

Chamber & Fidelity Bank host Economic Forecast Breakfast

Community and business leaders will look to the future of the economy at the Seventh Annual Economic Forecast Breakfast being held on **Wednesday, April 4, 2018 from 7:45 to 10 a.m.** at the Great Wolf Lodge, 150 Great Wolf Drive, Fitchburg. Sponsored by Fidelity Bank and in partnership with the Greater Gardner and Nashoba Valley chambers, the breakfast will feature the annual Economic Outlook Survey and two featured speakers.

Once again this year, the breakfast will welcome back Jeff Fuhrer, executive vice president and senior policy advisor at the Federal Reserve Bank of Boston. Jeff is responsible for the bank's



Jeff Fuhrer

regional and community outreach functions. In 1992 he joined the bank's research department as an assistant vice president and economist, and from 1995 to 2001 headed its Open Economy Macro/International section.

Fuhrer began his career at the Board of Governors of the Federal Reserve System, first as a research assistant, and then, in 1985 returned as a senior economist after earning his doctorate. He has been active in economic research for more than three decades, and has served as an associate editor for the "American

Economic 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. He has been married for 35 years and has three grown children.



Mark Melnick

The event will also feature Mark Melnick, Ph.D. of the Donohue Institute who will focus on state wide concerns for the future of the economy including the retirement of baby boomers and retaining young, skilled workers. Melnick specializes in demographic, socio-economic, and labor market issues. Before joining the Institute, Dr. Melnick worked as deputy director for research at the Boston Redevelopment Authority where he led research teams on demographic and economic research studies as well as analyses used for public policy advisement and decision making with the Boston Redevelopment Authority (BRA) and the City of Boston. Before joining the BRA, Dr. Melnick worked as a research associate at the

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Leadership class gets insider's tour of North Central Massachusetts

For their February, day-long class, participants in the Chamber's Community Leadership Institute visited UMass Memorial HealthAlliance-Clinton Hospital and the Worcester County House of Corrections in West Boylston.

Participants in the program visited the Clinton Campus to learn about the

current state and future state of healthcare. They also explored the opioid epidemic with Recovery Centers of America representative Tara Rivera.

The UMass Memorial HealthAlliance-Clinton Team discussed the upgrade in

technology in the hospital including the new EPIC system, a medical records program that is accessible across the country. "We have hosted the Community Leadership Institute for the past several years but it was

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Centro, Inc. is a minority-led community service agency and recently celebrated their new space at One Wood Place in Fitchburg. Shown on the landing cutting the ribbon are (from left to right) David Ginisi from the Chamber, Juan Gomez, president & CEO of CENTRO, Mayor Steve DiNatale, and Robert Thomas, COO of New Americans Community Development Corporation.

Spring is time for health insurance Open Enrollment

Open Enrollment period has begun! You now have the opportunity to review and change your health insurance plan 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, 2018 for a May 1, 2018 effective date. After May 1, 2018, off-anniversary downgrades are only available with 75 day advance notice.

Please note some plans will have significant benefit changes effective April 1, 2018. Intermediary Plan Changes documents describe the benefit changes that go into effect on April 1, 2018. These documents were mailed in late January. Be sure to 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.

Leadership Institute... ...Continued from Page 1

such a pleasure to bring the participants to the Clinton Campus. ...” said Paul MacKinnon, PhD., chief operating officer.

Twenty-two men and women, sponsored by area companies as up and coming employees and future leaders in our community, have dedicated nine months to the Institute. The program focuses on education, government, health care, social services, justice system, media, arts and culture, environment and history. It offers participants a deep understanding of the region with on-site visits and personal interaction at the agencies, institutions and companies that form the foundation for our region. The program challenges individuals from diverse backgrounds to be influential in our area’s future.

For more information, please contact Maria McCaffrey, events & programs manager, at mmccaffrey@northcentralmass.com or call 978.353.7600 x. 235.

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or visit us at

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- Board Member Profile -

Matthew Fournier

As president of Elite Construction & Design., located at 431 Westminster St. in Fitchburg, Matthew Fournier has been very busy lately. He still finds time, however, for community involvement. "I do a lot behind the scenes," he states, "such as serving on the board for Fitchburg Historical Society, and with Fitchburg Pride..." Being on the Chamber Board of Directors, he adds, "gives me the opportunity to link public and private entities, and in helping small businesses develop. My value to the Chamber would be communicating with younger entrepreneurs and business owners in the area."

Matt started Elite in 2006, and has grown the company



to its current staff of 12. "I started out with Roland's Decorators, in Fitchburg, which was started by my grandfather Roland Fournier in 1947. I will be taking over the company (later this year)."

He attended Wentworth Institute of Technology in Boston and received a B.S. in facilities planning and management in 2003. He also has an associate's degree in interior design.

Matt's wife, Kellie, is marketing director for Sterilite Corp. in Townsend. The couple have two boys, age 10 and 7, and Matt notes that he coaches soccer for his sons and for the Townsend league.

The whole family enjoys skiing, and Matt points out, "I spent a lot of time at Wachusett Mountain, from a young age, working various jobs in addition to skiing. The Crowley family were mentors for me, growing up.

On the Chamber Board, he says he looks forward to "improving the region and its economic development."

32nd Annual Scholarship Golf Tournament

Monday, June 4
8:00 am Shotgun Start

Proceeds benefit the Chamber Foundation

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Contact Maria at
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Breakfast events start at 6:45 a.m. with coffee and buffet breakfast, at the Doubletree by Hilton Leominster, 99 Erdman Way off Rte 12 at Rte 2. Cost is \$25 for Chamber members & \$40 for non-members. Reserve online, or call Maria at 978.353.7600 ext. 235 or mmccaffrey@northcentralmass.com

Commuter rail, biotech are focus of March breakfast

The next Good Morning North Central Breakfast, will be **Friday, March 9, 6:45 a.m. to 8:30 a.m.** The featured speakers are David Scorey, general manager of Keolis Commuter Services (who manages the MBTA) and Robert Coughlin, president of MassBio.

As general manager for Keolis Commuter Services, David Scorey oversees all aspects of the MBTA Commuter Rail service in Boston. He brings nearly 30 years of experience in the passenger rail industry, most recently serving as managing director for Southern Railway, one of the largest and most complex railroads in the United Kingdom, with 2,200 trains and 600,000 passenger trips each day.

As president and CEO of the Massachusetts Biotechnology Council, Bob Coughlin's mission is to advance Massachusetts' leadership in the life sciences, grow the industry, add value to the healthcare system and improve patient lives. The council's mission is to ensure that innovative companies have the best environment



possible to research, develop, and commercialize breakthrough therapies and cures for people around the world who need and deserve them.

Bob has had a career in both the public and private sectors. Before joining MassBio, he served as the undersecretary of economic development within Governor Deval Patrick's administration, where he prioritized both healthcare and economic development issues and was a strong advocate for the life sciences industry in Massachusetts. Prior to that, he was elected as state representative to the 11th Norfolk district for three terms. Bob has also held senior executive positions in the environmental services, capital management and venture capital industries.



Pre-registration is required. For more information or to register, please contact the Chamber at 978.353.7600 ext. 235 or log onto www.northcentralmass.com.

Foundation Scholarship applications now available

Applications for the 2018 The North Central Massachusetts Chamber Foundation Scholarship program are now being accepted. Each year, the Chamber Foundation distributes approximately 25 scholarships to local high-achieving high school students in our region. Since the establishment of its scholarship program, over a million dollars in scholarships have been awarded.

Students interested in applying should contact their high school guidance department to submit an application. Deadline for applications is **Friday, March 2, 2018**. A limited number of scholarship applicants are

submitted by each school in the Chamber's service area each year and then reviewed by a committee of Chamber members.

Many of these awards are made possible through contributions from members of the Chamber and proceeds from the Chamber's Annual Scholarship Golf Tournament. Scholarships endowed through the Chamber Foundation are often named in honor of prominent members of the local business community whose philanthropy and commitment to the community have helped shape North Central Massachusetts.

The Chamber Foundation is a 501

(c) 3 non-profit organization focused on assisting in the betterment of the region through charitable activities. Funds raised by the Foundation are utilized primarily for education/workforce development initiatives and charitable activities in North Central Massachusetts, including scholarships to eligible applicants pursuing education and grants to support economic and community development projects.

For more information on the North Central Massachusetts Chamber Foundation's scholarship program or a list of the named scholarships, visit northcentralmass.com or call 978.353.7600 ext. 222.

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ECONOMIC DEVELOPMENT

Microloan program aids four small businesses

The North Central Massachusetts Development Corporation (NCMDC) recently granted four micro-loans totaling \$85,000 to assist with starting or expanding their businesses. Loans went to Rituals Salon in Leominster, Angel Salon & Spa in Leominster, Hailey's Takeout in Leominster, and Steel Strength & Nutrition in Worcester. These loans created eight new jobs and retained ten jobs.

NCMDC granted a loan to Sarah and Jacob Hawkins to assist with the purchase of Rituals Salon and Day Spa, an existing business, for \$25,000. Rituals Salon is located at 646 Central Street in Leominster and has been an Aveda Concept Salon for over 10 years, offering hair, nails, skin and massage services. This loan was a gap loan in partnership with Workers Credit Union. NewVue Communities assisted the new owners with a business plan and financial package. For more information please visit www.ritualsspa.com.

Angelica Jimenez received a loan from NCMDC for \$25,000 to assist with the leasehold improvement costs and the purchase of equipment associated with starting Angel Salon and Spa, a full service salon opening at the Twin City Plaza, 875 Merriam Ave. in Leominster. NCMDC partnered with Fidelity Bank on this gap loan. Angelica collaborated with NewVue Communities on a business



Rituals Salon & Day Spa owner Sarah Hawkins is shown after receiving her loan with Sandie Cataldo (left) and Bruce Larson from the NCMDC.

plan and a financial package.

NCMDC also granted a loan to Henry Genao for \$15,000 to assist with startup costs associated with opening Hailey's Takeout, a Spanish-American takeout restaurant located at 301 Lancaster Street in Leominster. Learn more about Hailey's Take Out by visiting www.facebook.com/HaileysTakeOut

Lauren and Zack Rohacik, owners of Steel Strength and Nutrition, were approved by NCMDC for a loan of \$20,000. This loan is to assist with the purchase of inventory and for

Continued on Page 7



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Econ. Dev. Breakfast... ...Continued from Page 1

Dukakis Center for Urban and Regional Policy. He also has extensive teaching experience in urban sociology, statistics, and research methods.

Dr. Melnik holds a doctorate in sociology from Northeastern University. His dissertation explored skill and credential mismatches in the greater Boston labor market. He received his master's of arts from Northeastern University and his bachelor's of arts from Youngstown State University, both in sociology.

The cost is just \$25 for Chamber members/\$40 for non-members and includes a breakfast buffet. Season Tickets are also available for purchase. Pre-registration is required. For more information or to register, please contact the Chamber at 978.353.7600 ext. 235 or log onto the Chamber website: www.northcentralmass.com.

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Microloan program aids four small businesses... ...Continued from Page 6



Henry Genao, owner of Hailey's Takeout, is shown with Sandie Cataldo (left) and Norm Vigeant from the NCMDC.

marketing costs. Small Business Development also assisted Lauren and Zack with a business plan and financial package. Steel Strength and Nutrition is a neighborhood retail supplement store supplying

vitamins, minerals, and clean sports nutrition needs, located at 458 Park Avenue in Worcester.

"Small businesses have proven to be the backbone of our economy, creating new jobs and investment and setting the stage for future economic growth," said Roy M. Nascimento, President & CEO of the Chamber and NCMDC. "The NCMDC plays an important role in helping provide these small businesses and entrepreneurs with the financing and technical assistance that they need to grow and create new jobs."

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

Since 1996, the NCMDC has granted over \$6,000,000 in loans to small businesses to help grow jobs and the economy in 26 communities in the region. For more information about the NCMDC loan programs, please call 978.353.7607.

CHAMBER OFFERS HEALTH INSURANCE CHOICES

Are you happy with your business's existing health plan? Do you have questions on plan choices and options? Whether you're a large business, a small business, or a sole proprietor, the Chamber's insurance staff are available to guide and assist you in finding the best possible plan to suit your needs and budget.

We partner with every major carrier in Massachusetts allowing for multiple plans with varying deductibles and coinsurance levels. Contact us at 978.353.7600 ext. 227 or ext. 222 for more information or to receive comparative quotes from several providers.



ACTION Community Health Center recently opened a new facility at 130 Water Street, its 2nd site in Fitchburg. The space was completely renovated by Greenleaf Construction and staff is shown above celebrating with a ribbon cutting.

Pictured left to right: HealthAlliance Clinton Hospital/Chamber Ambassador Amanda Curtis (front); CHC Board Chair Paul Schiavitti (rear); CHC Board Vice Chair Melissa Maranda; CHC Chief Medical Officer Kathleen Sweeney, MD; State Representative Natalie Higgins; Massachusetts League of Community Health Centers President and CEO James W. Hunt, Jr.; CHC President and CEO John A DeMalia; Fitchburg Mayor Stephen L. DiNatale; State Representative Stephan Hay; CHC Board Member Jane Crocker; CHC Board Member Oscar Bayingana; Chamber President Roy Nascimento (rear); CHC Primary Care Provider Mikaila Turner-Clarke, ANP-BC; David Ginisi from the Chamber and CHC ACTION Community Health worker Sam Silva (rear).



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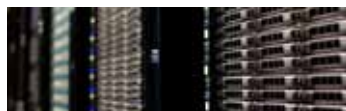
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The North Central Massachusetts Chamber of Commerce takes an active advocacy role with government on behalf of our member businesses, focused on issues that impact business and the economy of North Central Massachusetts. As part of our government relations efforts, we actively work to engage with policy makers. Below is an update on some of the more recent government relations activities at the local, regional, state and federal level.

Reaching out to candidates

The Chamber has begun to meet with the candidates for the 3rd Congressional District currently represented by Congresswoman Tsongas. To date, we have met with Democratic candidates Dan Koh, the former chief of staff to Boston Mayor Marty Walsh; Lori Trahan, former chief of staff to Marty Meehan; state Senator Barbara L'Italian of Andover and Rufus Gifford, former ambassador to Denmark. We also sat down with Republican candidate



Dan Koh

Rick Green, the Pepperell businessman who was the co-founder and CEO of 1A Auto. These one on one meetings are being organized in an effort to engage with the candidates about North Central Massachusetts and the priorities of the business community in the region. We will be reaching out to the other remaining candidates to schedule meetings over the next few months.



Rick Green

Back in the fall, the Chamber also hosted the economic development policy advisor and the district director for Congresswoman Tsongas for an economic development tour of the region which highlighted some of the projects the Chamber has supported. Chamber staff also participated in a travel and tourism tour of the 2nd Congressional District hosted by Congressman McGovern.

Chamber hosted Legislative Briefing

Prior to the special election, the Chamber staff met with all of the candidates for the Worcester & Middlesex District Senate seat formerly held by Jen Flanagan. We also recently hosted our annual



Legislative Briefing to present our economic development priorities to our legislative delegation, and engage them on efforts to shepherd those priorities through the state budget. Over the last year, we have seen more engagement with our legislative delegation, due to concerted efforts to raise the Chamber's government relations.

Engaging local leaders

Last fall, the Chamber staff met with many of the candidates for city council in Leominster and Fitchburg to engage them on priorities of the business community. Post-election, the Chamber continued its proactive outreach to newly elected public officials engaging them on the Chamber's regional priorities. The Chamber also hosted a briefing for the four new city councilors in Fitchburg with several local developers and business leaders to discuss priorities such as tax classification, tourism funding and streamlined permitting.

In recent months, the Chamber has testified at several municipal meetings, including an economic development forum in Lunenburg, a Fitchburg hearing regarding the renovations to the old City Hall building and a hearing of the Gardner City Council dealing with tourism.

In an effort to better connect the business community with local government, the Chamber is continuing to host semi-frequent meetings with local town managers. These meetings have been modeled on meetings that we hold on a monthly basis with the mayors of Fitchburg and Leominster and that serve as a forum for business and government to connect and share ideas.



Shown in center is Heather Brudewicz, town administrator for Ashburnham; with Nina Nazarian, town administrator for Princeton; and Ross Perry, town administrator for Sterling. They participated in a meeting organized by the Chamber last month for town managers/administrators.

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Al Rose to chair Board of Directors of Chamber tourism arm

Albert 'Al' Spaulding Rose II, owner and operator of Red Apple Farm in Phillipston, was elected chairman of the Johnny Appleseed Trail Association (JATA) Board of Directors in December.

Mr. Rose is the fourth generation owner of Red Apple Farm. The 70 acre property, established in 1912, focused primarily on growing apples commercially for the wholesale market under the care of Mr. Rose's grandfather, A. Spaulding Rose. In 1981, Mr. Rose's father, William (Bill) Rose transitioned the farm away from wholesale, diversifying the farm's business to focus more on retail and the pick-your-own fruit experience.

Mr. Rose and his wife Nancy took over the family business in 2001. Under their leadership the farm has continued to grow and become a major agritourism destination and employer for North Central Massachusetts. Red Apple Farm now has three locations: the Phillipston farm, at Wachusett Mountain Ski Area, and in the City of Boston where they opened one of the largest stalls at Boston Public Market two years ago. In addition to his involvement with the Johnny Appleseed Trail Association, Mr. Rose is also a member of this Chamber, the North Quabbin Chamber of Commerce, the Greater Gardner Chamber of Commerce, the advisory board of the Massachusetts Family Business Association, and is a past president of the Massachusetts Fruit Growers Association. He has an M.S. degree in agricultural economics from Cornell University.

Mr. Rose has been a strong champion of the Johnny Appleseed Trail Association's economic development efforts to market the region to visitors and groups. As chair of the JATA Board of Directors, Mr. Rose will work with the board, staff, membership and other stakeholders to champion JATA in its mission to market the region as a destination.



"I look forward to working with Al in his new position as chairman," said Roy Nascimento, president of JATA. "Al has proven himself to be a great leader and advocate for our cooperative marketing efforts to grow the tourism economy in North Central Massachusetts."

He succeeds Suzanne Farias, former general manager of the Doubletree Hotel in Leominster.

"It is an honor and privilege to have been elected chair of the Johnny Appleseed Trail Association, an organization that plays an important role in promoting North Central Massachusetts and has had an incredible impact in growing the economy locally," expressed Mr. Rose, "I am excited to continue Suzanne Farias's efforts and work to make sure that JATA remains a strong resource for local businesses and attractions."

In the same election, Henry Tessman, general manager of Great Wolf Lodge New England was voted vice-chairman and Nikki Moorshead, owner of the Colonial Inn in Gardner and the Chocksett Inn in Sterling was elected to serve as a director. Continuing current terms on the board are Rick Walton, president of the Gardner Ale House and Moon Hill Brewing and Tom Meyers, marketing director at Wachusett Ski Area.





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Tourism industry featured at annual breakfast event

"Tourism is important to the future of North Central Massachusetts and plays an increasingly important role in our local economy," says Roy Nascimento, president of the Johnny Appleseed Trail Association (JATA). To that end, the Chamber and its affiliate, JATA, have organized the third annual Tourism Update Breakfast. It will be held on Thursday, March 22, 2018 at the Chocksett Inn, 59 Laurelwood Road, Sterling, which is also sponsoring the event. This exciting and fast paced breakfast event features industry experts who will share their professional insights on marketing North Central Massachusetts.

Lisa Strout, director of the Massachusetts Film Office, will discuss the film industry in Massachusetts and its direct impact on North Central as the industry continues to grow. The Mass. Film Office is the state agency dedicated to promoting the commonwealth as a premier location for commercial, film and television production. Strout has been at the agency since June of 2011, and has overseen over 50 major film and television productions throughout the state. She has 33 years of experience in the film industry, including 20 years as a location manager in New England, New York, California, New Mexico, Texas, and Italy. She has been involved on films including: Mystic Pizza, Falling Down, Dante's Peak, Room with a View and Thirteen Days. In addition, she managed the New York City offices of Merchant Ivory Productions for two years.

Tony D'Agostino has been with the Massachusetts Office of Travel and Tourism for more than ten years as the director of research. In that time, Mr. D'Agostino's main projects have been related to studying the volume of visitors and the economic impact of tourism spending in Massachusetts. These reports support the marketing initiatives and activities of the sixteen regional tourism

councils across the state. Mr. D'Agostino's presentation will highlight visitor trends, top visitor markets and the impact of tourism for the state and region.

"We organize this annual program as a way to bring tourism-related stakeholders in the region together to share best practices, learn new trends in the industry and to take advantage of new opportunities to better market local businesses and the region to visitors," adds Mr. Nascimento.

The Tourism Update Breakfast is open to all community members and will run from 7:30 a.m. to 9:30 a.m. The cost is just \$20 for JATA and Chamber members/\$30 for non-members and includes a breakfast buffet. Registration can be done online at www.northcentralmass.com. Pre-

registration is required. For more information or to register, please contact the Chamber at 978.353.7600 ext. 235 or visit the Chamber website at www.northcentralmass.com.



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JATA promotes our region as a destination

The Johnny Appleseed Trail Association (JATA), the tourism arm of the chamber, recently participated in the New England Society of Association Executives, NESAE, 2018 Annual Management Conference where we had exhibit space promoting our meeting venues to association executives from all over New England. In attendance were over 100 association executives and destinations looking to do business. Members who were promoting North Central Massachusetts alongside us were Great Wolf Lodge New England and the Devens Common Center.

JATA also recently participated in the Massachusetts Bridal and Wedding Expo in an effort to promote North Central Massachusetts and our member venues and attractions as unique destinations for weddings and receptions.

Preparations are currently underway for JATA to exhibit at the Discover New England Travel Summit in an effort to promote the region to international group tour operators and receptive tour operators who arrange trips for tens of thousands of international travelers annually.

The Spring/Summer edition of our popular and award winning Guide to Johnny Appleseed Country is being finalized and should be available in March. This popular publication is distributed throughout Massachusetts, the

Metro Boston area, Rhode Island, Northern Connecticut and portions of Canada.

JATA is currently working on a new promotion, CompeteMA, which will launch in the spring. This collaborative effort partners our resources along with those of our neighboring Regional Tourism Councils to increase our visibility to event holders. This promotion will include the launching of a new landing page, competema.com; printed materials; and advertising opportunities.

These are examples of the many ongoing efforts of JATA to promote the region to visitors and groups in key markets. Ultimately these efforts help generate additional visitors and additional dollars to the communities in our region. In 2016, our collective regional tourism marketing strategy resulted in \$131 million economic impact for North Central Massachusetts.



Matt Myers, JATA's marketing and communications manager, is shown with Sharon Olsen (right) who owns the 228 Function Facility in Sterling. They hosted the JATA booth at the Mass. Bridal & Wedding Expo this January 2018.



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March 7: Women's Leadership Connection

March 7: Experience North Central: Hollis Hills Farm

March 9: Good Morning North Central Breakfast

March 14: Sales Leads

March 20: Small Business Roundtable

March 21: Human Resource Council

March 22: Tourism Update Breakfast

March 28: Sales Leads

April 4: Economic Forecast Breakfast

April 10: Business After Hours

April 11: Sales Leads

April 17: Small Business Roundtable

April 18: Human Resource Council

May 3: Experience North Central: Mill No. 3

May 9: Sales Leads

May 11: Good Morning North Central Breakfast

May 15: Small Business Roundtable

May 16: Human Resource Council

May 23: Sales Leads

May 31: Business After Hours

Save the Date:

June 4: Annual Scholarship Golf Tournament

June 14: Annual Business Meeting & Luncheon