

Chamber Voice

MISSION: Dedicated to the Growth and Retention of Commerce Through Committed Partnerships **Enhancing Our Quality of Life**

www.belenchamber.com

November 2019

We Are Thankful for You!! Thank you GBCC Family!!



2019 GBCC Board of Directors Executive Board

Anna Duran 505-565-8400 President, SECU

Ray Vigil 505-241-2529 President Elect, PNM Resources, Inc.

Sonya Sanchez 505-610-1294 Sachs Fifth Real Estate

Jennifer Hise 505-864-1200 Treasurer, CEMCO, Inc.

Roderick Storey 505-865-6623 Past President, NM Gas Co.

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Yvonne Sanchez 505-865-3624 Rio Grande Financial Network

TBD

Ex-Officio, Belen Consolidated Schools

Jon Lechel 505-925-8547 Ex-Officio, UNM-VC

TBD 505-864-8221 Ex-Officio, City of Belen

Rhona Baca Espinoza 505-864-8091 Ex-Officio, Executive Director, GBCC

GBCC Office Team JoElla Patterson Membership Specialist, Office Manager

HAPPENINGS

Ribbon Cutting at Valencia County NewsBulletin!!!



Belen Fire Department Celebrates its First Anniversary!



Scarecrow Festival!!! A special thanks to Cynthia Apodaca and New Mexico Water Service Co. For sponsoring the Scarecrow contest. Ronnie Torres did an amazing job!!!



PRESIDENT'S THOUGHTS

Dear Chamber Members,

Can you believe it's November already??? The holidays are just around the corner, don't forget when you make you shopping lists to look for your items locally! There are many small businesses in our community that might just have that special item for you!!



Our October luncheon was a great success!! Thanks to Sachs Real Estate for hosting and to La Dos Gringas for the delicious lunch. Also to our State Representatives for taking time out of their busy schedules to share such informative information with us all!! Congratulations to the Valencia County New Bulletin for being awarded the October Member of the Month award!!

Please join us at our November After hours at Belen Art League on the 6th. A special show will be presented at Studio 508 and the Bugg Lights Museum. It will be a great event!!! Hope to see you all there!!!

Our Chamber will be having our planning retreat on November 2nd at Tierra Del Sol Golf Club. This our strategic planning session that helps us set goals for 2020. There's still time to join our board, if you are interested please contact any current board member or call the chamber office!! We would love to have you as part of our board!!!

Don't forget to come out on November 30th for the annual Miracle on Main Street parade! It is a beautiful event!!!

Happy Thanksgiving to each and every one of you!!! We are so thankful for your membership!! You make us the success that we are!!!!

Your Networking Chamber Board President 2019, Anna Duran





Greater Belen Chamber of Commerce Office News



Rhona Baca Espinoza, Executive Director of Greater Belen Chamber of Commerce

Woo Hoo!!!

As we begin planning for our holiday season, I would like to encourage each of our Chamber members to consider shopping at local businesses. This is key to keeping our local businesses open and strong and thriving!!! We have Shop LOCAL posters for your store front ready to give you here at the Chamber Office. We will continue to get the word out as to the vital impact shopping local has on our local economy. We celebrate each and everyone of you that have invested in our Greater Belen community which includes the entire Valencia County and beyond. If you cannot find what you need in

your community, please consider looking for the product or service in our Valencia County.

We had a full house at our October Networking Luncheon at Sachs 5th Real Estate!! A special thanks to Lorraine and Anthony for being the best hosts ever!! And to the legislators from our county who came out and shared their plans for the upcoming legislative session!!! They inspired us and we are so thankful for their service to our County!!! Janet Montano of La Dos Gringas Restaurant catered a delicious taco bar. Wow. What a great time we had as we honored our October Member of the Month, Valencia County News Bulletin!!

We are excited about our After Hours in November at Belen Art League on Becker Ave. in Belen. It all begins on November 6th at 5:30 pm. Call the office for more info!!!! The Art League has their Christmas Store brimming with beautiful gifts for you to shop!!!

Lots going on this month!!! Along with the City of Belen Miracle on Main Street and Harvey House Festival of Trees Opening on November 30th. The City of Belen Miracle on Main Street Parade will be down Main Street at 6:00pm.

I will once again be out distributing calendars to many of you. I hope to see you soon.

As always, we thank you from the bottom of our hearts for your support and friendship.

Blessings Always!!!
Rhona Baca Espinoza
Executive Director
Greater Belen Chamber of Commerce
rhona@belenchamber.org
505-864-8091 phone
505-864-7461 fax
Www.belenchamber.com



H2 Academics Annual Crafts Fair





Over 40 vendors came out for the H2 Academics Annual Crafts Fair!! Lots of great items were offered and sold!! Proceeds from this annual event go towards scholarships for those children unable to pay for the tutoring services of H2 Academics!

Thank you Holly and Noelle Chavez for your amazing dedication to our local youth!!!

Thank you GBCC Board for your dedication month after month as you give of your talents to make our Chamber better and better. You are one amazing group!!!



GBCC Member News & Woohoos!

City of Belen presents the Miracle on Main Street Festival and Electric Light Parade on Saturday, November 30th. The Electric Light Parade begins at 6:00 pm. The Festival will be held at the Heart of Belen Pavilion from 3:00-8:00 pm. The Festival of Trees Display will be shown all month long from November 30th—December 31st.

Black's Smuggler hosts their annual Crafts Fair on Saturday, November 2nd! Belen United Methodist Women will also have their annual Crafts Fair on November 2nd!!!

Fashion~Food~Folly's 4th Annual Event sponsored by Belen Main Street Partnership and Hub Community Theater Group is on Friday, December 6th! Please check out all the events going on in the valley in flyers to follow! The Hub Community Theater Group will present their beautiful Christmas Show. An Arts and Crafts Show, Dinner, Silent Auction will all be included for \$15.00 in advance or \$20.00 at the door. Get your tickets fast, only 150 will be sold. What a beautiful way to kick off the holiday season!!!

Special Member Info

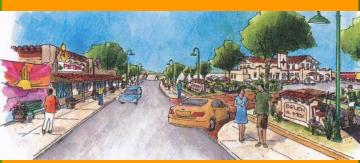


Lots going on with Belen Main-Street Partnership!!! A NMMS Capital Outlay Grant opportunity has been given to us and we recently submitted an \$800,000 grant proposal for the First Phase of our Great Blocks on MainStreet plan. It

would focus on the Becker Ave portion of the plan. So happy!!!

Our First Annual Scarecrow Festival was held on Saturday, October 26th and what a success it was!!! A special thanks to Ronnie Torres and Kelly Cross for running with this awesome festival. Our BMSP Board was on hand to assist and hundreds of local came out and enjoyed a wonderful evening.







BMSP News@Noon Luncheon
What is Placemaking? How to Create a Sense of Place
Free to the Public

October 31, 2019, 11:30-1:00pm Greater Belen Chamber Office

712 Dalies Ave., Beien Please REVP to Rhona or JoElla by Wednesday, October 30th rhona@beienchamber.org or 505-864-8091



Membership Renewals!!!!!!!

Napa Auto Parts 519 E. Reinken Ave Belen, NM 87002 505-864-2246

Larry Scripter, CPA P.O. Box 366 Belen, NM 87002 505-864-6363

Performance Automotive, Inc. 19611 Highway 314, Belen, NM 87002 505-861-1468

McAlister Transportation P.O. Box 69 Wellington, KS 67152

Casa Partners 4NM Kids P.O. Box 418 Los Lunas, NM 87031 505-720-7030

Rio Metro Regional Transit Dist. 809 Copper Ave NW Albuquerque, NM 87102 505-352-3595

Rebecca Long

The Center for Ageless Living 3216 Highway 47 Los Lunas, NM 87031 505-865-8813

Belen Railway Employees

Belen Railway Employees Credit Union 300 North 6th St. First Choice Community
Health
120 S. 9th St.
Belen, NM 87002
505-861-1013

A Perfect Look 838 Didier Ave Belen, NM 505-861-2887

Liz Sagrestano

Belen Goju Ryu Karate P.O. Box 819 Belen, NM 87002 505-864-9568

Boardwalk Gymnastic Center #4 Industrial Park Belen, NM 87002 505-861-1226

> AC Disposal 501 Bernard Ave Belen, NM 87002 505-866-1010

Robert Clark, CPA, LLC P.O. Box 670 Belen, NM 87002 505-861-1040

October Member of the Month:







Valencia County News Bulletin

The Valencia County News-Bulletin is a locally owned and operated community newspaper, dedicated to serving Valencia County through the highest journalistic and professional business standards. The VCNB is published weekly on Thursdays, including holidays — and online at news-bulletin.com.

The News-Bulletin welcomes and encourages commentary, especially on local topics and issues.

Their office hours are from 8 a.m. to 5 p.m., Monday through Friday. They are politically independent, and welcome community submissions from all points of view. And have a new home in the beautiful F & E Building in downtown Belen.

The Valencia County News-Bulletin, an award-winning newspaper is a member of the Greater Belen Chamber of Commerce, the Hispano Chamber of Valencia County, the Los Lunas Chamber of Commerce, the New Mexico Press Association, the New Mexico Foundation for Open Government and the National Newspaper Association.

Their dedicated, professional staff pours an enormous amount of creativity, passion and hard work into the creation of your community newspaper. But ultimately, it is their advertisers who make the Valencia County News-Bulletin & News-Bulletin.com possible, so, please tell them you saw them in the VCNB. Thank you, Valencia County News Bulletin Team who are so supportive of our communities!!!

A delicious lunch presented by La Dos Gringas New Mexican Restaurant was followed by honoring our Member of the Month, Valencia County News Bulletin. Five of our seven legislators cleared their busy schedules and came out and shared their goals for this upcoming legislative session. It was a packed house and a very informative session. We thank Lorraine Sachs Garcia of Sachs 5th Real Estate for opening up her beautiful facility to us for our luncheon!!!







Gain access to over 600 free and low-cost resources to help you start and grow your business!

Need help gaining a competitive edge?

- Information about local and online business training resources
- Using social media to promote your business
- Six Sigma Quality for small businesses
 - · Links to one-on-one help

Need help getting your business off the ground?

Our Start-up Help section includes

- Business Entity Wizard to help you choose the right type of legal entity
- All of the necessary forms to create a business entity
- Sales tax, quarterly estimated tax and other forms required throughout the year
- Access to free business plan software
- · Links to free one-on-one assistance
- Business License and other local requirements

Tired of searching the web for answers?

Find all the resources you need in one place!

- Local, State, and Federal Programs to help businesses
 - · Easy Ways to "Go Green"
- Marketing and Selling Resources
- · Disaster Preparation and Recovery
- Training programs for Owners and Employees
 - Going Global
 - Business Plan Resources
 - · Links for specialized Industries

Is your business in compliance with HR law?

Stay up to date on ever-changing state and federal requirements

- Find all the forms you need to become an employer, hire employees and keep your business in compliance
 - · Job description tools
 - Workplace ergonomic tools
- New Hire Email Service provides new employees with required forms
 - Workplace safety and HR resources

US BANK WITH THE GREATER BELEN CHAMBER OF COMMERCE

PROUDLY PRESENTS

The Annual Sponsor Appreciation/Installation/Awards Gala Might Under the Stars

Jan 11, 6:00 PM

\$35/PERSON/\$60/COUPLE

SILENT AUCTION

COCKTAILS/ DINNER/ DANCE FOLLOWING AWARDS | SPONSOR APPRECIATION/INSTALLATION/AWARDS

Purchase your tickets today at the Greater Belen Chamber of Commerce Office



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2 GBCC Board Retreat
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28 Thanksgiving	29 Office Closed	30

December UPCOMING EVENTS

• December 4: GBCC Luncheon at First United Methodist: 11:30-1:00 pm

October 2019 TOURISM CENTER ACTIVITY

INCOMING CALLS: During the month of October we recorded 1011 calls

WALK-INS/SIGN-INS: We recorded 48 people from New Mexico and 4 from other States, France, and Canada walking into the Chamber for information about events, services, maps, tourist info and directions to property.

DURING THE MONTH OF October We mailed 5 relocation packages. We sent 11 New Mexico Magazine inquiries. There were 2359 hits on the Chamber Web site. And 40 regular visitors on the GBCC Facebook site!!!

SHOP THESE LOCAL MEMBERS-GET A DISCOUNT!

MEMBER TO MEMBER DISCOUNTS

Abba Technologies: 20% off an I.T. assessment for Chamber Members. 505-889-3337
Bar Y Pet Hotel: 14 day care for the cost of 13 days Call Bobbie, 864-2251
Bella Vida Healthcare Clinic: Non-insured patients are able to be seen for \$40.00
office visit; sports physicals-\$25 Call 916-5446 for more information
Bethlehem Trading Post: 10% discount on store merchandise. Vendor items may be exception.

Black's Smuggler's Winery: Free Wine Tasting for GBCC Members: Call Tony Black: 388-8117

GAZE Gallery: 10% Discount to Chamber Members: Call Linda at 505-709-4499
Garden Gate Day Spa and Salon: 10% Discount to Members: Call Suzette at 865-8813
Images By Rosa: FREE one hour sitting for GBCC members, call 505.250.2982 or email imagesbyrosa@aol.com to make an appointment. View the site at http://imagesbyrosa.exposuremanager.com/

H2Academic Solutions: 10% discount for Chamber Members. Holly: 505-453-3621

Jazzercise: GBCC Members first month FREE, call 250-2982 or JazzercieBelen@aol.com

Johnson Chiropractic Clinic, LLC: 10% discount for military and law enforcement and for payment in full at the time of service. Call 505-565-0548

Quality Screening Solutions: Chamber members receive three free background checks or 10% discount on Paternity, DNA, drug testing services or supplies: Call Janice: 505-588-2597

Long John Silver's: Discounts available depending on service: Call 864-4481 Marty's Muffler Shop Inc: 10% Discount on all repairs 864-8033.

Paradigm Physical Therapy Belen: 10% Discount on One Month Gym Membership, Call 861-1200

Performance Automotive: 10% off on all parts and labor for all GBCC Members: Present card at time of service. Call 505-861-1468 for more information Professional Contracting: Senior Discount: 505-859-4220: Laura Rosales Rutilio's: Discounts available depending on service Call 864-0093

Sandia Self Storage-10% off any size storage unit for the duration of the rental-864-

1133

Sew What?! 10% discount on multi-piece orders, 565-2677
US Bank: 20% off standard checks and reorders. Belen only! Call 861-1900
Valencia Animal Clinic: 10% off annual vaccinations, 864-4075
Valencia County News-Bulletin: 40% ad Discount on monthly Chamber Page, 864-4472
Wright Choice Learning Center: Discounts available depending on service
Call 864-2530

Yucca Self Storage: 10% Discount monthly storage for GBCC Members: Call 861-0382

e-mail: belenchamber@belenchamber.org

You're invited to a

November Mix Mingle Munch



Free Event!!!

After our program take

tolly of Studio 508 and

Buggs Light Museum!!!!

Where: Belen Art League

Wednesday, November 6th

ime: 5:30pm



REGISTRATION OPENS NOV. 11 FOR SPRING!

SEMESTER BEGINS JANUARY 21

COME SEE IF YOU QUALIFY FOR A PELL GRANT. IT'S FREE MONEY TO PAY FOR A COLLEGE EDUCATION!

For more information, please call 505.925.8560

Shop Local

Support Local



Advertise Local

VALENCIA News-Bulletin

Bobbi Chandler • bchandler@news-bulletin.com

BOB'S INDUSTRIAL SUPPLY HAS EXPANDED! IT IS NOW SELLING AUTO PARTS AND ACCESSORIES!

10% DISCOUNT TO GBCC MEMBERS!



Bob Young

Owner

Bob's Industrial Supply

830 N. Main Street, Suite: B Belen NM, 87002

Free Delivery in Valencia County

Office: 505 864-5990

Cell: 505 288-0578

Email: byoung@sorbcopackaging.com





















BUSINESS saving you time and money!

Contact Baileemonk - #352-3498 - #966-6151 Skaphanie Flym- #212-9117

New Mexico Workforce Connection - Central Region is your partner in business. The following services are available to all New Mexico businesses at no cost:

Business Services

- · Recruiting applicants
- Developing job descriptions
- · Organizing hiring events
- · Pre-employment screening
- Networking employers
- Providing labor market data and analyses
- · Employer incentive programs

- Identifying tax credits
- Online access for posting job vacancies and searching for qualified job seekers at www.jobs.state.nm.us
- · Coordinated employer interviews
- Full range of job seeker skill set assessments with instant test results
- · Use of computer labs and training rooms

Specific services directly related to the Workforce Investment Act (WIA) are offerered primarily to employers in priority industries, including healthcare, manufacturing, commercial construction, green technology/energy, local government, service, IT research and development, and aviation.

Short Term Training

We fund short-term training — such as pre-employment skills (e.g., computer classes, soft skills) — and exam preparations as well as credentialing/licensing fees for job seekers in the WIA program.

Education

We fund up to 104 weeks of education for job seekers in the WIA program in order for them to attain a degree or other industry-specific credential.

On-The-Job Training

We fund up to six months of training to allow employees to close skills gaps.

Customized Training

We fund up to 50% of customized training programs for employers in priority industries in order for employers to increase their workforce's skill levels, ensure employee retention and remain competitive.

Customized Human Resources Services

We offer job description development, candidate screening, skill assessment and referral services.



www.wccnm.org



e-newsletter *Business Connection* (sign up on our website)



New Mexico Workforce Connection Central Region



Equal opportunity program. Auxiliary aids and services available upon request.









Trained - Bonded Screened - Insured

Bringing lndependence

to The East Mountains and Valencia County

Comfort Keepers® provides the kind of in-home care that helps people live safely and independently.

From simple to more complex, we evolve with your needs. Comfort Keepers® offers a comprehensive range of services to meet your needs. We make things easier by eliminating the challenge of coordinating with multiple agencies and serve as one care point of contact for you. And, our staff is available to you 24/7 and 365 days of the year.

Call us today for a FREE in-home assessment.

(505) 515-0001

Serving The East Mountains and Valencia County



a **sodex** brand



a sodexo brand

Serving The East Mountains and Valencia County

Private Duty Nursing

- Set-up of oral medications
- Administration of non-injectable or injectable medications
- Filling of insulin syringes
- Ostomy and catheter hygiene
- Removal/replacement of aseptic dressings
- Skin management, monitor skin conditions and wound care
- Oral cavity suctioning and tube feeding
- ♥ Bowel care
- Core training for family members
- General health assessments and coordinating care
- Evaluation of private duty nursing services care plan

Personal Care

- Bathing, grooming and hygiene
- Mobility assistance
- Transferring and positioning
- Toileting and incontinence care
- Feeding and special diet
- Dementia care
- Medication reminders

Care Services

- Companionship
- Meal preparation
- ▼ Laundry
- Light housekeeping
- Incidental transportation
- Grocery shopping
- Errand services
- Live-in services (where available)
- ♥ 24-hour care
- Respite care or relief for family

SafetyChoice® Technology

- Personal Emergency Response System (PERS)
- Portable PERS with GPS
- Medication dispenser solutions
- Bedside pressure mats



The Convenience of Expanded Care Services

For more than a decade, clients and their families have entrusted their care to Comfort Keepers® in hundreds of local communities. Whether we're providing companionship, private duty nursing or in-home safety solutions, we enable independent living at home.

Private Duty Nursing Services and Care

Private duty nursing services, as well as services like companionship, help family members and clients manage an integrated care solution through one single service provider, offering services that are simpler to manage. The ease, convenience and peace-of-mind makes Comfort Keepers an easy choice to provide in-home care.

We bring these services to the residents of The East Mountains and Valencia County.

Call us today for a FREE in-home assessment.

(505) 515-0001



Belon Main Street Partnership and spousor Gaze Gallery present a special Dia de los Muertes themed POP-UP ART SHOW in the Trembly Building 210 South Main St.



First weekend in November

OPENING NIGHT FRI 11/1 4PM-8PM

> SAT 11/2 11-6 SUN 11/3 10-4

Wear traditional celebratory
Dia de los Muertos attire. Let's
see all of your colorful outfits and your
Sugar Skull painted faces. We encourage
everyone to become a piece of living art.
YOU can be a part of this art show

Special guest artists: Carolyn Wolf, Myke Skye, Linda Dugger, Priscilla Day, Mary Black, Quanta, Joel Reece, and Desiree Sanchez Will have their Dia de los Muertos themed art on display all weekend.

210 S. MAIN STREET (Trembly Building)



FREE



VENDOR REGISTRATION FORM

Friday, December 6th 5:00pm-8:30pm Belen Business Center 719 S. Main St. Belen, NM 87002

Contacts:

Belen MainStreet Partnership Phone: 505-864-8091 rhona@belenchamber.org

Fees:

\$25.00 + 1 item for silent auction Payment due upon registration: Mail to: Belen MainStreet Partnership, 712 Dalies, Belen, NM 87002

Registration Deadline November 29th

Schedule:

For More Information Call the Chamber @ (505) 864-8091

DDRESS:		PHONE	FAX				
ITY:	STATE:	ZIP:					
ellE-Ma	ail						
Description of merchandise							
Size of booth: (width, heig Food Vendors must ha	ht and length):						
Size of booth: (width, heig Food Vendors must had 0 x 10 space included	ht and length):	permit/license. Su					
Size of booth: (width, heig Food Vendors must had 0 x 10 space included	ht and length):	permit/license. Su	bmit Copy with Application				

*Information Required



Please support our annual community service drive.

Help for the Homeless

We will be collecting items for the homeless. Items to be collected will be: toothbrushes/toothpaste, socks, reflector blankets, deodorant, granola bars, dog food, wet wipes, and hand/foot warmers. If you wish to make a monetary donation we will shop for the items listed above.





Belén's Belén Miracle on Main



In the Heart of Belén

Grand Opening on Saturday, November 30th at 5:00 p.m.

Parade at 6:00 p.m.,
Special Events, Santa, Rides
& so much more.

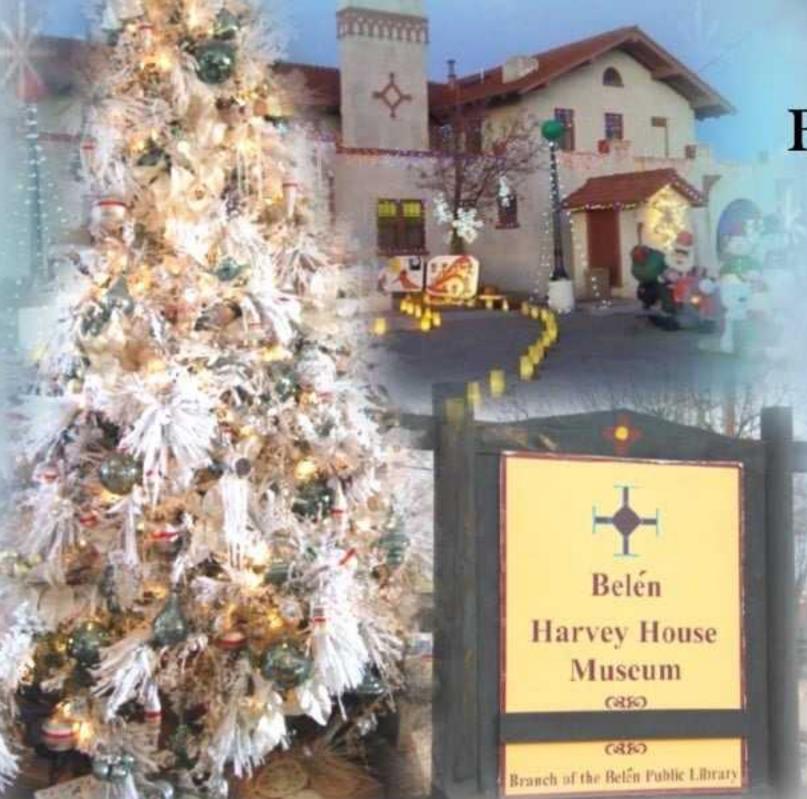
The New Bugg Lights Museum

513 Becker Avenue • 505-861-0217 Holiday evening hours:

Tuesday, Wednesday, Thursday & Sunday 5:00 to 8:00 p.m.

Friday & Saturday - 5:00 to 9:00 p.m.
Until 12/31





Belen Harvey House Museum

Harvey House Holiday Lights

A continued Bélen Tradition

Grand Opening on Saturday, 11/30

Holiday evening hours:

Every Friday, Saturday & Sunday

From 5:00 p.m. to 8:00 p.m.

104 North First Street 505-861-0581

Belen Harvey House Museum

Veterans Open House

Honoring our Veterans with an Open House Sunday, 11/10 from 2:00 to 4:00 p.m.

Refreshments will be served



You're invited to a

November Mix Mingle Munch



Bring a Friend!!!

Free Event!!!

After our program take

tour of Studio 508 and

Buggs Light Museum!!!

Where: Belen Art League

when: Wednesday, November 6th

Cime; 5:30pm



Miracle on Main Street Festival 2019

Belen • Saturday, November 30, 5 - 9 p.m.



To the Event: Train #705 arrives in Belen at 5:25 p.m. From the Event: Train #708 Departs Belen at 7:43 p.m. From the Event: *Train #710 Departs at 10:30 p.m. (*Train #710 only goes as far north as Downtown ABQ)



Miracle on Main Street Festival 2019

Belen • Saturday, November 30, 5 - 9 p.m.



To the Event: Train #705 arrives in Belen at 5:25 p.m. From the Event: Train #708 Departs Belen at 7:43 p.m. From the Event: *Train #710 Departs at 10:30 p.m. (*Train #710 only goes as far north as Downtown ABQ)

Grand Opening on Saturday, November 30th!



Winter Wonderland on Saturday,
November 30th at 5:00 p.m.

Parade starts at 6:00 p.m.,
Carriage Rides, Carousel, Santa,
& so much more. 505-966-2700

Bugg Lights Museum

513 Becker Avenue
Holiday evening hours:
Tuesday, Wednesday,
Thursday & Sunday
5:00 to 8:00 p.m.
Friday & Saturday
5:00 to 9:00 p.m.
Until 12/31
505-861-0217



Belen Harvey House Museum

Harvey House Holiday Lights

A continued Belen Tradition
Holiday evening hours:
Every Friday, Saturday & Sunday
From 5:00 p.m. to 8:00 p.m.
Until 12/22/19
104 North First Street
505-861-0581

Grand Opening on Saturday, November 30th!



Bugg Lights Museum

513 Becker Avenue
Holiday evening hours:
Tuesday, Wednesday,
Thursday & Sunday
5:00 to 8:00 p.m.
Friday & Saturday
5:00 to 9:00 p.m.
Until 12/31
505-861-0217



Belen Harvey House Museum

Harvey House Holiday Lights

A continued Belen Tradition
Holiday evening hours:
Every Friday, Saturday & Sunday
From 5:00 p.m. to 8:00 p.m.
Until 12/22/19
104 North First Street
505-861-0581





Securing Social Security

Securities and advisory services offered through Cetera Advisor Networks LLC, member FINRA/SIPC, a broker/dealer and a Registered Investment Adviser. Cetera is under separate ownership from any other named entity.

Deciding on a strategy for claiming Social Security benefits might not be as complex if you worked long enough to earn the required number of quarters and were never married. However, when you add two-income couples and/or divorce into the mix—both historically high among baby boomers—the decisions become very complicated. Making the wrong choices can result in less income for the rest of your life.

Join our presentation to learn more about surprisingly complex situations including:

- When to consider claiming Social Security benefits
- How being married, divorced or widowed can impact your benefits
- How to potentially give your Social Security check a boost
- How benefits for one spouse can be affected depending on many factors, including when and how the other spouse files

This presentation will help to educate you on the many decisions involved in claiming Social Security benefits, as well as their consequences, and suggest strategies that can offer an opportunity to maximize the benefits received.

Hosted By:

Yvonne Sanchez, RICP, Financial Advisor

Firm:

Rio Grande Financial Network

Date:

November 20, 2019

Time:

11:30 AM - 1:00 PM

Place:

336 Luna Street SE Los Lunas, NM 87031

To RSVP:

Please contact Rio Grande Financial Network at 505 865-3624

Lunch will be provided

Attendance is limited.

This communication is general in nature and provided for educational and informational purposes only. It should not be considered or relied upon as legal, tax or investment advice or an investment recommendation, or as a substitute for legal or tax counsel. How and when to claim Social Security benefits is a personal decision, and can depend on a number of factors --such as your financial and individual situation, health, family longevity, and tax and social security laws which can be complex and subject to frequent change. Any investment products or services named herein are for illustrative purposes only, and should not be considered an offer to buy or sell, or an investment recommendation for, any specific security, strategy or investment product or service. Always consult a qualified professional or your own independent financial advisor for personalized advice or investment recommendations tailored to your specific goals, individual situation, and risk tolerance. Franklin Templeton (FT) does not provide legal or tax advice. FT is not responsible for content on the Social Security Administration's website. Federal and state laws and regulations are complex and subject to change, which can materially impact your results. FT cannot guarantee that such information is accurate, complete or timely; and disclaims any liability arising out of your use of, or any tax position taken in reliance on, such information.

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	RSS CUINV 03/19

SOCK-tober is coming!



The Belen Chamber of Commerce, Black's Smuggler Winery and Hair Innovations are collecting new socks and travel size toiletries to be distributed to needy students in the Belen area. We would like to invite other businesses to do the same. Please join us in filling this very great need!

Call Mary Ann at 505-388-8117 for details.