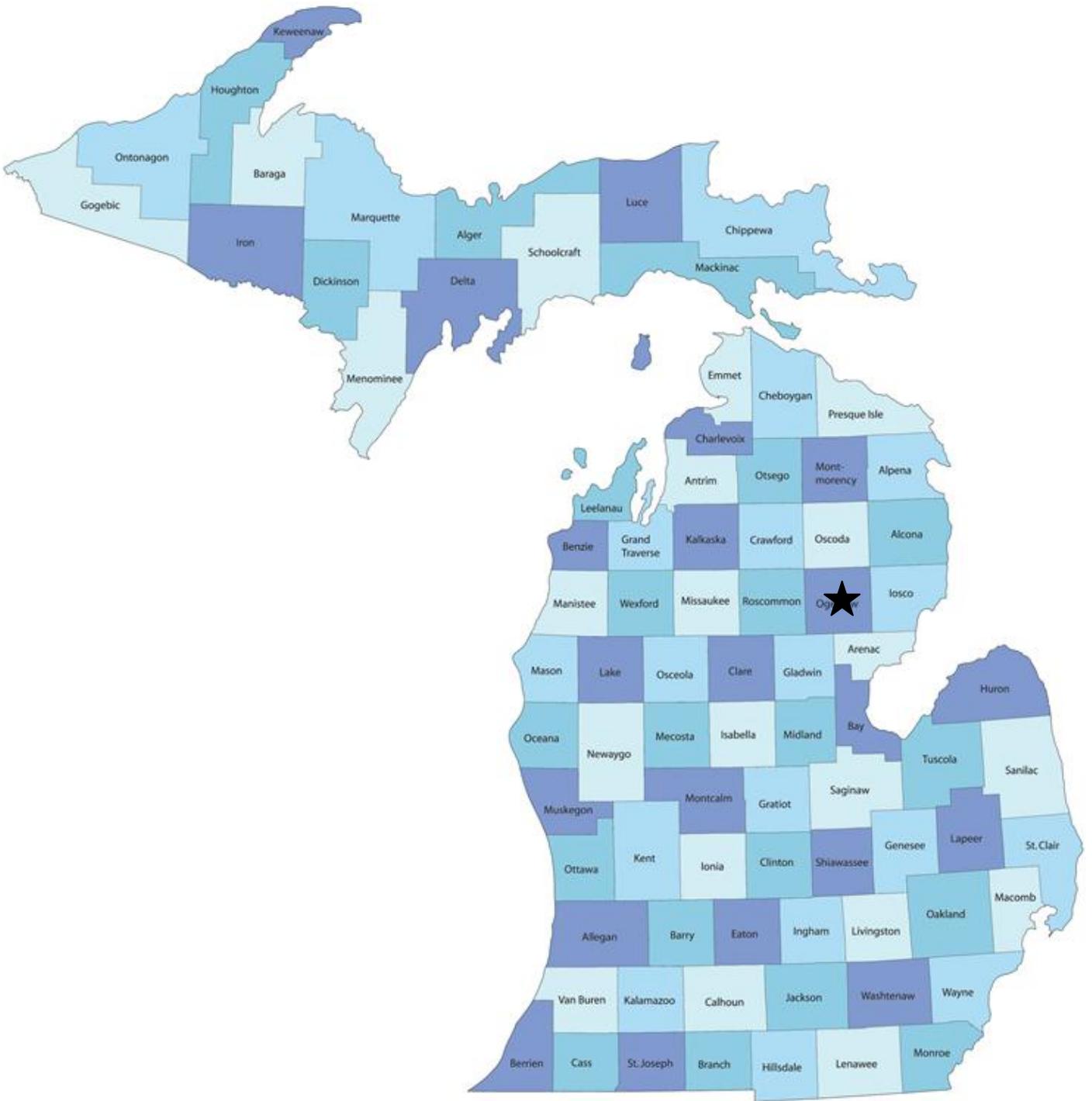
Walmart Corporation – 100

Home Depot – 100

Current as of December 2011

Maps





Municipal Departments, Services, & Contacts

It is important for businesses to ensure compliance with local laws and regulations. Be aware of zoning regulations or else your business may be fined or closed down. The **Ogemaw County Zoning Ordinance** is administered throughout the County, except within the borders of the City of West Branch, West Branch Township, and Edwards Township. This ordinance encompasses the types of businesses allowed in certain zoned areas as well as signage and setbacks. Contact Glenda Colclasure at 345-3370 for general county zoning; Bryan Stein at 345-3370 for Edwards Township; Jay Spaulding at 345-5450 for West Branch Township; and Tom Youatt at 345-0500 for the City of West Branch. You may also visit each municipality's website for further information for maps and planning documents.

The **Ogemaw County Building Department** suggests you contact them before any work is started to avoid any problems with permits or zoning. They can assist you with obtaining the proper permits regarding any new construction or modifications to current buildings, as well as provide direction for other steps you may need to take to be compliant. Visit the building department's section of www.ogemawcountymi.gov or call 345-3370 for more information on permits and applications you may need.

The **Ogemaw County Clerk's** office issues Assumed Name Certificates or what is more commonly called, DBA's (Doing Business under an Assumed Name). It is a legal document and it based on state law (MCL 445.1). A sole proprietor or general partnership conducting business within Ogemaw County is required by law to file its business name with the County Clerk's office. The Assumed Name Certificate protects the name of the business. Generally speaking, a DBA should be filed in every county where a business is transacting business. The Assumed Name certificate is valid for 5 years and the fee to file, renew, or amend the certificate is \$10.00. Once the certificate expires, the name that was registered by an individual is no longer "protected" and may be registered by someone else. The County Clerk's office sends out a notice approximately 2 weeks before expiration of the certificate. Upon application for a DBA, the proposed name will be checked to ensure it has not already been registered. You will receive two certified copies of the certificate. You must be 18 years of age to file a DBA. The County Clerk's office reserves the right to refuse the registration of a proposed business name that is similar to an existing DBA that may cause confusion or deception. If your business is incorporated you file at the state level. The following entities do NOT file at the county level: Corporations • Limited Partnerships • Limited Liability companies • Assumed names owned by corporations • Non-profit corporations

If you fall within the list of corporate entities listed above, you may contact the State of Michigan Bureau of Commercial Services, Corporation Division or call 517.241.6000.

The **Ogemaw County Treasurer's Office** is a primary information center for property tax collections and foreclosure proceedings, and can assist local businesses with current and past property tax data, collection processes, and mailing change of address requests.

The **Ogemaw County Register of Deeds Office** records, files, maintains and retrieves all documents relating to real estate in Ogemaw County. The real estate records date back to the mid 1800's.

Each document is carefully checked to make sure it complies with all the recording requirements. Documents are then time stamped, given a document number, indexed and copied to be a permanent recording. The Register of Deeds also serves as Chairman of the County Plat Board which reviews and approves all new subdivisions within the County.

The **Ogemaw County Equalization Department** is a source for real and personal property tax, assessment, and land information. Land divisions pursuant to Public Act 288 of 1967, or what is commonly known as the Land Division Act, are also administered through the equalization department.

Businesses would want to contact the **Ogemaw County Road Commission** for potential property access issues. There are permit forms for driveway access depending on if the property is on a State Highway, Primary County Road, or Local Road. Typical issues that are looked at when applying for a permit are sight distance, traffic counts, and potential land usage. The permit form and driveway rules are available on their website. Some roads are weight restricted year round and others are restricted in the spring time. Weight restrictions are explained on the website, as well as maps of roads that are maintained by the Ogemaw County Road Commission. If you have any questions, visit the Road Commission website www.ogemawcrc.org or call them at 989-345-0234.

| Municipality | Contact Person | Office/Hall Address | Office Phone & Website (if available) |
|---------------------------------|-----------------------------------|--|--|
| Ogemaw County Building & Zoning | Bryan Stein, Inspector | 806 W. Houghton Avenue West Branch, MI 48661 | 989-345-3370 ogemawcountymi.gov |
| Ogemaw County Clerk | Gary Klacking, Clerk | 806 W. Houghton Avenue West Branch, MI 48661 | 989-345-0215 ogemawcountymi.gov |
| Ogemaw County Equalization | John Awrey, Director | 806 W. Houghton Avenue West Branch, MI 48661 | 989-345-0328 ogemawcountymi.gov |
| Ogemaw County Treasurer | Dwight McIntyre, Treasurer | 806 W. Houghton Avenue West Branch, MI 48661 | 989-345-0084 ogemawcountymi.gov |
| Ogemaw County Register of Deeds | Denise Simmons, Register of Deeds | 806 W. Houghton Avenue West Branch, MI 48661 | 989-345-0728 ogemawcountymi.gov |
| Ogemaw County Road Commission | Mike Schultz, Engineer/Mgr | 1250 S. M-33 West Branch, MI 48661 | 989-345-0234 ogemawcrc.org |
| City of West Branch | Tom Youatt, City Manager | 121 N. 4 th Street West Branch, MI 48661 | 989-345-0500 westbranch.com |
| City of Rose City | Cindy Wiltse, City Clerk | 410 N. Williams Street Rose City, MI 48654 | 989-685-2103 |
| Village of Prescott | Mark Janowski, President | 203 N. Sherman Prescott, MI 48756 | 989-873-5675 |
| Churchill Township | John Clark, Supervisor | 1308 State Road West Branch, MI 48661 | 989-345-0096 |
| Cumming Township | Charles Katynski, Supervisor | 751 N. Morrison Road West Branch, MI 48661 | 989-685-2894 |
| Edwards Township | Louis Winter, Supervisor | 3601 Wickes Road West Branch, MI 48661 | 989-345-1321 |

| | | | |
|-------------------------|-------------------------------|---|--|
| Foster Township | Sandy Miller, Supervisor | 1968 Clear Lake Road West Branch, MI 48661 | 989-345-2701 fostertownship.com |
| Goodar Township | Cliff Chase, Supervisor | 6473 County Line Road South Branch, MI 48761 | 989-257-3455 goodartwp.com |
| Hill Township | Rob Reid, Supervisor | 4985 Townhall Road Hale, MI 48739 | 989-728-5131 |
| Horton Township | Karen Michael, Supervisor | 2120 Rau Road West Branch, MI 48661 | 989-345-1743 |
| Klacking Township | Debbi Thomas, Supervisor | 405 N. Campbell Road West Branch, MI 48661 | 989-345-2999 |
| Logan Township | Kathy David, Supervisor | 4507 E. M-55 Prescott, MI 48756 | 989-873-5532 |
| Mills Township | Lloyd Saunders, Supervisor | 2441 Greenwood Road Prescott, MI 48756 | 989-873-4411 |
| Ogemaw Township | Denis Stephens, Supervisor | 1990 Gray Road West Branch, MI 48661 | 989-345-3440 ogemawtownship.org |
| Richland Township | Bill Cliff, Supervisor | 3620 McLean Road Prescott, MI 48756 | 989-873-4135 |
| Rose Township | Louis McKellar, Supervisor | 3380 Lupton Road Lupton, MI 48635 | 989-473-2001 |
| West Branch Township | Jay Spaulding, Supervisor | 1705 S. Fairview Road West Branch, MI 48661 | 989-345-5450 westbranchtownship.org |

Downtowns

When a community participates in a comprehensive revitalization effort, its downtown can experience a return of economic vitality. Benefits include protecting and strengthening the existing tax base, creating a positive community image, creating visually appealing and economically viable buildings, attracting new businesses, creating new jobs, bringing new residents to the area, increasing investment in the area, and preserving historic architectural resources.

DDA's

In four municipalities, a downtown development authority (DDA) is actively working to improve their district:

City of Rose City – Mayor Dave Reasner – 989-685-2103

City of West Branch – City Manager Tom Youatt – 989-345-0500

Ogemaw Township – DDA Chairperson Yvonne DeRosio – 989-387-8887

West Branch Township – DDA Administrator Steve Steinhauer – 989-345-4003

Michigan Main Street Program

West Branch is currently participating in the Michigan Main Street Program at the Associate Level. The Michigan Main Street Program supports downtowns and traditional commercial neighborhood districts by promoting and implementing the Main Street Four-Point Approach® (design,

organization, promotions, and economic restructuring) in communities across the state. This approach helps build partnerships and collaboration among stakeholders and encourages historic preservation. It promotes environmentally-sustainable redevelopment, integrates communities' cultural assets and fosters entrepreneurial development and downtown living. For more information about the program, visit www.michiganmainstreetcenter.com.

West Branch Area Retail & Merchants Association

The West Branch Area Retail & Merchants Association, founded over fifty years ago is an arm of the West Branch Area Chamber of Commerce, created for the purpose of retail economic development, promotion of community growth and development by expanding all business within the retail area, promoting programs of a civic, social and cultural nature which are designed to increase the functional and aesthetic values of the community. The Association is comprised of any person/business that supports and promotes the area retail industry. Funding for promotional activities is provided through a property tax levied on all downtown businesses within the defined City of West Branch DDA district. Activities include organizing and developing the Fabulous Friday events throughout the summer, bi-annual Art Walk and Wine Tasting events, support of the Music in the Park, Miss Victorian scholarship candidates and the Christmas Fantasy events.

President – Joe Clark, Morse Clark Furniture – 989-345-0355
Vice President – Peter Fabbri, The Silver Lining – 989-345-5226
Secretary – Christie Blackford, Chamber of Commerce – 989-345-2821
Treasurer – Samantha Fabbri, The Silver Lining – 989-345-5226

Public Safety

Ogemaw County has four police agencies, seven fire departments, an EMS authority and is supplemented by both DNR Conservation Officers and the DNR Fire Service Field Office. All emergency services in Ogemaw County are dispatched from the Ogemaw County Central Dispatch office, located in West Branch. Central Dispatch answers all 911 calls, as well as administrative calls for service. **FOR ALL EMERGENCIES, DIAL 911!**

Law Enforcement

| | |
|--|--------------|
| Michigan State Police – West Branch post | 989-345-0955 |
| Ogemaw County Sheriff's Office | 989-345-3111 |
| West Branch City Police Department | 989-345-2627 |
| Rose City Police Department | 989-685-3051 |

Special Services

| | |
|--|--------------|
| Ogemaw County Corrections (jail) | 989-345-5908 |
| Ogemaw County Animal Control | 989-345-5903 |
| Ogemaw County Central Dispatch (non-emergency) | 989-345-9911 |
| Ogemaw County Emergency Management | 989-345-2911 |
| Ogemaw County EMS Authority (administration) | 989-345-4503 |

County Fire Departments

| | |
|---|----------------|
| Lupton Fire Department | 989-473-2986 |
| Richland/Logan Fire Department | 989-873-4394 |
| Rose City Fire Department | 989-685-2339 |
| Mills Twp Fire Department | 989-873-1515 |
| South Branch Fire Department | 989-257-3455 |
| Ogemaw Fire Department | 989-345-3444 |
| Clear Lake Fire Department | 989-345-5070 |
| DNR Fire Service – West Branch Field Office | 989-345-0472 |
| DNR Burn Permit Line | 1-866-922-2876 |
| Mills Twp Burn Permit Line | 989-873-1717 |

Related Contacts

| | |
|--|--------------|
| Ogemaw Co Humane Society | 989-343-7387 |
| American Red Cross | 989-343-1353 |
| District 2 Health Department | 989-345-5020 |
| AuSable Valley Community Mental Health | 989-345-5571 |
| West Branch Regional Medical Center | 989-345-3660 |
| 82 nd District Court | 989-345-5040 |
| 34 th Circuit Court | 989-345-3560 |
| Probate Court | 989-345-0145 |

Utilities & Telecommunications

Gas

| | | |
|------------|--|--------------|
| DTE Energy | www.dteenergy.com | 800-477-4747 |
|------------|--|--------------|

Electric

| | | |
|------------------|--|--------------|
| Consumers Energy | www.consumersenergy.com | 800-805-0490 |
|------------------|--|--------------|

Communications

| | | |
|------------------------|--|--------------|
| AT&T | www.att.com | 888-727-2100 |
| M-33 Access | www.m33access.com | 888-686-5999 |
| Charter Communications | www.charter.com | 888-692-8635 |

Water/Sewer (some may have limited service available; please call for more info)

| | | |
|----------------------|--|--------------|
| City of Rose City | | 989-685-2103 |
| City of West Branch | www.westbranch.com | 989-345-0500 |
| Cumming Township | | 989-685-2894 |
| Ogemaw Township | www.ogemawtownship.org | 989-345-3440 |
| West Branch Township | www.westbranchtownship.org | 989-345-5450 |
| Village of Prescott | | 989-873-5675 |

Transportation



Ground

Points in Ogemaw County are easily accessible by major roads: I-75, M-30, M-33, M-55, M-76. West Branch is accessible at exit 212 and 215 on I-75, the major north-south thoroughfare in Michigan. Rose City and Prescott are accessible at exit 202 on I-75.

Mileage to Ogemaw County:

| | |
|-------------------|-----|
| Alpena, MI | 90 |
| Bay City, MI | 55 |
| Chicago, IL | 330 |
| Cleveland, OH | 315 |
| Detroit, MI | 160 |
| Flint, MI | 100 |
| Grand Rapids, MI | 165 |
| Lansing, MI | 140 |
| Kalamazoo, MI | 225 |
| Midland, MI | 70 |
| Saginaw, MI | 65 |
| Toledo, OH | 200 |
| Toronto, ONT | 220 |
| Traverse City, MI | 95 |

Air

West Branch Regional Airport is a publicly owned facility covering 520 acres. One 5,000 foot runway is available for use. In summer 2010, a groundbreaking occurred for a new terminal building. For more information, please contact Airport Manager Lane Taber at 989-345-1453.

GPS coordinates are:

GPS (Degrees): Lat: 44° 14' 41.326", Lng: -84° 10' 47.313", GPS (Seconds): Lat: 44.244813, Lng: -84.179809

Commercial passenger flights are available at nearby airports: MBS International Airport near Midland (MBS), Bishop Airport in Flint (FNT), Cherry Capital Airport in Traverse City (TVC), and Detroit Metro Airport in Romulus (DTW).

Rail

Lake State Railway services Ogemaw County. Visit www.lsrc.com for maps and more detailed company information.

Industrial Parks & Real Estate Siting

Three Industrial Parks are located in Ogemaw County. Maps of the industrial parks can be found on the following pages.

West Branch Industrial Park I

A limited number of industrial buildings are available in this traditional industrial park. Current occupants include: American Thermoform Machine • AuSable Valley Community Mental Health • Foster Blue Water Oil • L.A.Y. & Co. • Pacific Pride Commercial Fueling • PepsiCo. • Rose Tool & Die • Sandvik • Superior Machine • UPS

West Branch Industrial Park II

Features office and industrial sites available for medical/health related businesses. It is located adjacent to West Branch Regional Medical Center and Seton Cancer Institute. Current occupants include: Allergy & Asthma Clinic • Bay Eye Care Center • Compassionate Care Home Health Services • Court Street Clinic • David T. Miyama, M.D. • Dental Clinics North • District Health Department #2 • Dr. James Tambs • Evergreen Clinic • Farm Bureau Insurance • Horizon Senior Living • Katrina Bonnell PLLC • Knights of Columbus Hall • Lahti Fabrication • Passport Homecare Equipment • Pinnacle Rehabilitation • Primary Care • Progress Physical Therapy • Ravi Lakkaraju, M.D. • Regional Dialysis • Salon & Beyond • Shared Care • Sleep Diagnostics • Social Security Administration • Summit Health • Unity Home Health Care • West Branch Church of God • West Branch Pulmonary & Sleep Center • Willow Tree Restaurant • Wright Brace & Limb • Zettel & Zettel DDS PC

Contact the City of West Branch at 989-345-0500 for information on sites available for development in the two industrial parks.

Rose City Industrial Park

A limited number of industrial buildings are available in this traditional industrial park. Current occupants include: American Plastic Toys • American Pleasure Products • Delt Forge • E & D Bark • RPM Electric

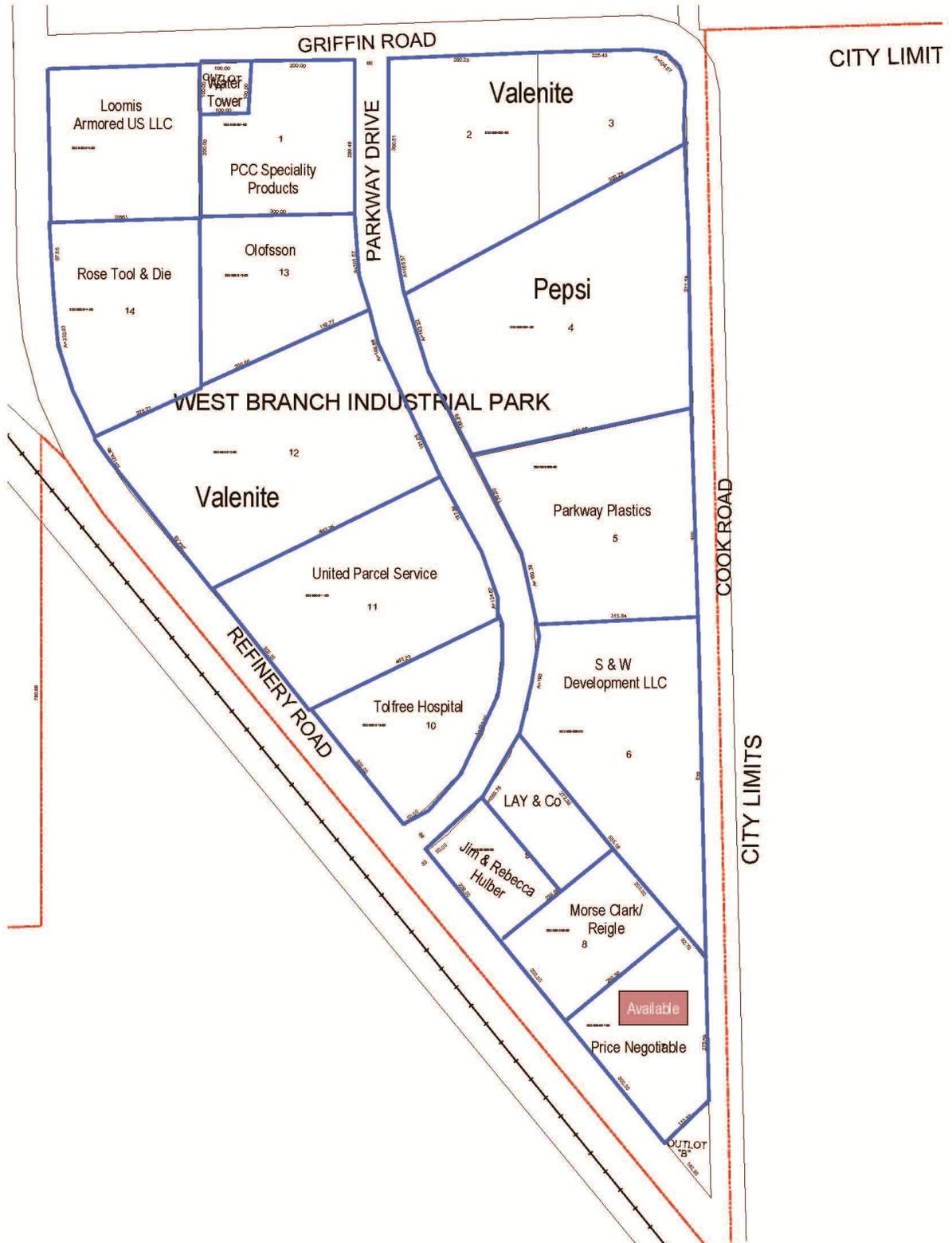
Lot 15 is the only vacant parcel, and can be purchased for \$1.00. It features water and sewer, and can be split. Contact the City of Rose City at 989-685-2103 for more information.

Commercial Real Estate Listings

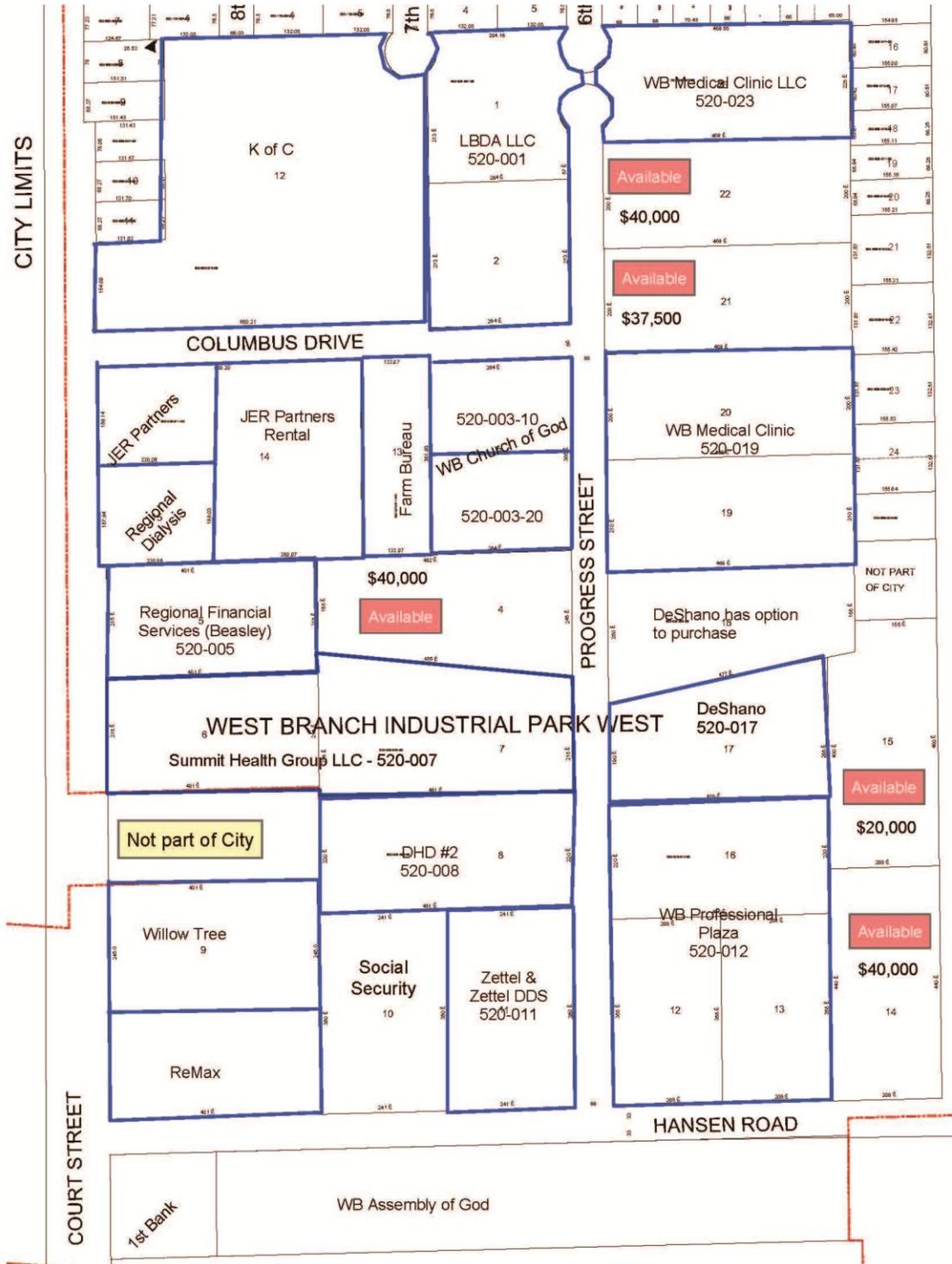
Commercial real estate listings can be found at the North East Michigan Board of Realtors website, www.prohomesellers.com. Additionally, residential and vacant property listings are also available.

Industrial Park Maps

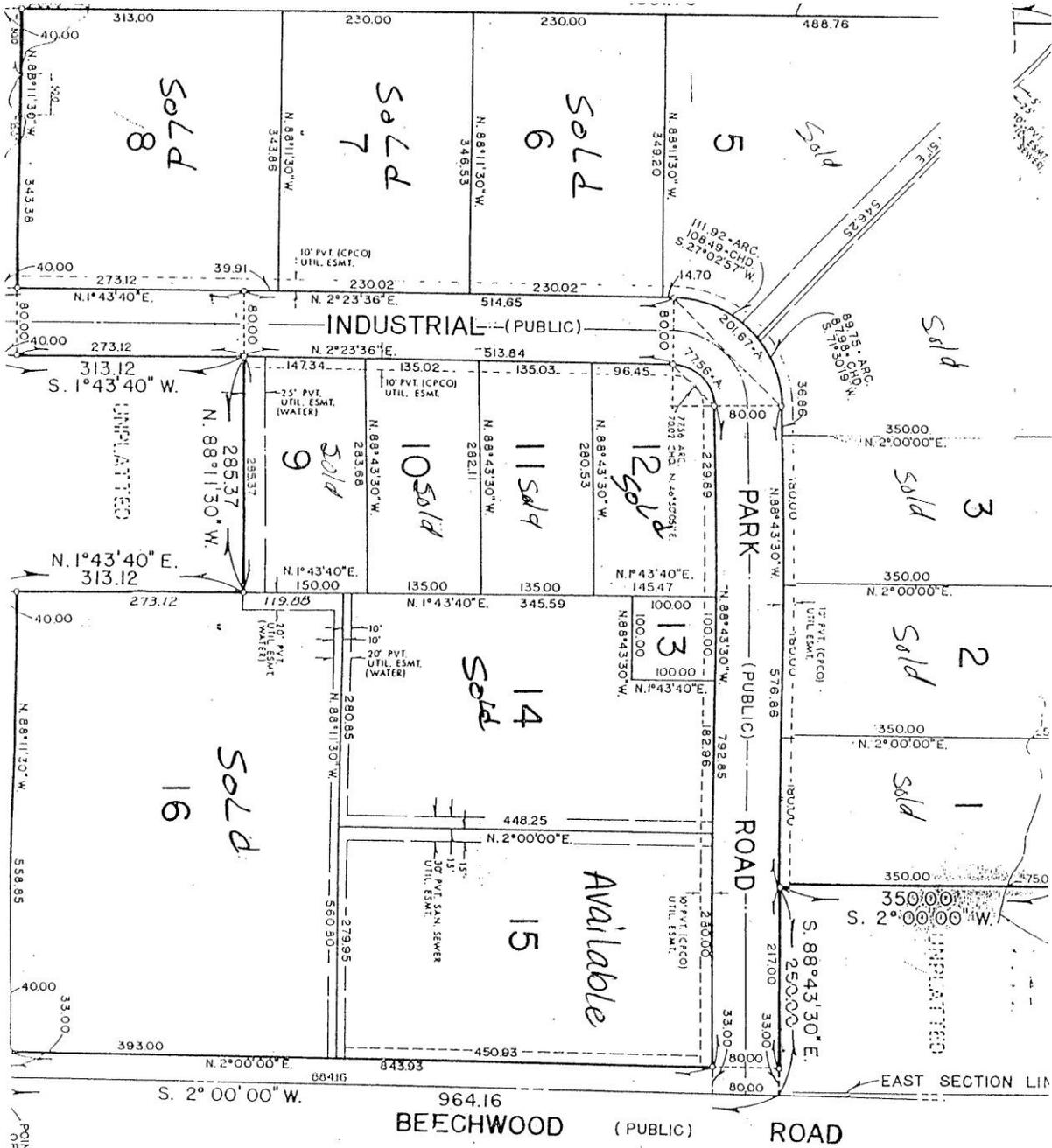
West Branch Industrial Park I



West Branch Industrial Park II



Rose City Industrial Park



Rose City Industrial Park

Financial Resources

Banks, Loans & Accounting

The community banks have more local presence for making loan decisions and servicing customers some might find more accommodating than some larger banks. They can make local decisions typically quicker and you work face to face with a lender giving you better service. These typically are managed by local boards with a corporate structure. Depending on your needs will depend on the institution that best suits you and your business. All of the local banks write business term loans and lines of credit and most are full service with Saturday hours and drive thru banking. Some of the community banks can also accommodate larger business relationships as they have a larger corporate structure and have the ability to participate larger loans within their affiliate banks in their holding company.

The variety of accountants and record keepers is also a great resource of Ogemaw County. If you want a full service accountant or someone to just do your taxes we have it all. There are local CPA offices that have their specialty in audit, tax, payroll, quick books so you can get assistance for doing monthly or quarterly financials to assist management in making informed decisions.

For legal services, several attorneys are available each having different specialties either in real estate, business, form of ownership, trusts, etc. Deciding what type of legal entity your business should be formed under may take the assistance from an attorney and filing those necessary papers with the State can be done with their assistance.

The **Small Business Administration** is a government program to assist banks by making available loan guarantees for loans the banks would originate, collect payments and service. There are eligibility requirements for these business loans. These programs can offer a certain percentage guaranty of the loan from 75% to 85% based on loan size and also make more accommodating terms such as a longer amortization for repayment of the loan. Loan terms are typically 5-10 years for working capital, inventory, machinery and equipment (not to exceed the useful life of the equipment) loans. Real estate loan terms can be longer going up to 25-years. There are applicable fees and costs associated with these types of loans along with normal underwriting and costs associated with getting a loan.

USDA Rural Development also provides Business and Industry Guarantees to loans originated by Banks typically at larger dollar amounts. An 80% Guaranty is available for loans up to \$5 million dollars; 70% guaranty for loans between \$5 - \$10 million and 60% guaranty for loans exceeding \$10 million dollars. The goal is to improve, develop or finance business, industry or employment and to improve the economic and environment in rural communities. Proceeds are typically used for modernization, expansion of buildings or facilities and also for the purchase of equipment, leasehold improvements or inventory. Loan purpose must be consistent with the general purpose contained in the regulation. There is a fee based upon the guaranteed portion of the loan and loan amount along with typical loan fees associated with business lending.

Contact one of our local banks for further information regarding financial resources available.

Where is my free money? The unfortunate truth about grant scams

Too often, we are asked, *so I heard that the government has free grant money for businesses? Or, a company has guaranteed me that they will secure grant money for me if I send some startup money to them. Is this legitimate?* Quite often the majority of questions asked about small businesses are regarding financing and grants. Unfortunately there is no such thing as free grant money, regardless of guarantees made. These companies are legitimate only because they work within legal guidelines. They use high pressure tactics or create a sense of urgency to get a business owner to commit to sending money but do not actually secure grant money. For example, they say they will refund your \$1,000 minus expenses incurred if you aren't 100% satisfied. So, when you complain they may tell you they have incurred \$900 in expenses and send you back \$100 and have done nothing to help you. It's unfortunate but has happened locally. Remember, if it sounds too good to be true, it probably is! Our local lending institutions would be happy to meet with you and discuss legitimate financing and loan options.

Workforce Development & Training Programs

We are proud to have Kirtland Community College and Baker College offering classes at satellite campuses in our area and working closely with our education system to help our students' transition into higher education. Kirtland's M-TEC is also resource for employers and can provide on-site technical training. Workforce development program assistance is provided by Michigan Works! and AuSable Valley Community Mental Health. Read on for additional information.

Colleges

Kirtland Community College in Roscommon offers 80 degree and certificate programs and seven transfer programs as well as the **Michigan Technical Education Center (M-TEC)** facility in Gaylord.

The M-TEC facility has been designed by business and industry for business and industry. Using the expertise and input of local and regional manufacturing, building trades, and technology professionals, architects and engineers have created a 28,000 square-foot facility capable of supporting the current and future workforce development training needs of the region. The M-TEC facility contains a precision tool and general manufacturing lab, construction technology labs, a welding lab, a computer-aided drafting and manufacturing design lab, and nursing and sonography labs, as well as classrooms that support general and computerized instruction. For more information please contact Kirtland Community College at 989-275-5000 or visit www.kirtland.edu. The M-TEC can be reached at 989-705-3600 or by visiting www.kirtland.edu/mtec.

Baker College is the largest independent college in Michigan and locally operates a small campus out of Ogemaw Heights High School in West Branch. Call 989-343-2036 or visit www.baker.edu for more information about programs available.

Workforce Development

In order to provide information, materials and support to entrepreneurs at any stage, **Michigan Works!** offers a Small Business Resource Center located inside the Michigan Works! Service Center in West Branch. The Resource Center is equipped with a computer, printer, fax and written materials and books focused on starting and maintaining a business. To help your business get established with new employees, they offer the following services at no cost to you:

- Advertising your job openings on the Michigan Talent Bank
- Receiving customized resume searches for qualified applicants
- Distributing and collecting applications/resumes and forwarding them to your office
- Using our office space for interviews

At any time, you can take advantage of:

- Customized training
- Incumbent worker training
- Informational employer workshops
- On the Job Training programs
- Apprenticeship programs
- Rapid response for lay offs

The Business Solutions Professional staff is dedicated to providing business assistance. Our services include help with incentives, workforce development, financing and connections to public/private resources. Contact Michigan Works! at 989-345-1090 or visit the West Branch Service Center on M-76 in West Branch (near Ogemaw Lanes) for more information about these beneficial programs.

The Employment Services program at **AuSable Valley Community Mental Health (AVCMH)** specializes in creating successful employment matches. They have a track record of successful placement using the following process:

- They ask businesses about their current and future hiring needs
- They assess the skills, abilities, and ambitions of their clients who WANT to work
- They help businesses and people connect when mutually beneficial opportunities arise
- They provide on-going support to the business and client to ensure a successful placement
- Contact AVCMH at 989-345-5540

Healthcare & Schools

Healthcare

In addition to West Branch Regional Medical Center, the county is home to many general practices and specialty medical practices, a regional dialysis center and home health and rehabilitation care. The District Health Department includes staff in environmental health, public health education, and public health services. Visit www.wbrmc.org or www.dhd2.org for more information.

Schools

Ogemaw County features a wide range of high quality educational opportunities. Three K-12 public school systems in the county and one private K-8 system provide parents a choice. Nearby Kirtland Community College offers over 80 degree and certificate programs and seven transfer degree programs. Baker College also offers several local degree programs. Specialized technical training is available through Kirtland's M-TEC Center, and the C.O.O.R. Career Tech Center. Ogemaw County educational organizations work in partnership with area employers to provide worker education and training programs.

| | | |
|------------------------------|------------------------------------|--|
| Kindergarden-8th Grade | St. Joseph School – West Branch | www.wbstjoseph.com |
| Kindergarden-12th Grade | Hale Area Schools | www.haleschools.net |
| | West Branch-Rose City Area Schools | www.wbrc.k12.mi.us |
| | Whittemore-Prescott Area Schools | www.wpas.net |
| Intermediate School District | C.O.O.R. ISD | www.coorisd.k12.mi.us |
| College/Vocational Training | C.O.O.R. Career Tech Center | www.coorisd.k12.mi.us/ct |
| | Baker College | www.baker.edu |
| | Kirtland Community College | www.kirtland.edu |
| | Kirtland M-TEC Center | mtec.kirtland.edu |

Visitor Services & Things To Do

A visit to Ogemaw County is one that your family will remember for many years to come. Enjoy the Ogemaw Hills, Rifle River Valley and traverse the many nature trails that will provide you with hours of entertainment. During your visit here you will become enthralled with the enchanting beauty that this region holds for you. When your travel plans include northern Michigan come spend some time with us here in Ogemaw County.

Ogemaw County is an ideal place to spend a day, a long weekend or an entire vacation. Everything you can imagine is here for your enjoyment. We offer many great scenic adventures that will make your stay seem like a fairy tale. Enjoy the beauty of the Ogemaw Hills and the many trails that abound in the area. If your interest lies in this type of recreation be sure to call us at 800-755-9091. The beauty of this region lies in the wide variety of hills, lakes and streams. Canoeing, trout fishing and swimming are just a few of the many recreational activities that you will find in this vast four season playground. Let your mind wander back to your childhood and remember the fun you had while enjoying the beauty of nature and the feeling of renewed life that comes with being outdoors.

Shopping Opportunities

If shopping is part of your agenda, you've come to the right place. In Ogemaw County you can enjoy the best of both worlds - Enjoy a quaint Victorian city complete with a wide variety of specialty stores that carry a generous selection of gifts or, if you want a major shopping experience, there are factory outlet stores and more!

Rifle River Recreation Area

The Rifle River Recreation Area covers 4,329 acres in Ogemaw County, and is the most predominant recreation facility in the watershed. The park offers 159 campsites, has several hiking trails and several lakes in its boundaries. From biking to fishing to relaxing to birdwatching, the Rifle River Recreation Area is the perfect setting to enjoy your visit to Ogemaw County.

Irons Park

A Municipal Park located on the West Branch of the Rifle River just S of Houghton Avenue on S Valley & Shrigley Streets. Amenities include: Ft. Austin - a modern playscape, reservable shelters for picnics or weddings, bathroom facilities, tennis & basketball courts. The Rivertrail also runs throughout the park and connects to downtown Victorian West Branch.

Special Events

Fourth of July heritage Days, the Ogemaw County Fair and the Victorian Art Fair are just a few of the many outstanding events that take place here each year. For more information and a complete listing of events check out the calendar of events at www.visitwestbranch.com/events.html

Golf

Championship golf and West Branch/Ogemaw County have a lot in common and we think that once you have visited us you will agree that the ultimate golf destination is found right here.

Fall Color Tours

Some of Michigan's most beautiful colors can be found in Ogemaw County. A visitor will not be disappointed during a fall tour of the region. Trees ablaze in gold, reds and orange give way to the splendor of the hills.

Whether you visit us in the spring, summer, fall or winter, you will find every season special in the Ogemaw hills. No Matter how often you travel into our hills you always experience the awe of their beauty.

Our unique vacation land is ideal for all ages. It's a special place where natural treasures and good times yearn to be shared by all. Visit us and you will quickly discover why one vacation here is just not enough.

Organizations

Seeking a volunteer opportunity or group to join? Many municipalities have planning commissions, downtown development authorities, board of review, election committees, and more. Contact your municipality or the county clerk's office for more specific information. Additionally, here is a listing of a wide variety of community groups.

| Organization | Contact | Phone | Type |
|--|--------------------|--------------|---------------|
| 4-H | Dorothy Munn | 989-345-0692 | Youth |
| All Ages Recreation | Gloria Neubecker | 989-685-3999 | Youth |
| American Cancer Society | Pam Hilts | 989-685-2552 | Health |
| American Legion | Leonard Wooster | 989-836-2660 | Veterans |
| American Red Cross | Theresa Zambeck | 989-343-1353 | Service |
| Boy Scouts of America | Ron Zettel | 989-345-3159 | Youth |
| Business & Professional Women | Vicki Seltz Barnes | 989-345-2594 | Professional |
| Fraternal Order of Eagles | Carl Wolverton | 989-345-2990 | Fraternal |
| Girl Scouts of the USA | Kathy Green | 989-345-0975 | Youth |
| Habitat for Humanity | Jamie Stout | 989-345-7085 | Service |
| Hospice of Helping Hands | Blanche Watkins | 989-345-3500 | Health |
| Kiwanis Club | Mike Pugh | 989-345-0978 | Service |
| Knights of Columbus | | 989-345-7110 | Fraternal |
| Lions Club – Rose City | Dave Reasner | 989-685-2293 | Service |
| Lions Club – Skidway | Joe Oleksiak | 989-873-3296 | Service |
| Lions Club – West Branch | Craig Buchoz | 989-345-5792 | Service |
| Masonic Lodge | Michael Babcock | 989-345-2444 | Fraternal |
| Ogemaw Agricultural Society & Fair Board | Peggy Zettle | 989-345-0243 | Family/Event |
| Ogemaw Boys & Girls Club | John Resteiner | 989-345-2817 | Youth |
| Ogemaw Browns Football | Greg Morris | 989-345-2828 | Youth |
| Ogemaw County Literacy Council | Marsha Boyd | 989-345-3033 | Education |
| Ogemaw County Child Protection Council | Brandi DesMarteaux | 989-329-2262 | Youth |
| Ogemaw County Emergency Assistance Program | Erma Lurvey | 989-345-8312 | Human Service |
| Ogemaw Genealogical & Historical Society | Gay McInerney | 989-873-5673 | Historical |
| Ogemaw Humane Society | | 989-343-PETS | Animals |
| Ogemaw Hills Recreation | Margaret Winslow | 989-345-5450 | Recreation |
| Ogemaw Hills Ski Council | Mike Schultz | 989-345-0234 | Recreation |
| Ogemaw Hills Snowmobile Club | Robert Hunpert | 989-343-2822 | Recreation |
| Optimist Club | Chuck Snyder | 989-942-6608 | Service |
| Rods & Relics Car Club | Rhonda Rau | 989-473-3515 | Recreation |
| Rose City Historical Society | Cathy Snider | 989-345-5659 | Historical |
| Rose City P.T.O. | Chris Mehney-Egan | 989-685-3792 | Education |
| St. Joseph P.T.O. | | 989-345-0220 | Education |
| St. Vincent de Paul – Skidway | | 989-873-5797 | Human Service |
| St. Vincent de Paul – West Branch | Joanie Denemy | 989-345-0779 | Human Service |
| Surline Elementary P.T.O. | Kelly Gough | 989-343-2190 | Education |
| Surline Middle P.T.O. | Patsy Marshel | 989-343-2140 | Education |
| Tolfree Foundation | Cynthia Longchamps | 989-343-3690 | Health |
| United Way | Erma Lurvey | 989-345-8312 | Human Service |
| V.F.W. | Mike Thorn | 989-343-2462 | Veterans |
| West Branch Area Retail & Merchant Association | Joe Clark | 989-345-0355 | Industry |
| West Branch Artists Pool | Jason Nuttall | 989-343-1321 | Art |
| West Branch Creative Arts Association | June Longstreet | 989-345-2166 | Art |
| West Branch Film Festival | Pete Fabbri | 989-345-5226 | Youth/Event |
| West Branch Little League | Howie Hanft | 989-345-3786 | Youth |
| West Branch Regional Medical Center Auxiliary | Dee Inman | 989-345-3147 | Health |
| West Branch Soccer League | Juliana Poletti | 989-942-4621 | Youth |

Quick Reference Page

| Municipality/Organization | Contact Person | Office Phone |
|---|---|--------------|
| Ogemaw EDC/MSU Extension | (Vacant), Director | 989-345-0692 |
| West Branch Area Chamber | Christie Blackford, President | 989-345-2821 |
| Michigan Works | Brenda Bachelder, Business Services | 989-345-1090 |
| SBTDC | Tim Kellstrom, Small Business Counselor | 989-362-6407 |
| Cumming Township | Charles Katynski, Supervisor | 989-685-2894 |
| Edwards Township | Louis Winter, Supervisor | 989-345-1321 |
| Foster Township | Sandy Miller, Supervisor | 989-345-2701 |
| Goodar Township | Cliff Chase, Supervisor | 989-257-3455 |
| Hill Township | Rob Reid, Supervisor | 989-728-5131 |
| Horton Township | Karen Michael, Supervisor | 989-345-1743 |
| Klacking Township | Debbi Thomas, Supervisor | 989-345-2999 |
| Logan Township | Kathy David, Supervisor | 989-873-5532 |
| Mills Township | Lloyd Saunders, Supervisor | 989-873-4411 |
| Ogemaw Township | Denis Stephens, Supervisor | 989-345-3440 |
| Richland Township | Bill Cliff, Supervisor | 989-873-4135 |
| Rose Township | Louis McKellar, Supervisor | 989-473-2001 |
| West Branch Township | Jay Spaulding, Supervisor | 989-345-5450 |
| City of Rose City | Dave Reasner, Mayor | 989-685-2103 |
| City of West Branch | Tom Youatt, City Manager | 989-345-0500 |
| Village of Prescott | Mark Janowski, President | 989-873-5675 |
| Ogemaw Co. Building & Zoning | Bryan Stein, Inspector | 989-345-3370 |
| Ogemaw Co. Clerk | Gary Klacking, Clerk | 989-345-0215 |
| Ogemaw Co. Equalization | John Awrey, Director | 989-345-0328 |
| Ogemaw Co. Register of Deeds | Denise Simmons, Register of Deeds | 989-345-0728 |
| Ogemaw Co. Road Commission | Mike Schultz, Engineer/Manager | 989-345-0234 |
| Ogemaw Co. Treasurer | Dwight McIntyre, Treasurer | 989-345-0084 |
| District 1 County Commissioner | (Foster/Ogemaw/Edwards) Greg Illig | 989-345-2955 |
| District 2 County Commissioner | (Edwards/Horton/Mills) John West | 989-873-5839 |
| District 3 County Commissioner | (Richland/Mills) Pete Hennard | 989-942-1309 |
| District 4 County Commissioner | (Logan/Hill/Cumming) Ron Quackenbush | 989-685-2794 |
| District 5 County Commissioner | (Churchill/West Branch) Scott Colclasure | 989-345-7368 |
| District 6 County Commissioner | (West Branch City/Township) Beverly Scott | 989-345-2358 |
| District 7 County Commissioner | (Goodar/Klacking/Rose City/Twp) Bruce Reetz | 989-345-0028 |
| 103 rd District Representative | Bruce Rendon | 517-373-3817 |
| 36 th District Senator | John Moolenaar | 517-373-7946 |
| State of Michigan Governor | Rick Snyder | 517-335-7858 |
| U.S. Representative | Dr. Dan Benishek (Gaylord Office) | 989-448-8811 |
| U.S. Senator | Carl Levin (Saginaw Office) | 989-754-2494 |
| U.S. Senator | Debbie Stabenow (Traverse City Office) | 231-929-1031 |
| Vice President | Joe Biden | 202-456-1111 |
| President of the United States | Barack Obama | 202-456-1111 |

