

Breakfast event considers 'What a Trump Economy Means for Us'

Community and business leaders will look to the future of the economy at the Sixth Annual Economic Forecast Breakfast, presented in partnership with the Greater Gardner and Nashoba Valley chambers. Sponsored by Fidelity Bank, it will be held on Wednesday, April 12, 2017 from 7:45 to 9:30 a.m. at the DoubleTree by Hilton, 99 Erdman Way, Leominster.

Keynote speaker is J.D. Foster, Ph.D., chief economist of the U.S. Chamber of Commerce, who will head up the breakfast with his presentation on "What a Trump Economy Means for Us." Foster spent five years in the White House as chief economist at the Office of Management and Budget. Foster has also served as economic counsel for tax policy at the U.S. Department of the Treasury and as legislative director to Rep. Crane (R-IL), vice chairman of the Committee on Ways and Means of the U.S. House of Representatives.



J.D. Foster, Ph.D.

His experience also includes serving as chief economist of the Tax Foundation, one of the nation's oldest and most respected nonprofit research organizations, and chief of staff at the White House Council of Economic Advisors.

Foster writes extensively on tax policy and entitlement reform, as well as on matters of monetary policy and international economics. He received a B.A. in economics and a B.A. in mathematics from the University of Colorado, an M.A. in economics from Brown University, and a Ph.D. in economics from Georgetown University.

Once again this year, the Economic Forecast Breakfast will welcome back Jeff Fuhrer, Ph.D., executive V.P. and senior policy advisor at the Federal Reserve Bank of Boston. He has been active in economic research for more than three decades, and has served as an associate editor for the "American Economic



Jeff Fuhrer, Ph.D.

Continued on Page 3

'Choose North Central' website launched

The Chamber's development arm, the North Central Mass. Development Corporation, recently launched a new website to serve as a resource for existing businesses, startups and companies that are considering expanding or relocating to this region. The new website address is www.choosenorthcentral.com.

The new site promotes North Central Massachusetts as a desirable place to do business by highlighting the region's affordability, accessibility to

Boston and other major markets; strong workforce; superb quality of life; and its manufacturing cluster. Visitors to the site can look up pertinent demographics on the region as well as find information on small business loans, technical assistance and other services available through the Development Corporation and its partners. A collection of short, success stories is also included that highlights examples of companies that have successfully relocated or expanded in North Central Massachusetts.

Choosenorthcentral.com features an attractive look and feel, and intuitive, easy to use menu options to help users easily access the information they are looking for. The new site is also responsive so it will adapt to the screen size of whatever device is being used for easy viewing and navigation. 3MediaWeb, a website

design and development company that is a Chamber member, designed the site.

"We believe that we have a great story to tell. North Central Massachusetts is a terrific place to live and grow a business," said Roy M. Nascimento, IOM, president & CEO of the North Central Mass. Development Corporation. "This new website will be a great tool to help us highlight the region's many strengths and assets and motivate people to grow their business here."

Along with the new website, the Development Corporation has recently undergone a rebranding and has expanded its loan programs to include an SBA micro-loan fund, a new express loan program, a second chance loan initiative and has grown its technical assistance offerings for new and established small businesses in the region.

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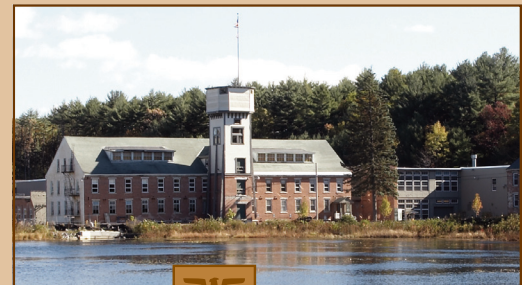
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Development Corp. has loan alternatives for small businesses

The North Central Massachusetts Development Corporation (NCMDC) recently granted two small business loans totaling \$41,600 to Fight or Flight Tattoo in Fitchburg and Looking Glass located in Leominster.

Fight or Flight is a tattoo and piercing parlor located at 206 Summer Street in Fitchburg. This \$25,000. loan was in partnership with TD Bank and the funds will be used to assist with the purchase of the commercial property that the shop has leased since opening ten years ago. Owner Andy Sansone originally opened The Ink Shop tattoo parlor on Lunenburg St. in 2006 and moved to the current location in 2007 when he changed the name to Fight or Flight

Tattoo. This loan helped to retain four jobs. For more information visit www.fightorflighttattoo.com.

Looking Glass, located on 21 Central Court in Leominster, is a full service glass company specializing in high end residential and commercial glazing in the construction industry. They received a loan from the NCMDC in the amount of \$16,600. This loan allowed Shaun DeLisle, owner of this start-up company, to purchase a company vehicle making the transfer of tools and products more efficient.

“Helping strengthen small businesses and entrepreneurs stimulates job creation and is critical to North Central’s economic growth,” said Raymond J. Martino, president of Simonds International and chairman of the NCMDC Board.

As a microloan lender, NCMDC can provide loans to small businesses up to \$150,000 for working capital, equipment, inventory, expansion and working with our banking partners provide gap financing for the final piece of a project.

To find out how your business can benefit, contact the NCMDC at 978.353.7607 ext. 232.



‘Economic Forecast...’

continued from page 1

Review.” Fuhrer has published numerous scholarly papers on the interactions among monetary policy, inflation, consumer spending, and asset prices. Fuhrer earned an A.B. in economics with highest honors from Princeton University, and received his M.A. and Ph.D. in economics from Harvard University.

The cost is just \$25 for Chamber members/\$40 non-members and includes a breakfast buffet. Pre-registration is required. For more information or to register, please contact the Chamber at 978.353.7600 ext. 235 or visit www.northcentralmass.com.



The NCM Chamber hosted a ribbon cutting for Worcester-based Behavioral Concepts, an autism assessment & treatment center for children, as they opened a new facility in Fitchburg on 207 Authority Drive. Pictured (from left) are Lauren Bavosi, marketing director; Jeff Ardis of the Chamber; Dr. Jeff Robinson, founder; Fitchburg Mayor DiNatale; Colleen Canty, facility director; State Sen Jennifer Flanagan; Fitchburg City Councillor Amy Green, and State Rep. Stephan Hay.

April is time for health insurance changes

Open Enrollment period has begun! You now have the opportunity to review and change your group health insurance plan through the Chamber and add employees who have previously waived coverage. Plan upgrades and downgrades are allowed effective April 1 or May 1. You must finalize your alternative choice before April 30, 2017 for a May 1, 2017 effective date. After May 1, off-anniversary downgrades are only available with 75 day advance notice.

Please note some plans will have significant benefit changes effective April 1, 2017. Intermediary plan changes were mailed in late January. Please share the information in these documents with all your benefit-eligible employees. Some new options offer lower monthly premium rates for your business. Please contact the Chamber at 978.353.7600 ext. 227 with any questions or for more information.

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- Board Member Profiles -

Steve Duvarney

Duvarney Jewelers has been a continuous retail operation since 1854, and Steve Duvarney represents the third generation to own it, since 1934 when his grandfather bought the High Street, Clinton store. His father opened the Fitchburg site, at 457 Main Street, in 1970. "I grew up in Clinton and Lancaster," says Duvarney, and "worked at the store during college." He received a B.S. in business management from UMass Amherst.

On the Chamber board, he says that he, "wants too get a feel for the direction of the Chamber in the next few years and see where I can lend my expertise. I'm interested in economic development. I'm on



Steve Duvarney

the board of directors at Hometown Bank and I'm very involved in local businesses (and) our region's economic health. A chamber needs to have some retail involvement."

Duvarney has played a leadership role in the opening of the Fay Club, which was shuttered for some time when membership in the social club dwindled. "We have reorganized the Fay Club with a different business model. Dues have been lowered and we're looking at a wider membership, now up to about 360, to expand utilization of the club," which has long

been an iconic, historic building on Main Street in Fitchburg.

Duvarney is active in professional associations, serving on the board of the New England Guild of the American Gem Society and as president of the Boston Jewelers Club. He also volunteers with the Fitchburg State University Foundation.

When not at work, he "plays golf once in awhile," but spare time is rare in his busy family. He and his wife Shelley have a 13 year old and 8 year old twins, and Shelley is a quality control specialist at Fidelity Investments. The family enjoys summers at the shore and whenever they can, a trip to Disney.

LeaAnn Scales

"I have the best job in the world," claims LeaAnn Scales, who serves as vice president of external affairs, communications and K-12 Partnerships at Mount Wachusett Community College



LeaAnn Scales

An enthusiastic champion of higher education, K-12 education, public service and community engagement, she has over twenty five years of experience in public higher education and public service. Prior to that she held posts as a congressional press secretary in Washington D.C. and served as an information officer for the Minnesota State Senate. She was also a broadcast journalist.

She grew up in St. Paul, Minn. and has a B.A. in communications and political science from Minnesota State University and an M.S. in public affairs from UMass Boston. Scales is also a 2013 graduate of the Institute for Educational Management (IEM) at the Harvard Graduate School of Education.

Of the Chamber's many projects and goals, Scales says, "What's most near and dear... is the incredible partnership the Chamber has with educational resources. The Chamber (staff) does a really good job with community outreach and really listening to what other folks need. One program, for instance, included a panel discussion with the editor of the Sentinel along with elected officials... providing advice on how to make change in local government."

She is enthusiastic about opportunities for her staff to link business with educators, working with the Chamber's leads group and making connections through the Ambassadors program. She also serves on the board of the United Neighbors of Fitchburg.

Her husband Brian works at RCAP Solutions, and the couple have four children--one still in college and the others have graduated. When away from work, Scales notes, "I love hiking, we have wonderful resources nearby such as Wachusett Mountain and the rail trails.... and I love to read, especially non-fiction."

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Good Morning Breakfast

The next edition of the North Central Massachusetts Chamber's popular Good Morning North Central breakfast series is scheduled for Thursday, March 30, and is sponsored by Avidia Bank.

The featured speaker for March is new Mount Wachusett Community College president, Dr. James Vander Hooven—he will be the third president of MWCC since its founding in 1963.

Dr. Vander Hooven is leaving a post in enrollment management at Landmark College in Putney, Vermont.

Prior to that Dr. Vander Hooven was president of Tohono O'odham Community College, a Tribal College located on the Tohono O'odham Reservation in Arizona. He has held similar positions at Lakes Region Community College in Laconia, New Hampshire, and at National American University in Denver, Colorado. Dr. Vander Hooven attained a B.A. in English from Ohio State University and an M.A. in American studies from the University of Wyoming. In 2009, he was awarded a doctorate in higher education leadership from the University of Maine, where he focused on student access. He lives in Keene, N.H.

The cost is just \$25 for Chamber members/\$40 non-members and includes a breakfast buffet. Pre-registration is required.



James Vander Hooven, Ph.D.

Breakfast events are 6:45 - 9 a.m. with coffee and buffet breakfast, at the Doubletree by Hilton Leominster

99 Erdman Way off Rte 12 at Rte 2.

Reserve online, or call Maria

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JATA recognized nationally

SportsEvents Media Group, the leading industry publication focused exclusively on helping sporting event planners produce excellent competitions in the United States, has announced Johnny Appleseed Country as one of its 2017 Readers' Choice Award winners. Winners were announced in the January 2017 issue of SportsEvents. This is the second year in a row that Johnny Appleseed Country has received the award.

Readers were asked to nominate destinations and sports venues that they believe display exemplary creativity and professionalism toward the groups they host.

"To be recognized nationally by the industry professionals who plan sporting events every day is very exciting and humbling," said Roy M. Nascimento, president & CEO of the Johnny Appleseed Trail Association. "It's very rewarding to see our hard work to position North Central Massachusetts as a premier destination for amateur sporting events and competitions be recognized with this honor."



JATA markets this region at local, regional and national trade shows and expos.

Sporting events is a market that has been targeted for growth in North Central Massachusetts. According to the National Association of Sports Commissions, travel sports spending nationally amounted to nearly \$9 billion last year.

Families, athletes and attendees spend nights in hotels, fill restaurants and take in the local sights while attending a tournament or amateur sports event. This generates tax dollars for local communities, creates jobs, and contributes to economic vitality of the communities in the region. Sporting events can have a significant economic impact, but is a highly competitive market. The region is well positioned to benefit from the sporting industry with many high quality sports facilities and amenities.

The Johnny Appleseed Trail Association has worked collectively with local communities, economic development officials and attractions in the region on marketing efforts to target event organizers and other decision makers in the travel and hospitality industries.



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New ambassadors join council

The Chamber welcomes two new members to the Ambassador Council: Lawrence Nfor, business manager at Mount Wachusett Community College, and Steve Janes, senior business development manager with third-party supplier Agera Energy.

The Ambassador Council is a critical link between the Chamber and its members, a volunteer group who respond to their needs and reinforce the benefits of Chamber membership. Their mission is to further the influence of the Chamber through one-on-one engagement with the business community.

Duties include monthly calls or visits to



Steve Janes

check-in with current members and welcome new ones, as well as attending ribbon cuttings for business openings. Benefits include networking opportunities, professional development, and participation in some special community events.

The Ambassador is a prestigious and important volunteer position! If you want to serve or nominate a candidate, please contact Member Services Manager Jeff Ardis on 978.353.7600 x234.



Lawrence Nfor



Wachusett Mountain Ski Area's marketing director, Tom Meyers, conducts a tour for the Community Leadership Institute's 22 participants during the January session which featured economic development and tourism. The Institute (CLI) is a nine-month long program featuring monthly sessions that focus on the resources of North Central to prepare emerging leaders with the tools for succession, for the community and its respective businesses. The application period for CLI 2018 will open July 1st. Contact Maria McCaffrey at 978.353.7600 ext. 235, or mmccaffrey@northcentralmass.com for more information.

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We're glad to be part of a great community!



FSU students delve into Chamber projects as interns



Two interns from Fitchburg State University will be working at the Chamber's headquarters this semester-- Kevin Tomasetti and Kayla DeLuca.

Kevin is currently a senior majoring in business with a concentration in management. His interest in entrepreneurship drew him to the Chamber for his internship.

Kevin decided to return to school in 2013 to better position himself to take over his family business, ACT Fastening Solutions. He is married and the father of two young children. During his internship Kevin will be working on a "Pitch Tank" business plan competition through a partnership with the Chamber

and FSU. He will also be working with the Development Corporation on a variety of projects surrounding the lending process.

Kayla is currently a junior majoring in communications. Her interest in event planning and hospitality drew her to the Chamber for this internship opportunity.

Kayla is a native of Pepperell and graduated from North Middlesex Regional High School. She is a member of the dean's list and works as a resident assistant. Please contact the Chamber at 978.353.7600 ext. 244 for more information.



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Roy M. Nascimento, (left) president & CEO of the North Central Massachusetts Development Corporation is shown with Timothy P. Murray, president & CEO of the Worcester Regional Chamber of Commerce. The two have announced a new partnership to bring additional micro-lending resources closer to young companies in the City of Worcester and the southern region of Worcester County.

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March 1 – Women's Leadership Connection, Great Wolf Lodge
March 2 – Tourism Update Breakfast, Great Wolf Lodge New England
March 8 – Sales Leads, Chamber Office
March 14 – Small Business Lunch 'n Learn, Chamber Office
March 15 – Human Resource Council, Chamber Office
March 22 – Sales Leads, Chamber Office
March 23 – Community Leadership Institute State House Day
March 30 – Good Morning North Central Breakfast, DoubleTree by Hilton

April 12 – Economic Forecast Breakfast, DoubleTree by Hilton
April 18 – Small Business Lunch, Chamber Office
April 19 – Human Resource Council, Chamber Office
April 20 – Business After Hours, Devens Common Center
April 26 – Sales Leads

May 10 – Sales Leads, Chamber Office
May 12 - Good Morning North Central Breakfast, DoubleTree by Hilton
May 16 - Small Business Lunch, Chamber Office
May 17 - Human Resource Council, Chamber Office
May 18 – Business After Hours, Johnny Appleseed Visitors' Center
May 24 - Sales Leads, Chamber Office

Save the Date:

June 5 – Annual Scholarship Golf Tournament, Sterling Nat'l Country Club
June 15 – Annual Business Meeting, Great Wolf Lodge New England

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Governor Baker's Employer Health Insurance Assessments

As part of his FY2018 budget proposal, Governor Baker unveiled a change to the health insurance marketplace that might significantly impact small businesses. The proposal would require businesses with more than 10 employees to offer health insurance and cover at least 60% of the premiums. In addition, 80% of employees must utilize that coverage. If the employer does not meet those requirements, they could be assessed up to \$2,000 per employee that is not on the company health plan. The Governor's proposal is intended to reduce the amount of insureds on MassHealth, the state's biggest budget buster.

The proposal is widely seen by the business community as bad policy, and goes against the philosophy of "fair share" health reform. The Affordable Care Act expanded access to publicly subsidized health insurance, even if there is a health plan offered by an employer. We will be actively monitoring this proposal and updating members on the potential impacts it could have.

Tourism Budget Cuts Disrupt Tourism Marketing

As part of his mid-year budget cuts, Governor Baker trimmed \$98 million of the state budget. Part of that cut was a "sweep" of the Tourism Trust Fund – a special fund by the state legislature aimed to secure dedicated funds for marketing to visitors. The trust fund sweep included a \$3 million cut to funding for Regional Tourism Councils. The Johnny Appleseed Trail Association (JATA) saw a 50% decrease in state funding as a result of the budget cuts.

"Tourism is the third largest industry in Massachusetts and has a profound impact on our local communities," said Roy Nascimento. "We're disappointed in the administration and hope our legislative delegation will help restore these critical dollars."



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In North Central Massachusetts, visitors spend \$127 million dollars at destinations and attractions. Those dollars support 900 jobs directly, and thousands of jobs and small businesses that are supported by the visitor industry. Funding from the state office of travel and tourism support JATA's marketing efforts, including trade show participation and targeted advertising campaigns.

Chamber Speaks on Behalf of Game On Fitchburg

Game On Fitchburg – the commercial soccer complex proposed for West Fitchburg made it through a critical step in the project planning process. The Fitchburg Planning Board approved the soccer complex's special permit during their January 17th meeting. The project will transform the Westminster Hill area to an indoor and outdoor sports complex, which will be a significant driver of sports tourism in Fitchburg.

"It is not often that a project of this scope and size is presented to a community," said Chamber President Roy Nascimento. "This is an opportunity for the City of Fitchburg – and the entire region – to take on economic growth."



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Celebrating the Grand Re-Opening of Beemer's Pub & Grill, from left, are Ray Belanger with NewVue Communities; Rebecca Beaton with Colonial Co-operative Bank; Alison Moronta with the Massachusetts Growth Capital Corporation; State Rep. Stephan Hay; Beemer's owner Pete Cote; Fitchburg Mayor Stephen DiNatale; North Central Mass Chamber of Commerce CEO Roy Nascimento; and Sandie Cataldo and Norman Vigeant from the North Central Mass Development Corporation.

The new Beemer's is located at 310 Main Street, Fitchburg.

BUSINESS AFTER HOURS

April 20: Say hello to spring with a Business After Hours event on Thursday, April 20 from 4:30 to 6:30 p.m. at Devens Common Center, located at 31 Andrews Parkway (next to Springhill Suites) in Devens.

May 18: Learn more about "Shop Local" at the Johnny Appleseed Visitors' Center when it hosts the Thursday, May 18, Business After Hours from 4:30 to 6:30 p.m. Our sponsor for this event will be Enterprise Bank.

Bring a partner or business associate, make new contacts and get the word out for your company. Guests enjoy hot and cold hors d'oeuvres and a cash bar. Cost is \$15. for members; \$25. for nonmembers.

Register online today at NorthCentralMass.com/calendar.

Advertise in the Chamber newsletter

Put your money where your market is by placing your strongest ad message right on the desks of the top business leaders and decision makers in North Central Massachusetts. The Chamber's quarterly newsletter offers business news for and about members.

It is directly mailed to the entire Chamber membership contact list – nearly 1,000 professional business people. It is also posted online which provides additional exposure for our businesses. For more information or to advertise, contact our membership services team at 978.353.7600 ext. 234 or 240.

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