



Federal healthcare officials cut some slack for Massachusetts' small businesses

Action allows better rates for Chamber members

Massachusetts has received an extension from the federal government allowing health insurers to continue to use the current small-group rating factors, including the group purchasing cooperative factor, at current levels through at least 2015.

The NCM Chamber has been providing health insurance to member businesses for over 20 years. Today, the NCM Chamber offers group rates to its members from a wide choice of providers, including Fallon Community Health Plan, Tufts, Harvard Pilgrim and others along with plans through the Chamber Health Coop, which was established several years ago.

When the Affordable Care (Obamacare) Act went into effect nationally, it set new rules concerning the rating factors that are used to calculate group health insurance premiums for companies of under 50 employees. The new rating factors could raise rates for small companies by several percentage points, on average, and even by over 50 percent for certain small firms.

Massachusetts has been mandating health insurance coverage for all citizens since the Romney administration, and a number of small group rating factors were allowed to be used in setting rates for individual customers. These factors include criteria such as age, gender, type of business and location, etc.

When federal rules under Obamacare limited those factors to just four, group rates, in general, went up. Chambers, along with small business advocates and representatives worked with state and federal elected officials to waive the new limit on factors, and the insurance providers in the commonwealth have received an extension through at least 2015 during which they can operate using the previous, larger number, of rating factors.

While Obamacare has mandated that all citizens have health insurance, it has changed the makeup of most health insurance products,

making them more affordable for many consumers.

The NCM Chamber's health insurance administrator, Kathy Kwedor, reports that "Insurance companies had to change how they rate their customers after the Affordable Care Act, and some went from having no deductibles (to) now they--pretty much--all have deductibles... as a means of getting the rates down."

"Besides discounted rates, all our plans now have pediatric dental coverage for kids up to age 19," she continues. "Also, rates are now based on an entire family's income, and children are covered up to age 26."

She points out that extra choices made available because of Obamacare haven't changed the lower-cost advantages of group health insurance through the Chamber for most small businesses, and specific discounts depend on a variety of factors. To find out how your company might benefit, call her at 978-353-7600, ext. 228.

Chamber members visited "The Hill" in Washington, D.C. on April 8 & 9



A group from the Chamber traveled to Washington, DC, to meet the two congressmen who now represent our region since redistricting occurred in 2013. They met with Congresswoman Niki Tsongas (Mass.-3) and Congressman James McGovern (Mass.-2). Above, in the office of Mr. McGovern, are Lillian Burkart and LeeAnn Scales (seated, from left) and (shown standing, from left) Chamber Chairman Paul DiGeronimo; James Phelan; Martin Connors; James McGovern, M.C.; Neil Abramson; and, Chamber President David McKeenan.

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www.mass.gov/dos/bluelaw/index.htm

Chamber Foundation announces scholarship winners

One very popular program organized by the North Central Massachusetts Chamber Foundation is its annual scholarship awards that go to outstanding, college-bound students in the Chamber's service area.

This year, a total of \$44,000 was presented in 22 individual scholarships during the Good Morning Breakfast at the Doubletree by Hilton, Leominster, on May 9. Chamber members had the opportunity to meet the scholarship winners along with each scholarship provider. HealthAlliance sponsored the breakfast event, where the following students were recognized:

has been awarded the Salny Family Scholarship for \$2,000; Nikita Gilbert of Fitchburg, a senior at North Central Charter Essential School, received the Elizabeth & Anthony DiGeronimo Family Scholarship of \$2,000.

Tara Hebert of Fitchburg and a student at St. Bernard's Central Catholic High School, was awarded a M. Ruth Lee Scholarship for \$2,000; Fitchburg resident Russell Holbert, a senior at Monty Tech, was a recipient of a North Central Mass. Chamber Golf Tournament Scholarship for \$2,000.

Ryan Kennedy of Harvard, a student at The Bromfield School, has won a North Central Mass. Chamber Foundation Scholarship for \$2,000; Pepperell resident Katherine Koulopoulos of North Middlesex Regional High School was awarded a North Central Mass. Chamber Golf Tournament Scholarship of \$2,000.

Fitchburg resident Rachael Lanni, a senior at Fitchburg High School, was presented the Edward C.J. Healey Scholarship for \$2,000; Leominster resident Catherine Mahan, a senior at Leominster High School received the Barbara Silva Scholarship for \$2,000. Lunenburg resident Amelia McDonald, from Lunenburg High School was awarded a Elizabeth & Anthony DiGeronimo Family Scholarship of \$2,000. Bryce McLaughlin of Groton, a student at Groton-Dunstable Regional High School, received a North Central Mass. Chamber Foundation Scholarship for \$2,000. Julia Rembetsy-Brown of Westminister, a senior at Oakmont Regional High School, has won

the Roderick W. & Donna M. Lewin Scholarship for \$2,000. Harvard resident Katya Schwiengershausen from The Bromfield School, received the Benjamin Asher Scholarship for \$2,000.

Fitchburg Resident Doua Vang, a senior at Fitchburg High School, has won the Rollstone Bank & Trust Scholarship for \$2,000. Brittany Velez from Fitchburg and a student at Monty Tech, received the Adams Family Scholarship for \$2,000. Leominster resident Jack Wheeler, a senior at Leominster High School was awarded the Enterprise Bank & Trust Scholarship for \$2,000. Amanda Woods of Townsend, a student at Nashoba Valley Technical High School, has received a HealthAlliance Hospital Scholarship for \$2,000.

For information about the scholarship program, or how your company, organization or family can participate, call the Chamber at 978-353-7600.



Photo courtesy of Sentinel & Enterprise

Groton resident Celina Antonellis, from Groton-Dunstable Regional High School, received the Worker's Credit Union Scholarship for \$2,000. Jason Bugarin of Fitchburg, a senior at Fitchburg High School, has won the George R. Wallace, Jr. and Alice G. Wallace Scholarship for \$2,000. Townsend resident Elizabeth Byrne, from North Middlesex Regional High School, was awarded the HealthAlliance Hospital Scholarship for \$2,000.

Emily Castner of Lancaster, a senior at Nashoba Regional High School, was given the Ronald Ansin Scholarship for \$2,000. Leominster resident Nicholas Cordio, a senior at Leominster High School, was awarded a M. Ruth Lee Scholarship for \$2,000. Drew DiGeronimo of Fitchburg, a senior at Fitchburg High School, has won the Ramsey Rehabilitation Scholarship for \$2,000.

Westminister resident Olivia Frawley, a student at Monty Tech,



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Chamber's Annual Business Meeting to honor committee chairs, recognize Community Leadership Institute graduates

With this year's Annual Business Meeting, Chamber members have an opportunity to view the region's newest attraction, Great Wolf Lodge, which is hosting the event. All community members are invited to the Chamber's annual meeting to acknowledge and thank this year's committee chairs and out-going board members--and to welcome the newly-elected officers and directors. We will also be recognizing this year's class of Community Leadership Institute graduates who have completed the nine month program.

The event will be Thursday, June 12, from noon to 1:30 p.m. at the Great Wolf Lodge, on Great Wolf Drive, Exit 28 off Route 2 in Fitchburg. The meeting and presentation includes a plated lunch. Discounts are available for purchase of tables of ten.

Chamber committees are the engines that drive the organization, and the individuals chairing these committees devote their skills and time throughout the year to make sure the Chamber achieves its goals. Committee chairs with the companies they represent, and the committees they chair, are listed as follows: Keith Lanzilotti, Well Being Total Home Care--Sales Leads Group; John Heckel, My Virtual CFO--Dollars & Sense; Jack Doolin, Workers' Credit Union--Scholarship Selection Committee; Corey Higgins, Mirick O'Connell--HRC; Greg Wheeler, Law Offices of Gregory Wheeler--HYPE; and, Donna DiMarzio, Curves--EWN.

Also being recognized are: Brian Jansson, Boutwell Owens--Manufacturing CEO Round Table; Ray Martino, Simonds International--North Central Mass. Development Corp.; Ken Gurge, Law Office of Kenneth W. Gurge--Government Affairs Committee; Al Rose, Red Apple Farm--Tourism Marketing Committee; Martin Connors, Rollstone Bank & Trust--Community Leadership Institute Steering Committee; Suzanne Farias, DoubleTree by Hilton--JATA; and, Dan Asquino, MWCC--Nominating Committee.

Leadership 'students' complete year

The Chamber's Community Leadership Institute Class of 2013-14 reports a successful year of investigating our region and learning about the elements that define its culture and economy, from the Worc. House of Corrections, museums and educational institutions to Wachusett Mountain. This year's graduates are as follows:

Ai Co Abercrombie is asst. director of strategic enrollment at Mount Wachusett Community College; Andrew Caputo is asst. VP and branch manager at Workers' Credit Union; Carrieanne Cormier is retail banking assistant Avidia Bank; Deborah DiLorio is VP for sales and marketing with Heat Trace Products; Katrina Drew is development director for Parker Charter Essential School; Ashleigh Gelinis is an attorney in the Law Offices of Gelinis & Ward; Dave Greco is community coordinator - CAT Program at LUK, Inc.; Tracey Hecker is division director, vocational services at Arc of Opportunity; Erica Light is manager of digital marketing with SimplexGrinnell; Rachel Lopez is vice president at Resource Management and Abbie MacCallum is HR supervisor with Bemis Associates, Inc.

Linda Mackis is director of gift planning at the Community Foundation of North Central Mass.; Laurel Miller is director of home ownership for Twin Cities Community Development Corp.; Scott Myers is VP of commercial lending at Enterprise Bank & Trust Co.; Danielle Phaneuf is administrative assistant at Ramsey Rehabilitation, Inc.; Patricia Pistone is associate director at Montachusett Opportunity Council; Kelli Rooney is interim director of external affairs & marketing with HealthAlliance Hospital; Heather Sarasin is AVP & branch manager with Rollstone Bank & Trust; Deborah Stevenson is AVP at Family Federal Savings F.A.; Nick Thornton is district executive for Boy Scouts of America/Nashua Valley Council; Mary Tinti is curator for Fitchburg Art Museum; and, Todd Wood is assistant branch manager with Avidia Bank.

Registration for the Annual Business Meeting is available online at NorthCentralMass.com/calendar or by contacting Maria at mccaffrey@massweb.org




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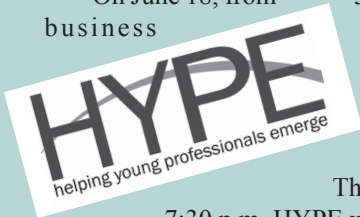
'Young Professionals' group to meet in June and August

The HYPE! program [Helping Young Professionals Emerge] is North Central's only young professionals networking group, offering monthly events for business people in the North Central region who are age 21 - 40 with an emphasis on both social and professional networking. Events are free of charge.

On June 18, from 5:30 p.m. to 7:30 p.m. bring your business associates and co-workers to Buffalo Wild Wings at K-Mart/Twin City Plaza. Meet new contacts and old friends for this high-energy evening.

Then on August 28, from 5:30 p.m. to 7:30 p.m. HYPE will host an event at a location to be announced. Come network with other young professionals and learn about new additions and changes to the HYPE program.

We welcome all suggestions for programming. Please contact Maria at McCaffrey@massweb.org to suggest topics or locations or to join the HYPE committee.



HUMAN RESOURCES COUNCIL HRC

The Chamber's Human Resources Council hosts a monthly seminar series that focuses on a wide range of labor issues and employer/employee relations. These topics are important whether you have a single employee or 1,000. All business owners and managers are encouraged to take advantage of this very affordable program. Guest speakers are top experts in the fields of HR, labor relations and the law.

HRC events are from 11:45 a.m. – 1:30 p.m. in the Chamber Conference Room and include lunch.

Workshop will consider 'Paid Time Off' on June 18

Summer is coming, bringing with it vacations and holidays. What's your company's policy on paid time off?

Join HRC on June 18th to discuss the laws around paid time off, changes to hours, shut-downs, paid holidays and more. Attorneys Corey Higgins and Kim Rozak from the Worcester-based law firm of Mirick O'Connell will present the facts you need to help you and your business successfully navigate a summer's worth of time off issues.

For more information contact Maria McCaffery at 978-353-7600, ext. 235. Reserve your space online at: northcentralmass.com

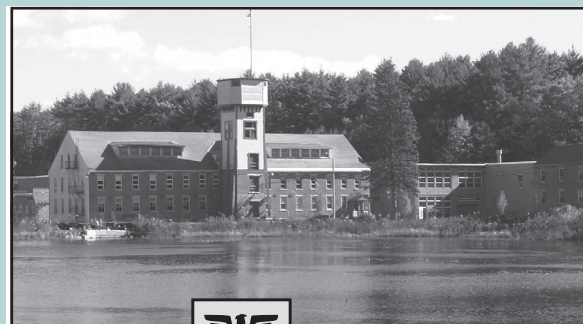


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New Director Profile - *Lillian Burkart*



For serious musicians, instruments are often custom made and represent a major investment. One local firm specializes in such investments and is famous for hand-crafted flutes and piccolos--Burkart-Phelan, Inc., located in Phoenix Park in Shirley. The company was founded in 1983 by Lillian Burkart along with her husband and business partner, James Phelan.

"We manufacture flutes and piccolos and sell directly to musicians around the world," she says, "In fact, we command the world market in piccolos. We have also introduced [these instruments] crafted in precious metals--silver, gold and platinum," which result in superior acoustical qualities. "We have also developed many silver alloys and other unique features in the construction of these instruments," Ms. Burkart adds. "Our customers are performers in large, symphony orchestras, we've had studio musicians in L.A., and we have done a lot of business in Australia. We do sell a line of entry-level instruments to colleges and universities, which start at around \$4,000 in price."

"The company employs about 26 people full-time, of which about two-thirds are craftsmen and technicians," she adds, "... many of whom are accomplished at playing flute and piccolo, a skill needed in the final process of testing our instruments."

Ms. Burkart says, "I was always interested in crafts and music, and I have a degree from the Philadelphia College of the Performing Arts. I managed to combine the 'craft' with music, when I later found an apprenticeship with a flute maker in Boston. Today there

is a lot of competition in this industry, but Boston has remained a mecca of the flute-making world."

Today, Ms. Burkart oversees the operation as its CEO, and husband Jim serves as an engineering consultant. She notes, "We plan to keep growing the company, as it is now recovering from the [most recent] recession."

On the Chamber Board of Directors, Ms. Burkart explains, "I am most involved on the manufacturing level... participating in the CEO Roundtable, for instance. I would like to be able to focus on creating more interest and better awareness of manufacturing jobs."

"Our operation includes a small machine shop," she states, "and I just, for the first time, hired someone from the MEP [Mass. Manufacturing Extension Partnership]," which is based in Worcester.

The Chamber has dedicated staff and resources to this mission, of finding ways to connect students with the educational opportunities and the skills to fill high-tech manufacturing jobs.

'Presentation skills' at Lunch 'n Learn on June 17

For the June Lunch 'n Learn workshop, an expert from Toast-Masters International will help Chamber members sharpen their skills at public speaking and giving presentations. Participants will learn methods for effectively showcasing their businesses.

Participants bring 'brown bag lunch' (beverages provided) and meet in the Chamber Conference Room, 11:45 a.m. to 1:30 p.m. Register at www.NorthCentralMass.com/calendar or call Maria McCaffrey at (978) 353-7600 ext. 235 or mccaffrey@



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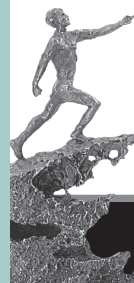
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Rye & Thyme Restaurant to host 'Summer Social'

Celebrate summer and make some connections with a get-together after work on Wednesday, June 4, from 4 p.m. to 6 p.m.. It will be at Rye & Thyme, located in downtown Leominster on Monument Square. Join Executive Women's Network for the last program before summer and enjoy good food, good friends and good networking.

As always, this EWN event is offered free of charge thanks to the support of HealthAlliance Hospital, and will feature appetizers and cash bar along with networking games and prizes.

Although this event is free, please register online so that we may provide materials and food for all of our guests. Register at: www.northcentralmass.com/calendar.

All new 'Women Mean Business' creating buzz with focus on business success

This year's Women Mean Business Conference is set for Wednesday, October 1, 2014, and will feature lunch with a keynote speaker and a selection of breakout sessions geared toward the critical issues facing small business owners, along with topics aimed at improving professional and personal development.

Stay tuned for updates in the next newsletter and on the Chamber website or contact Maria McCaffrey at 978-353-7600, ext. 235.



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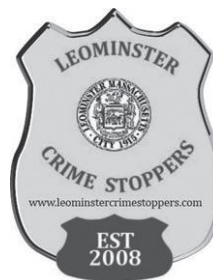
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EXECUTIVE WOMEN'S NETWORK

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June 4, Wednesday

Annual Business Meeting

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tables of 10 for \$315
June 12, Thursday

Sales Leads Group

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June 27, Friday

HRC

Human Resources Council
noon-1:30 p.m.
Chamber Conference Room
\$25 members; \$40 non-members
June 18, Wednesday

HYPE!

5:30 p.m.
To Be Announced
Free of charge
August 28, Thursday

HYPE!

5:30 p.m.
Buffalo Wild Wings
Twin City Plaza
Free of charge
June 18, Wednesday

Lunch 'n Learn

11:45 a.m.- 1:30 p.m.
Chamber Conference Room
Free for members, others \$10
June 17, Tuesday

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Prize winners announced at Membership Drive wrap-up

Business owners and managers who joined forces for the Chamber Membership Drive this spring enjoyed some media attention as they made new contacts and got to promote their own companies--as well as win some exciting prizes. Our Kick-Off Sponsors were Robert C. Alario, Certified Public Accountants and Chocksett Inn. Our Wrap-Up Sponsors were Vision Payroll and Apple Hill Farm & Country Club. Our Media Sponsors included the Leominster Champion, LATV and WPKZ 105.3 FM.

Those who participated in the drive were given a six-week time frame to contact any business that was not a Chamber member but could benefit from membership--and sign them up. This resulted in 37 new Chamber members this year. To recognize everyone's efforts, a wrap-up celebration/business-after-hours was held at Apple Hill Farm in Leominster which included an array of hors d'oeuvres and cash bar.

Leominster Access (cable) TV brought their "Inside Leominster" show on the road and taped the membership drive wrap-up celebration with Mayor Dean Mazzarella. Chamber member businesses had the opportunity after the grand prize announcement to be interviewed for a few minutes on the show. The *Leominster Champion* weekly newspaper highlighted the membership drive for six weeks in their paper, tracking the number of new members coming on board. Member businesses received discounted advertising in the paper during the drive.

For bringing in the most new members, we had a tie between Donna DiMarzio, owner of Curves of Leominster and Allyson Chalapatras, formerly with Resource Management, Inc. Allyson won the grand prize package graciously provided by Great Wolf Lodge which included a two night stay, waterpark passes, break-

fast buffet for four people, and family entertainment – indoor miniature golf & XD motion theatre passes for four people. Her prize also included a bottle of wine with two glasses and a \$25 AMEX gift card – a package valued at \$1,000. Runner up member businesses had the opportunity to choose between a variety of prizes that were generously donated by more than 30 member businesses.

See a complete list of all the Chamber's most recent new members on Page 2.

BUSINESS AFTER HOURS

June 27: This Business After Hours features a baseball game on Friday, June 27 from 4:30 to 6:30 p.m. at Leominster Dirt Dawgs, Doyle Field, 130 Priest St. in Leominster.

Don't miss our own, local Collegiate Baseball team in a game with the Silver Knights of Nashua. Bring *your own* teammates: co-workers, business associates and clients, and plan for a great time in the stands.

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