

Chamber offers programs to spur small business growth *Chamber's Development Corp. earns 'microloan' certification from SBA*

The North Central Massachusetts Development Corporation (NCMDC) has recently been approved by the U.S. Small Business Administration as an intermediary lender under their Microloan Program. As part of the approval, the NCMDC will also receive a \$500,000 loan. With these funds, the NCMDC can provide SBA loans of up to \$50,000 to start-up and existing small businesses in the region.

"We are very excited to be entering into this relationship with the SBA and to have the additional funds to lend to start-up businesses in North Central," said Roy M. Nascimento, president of the North Central Mass. Chamber of Commerce and the NCMDC. "These funds will go a long way to help support local small businesses and the economic growth of the region."

Under this program, loans made by the NCMDC can be used for working capital, leasehold improvements, machinery and equipment, furniture and fixtures and refinancing of business credit card debt. Eligible businesses include manufacturing, retail, wholesale and service businesses usually having five employees or less at the time of application and meeting the definition of small business. The interest rates are flexible, but generally close to the current fixed market rate.

The NCMDC is an affiliate of the

Chamber with the mission of creating jobs and improving the economy of North Central Massachusetts. The NCMDC works in partnership with local banks, credit unions, chambers of commerce and area nonprofits to support emerging microenterprises, small businesses, and community projects with loans and business assistance. Since 1996, the NCMDC has granted over \$4,000,000 in loans to small businesses to help grow jobs and the economy in 26 communities in the North Central Massachusetts region.

For more information about the NCMDC loan programs, please call 978-353-7607.

All-day workshops set for entrepreneurs

The North Central Massachusetts Development Corporation, the North Central Massachusetts Chamber of Commerce and Clinton Savings Bank are holding two basic business workshops on June 18 in Clinton aimed at assisting potential and existing entrepreneurs.

The free workshops are being held in cooperation with the U.S. Small Business Administration (SBA), Mass. Small Business Development Center (MSBDC), the Nashoba Valley Chamber

Continued on Page B

ANNUAL BUSINESS MEETING *Thursday, June 11, 11:30 a.m.*

The Chamber's Annual Business Meeting & Luncheon will be at Great Wolf Lodge in Fitchburg on June 11 from 11:30 a.m. to 1:30 p.m. Mark your calendars for this special event! Join other business and community leaders and attend the annual meeting to celebrate business people working together for the future of North Central. The program will include recognition awards and the commencement for the 2015 class of the Chamber's Leadership Institute. The event is sponsored by Workers Credit Union.

This year's keynote speaker is Norm Bossio. For over 30 years, Norm Bossio has spoken in front of nearly 3 million audience members in venues ranging from an American Indian Village Tribunal to the Hoosier Dome. Norm once spoke to 400 high school students, 50 lingerie salespeople, and 45 nuclear physicists...all in the same day. Having keynoted national conferences in virtually every major industry, Norm's audiences have included clients ranging from Bill Clinton to Stephen King.



Norm Bossio

To register for the Annual Business Meeting, contact Maria McCaffrey at 978-353-7600 ext. 235 or mccaffrey@massweb.org or online at northcentralmass.com. The cost is \$35 per person for members and \$55 per person for non-members. Tables of ten are also available. Please RSVP by June 4.

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New Members ~ Please welcome these businesses

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Phyllis Gertsios
(978) 345-0011
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Ayer, MA 01432
Salvatore Perla
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Rebecca Pitre
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Mike Wood
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Ambassador of the Year - *Tim Johnson*

Ambassador of the Year--for program year 2014-15--is Tim Johnson, division director at the ARC of Opportunity in North Central Mass., where he is in charge of vocational services & community supports.

The Arc is a civil and human rights movement that supports individuals with disabilities along with their families. The organization arranges and manages meaningful community employment, since inclusion is critical to

enhance the quality of life for people supported by The Arc.

Tim's outreach and involvement as a Chamber Ambassador is a win-win for both The Arc and for Chamber businesses to which he reaches out. His mission is to expand and facilitate connections between The Arc and business communities and offer high-value resources for businesses while providing diverse work opportunities to the Arc population.



New 'face' updates tourism marketing tools

Users of the Johnny Appleseed Trail Association (JATA) website are promised a unique experience every time they visit the site, as it now focuses more on members and local events. Using two grants awarded by the Mass. Office of Administration & Finance, JATA has implemented a website redesign to **Appleseed.org** along with two interactive visitor information kiosks.

The website was receiving over 160,000 hits a year but was performing on a ten year old platform. The new look of Appleseed.org, will allow JATA to publish additional content and create a more user friendly website while increasing users' connections to local businesses and events.

The interactive visitor information kiosks are located at the Johnny Appleseed Visitors Center on Route 2 westbound in Lancaster and in Great Wolf Lodge New England in Fitchburg. The 32" touch screen will be available 24/7 so late-night travelers can find a place to stay and something to do while in North Central Mass. The Johnny Appleseed Trail Association is the designated Regional Tourist Council serving the 26 cities and towns of North Central Massachusetts. The primary mission of JATA is to educate the traveling public, tourists, and local residents about the many historical, cultural, and hospitality related sites within our scenic New England region.

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Chamber Foundation announces annual Scholarship winners

On May 15, Chamber members met the region's most accomplished high school seniors as they received scholarships from the NCM Chamber Foundation. A total of \$46,000 in 23 scholarships was awarded at the "Good Morning" breakfast at the Doubletree by Hilton in Leominster. Special thanks go to HealthAlliance for sponsoring the breakfast.

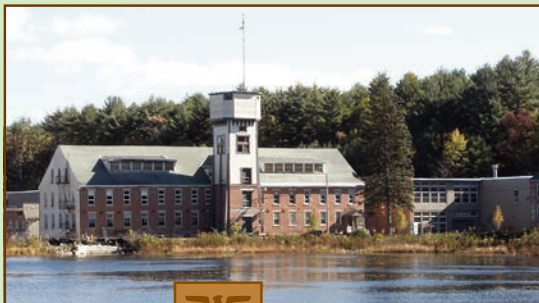
The following students each received a \$2,000 scholarship, and are listed by their name, school and the specific scholarship: Dasia Aldarondo, Fitchburg H.S., Workers' Credit Union; Kyrrah Altman, Leominster H.S. CTEi, Enterprise Bank & Trust; Alex Buckman, Leominster H.S., Edward C.J. Healey Scholarship; Andrew Cartier, Groton-Dunstable Reg. H.S., Chamber Foundation; Alexander Cochran,



Scholarship winners are shown at the Good Morning Breakfast on May 15: Monty Tech, Elizabeth & Anthony DiGeronimo Family; Casey-Ellen Collette, Lunenburg H.S., Adams Family; Samantha Costa, No. Middlesex Reg. H.S., George R. Wallace & Alice G. Wallace; Dominique Dobransky, St. Bernard Central Catholic H.S., M. Ruth Lee; Kirsten Harnden, Fitchburg H.S., HealthAlliance Hospital, Inc.; Brian King, Monty Tech, Chamber Foundation.

Also awarded \$2,000 scholarships were: Eric Kupcinkas, Oakmont Reg. H.S., Roderick W. & Donna M. Lewin Scholarship; Chelsea Lashua, Monty Tech, HealthAlliance Hospital, Inc.; Hallie Newcombe, Fitchburg H.S.; Rollstone Bank & Trust; Kelly Poole, Nashoba Reg. H.S., Ronald Ansin; Leanne Reed, Lunenburg H.S., Elizabeth & Anthony DiGeronimo Family; Shannon Ring, Leominster H.S., Salny Family; Laura Sawin, Wachusett Reg. H.S., Chamber Golf Tournament; Alexandra Stathas, Leominster H.S., HealthAlliance Hospital, Inc.; Minna Wang, Oakmont Reg. H.S., HealthAlliance Hospital, Inc.; Hanna Wharton, The Bromfield School, Barbara Silva; Laura Wilkins, Leominster H.S., M. Ruth Lee; Erika Wilson, Wachusett Reg. H.S., Chamber Golf Tournament; Xena Xiong, Fitchburg H.S., Benjamin Asher.

For more information about the scholarship program, call Lauren Goulet at 978-353-7600.



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New 'Earned Sick Time' regulations are focus of June 17 seminar

The Human Resource Council presents an update on the Mass. Earned Sick Time Act on Wednesday, June 17 from 11:45 a.m. to 2:30 p.m. It is at the DoubleTree by Hilton, 99 Erdman Way in Leominster. Admission is \$20 for members, \$30 for non members and includes lunch.

Sales Leads group to feature 'after work' event at Wachusett Brewing Co.

June 9, 4-5:30 p.m. - Annual Dollars & Sense Sales Leads Group Meeting off-site at Wachusett Brewing Co. Enjoy networking, tasting and tour; \$5 cash only at the door. Register online at northcentralmass.com/calendar.

Upcoming Sales Leads events--not to be missed:

June 24, 7:45-9:30 a.m. - Special Sales Leads Group Meeting at the Chamber, - Guest Speaker, Tyke Crowley, Life-Tested Coach.

August 12, 7:45-9:30 a.m. - Speed networking with 24-26 business professionals. Seating is limited, register online at NorthCentralMass.com/Calendar.

Regular meetings on 2nd & 4th Wednesdays will continue over the summer.

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

In April 2015, the state attorney general released regulations for the Earned Sick Time Act which was approved by votes in November, 2014. Pursuant to this new law (M.G.L. c. 149, § 148C), which takes effect July 1, 2015, employees who work for employers with 11 or more employees may earn and use up to 40 hours of paid sick time per calendar year. Employees who work for employers with fewer than 11 employees may earn and use up to 40 hours of unpaid sick time per year.

Kimberly A. Rozak, Esq. and Corey F. Higgins, Esq. of Mirick O'Connell will explain the new earned sick time law, including the reasons for which earned sick leave may be taken; how sick time may be used; when employers may require a medical certification for sick leave absences; unionized employers, and more.

This event is an update to programming offered in January and should not be missed by any local employer. Register at www.NorthCentralMass.com/calendar or call Maria McCaffrey at 978-353-7600 ext. 235.

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Insider's look at credit cards is focus of June 16 Lunch 'n Learn workshop

Business owners need to stay current with credit card services and security issues, from changing laws to data breaches. On Tuesday, June 16, the Small Business 'Lunch 'n Learn' series offers a workshop on this very timely topic.

Beginning in October 2015, the Payment Networks' Liability Shift will occur, meaning that credit cards such as MasterCard and Visa will change the way they do business and how you do too! These new guidelines will change how you accept credit cards and your responsibility to consumers. We'll also discuss mobile pay systems such as ApplePay and along with this, identity theft protection for yourself and your clients. Join guest speaker, Mike Roux, to discuss these important small business topics!

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On June 18 join HYPE! from 5:30 to 7:30 p.m. for this fun event before starting the summer. With the help of experts from Wyman's Liquors, the evening will feature a wine tasting seminar and networking etiquette class. Attendees are in for a treat when they learn wine tasting skills from a seasoned professional along with just how to appropriately network while socializing!

It is in the Chamber Conference Room, 860 South Street and free for all guests. Check online at northcentralmass.com or contact Maria at mccaffrey@massweb.org for more information.

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Executive Women's Network
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Summer Social is June 3rd at Reflection Garden

The Executive Women's Network wraps up the year with its Summer Social on Wednesday, June 3, from 3 – 5 p.m. at the HealthAlliance Reflection Garden, 60 Hospital Road, off North Main St. in Leominster.

The event will include networking games and refreshments, and donations will also be collected for Friends of Families in Transition-- which supports homeless families in Leominster and Fitchburg. Personal care items are currently needed especially for the female population and would be greatly appreciated. Please bring a donation and be entered in our raffles!

Contact Maria McCaffrey for donation suggestions or to register: 978-353-7600 x235 or mccaffrey@massweb.org.

Development Corporation completes three loans to local businesses

The North Central Massachusetts Development Corporation (NCMDC) recently granted three small business loans totaling \$91,500 to Bliss Bakery and Market, Inc. in Groton; Ken-Bon Display Services, Inc. in Fitchburg; and Workforce Training Solutions in Leominster. The loans enabled these businesses to start-up or expand and create five new jobs.



Sheri & David Dean shown at Bliss Bakery

Bliss Bakery plans to expand its retail shop at 134 Main Street in Groton. Owners Sheri and David Dean originally opened in 2013. The new loan of \$25,000 will enhance marketing efforts, especially with an interactive website

Ken-Bon Display Services, Inc. and its sister company Ken-Bon Signs, Inc. have been installing signs in New England since 1931. The \$50,000 loan will enable computer upgrades and working capital for expansion. The loan was referred by Enterprise Bank.

Workforce Training Solutions obtained a start-up loan of \$16,500. The firm connects Massachusetts employers to strategic training providers and a state grant to improve, correct or change employee skill sets. The loan was referred by Twin Cities Community Development Corp.

For information about the NCMDC loan programs, call 978-353-7607.



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NorthCentralMass.com (USPS 773-650) is published quarterly by the North Central Mass. Chamber of Commerce, 860 South Street, Fitchburg, MA, for \$5.00 per year which is withheld from annual membership dues. Periodicals postage paid at Fitchburg, MA.

POSTMASTER: Send address changes to NorthCentralMass.com, c/o North Central Mass. Chamber of Commerce, 860 South Street, Fitchburg, MA 01420.

Check the online calendar for extra updates and events

www.northcentralmass.com and click "Calendar" to reserve your space. You may pay with a credit card--call 978-353-7600 x235

June 3 – Executive Women's Network
3 to 5 p.m., HealthAlliance Reflection Garden

June 9 -- Annual Dollars & Sense Sales Leads Group Meeting, 4 to 5:30 p.m., Wachusett Brewing

June 11 – Annual Business Meeting
11:30 a.m., Great Wolf Lodge, Fitchburg

June 16 – Small Business Lunch 'N Learn
11:45 a.m. to 1:30 p.m., Chamber Conf. Rm.

June 17 – Human Resources Council
11:45 a.m. to 2:30 p.m., Doubletree Hotel

June 18 – Entrepreneur Seminar
9 a.m. to 4 p.m., Perkins School, Clinton

June 18 – HYPE
5:30 to 7:30 p.m., Chamber Conf. Rm.

June 23 – 'Build Your Marketing Tool Kit'
3:30 to 5 p.m., Chamber Conf. Rm.

June 24, Special Sales Leads Group Meeting, 7:45 to 9:30 a.m., Chamber Conf. Rm.

Save the Dates:

Aug. 12 -- Sales Leads

Aug. 27 – HYPE

Sept. 11 – Good Morning Breakfast

Small Businesses celebrate success at recent ribbon cuttings



General Manager Mike Wood is shown cutting ribbon at ceremonial grand opening of the Signarama full service shop at 545 SW Cutoff (Rt. 20), Worcester, MA.



GAAHMA, 208 Coleman Street Ext, Gardner, celebrated its new facility on March 5. Cutting the ribbon are Tracy Hutchinson, CEO and Shawn Hayden, business director. See www.gaahma.org (photo courtesy of Latrice Cooper)



Phyllis Gertsios, owner Alexander Academy, is shown cutting the ribbon at the school's new site and grand opening at 55 Massachusetts Avenue, Lunenburg. See www.alexanderacademy.com (photo courtesy of John Love, Sentinel & Enterprise)

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CHAMBER UPDATES *Recent Accomplishments*

ECONOMIC FORECAST BREAKFAST: The Chamber and Fidelity Bank partnered again to host the Annual Economic Forecast Breakfast held on April 10 at the Chocksett Inn in Sterling. Over 235 business and community leaders attended for a presentation on the results of the Fourth Annual Economic Forecast Survey of businesses and consumers in the region. The results indicated that many feel the economy is getting better and they look forward to hiring and spending more in 2015.

TOURISM: JATA has been very active promoting North Central to visitors and groups. Recent initiatives have included hosting a familiarization tour of local attractions for travel bloggers/writers; multiple advertisements in various travel publications including Yankee Magazine, Bay State Parent, Boston Spirit and the Sports Events Magazine; and participation in several tourism industry trade shows such as the AAA Travel Show, Daytrips and Destinations and the national T.E.A.M.S. Conference which targets sporting events and tournaments.

MANUFACTURING: The Chamber has been awarded one of nine AMP it up! matching grants through MassDevelopment.

The \$10,000 award will be used to conduct outreach and programs that will educate young people and adults about career options in advanced manufacturing. The program will include discussions with manufacturing employees and company tours, as well as information for teachers and guidance counselors regarding educational pathways for manufacturing careers at post-secondary institutions.

COMMUNITY LEADERSHIP: Since January 1, participants enrolled in the Chamber's Community Leadership Institute have completed programming in Healthcare, Non-Profit Governance, Law & Justice, Government Affairs, and Economic Development. The last session will take place on June 11 directly before the Annual Business Meeting. The application period for the 2015-2016 class will open in June and be completed in August with the program beginning October 21st. Contact the Chamber for more information.



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Ned LaFortune, president of Wachusett Brewing Co. toasts the company's new brewhouse in Westminster earlier this spring with a ribbon cutting ceremony organized by the Chamber. "Anyone who has ever seen me do a talk — it's a lot of toasting," he admitted, holding up a glass of beer toward the crowd gathered around a conveyor next to the brewery's newly renovated brewhouse.

Photo courtesy of Christine Hochkeppel, Telegram & Gazette

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Small business owners invited to: 'Build your marketing tool kit'

Small business owners can be overwhelmed by choices--including technology--when it comes to marketing. A seminar to help them focus on what really works is being offered Tuesday, June 23 from 3:30 - 5 p.m. in the Chamber Conference Room, 860 South Street, Fitchburg. Admission is only \$10 for all participants.

This presentation will uncover some core concepts and show that a little bit of marketing knowledge can go a long way. Attendees will learn what marketing really is (and isn't); how marketing has changed in ways that benefit small businesses and the importance of setting goals and objectives for your marketing efforts.

It will focus on the "4 Pillars of Marketing Success"-- a framework that shows how different marketing activities all fit

together, and stressing that it's okay to start small--to start where you already are.

Join us and start to build a foundation marketing knowledge, from which you can build more and more effective campaigns to help your business or organization grow. Register online at northcentralmass.com/calendar.

...help entrepreneurs ... Continued from page 1

of Commerce, SCORE and the Town of Clinton.

Both workshops will be held at the Perkins School, Barlow Building, 200 High Street in Clinton on Thursday, June 18.

Session I: Fundamentals in Planning, Preparing, and Financing Your Business will run from 9:00 a.m. to Noon and will focus on evaluating and understanding the fundamentals of owning one's own business. Information on how to get started, where and how to get financing and the loan application process will be presented. Breakfast will be provided for all participants.

Session II: Understanding the Purpose of Financial Statements and How They Can Help Determine the Health of Your Business will run from 1:00 p.m. to 4:00 p.m. and will focus on understanding a balance sheet, income statement and cash flow statement. The workshop will also explain how a small business owner can anticipate financial needs in order to operate his/her business more efficiently. Lunch will be provided for all participants.

To register, please contact Maria McCaffrey at 978-353-7600 ext. 235 or mccaffrey@massweb.org or online at northcentralmass.com.

Chamber's health insurance options now extend to non-group individuals

Health insurance for individuals is now available from the NCM Chamber. A selection of health plans is being offered from Fallon Community Health Plan to those not connected to a business or a group--a requirement that previously limited health care choices for many individuals.

For information, contact Kathy Kwedor at 978-353-7600 x228 or kwedor@massweb.org.


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