



Study illustrates positive image Chamber membership adds to your business

You already know how your Chamber of Commerce supports your business directly--with networking opportunities, seminars and workshops, legislative clout and much more. But beyond that, your Chamber membership actually enhances your "brand."

A national survey of 2,000 adults reveals that being active in a local chamber of commerce is an effective business strategy. This is because two-thirds of consumers believe that such companies use good business practices, are reputable, care about their customers and are involved in the community. If a company shows that it is highly involved in its local chamber (e.g., is a chamber board member), consumers are 10% more likely to think that its products stack up better against its competition.

The study was conducted by The Schapiro Group, an Atlanta-based strategic consulting firm. It was commissioned by the American Chamber of Commerce Executives (ACCE), in cooperation with the Western Association of Chamber Executives. The study was sponsored by Insperity, a Houston-based company that provides human resources and other business services to more than 100,000 businesses nationwide.

Small businesses represent the largest segment of most local chambers, and the study indicates that chamber membership

has consistent and powerful benefits for small business members—if consumers are aware that the small business is involved with its local chamber.

Businesses that are members of a local chamber of commerce are automatically considered by consumers to be trustworthy, customer-oriented and involved in their communities.

For example, the study found that when people are aware that an insurance company belongs to the Chamber, 29% were more likely to report knowing a lot about the company; 36% more likely to think favorably of the company and 36% more likely to consider buying insurance from it. Among those who have not considered purchasing insurance there in the past, chamber membership increases that likelihood by 37%.

Looking at restaurant franchises that are Chamber members, 68% of those polled were more likely to eat at the franchise in the next few months; 58% were more likely to eat at the franchise more often and 37% were more likely to think favorably of the franchise.

Among automobile brands that are chamber members, 21% were more likely to have a favorable opinion of that company, and 31% were more likely to consider purchasing their next car from that company.

That's a valuable brand image to have in your community, and it's available to all business owners--above and beyond all the other benefits of Chamber membership, from lending programs and practical seminars to networking and business counseling.

For more information, contact Yasmin at 978-353-7600 x234 or loft@massweb.org.



Sponsored by:



Young, area professionals sought for Emerge Awards

Do you know an outstanding, young professional? Let us know--HYPE (Helping Young Professionals Emerge) and the North Central Mass. Chamber are introducing "Emerge--North Central Mass. Young Professional Awards."

From a pool of nominations, the NCMCC will select ten young professionals (age 21 to 40) from the North Central Mass. service area for our first Emerge Awards.

Young professionals may be nominated by their co-worker, employer, family or friends to be selected for this year's award. Ten finalists will be chosen by committee based on career accomplishments and trajectory, community involvement and dedication to the North Central region. The top young professionals will be awarded at a celebration on June 20.

To nominate a young professional for this award, please contact Maria McCaffrey at (978) 353-7600 ext. 235 or mccaffrey@massweb.org.

Mark the date! Join HYPE when we get together on April 25 at 5 p.m. at a location to be announced--check the website for updates. HYPE events are free.

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New Members

Please welcome & patronize these businesses--

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Ms. Phyllis Gertsios
(978) 345-0011
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Mr. John Daelhousen
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Leominster, MA 01453
Mr. Justin Thibault
(978) 689-6953
FINANCIAL SERVICES

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501 Lancaster Street
Leominster, MA 01453
Mr. Kevin Godin
(978) 728-4462
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& REPAIR

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4 Monument Square
Leominster, MA 01453
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Ms. Erica Grinkis
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Ms. Elaine T. Jackson, PMP
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Denise Fernald
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Ashby, MA 01431
Ms. Donna Perras
(978) 360-9173
KITCHEN & BATH -
DESIGNER

Merrill Lynch

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Worcester, MA 01608
Mr. Keith Cornish
(508) 926-3741
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North Pointe Investment Partners

225 Park Avenue
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Ms. Kathryn Cataldo
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Mr. Joe Brideau
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Todd H. Anderson
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Ms. Johnna Carlson
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Mr. Rick Melanson
(978) 534-5554
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Dr. William Hubbard, DPM
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PHYSICIANS

Holiday Blue Laws

-- Memorial Day is Monday, May 27

- Federal, state and municipal offices, the Chamber office, schools & most banks are closed.
- Retail, grocery stores and package stores as well as manufacturers and other non-retailers--if open--may be restricted to voluntary employment or overtime pay. For specific exceptions concerning mandatory/voluntary hours or extra, holiday compensation, or for more information, see: www.mass.gov/dos/bluelaw/index.htm

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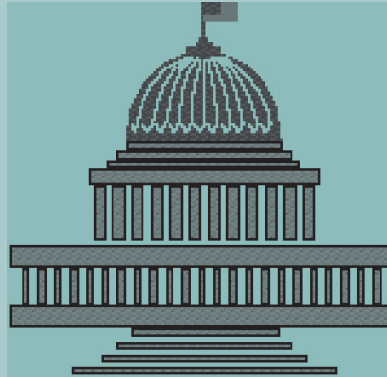
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The North Central Massachusetts Chamber of Commerce considers the following initiatives to be of such significance in the coming year that they shall serve as our top legislative priorities and the Chamber's 2013 Legislative Watch List.

- Resist legislative efforts to mandate a paid sick-leave and any other mandated employee benefits that discourage job creation.
- Support efforts to control healthcare costs while minimizing the financial and administrative burden on Massachusetts businesses.
- Support legislation to re-establish the Tourism Fund from state-collected casino revenue and rooms-tax and apportion its use for funding of the MA Office of Travel & Tourism and the Regional Tourist Councils.
- Offer legislation to establish a pilot program in North Central Massachusetts to promote the availability of solar net-metering credits for manufacturers, to lower their cost of electricity to make them more competitive.
- Support efforts to freeze Unemployment Insurance rates and realign benefits so they are more comparable to other states and reduce costs to Massachusetts employers.
- Oppose any attempt to alter the Workers Compensation



Reform law that would result in increased premiums for employers.

- Support increased state budget appropriations for regional economic development organizations and tourism marketing through the state's Regional Tourist Councils.
- Support efforts to secure state and federal funds for key local infrastructure projects that support economic development including, but not limited to: high-speed passenger rail service; improvements to Route 2; upgrading sewer capabilities for the Johnny Appleseed Visitor's Center; etc.
- Stand firm against efforts to increase the tax classification rates for cities & towns and continue to encourage cities & towns with dual rates to roll them back.
- Oppose efforts to raise taxes, especially the personal income tax rate, sales tax, and capital gains tax.

The creation of a Legislative Watch List is one of the action strategies for the Government Affairs Committee contained in the 2013 Business Plan. The establishment of such an agenda does not preclude the Chamber's Government Affairs Committee from recommending positions on additional issues which may be pending before the legislature during their 188th session that will either positively or negatively impact the region's economy.

Economic Forecast Breakfast presents speaker from Federal Reserve

Date: April 2, 2013 -- Time: 7:30 a.m. registration; Program 8 - 9:30 a.m.

Location: Four Points Sheraton Leominster, 99 Erdman Way

Fidelity Bank has partnered with the Chamber to present an economic forecast breakfast, planned for Tuesday, April 3. This event will feature a panel discussion with industry experts including top economists and an area business leader. They will offer insights into what regional businesses can expect in 2012.

It is being co-sponsored by Princeton Research Associates which is working prior to the event to conduct two opinion surveys--one directed at businesses and one for area residents. The results will be presented at this forum.

The event will include a panel discussion by local business and community leader Ted Lapris president of Nypro, along with Jeffrey Fuhrer, executive VP and senior policy advisor at the Federal Reserve Bank of Boston and Alan Clayton-Matthews, from Northeastern University.

The forum will focus on the economic outlook for the region and include results of the survey of local businesses and consumers--presenting their perspectives for the future.

See the back of this newsletter to reserve.

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Good Morning Breakfast

Breakfast events start at 6:45 a.m. with coffee and buffet breakfast, at the Four Points by Sheraton Hotel Leominster, 99 Erdman Way off Route 12 at Route 2.

To reserve, see the back page or for more information call 978-353-7600, ext. 235.

Local biographer and Celtics great JoJo White, are guests on March 22

The GOOD MORNING breakfast on March 22nd will feature Leominster native and author Mark Bodanza, and former Celtics player JoJo White. Mr. Bodanza's latest book is a biography titled "Make it Count: The Life and Times of Basketball Great JoJo White."

The two will discuss White's basketball career from the neighborhood courts of St. Louis, then playing for the Kansas Jayhawks and on to the NBA with the Boston Celtics. Mr. Bodanza is a historian and trial lawyer and speaks on radio programs nationwide as a football history expert. He has authored two other books about football, including A Game That Forged Rivals about the Twin Cities' high schools.

This Breakfast will be sponsored by Fitchburg Art Museum.

Meet new members at 'Chamber Orientation & Reception' on April 18 -- learn how to optimize your membership

All Chamber members and guests are encouraged to attend an Orientation & Reception on Thursday, April 18, 2013, starting at 3:45 p.m. with registration.

Bring a client or business associate and meet the Chamber's leadership team and Ambassadors; learn how the Chamber can work for you. You'll discover the marketing vehicles offered through the Chamber. Staff will describe all the Chamber has to offer from member programs to public affairs.

The orientation starts at 4 p.m. with the reception at 5 p.m. The event is free and a sampling of fare from member businesses will be served. To reserve, use the back of this newsletter or register online (Calendar). For more information, contact Yasmin Loft at 978-353-7600 x234 or loft@massweb.org.

Chamber Foundation scholarships awarded May 10

On May 10, 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 breakfast, which is moderated by Barbara Foster.

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; Ross Mortgage, \$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 10 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.

Learn how OSHA can work for you on March 20

For the HRC workshop on March 20, 2013, the topic will be “OSHA, how to use it and why.”

Participants will get answers to questions such as: Are your employees trained to use OSHA standards? What are the OSHA regulations for your business? What happens if an employee isn't trained properly, what does that mean for you and your company? Employers will find out how OSHA standards can help improve production.

This will begin a series of HRC topics related to employee safety, recognition, healthcare and wellness to improve employees well being and encourage employee growth within your company.

SCORE stands for Service Corps Of Retired Executives



Volunteer counselors provide business counseling--free and confidential--in the Chamber office.

The organization is committed to helping businesses, both start-ups and established firms, to succeed and grow.

Call 978-353-7600 www.worcester.score.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 17 workshop to focus on healthcare reform

Healthcare reform and how it impacts business will be the focus of the April 17 HRC workshop.

What does HealthCare Reform Act mean for individuals and businesses alike? What are your rights as an employee as opposed to rights as a business? What are the insurance choices and costs? These questions among many others will be answered during our February presentation at Human Resource Council. Join us for an informative luncheon to complete our employee health series.

Wellness Tax Credits explained at May seminar

Join us May 15 to continue our series on employee benefits and healthcare as we discuss the Massachusetts Wellness Tax Credit. As a business, implementing a wellness program can be costly to start but beneficial for healthcare costs in the long run.

Did you know that small businesses can be awarded up to \$10,000 to help implement a wellness program? What exactly is a “wellness program” and how do you file these items with the Commonwealth? Join us on May 15th to learn more!

BUSINESS *AFTER HOURS*

March 14, Thursday 5 - 7 p.m.

Membership Drive Wrap-up & Awards

Hosted by **Apple Hill Farm & Country Club**

143 Joslin Street, Leominster

Join chamber members and guests for a Membership Drive Wrap-Up Celebration/Business After Hours networking event, sponsored by Mount Wachusett Community College. Meet new chamber members, bring a business colleague and get the word out about your company.

LATV will take its “Inside Leominster” show on the road and will be recording a segment of the celebration from 6:00-7:00 p.m. Hors d'oeuvres are courtesy of Apple Hill Farm along with a cash bar.

Our grand prize is generously donated by Ashley Manor Bed & Breakfast and Alberto's Ristorante with assistance from the Cape Cod Chamber of Commerce Convention & Visitors Bureau.

Use the back page to reserve or call 978-353-7600, x235.



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New Director Profile

Mark Freeman has headed Steel Fab through years of growth

Mark Freeman is the second generation owner of Steel- Fab, Inc. in Fitchburg, and since his election to the Chamber Board last June, he is also the second generation Chamber director. "My father, who purchased the company in 1979, served on the board a number of years ago," states Mr. Freeman. Steel-Fab was founded in 1966 and was "originally a fabricator of parts for power generation plants and turbines... especially for GE," he adds. "We've evolved since then, and now we mainly produce water control valves and gates for dams, although we have military accounts, and make things like steam turbines and parts for nuclear aircraft carriers."

Mr. Freeman says he has been working at Steel- Fab "for about 25 years. Before that, I was at State Street Bank. I have a degree in business management from Bentley College (now Bentley University). At Steel-Fab, we're very involved in technology and engineering, since we do the entire process, design and build. I have learned the fabrication part of the business on the job. We employ about 50 people... it's a very stable, long-term staff, and we've had slow, steady growth over the years... In addition to our facility on Crawford Street, we needed more breathing room and expanded to a second site on Oak Hill Road."

Being on the Chamber Board of Directors, he states, allows him to focus on "one thing I consider a pet project—the manufac-

turing awareness initiative. This is an effort to get local students into our companies and see the opportunities" for highly-skilled careers in modern manufacturing. "Kids aren't exposed to what's available, and schools are only focusing on college. But there's a huge need for skilled workers in many local, manufacturing plants."

"We're trying to do our part (in the NCM Chamber)," he continues, "to get connected with school superintendents... We've had some success in the past," but it's a matter of following through and getting students on a bus and showing them what is being done in local industry and the jobs that are waiting to be filled. "The kids in school have no idea what's behind the cinderblock walls" of modern manufacturing, Mr. Freeman notes. He sees the Chamber's initiative as an important catalyst in matching an upcoming generation of students with today's world of high-tech production.

Outside of work, Mr. Freeman enjoys road and mountain biking as well as hiking, and camping with family and friends. "I was active in Boy Scout leadership for some time," he adds. His wife, Sherri, is assistant librarian in Lunenburg, and the couple has three sons and a daughter who are currently in high school and college.



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'Brown Bag' seminars are free
Bring your own lunch

These lunch events are from 11:45 a.m. - 1.30 p.m. and unless indicated otherwise, are held at the HealthAlliance Guild Conference Room, 60 Hospital Road, 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.

Use the back of this newsletter to reserve a table top. Contact Maria McCaffrey at (978) 353-7600, ext 235 or mccaffrey@massweb.org for more information.

March 6 features financial advice geared to life stages

Join us March 6, 2012 (location to be announced) for EWN's Financial Planning Seminar. Attendees will learn about financial planning for various points in your life including student loans, marriage, divorce and elder care. Panelists will discuss the importance of planning for your future as well as how to plan with your current income. Get all the information you need from local experts!

Meet professional organizer in April

Organize your space, organize your life! Join us on April 3, 2013 while we put our busy lives together. Do you have an unorganized space whether at home or work that is driving you crazy? Learn tips for organizing outwardly to get you organized inwardly! Reduce stress and make yourself more productive with an organized space and mind.

Please contact Maria at mccaffrey@massweb.org or (978) 353-7600 x235 with any questions!

EWN to present personal stylist on May 1

First impressions are everything. Are you branding yourself with your personal style? Join us on May 1st as we discuss dressing and styling yourself to fit your brand, how to brand yourself not only with your logos and signage, but presenting yourself as a brand as well.

Join EWN's personal stylist to learn how to utilize different accessories to pull together outfits on a budget. Learn about "working" with different seasons and finding appropriate summer wardrobes.

Small Business Lunch 'n Learn workshops provide practical solutions

Sponsored by Rollstone Bank

The Chamber's monthly Small Business Lunch 'n Learn series is growing as business owners discover how the topics are directly focused on their needs. The series is a free, member-benefit targeting the needs of businesses who have fewer than a dozen employees. Workshops are from 11:45 a.m.- 1:30 p.m. each month on a Tuesday in the Chamber Conference Room. Lunch is provided by sponsor Rollstone Bank.

Learn how your business can use the internet and social media to increase sales at upcoming seminars on March 19, April 16 and May 21. We've gotten great reviews to-date and have asked for specific topics members want to learn about.

Sessions earlier this year focused on Internet Marketing, Tax Planning & Business Management and Advertising. Participation has ranged from 10-35 people. These seminars will run every month except for July & December.

To reserve for Lunch 'n Learn, use the back of this newsletter or contact Yasmin at 978-353-7600 ext. 234 or loft@massweb.org.

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EXECUTIVE WOMEN'S NETWORK

'Brown Bag' lunch seminar
11:45 a.m. - 1:30 p.m.
HealthAlliance Guild Conf. Rm.
60 Hospital Road
Leominster

March 6, Wednesday
April 3, Wednesday
May 1, Wednesday

Good Morning

6:45 - 8:30 a.m.
Four Points Hotel
by Sheraton Leominster
99 Erdman Way

March 22, Friday
May 10, Friday

Chamber Orientation & Reception

4 - 6 p.m.
Chamber Conference Room

April 18, Thursday

Lunch 'n Learn

11:45 a.m. - 1:30 p.m.
Chamber Conference Room

March 19, Tuesday
April 16, Tuesday
May 21, Tuesday

HRC

Human Resources Council
noon-1:30 p.m.

Chamber Conference Room
March 20, Wednesday
April 17, Wednesday
May 15, Wednesday

Economic Forecast Breakfast

7:30 - 9:30 a.m.
Four Points Hotel
by Sheraton Leominster
99 Erdman Way

April 2, Tuesday

Membership Drive Wrap-up & Awards

Business After Hours
5 - 7 p.m.

Apple Hill Farm & Country Club
143 Joslin Street, Leominster
March 14, Thursday

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3/14	Member Drive Wrap Bus. After Hours	_____	\$15	\$30	\$ _____
3/19	Small Business Lunch 'n Learn	_____	-	\$10	\$ _____
3/20	Human Resources Council	_____	\$25	\$40	\$ _____
3/22	GOOD MORNING Breakfast	_____	\$25	\$40	\$ _____
4/2	Economic Forecast Breakfast	_____	\$20	\$20	\$ _____
4/3	EWN ['BrownBag' free] Table Top	_____	\$30	\$50	\$ _____
4/16	Small Business Lunch 'n Learn	_____	-	\$10	\$ _____
4/17	Human Resources Council	_____	\$25	\$40	\$ _____
4/18	Chamber Orientation/Reception	_____	-	-	\$ _____
5/1	EWN ['BrownBag' free] Table Top	_____	\$30	\$50	\$ _____
5/10	GOOD MORNING Breakfast	_____	\$25	\$40	\$ _____
5/15	Human Resources Council	_____	\$25	\$40	\$ _____
5/21	Small Business Lunch 'n Learn	_____	-	\$10	\$ _____

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CHAMBER ACTIONS

ADVANCED MANUFACTURING INITIATIVE: AMPitup! is the state's new initiative for increasing awareness of manufacturing. NC-MEDC and MWCC have been awarded a \$10,000 grant to organize tours that will bring students and their parents to regional manufacturers, create several videos to highlight manufacturing industries in North Central, and produce detailed promotional materials for distribution through schools and at career fairs.

GOOD MORNING BREAKFAST SERIES: A Good Morning North Central Breakfast was held on January 11th with guest speaker Lt. Governor Tim Murray. January's Breakfast hosted Fitchburg State University as a sponsor with Rocheleau Tool & Die receiving the Achievement Award. The event drew in 157 attendees. Upcoming Breakfasts will be held on March 22nd with speakers Mark Bodanza and JoJo White with sponsor Fitchburg Art Museum and the Scholarship Breakfast on May 10th.

RIBBON CUTTINGS: Ribbon cuttings for our members, as well as new area businesses, continue. With the help of our Ambassador Committee and the cities of Fitchburg and Leominster, we are bringing positive press to all parties involved. Ribbon cuttings since October include: Interior Solar, Fidelity Bank, ARC of Opportunity, Boys & Girls Club, Centerline Transportation, Premium Cabinet Wholesalers, Kreative DeZign, Foodie Taxi, The Bootlegger Restaurant, North Central Charter Essential School, and Top of the World Technologies. Most of the ribbon cuttings were featured in the Sentinel & Enterprise.

EXECUTIVE WOMEN'S NETWORK: EWN has seen a strong start to the season. A new location will be sought for March. We thank the Doyle Center & Community Park for warmly welcoming the Executive Women's Network in the past few months. December's Holiday Social was our most successful event of the year thus far, boasting 87 attendees. EWN collected food donations for Ginny's Thrift Shop & Pantry, toy donations for LUK, INC and raised \$410 through raffles

for the Columbia Fire Relief Fund. February's program consisted of a Women's Health & Wellness expo with 10 table top presenters from various areas of women's health. 70 attendees learned about women's health as speakers from each table presented about their specialty (Curves, D'Ambrosio Eyecare, HealthAlliance Hospital Smoking Cessation, Cancer Center and Simonds Hurd Complimentary Care Center, Dr. Smith & Associates, Well Being Total Home Care, Dr. Gianino, DDS, Ramsey Rehab and Highlands Adult Care Center).


AMBASSADORS: The Ambassador Committee is comprised of 16 Chamber members. Ambassadors are tasked each month to make proactive calls to ensure that we are meeting members' expectations and educating them on their member benefits. In addition, they contact new members to welcome them to the chamber, and assist with educating the "not yet" members on the Chamber. Ambassadors also attend ribbon cuttings and Chamber events (meet & greet). New to the team are: Cindy Testa from Bookkeeping Express, Keith Lanzilotti, Well-Being Total Home Care and Melissa Glenny (former Ambassador), Franklin Professional Associates.

GOLF TOURNAMENT: Planning for the 27th Annual Scholarship Fund Golf Tournament is underway with the first committee meeting held on January 23rd. The Golf Tournament is scheduled to take place at Oak Hill Country Club on June 3, 2013. Various levels of sponsorship are available and registration is now open.

WORKFORCE TRAINING: Working with MWCC, the Chamber is looking at all the larger employers in the North Central Mass. region

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Students of the 2013 Community Leadership North Central Institute learn about personal leadership. Twenty-three emerging community leaders have joined NCMCC's Community Leadership Institute this year and will experience various aspects of North Central MA including history, healthcare, legislation, justice, arts, culture and more. With more than 200 graduates since the program's inception, Community Leadership North Central Institute is one of our most prestigious and longest running programs. Graduates now sit in various high ranking positions including Marty Connors, president of Rollstone Bank & Trust, Ken Ansin, Senior Vice President of Community Banking at Enterprise Bank and Robin Duncan, Vice President of Marketing and Communications at Mount Wachusett Community College. Enrollment for 2014 Class will begin in May, 2013.

CHAMBER ACTIONS ...CONTINUED

and seeking input on their most needed skills, as well as what they find to be most lacking among potential employees. This information is then being used to design new or improved training programs and identify available training resources to create alternative programs to develop the skills most needed by local employers in the.

SALES LEADS and DOLLARS & SENSE: Greg Aldrich (ETR Labs) chairs the Sales Leads meetings, held every 2nd and 4th Wednesday of each month in the Chamber conference room, at 8am. Attendance has steadily grown to 41 members recently. Dennis Mannone with Schooley Mitchell Telecom Consultants chairs the Dollars & Sense meeting held the 1st Tuesday at 4pm. We've reached the one year mark with this time slot and attendance ranges from 15-20 people. A current roster of attendees is emailed with each meeting recap. We added a Marketing Moment to the agenda whereby a selected member has the opportunity with each meeting to provide a marketing tip that is informative to the group. General format is: 60 second member commercials (elevator speech), two 10-minute presentations by selected members, 1-on-1 selections, along with the Marketing Moment and What's Happening in the Chamber. Every quarter a guest speaker is invited to the meetings.

RADIO SLOT: Last November we started a weekly "Chamber Chat" show on WPKZ radio (FM 105.3), Monday mornings approx. 8:10-8:30am. Yasmin talks about upcoming events/programs for that week and features a guest speaker (member) each week. This is another great opportunity to create awareness in the community about our Chamber and promote our member businesses.

HEALTH INSURANCE: Open Enrollment will begin April 1, 2013. Preparations are being made to provide members with new rates, benefit changes and their available options. New this year is the requirement of the "Summary of Benefits" for employers and their employees. As of September 23, 2012, health insurance issuers and group health plans are required to provide an easy-to-understand summary about a health plan's benefits and coverage, (SBC). The new regulation is designed to help employers/employees better understand and

evaluate their health insurance choices. Access to the SBC's can be gained via our website on the services tab, choosing health insurance and then the insurance carrier (Tufts, Fallon)--there will be a link to the "Summary of Benefits" pages. The employer may also call or email and request copies.

REAL ESTATE DATABASE: We're in the process of designing a new online database of available commercial and industrial property in the North Central Mass. region. Much of this space does not make it onto the MLS used by realtors, thus there is not one central location where someone considering this region for business location can look to see many available sites.

TRAVEL CLUB: The 2012 trip to China went smoothly with 19 travelers. Plans are in the works for the creation of the NCMCC Travel Club which will service all the past travelers. A survey has been sent to all 100 past travelers regarding interest in other travel options. The survey was discussed at a Travel Club Reception on January 29th at the Chamber.

LOANS: The Development Corporation began its new fiscal year with what appears to be a continuance of volume it has experienced the last two years. Since last fall, The Development Corporation originated loans to a gymnastics facility in the amount of \$50,000 for working capital and an air service firm of \$16,135 for tier financing of the purchase of airplanes. In both cases the loans complemented financing by their banks (TD Bank and Commerce Bank) and resulted in leverage of \$5 of bank funding for the businesses for every \$1 we have invested. In addition through these loans we assured the retention of 34 jobs and the creation of one.

Three loans were also approved by the Development Corp Board recently. Our terms and conditions have all been and are in the closing process. The loans include one to a new business to be located in downtown Fitchburg. The loan of \$22,500 will be used for leasehold improvements and working capital. Four jobs will be created with a fifth planned. The second loan for \$25,000 funded working capital and the expansion and continued growth of the mailing service company. The third loan was for \$40,000 to assist in the purchase of real estate the business is currently leasing with additional space next door to the business for expansion. Leominster Credit Union was the lead bank. The owner plans to add one full time employee and turn a part time employee to full time.



Chamber welcomes new lending officer

Donna Comeau began work in November as our new Lending Specialist and is a welcome addition to the Chamber staff. She came from TD Bank, where she started out in retail banking and then transferred into commercial lending. She

has already taken part in what appears to be a banner year in lending for the corporation with five loans approved and two already booked in the new fiscal year. She is also leading the effort to create new marketing materials, and is in the process of scheduling appointments to meet with local bankers. Business owners who may benefit from small loans are invited to contact Donna and find out what the Development Corporation can do. Members can reach Donna at extension 248 or comeau@massweb.org



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