



Chamber invites members to 'Visit The Hill' in Washington, D.C. on April 8 & 9

The Chamber's chairman of the Government Affairs Committee, Ken Gurge, announces a special opportunity for Chamber members to meet the two congressmen who now represent our region, since redistricting occurred in 2013.

Gurge, a Leominster attorney, serves on the Chamber Board of Directors and points out, "We had a good relationship with John Olver, but we have new representation (in the U.S. House of Representatives) and we need to move forward and build connections."

The districts were re-drawn when Massachusetts lost one Congressman due to changing population figures. The communities of Fitchburg, Westminster, Gardner Ashburnham, Lunenburg, Lancaster, Clinton and reaching toward Lowell are represented by Congresswoman Niki Tsongas (MA-3). Communities including Leominster, Sterling, Boylston, Hubbardston, Princeton and reaching toward Worcester are represented by Congressman James McGovern (MA-2).

The date was chosen because Tsongas is holding a "District 3 Day" at the capital with a reception for constituents. Gurge

says, "The event features a panel of guests from federal agencies that may affect us or have an impact in our area."

Tsongas states, "This meaningful day-long seminar is meant to engage Third District residents, public officials, and community and business professionals with well-known public policy and news media leaders."

"In the past," she continues, "it has provided my constituents with insight on a wide variety of issues facing our District and our country, and I know this year will carry on that great tradition. Third District Day is a fun and informative event and I look forward to seeing everyone in April."

The travel details will be announced, with arrangements being made with a hotel in D.C. for April 8. Participants will



Niki Tsongas

Reception on April 24 celebrates Chamber's 30-year anniversary

Past chairs will be special guests

Past chairs, former staff, members and business community leaders of the NCM region are invited to the 30 year anniversary celebration of the North Central Mass. chamber of Commerce. In 1984, the boards of both the Fitchburg and Leominster chambers, realizing the potential of "strength in numbers," joined forces, merged membership and brought in a number of smaller business organizations.

The resulting regional business organization has taken a prominent position in economic development, government affairs and the implementation of creative solutions for

promoting the success of small businesses. It has consistently ranked in the top five, in membership

count, of all the chambers in Massachusetts.

The chamber's officers and directors have been avidly committed to the chamber's goals, over the years, and have accomplished many of them with support of extensive committee involvement, the many members who volunteer, and staff. All these past participants in the growth of the Chamber are invited and all members are encouraged to join them at this event--a great opportunity to catch up with old friends.

This event includes a special presentation along with a gift for each attendee. Join other Chamber members, past and present, at our biggest celebration of the year!

Hosting the reception will be at the Doubletree Hotel, 99 Erdman Way in Leominster from 5 to 7 p.m. Guests will enjoy hot and cold hors d'oeuvres and a cash bar.

To attend, or for more information, contact Maria McCaffrey at x235, or mccaffery@massweb.org.

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Leominster, MA 01453
Ms. Christina Lashua
(978) 840-8254
FINANCIAL SERVICES

Orange Leaf Frozen Yogurt
866 Merriam Avenue
Leominster, MA 01453
Mr. Pratik Patel
(978) 401-2906
ICE CREAM PARLORS

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Leominster, MA 01453
Ms. Gloria Castano
(978) 537-5467
BAKERS - RETAIL

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Leominster, MA 01453
Ms. Tara Lappas
(978) 534-2460
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Mr. Andrew Reida
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Holiday Blue Laws

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- Federal, state and municipal offices, the Chamber office, schools & most banks are closed.
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Economic Forecast Breakfast presents speaker from Federal Reserve

Date: April 3, 2014

Time: 7:30 a.m. registration; Program 8 - 9:30 a.m.

Location: Doubletree Hilton Leominster, 99 Erdman Way

Fidelity Bank has partnered with the Chamber to present an economic forecast breakfast, planned for Thursday, April 3, 2014 at the DoubleTree by Hilton in Leominster. Fidelity Bank has conducted surveys of the region through Lou DiNatale. the surveys covered CEO/CFO's and Consumer/Employees to determine the feeling of today's economy vs. that of future and previous years.

John Merrill, President & COO of Fidelity Bank, states, "In our third year sponsoring the Economic Forecast Breakfast and its survey of local business leaders, we are looking to see if the outlook trends remain positive. There are exciting things happening in the North Central Massachusetts business community, and we look forward to sharing the findings of the survey with our community."

The results of the surveys will be presented along with a panel discussion with economic experts and a presenter from the Federal Reserve. The forum will focus on the economic outlook for the state and the region.

For more information or to reserve, contact Maria McCaffrey at (978) 353-7600, ext 235 or mccaffrey@massweb.org. or see the back of this newsletter.

BUSINESS AFTER HOURS

March 20: The Annual Spring Membership Drive wraps up with a Business After Hours event on Thursday, March 20 from 4:30 to 6:30 p.m. at Apple Hill Farm & Country Club, 143 Joslin Street, Leominster.

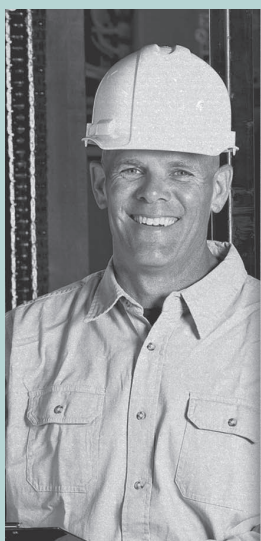
Prizes will be announced for Membership Drive winners as guests enjoy hot and cold hors d'oeuvres and a cash bar. Our wrap-up sponsor is Vision Payroll based in Leominster.

Added bonus: now's your chance to be interviewed on LATV – they will be taping our event as part of their Inside Leominster show "on the road" from 5-6 p.m. with Mayor Mazzarella. Bring a partner or business associate and get the word out for your company. Register online today at NorthCentralMass.com/calendar or call Maria McCaffrey at (978) 353-7600 ext. 235.

SCORE stands for Service Corps Of Retired Executives



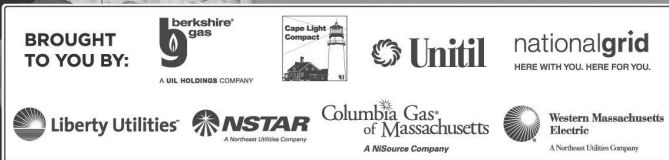
The organization is committed to helping businesses, both start-ups and established firms, to succeed and grow. Volunteer councilors provide free mentoring and confidential business advice in the Chamber office. Call 978-353-7600 www.worcester.score.org



MassSave.com helped Dan discover ways to lower his energy costs, and strengthen his bottom line.

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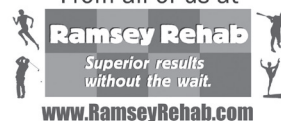


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Good Morning Breakfast

Breakfast events start at 6:45 a.m. with coffee and buffet breakfast, at the Doubletree by Hilton Leominster 99 Erdman Way off Route 12 at Rte 2. To reserve, see page 8

Martha Coakley, candidate for governor, is slated for March 14 event



Martha Coakley

The Chamber's Good Morning North Central Mass Breakfast Series welcomes Attorney General Martha Coakley, a leading contender in this year's race for governor.

Reelected to her second term in 2010, Coakley has charted a career as a distinguished prosecutor on the state and federal levels before serving as Middlesex District Attorney and now as the commonwealth's first female attorney general.

In a recent poll of 600 voters released last week by Suffolk University and the Boston Herald, Coakley led the packed gubernatorial race, with 56 percent of the vote in the Democratic field. The poll indicates Coakley leads her closest competitor, Massachusetts

Treasurer Steve Grossman, by 45 points.

Coakley touts the state's clean energy sector because it will help spur job creation.

She also has stated she would not look at changing the state's tax structure as "the first place I would go" to generate greater revenues in Massachusetts. Her office has saved families and businesses hundreds of millions of dollars by challenging utility rate increases, and recovered over \$100 million in Medicaid fraud prosecutions--a record for the office. In 2010, Coakley issued a landmark report on the significant cost drivers of the health care system that has helped steer the debate on solutions to control costs for families and businesses.

A native of North Adams, Coakley resides in Medford with her husband, retired police Deputy Superintendent Thomas F. O'Connor, Jr.

Chamber Foundation scholarships to be awarded May 9

On May 9, Chamber members have the opportunity to meet the region's most outstanding high school seniors when they are recognized at with scholarships from the North Central Massachusetts Chamber Foundation.

A total of \$46,000 in 23 scholarships will be awarded at the "Good Morning" breakfast. HealthAlliance is the sponsor for the event.

Chairman for the Scholarship Committee, Jack Doolin, senior vice president of human resources at Workers' Credit Union,

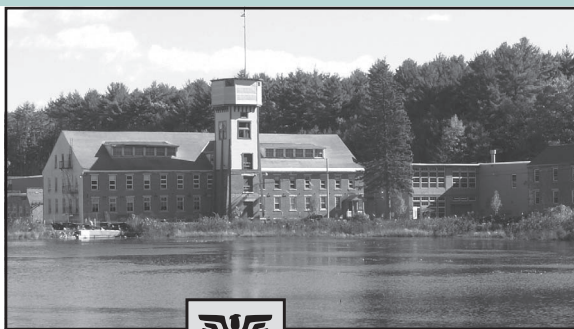
works with his group to select scholarship recipients from among college-bound seniors in the Chamber's service area.

A number of scholarships are permanently endowed. Some of these were established to honor individuals in the business community. Endowed scholarships include: Edward C.J. Healey Scholarship for \$2,000; Ruth Lee Scholarship for \$2,000; Roderick W. & Donna M. Lewin Scholarship for \$2,000; Salny Family Scholarship, for \$2,000; Benjamin Asher Scholarship for \$2,000; Ronald Ansin Scholarship for \$2,000; Barbara Silva Scholarship for \$2,000; and, two from the Chamber Foundation at \$2,000 each.

Several annual scholarships are funded by donors this year. These include: Adams Family, \$2,000; Chamber Golf Tournament, \$4,000 (two at \$2,000 each); Enterprise Bank & Trust, \$2,000; HealthAlliance Hospitals, Inc., \$4,000 (two at \$2,000 each); a \$2,000 award is in memory of Ruth Lee; Rollstone Bank & Trust, \$2,000; Ramsey Rehabilitation, \$2,000; and, Workers' Credit Union, \$2,000.

Two scholarships, at \$2,000 each, are offered by the Paul DiGeronimo family and recognize students who will attend Fitchburg State University and Mt. Wachusett Community College. For more information about the scholarship program, call Lauren Goulet at 978-353-7600.

To reserve for May 9 use the back of this newsletter.



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HUMAN RESOURCES COUNCIL **HRC**

HRC events are from 11:45 a.m. – 1:30 p.m. in the Chamber Conference Room and include lunch. Use Page 8 to reserve.

'Time Off' is topic for March 19

Extended time off and the laws around short and long term disability, workman's comp and the Family Medical Leave Act will be discussed at the March 19 HRC event.

At one point or another, one of your employees will need to take extended time off whether for their own health, a work accident or for a family member. What are you required to do as an HR manager and what do you avoid while your employee is out? Join the Human Resource Council on March 19th for this informative session.

'Community Involvement' is focus at March 13 HYPE workshop

HYPE (Helping Young Professionals Emerge) offers a series of morning educational programs in the Chamber Conference Room to promote personal and professional development. On March 13, from 8-9 a.m. the group will look at volunteerism.



Have you been interested in getting involved in North Central but have questions like what's available, how your skills can be used or what's the time commitment?

Find out what volunteerism means and how to support your community. Register online at www.NorthCentralMass.com/calendar or contact Maria McCaffrey at (978) 353-7600, ext 235 or mccaffrey@massweb.org.

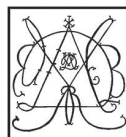
The Chamber's Human Resources Council hosts a monthly seminar series that focuses on a wide range of labor issues and employer/employee relations. These topics are important whether you have a single employee or 1,000. All business owners and managers are encouraged to take advantage of this very affordable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

April 16 session features '401k: What employers needs to know'

Retirement plans are a great benefit to your staff as well as your business. However, do you know how the ERISA Laws affect your business and its retirement offerings? What does your plans financial advisor do for you? What features should and could you be offering to your employees? Join us for this special discussion to learn more at the April 16th Human Resource Council. This workshop will be useful for all business professionals.

May 21 workshop examines telecommuting

Telecommuting is becoming more and more popular for employees and businesses in recent years. Do you know how to get an employee started with telecommuting? Is your employee required to come in to the office certain days or only for special events? What are you required to offer the employee? Is this employee's benefit package different from your in-house employees? Learn the ins and outs of telecommuting at our May 21st Human Resource Council.



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New Director Profile - Dave Duval



David Duval owns Protective Services in Lunenburg, a company he started in 1979. The firm has eight employees and serves about 1,500 clients, providing fire protection, security and access control, camera surveillance and related technology. "We service a mix of residential and commercial or industrial customers, but we have a lot of banks as clients, it's sort of our niche," states Duval.

He grew up in Leominster and attended St. Bernard's before getting a B.S. in electrical engineering from the University of Lowell. "Before starting the company, I had worked for International Energy Corporation in Boston as a fire protection engineer," he notes.

He is actively involved in the industry, serving as clerk for the Mass Electrical Contractors Association - Worcester County Chapter. He is also a trustee at Bancroft School and a past trustee at Applewild School.

Mr. Duval is currently clerk for the NCM Development Cor-

poration and has served on the board for 15 years. "I see myself as a sort of liaison between the Development Corp and the Chamber board," he says, "since I deal with a lot of businesses throughout the community. We have helped a lot of businesses in the last 15 years... with gap financing especially."

"We (at the development corp) provide a key function in small business lending... When we come forward, things happen" and loan packages get "tied up. We're providing the final 20 percent of funding and it can mean the loan happens--or not. It can be a tipping point for small businesses when we step in."

Mr. Duval notes that, "All things considered, the Chamber does a pretty good job at every level. The health insurance options for small-size members is a plus. The real advantage (the Chamber has) is flexibility--they're right there when the need arises. As an independent organization, they're able to create partnerships"

His wife, Leslie, works as marketing manager at Protective Services. The couple has a son, Alex. Outside of work, Mr. Duval enjoys active, outdoor activities with his family, including golfing, skiing and sports fishing.

Lunch 'n Learn Series workshops provide practical solutions

Participants bring 'brown bag lunch' (beverages provided) 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@massweb.org.

'Tools, Tips & Technology' March 18

On Tuesday, March 18, the session will focus on "3 T's of Time Management: Tools, Tips and Technology."

In a small business, there is always too much to do and not enough time to do it! But can you shave a few minutes here and there to give yourself more production? Join us for this Small Business Lunch n' Learn to discuss tools and tips from local businesses to help keep your day running smoothly. Learn about various technologies for your business like different apps on your mobile device or Google Drive to share files.

April 15 features planning/finances

It's Tax Day! What better time than now to discuss business planning, finance and financial services? Join us for this discussion on creating and updating your business plan, tips for keeping your finances in line and changes to credit card processing laws that will take effect soon. You don't want to miss this session if you take credit cards, are planning to expand your business or need some help with your bookkeeping.

On May 20: hiring your 1st employee

The topic, "Two's Company: Hiring your 1st Employee" will be offered on Tuesday, May 20. At some point you need to hire a second set of hands to but how do you get started? What about the hiring process, forms, state and federal regulations, benefits? Let the Small Business Lunch n Learn help get prepared to expand your workforce.

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Executive Women's Network

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These lunch events are from 11:45 a.m. - 1.30 p.m. and unless indicated otherwise, are held at the Boys & Girls Club, 365 Lindell Ave. in Leominster. Each EWN brown bag lunch event includes the opportunity to promote your business or service with a tabletop display for the duration of the lunch and workshop. Exhibitors may set up on a 3' x 6' table, available to Chamber members for \$30 and nonmembers at \$50.

Contact Maria McCaffrey at 978-353-7600 x235, mccaffrey@massweb.org.

Health Expo is on March 5

Don't miss EWN on March 5th and the Women's Health Expo! Exhibitors include Curves for Women, D'Ambrosio Eye Care, Inc., Dr. Dennis J. Ciccone Jr., Dr. Smith's Intrinsic Healing Center, Easter Seals Massachusetts Happiness Can Happen, HealthAlliance Hospital, Inc., Ideal Weight Loss of Central Mass, Kindred Nursing and Rehabilitation - River Terrace, Road to Wellness Chiropractic, Roots Natural Foods, Simonds-Hurd Complementary Care Center, True North Holistic Center and Viewpoint Massage!

Attendees will have an opportunity for free information and giveaways. Please note: tabletops are currently full. Contact Maria McCaffrey for waitlist information.

On May 7 find your personal brand

For the May 7 workshop, the focus will be: "Dress for Success: Brand Yourself."

You are your personal brand. What characteristics, traits and skills do you want your employer or a future employer to know about you? Learn how to work fashion trends to your advantage, and what is best for your industry or work environment. Join us at May's Executive Women's Network luncheon to learn more from our presenters about putting your best foot forward.

Stay tuned for April 2 session

Mark the date! We are currently working on a special speaker for our April event. We'll be announcing her soon but know you will enjoy this session and its unique offerings.

To become involved in the planning or sponsorship of EWN, please contact Maria McCaffrey at 978.353.7600 ext. 235 or mccaffrey@massweb.org

Nominate someone for an EMERGE award on May 15

Join us for the Second Annual EMERGE Awards when the NCMCC will select ten young professionals (age 21 to 40) from the North Central Mass. service area. Individuals may be nominated by their co-worker, employer, family or friends and winners will be selected by a committee based on career history and trajectory, community involvement and dedication to our region. The top young professionals will be awarded at a celebration in May 15. To nominate a young professional for this award before the March 15 deadline, please contact Maria McCaffrey at (978) 353-7600 ext. 235 or mccaffrey@massweb.org.


Call Maria or see the back of this newsletter to reserve.


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Coming Events

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EXECUTIVE WOMEN'S NETWORK

'Brown Bag' lunch seminar
11:45 a.m. - 1:30 p.m.
365 Lindell Ave.
Leominster
Mar. 5, Wednesday
April 2, Wednesday
May 7, Wednesday
TableTop \$30/\$50 nonmembers

NCMCC 30-year Anniversary Reception

5 - 7 p.m.
Doubletree Hotel
by Hilton Leominster
99 Erdman Way
\$15 members
\$25 nonmembers
April 24, Thursday

Lunch 'n Learn

11:45 a.m.- 1:30 p.m.
Chamber Conference Room
Free for members, others \$10
March 18, Tuesday
April 15 Tuesday
May 20, Tuesday

Good Morning

6:45 - 8:30 a.m.
Doubletree Hotel
by Hilton Leominster
99 Erdman Way

March 14, Friday

Scholarship Breakfast
May 9, Friday
\$25 members/\$40 nonmembers

HRC

Human Resources Council
noon-1:30 p.m.
Chamber Conference Room
\$10 members/\$15 non-members
Mar. 19, Wednesday
April 16, Wednesday
May 21, Wednesday

Coffee with HYPE!

8 a.m.
Chamber Conf. Room
Free of charge
March 13, Thursday

Sales Leads Group

2nd & 4th Wednesdays
8 a.m. -- Free for members

Dollars & Sense

1st Tuesday 4 p.m.
Chamber Conference Room

Economic Forecast Breakfast

7:30 a.m. • Free for members
Doubletree Hilton, Leominster
April 3, Thursday
\$25 members
\$35 nonmembers

Business After Hours Membership Drive

Wrap-up
5 - 7 p.m.
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January 30, Thursday

EMERGE Awards

5 - 7 p.m.
Location TBA
May 15, Thursday

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CHAMBER UPDATES → *Recent Accomplishments*

LOANS: Recently, NCM Development Corporation originated loans to a food vending company in Fitchburg for \$10,000 working capital for conversion of a vehicle and to a salon and spa in Gardner with \$25,000 for startup costs. The loans helped these businesses with the creation of five jobs.

HEALTH INSURANCE: Open Enrollment is upon us once again and will begin April 1, 2014 through June 1, 2014. Preparations are being made to provide members with new rates, benefit changes, plan discontinuations and their available options. With the Affordable Care Act in place there are many changes that need to be communicated to avoid confusion. The "New" Marketplace (MAhealthconnector.org) is in full swing and we are hoping to provide yet another health

insurance option for our members. Help with our insurance products is always available.

TRAVEL CLUB: The 2013-2014 Travel Club is well underway with several trips in the works. Eleven travelers headed to the Azores in October. In March, a small group will head to Cuba. Preparations for a trip to India in September, 2014, are in the works with over 15 already registered. The Travel Club is geared towards countries that are difficult to get to (such as locations like Cuba with government restrictions), with significant language barriers or economic development engines.

EXECUTIVE WOMEN'S NETWORK: EWN saw a strong start to the season. The events were moved to The Boys & Girls Club of Fitchburg and Leominster in response to a need for more space for the average attendance of 75. This has allowed for increased table top sales and has led to an average of eight tabletops at each event. EWN collected and donated "creature comforts" for women at the local Battered Women's Shelter during December's event.

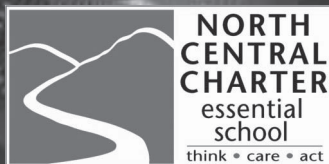
GOOD MORNING BREAKFAST SERIES: On January 10th special guest Charlie Baker attracted 200 attendees. We have changed the format slightly, to remove the community announcements which are now projected during breakfast in a PowerPoint presentation. January's Breakfast also hosted member businesses celebrating anniversaries along with the Chamber's 30th. Upcoming Breakfasts will be held on March 14th with guest, Martha Coakley, and the Scholarship Breakfast on May 9th.

ECONOMIC DEVELOPMENT PROGRAMMING: The NCMDC has received a \$70,000 REDO grant for FY2014 from the Mass. Of-

Deadline for Membership Drive recruiting is March 14

We kicked off our annual Membership Drive with a business after hours on January 30 at the Chocksett Inn. This year it will be six weeks (ending March 14th), versus four weeks last year. All members are encouraged to participate in recruiting new members. Ambassadors are very active with this effort. Our sponsors for the drive are Robert C. Alario, Certified Public Accountants (Kick-Off) and Vision Payroll (Wrap-Up).

New member incentives are valued at \$2000+. Our grand prize package is being provided by Great Wolf Resorts. A wrap-up celebration business after hours will be held again at Apple Hill Farm & Country Club on March 20th. Our media sponsors are the Leominster Champion, LATV, and WPKZ. Our goal is to surpass 40 new members from last year's drive (33 in 2012).



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Office of Business Development, to promote the region for development, lending activities, and workforce training development, among others. The continued primary focus of the REDO grant is working in partnership with MOBD to support business expansion and relocation in the region. NCMDC continues to convene meetings of regional ED professionals to share best practices and new projects, and has also brought together regional organizations to create a comprehensive plan for marketing the Route 2 corridor. With input from both of these groups, and involvement from the State EOHEd, we plan to create a specific list of priority projects to revitalize key communities along the Route 2 corridor.

ADVANCED MANUFACTURING INITIATIVE: During 2013 NCMDC worked with MWCC to produce a well-received video promoting careers in the plastics industry. We also hosted a series of tours at several manufacturers for students from grades 7 to 12. NCMDC has received another \$10,000 grant from AMPitup! to continue the work begun with the previous award. Plans are to work with students from Fitchburg State to create another video, continue the series of tours begun last year, and work with FSU to plan and promote a manufacturing career event next fall.

TOURISM MARKETING: This winter the Johnny Appleseed Trail Assn. has been partnering with multiple area businesses. We are work-

ing with the Montachusett Regional Vocational Technical School, Mount Wachusett Community College, and Wachusett Mountain Ski Resort. We have increased our participation at travel expos by attending the Boston Home & Bridal Show in November and will be attending the AAA Travel Expo and the Boston Globe Travel Show in the next few months.

BUSINESS AFTER HOURS: A Holiday Business After Hours was held on December 4th at the Fay Club with 90 attendees. The next Business After Hours was on January 30th at The Chocksett Inn and drew a crowd of 93. It served as the kick off for the Spring Membership Drive.

RIBBON CUTTINGS: Ribbon cuttings for our members, as well as new area businesses, continue with the help of our Ambassador Committee. Along with the cities of Fitchburg and Leominster, we are bringing positive press to all parties involved. There were 13 member ribbon cuttings since September – Digital Federal Credit Union, McDonald’s, Associated Home Care, Riverside Commons, Alltown Mobil and Planet Fitness, to name a few. Most of the ribbon cuttings were featured in the Sentinel & Enterprise. We also post the pictures on our Facebook page and LinkedIn.



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