

North Central Massachusetts

# Chamber Report

Building Businesses. Building Communities.

## Introducing LIDER:

### A New Voice for Latino Business in North Central Massachusetts

sponsored by



### A Record Year for Chamber Scholarships

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# Thank You to Our Leadership Circle

The North Central Massachusetts Chamber of Commerce advances our region's economic vitality through the collective commitment of all our members. We extend special recognition to the businesses and institutions below whose enhanced investment enables us to expand our impact - from growing our lending programs and workforce initiatives to promoting our region as a destination for business and tourism. Thank you for your leadership in North Central Massachusetts.

## Regional Leaders



## Chamber Partners



# Chamber Report

a publication of  
The North Central Massachusetts Chamber of Commerce

The Chamber Report (USPS 773-650) is published quarterly by the North Central Mass. Chamber of Commerce, 860 South Street, Fitchburg, MA, for \$15 per year which is withheld from annual membership dues. Periodicals postage paid at Fitchburg, MA.

**About this Issue:** This summer edition of the Chamber Report features two stories that speak to the heart of what the Chamber is all about: investing in people and building a stronger, more inclusive regional economy.

Our feature article introduces LIDER, the Latino Initiative for Development of Entrepreneurship and Resources, the Chamber's new Latino Business Council. LIDER represents the next step in the Chamber's long-standing commitment to engaging and supporting the Latino business community across North Central Massachusetts.

We also celebrate a record-breaking year for the Chamber Foundation, which awarded \$64,000 in scholarships to 32 outstanding students, the largest single-year award in the Foundation's history and a milestone achievement in the first year of our new strategic plan.

Also inside, find updates on our Community Leadership Institute, now accepting applications for the Class of 2027, along with the latest Chamber and government affairs news.

We hope you find this edition both informative and inspiring.

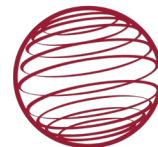
## CHAMBER BOARD

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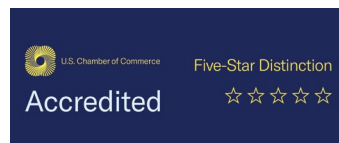
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*Share Your Success - We'll Amplify Your News*

Whether you're bringing on new talent, marking major milestones, planning special events, or giving back to the local community, we want to share your story. As a valued member benefit, we'll showcase your news across our digital communications channels.

**Our communications channels serve as a go-to resource for business leaders, local officials, and community stakeholders. Our social media platforms boast over 60,000 followers and generate more than 2.5 million annual impressions. Our websites receive more than 25,000 monthly pageviews.**



Increase your visibility - send your announcements, news, events & press releases to [jashley@northcentralmass.com](mailto:jashley@northcentralmass.com)

# CHAMBER updates: Your Chamber in Action!

As your dynamic partner in North Central Massachusetts, we continue to drive initiatives that strengthen our business community and foster regional growth. Our impact spans from direct business support to innovative community development, and we are pleased to share these updates with you that are not covered elsewhere in the newsletter. For Tourism news, see page 22. Government Affairs updates are on page 12.



The North Central Massachusetts Rides TMA hosted employers in Devens for a transportation breakfast this past March to explore commuter solutions for the workforce.

## 42ND ANNUAL BUSINESS MEETING.

The Chamber's **42nd Annual Business Meeting and Business Expo** took place on June 11 from 11:45 a.m. to 1:30 p.m. at Great Wolf Lodge in Fitchburg. Governor Maura Healey served as the featured speaker. This was one of the premier events on the regional business calendar and we looked forward to welcoming our members, partners, and elected officials to an afternoon celebrating the strength of the North Central Massachusetts business community.

## NORTH CENTRAL MASSACHUSETTS RIDES TMA.

The **North Central Massachusetts Rides Transportation Management Association** completed its first year in operation in April 2026. The TMA launched the eCommuter platform for carpool and vanpool matching and an Emergency Ride Home program

for participating employees, and has secured \$385,000 in grant funding with an additional \$420,000 in applications pending. Significantly, a portion of the awarded funding will be used to launch shuttle services for participating member employers, a tangible step that demonstrates the real workforce value this initiative is delivering to the region's businesses.

## 2026 MANUFACTURERS DIRECTORY.

The Chamber has released its **2026 North Central Massachusetts Manufacturers Directory**. This year's edition includes an Industrial Parks Guide and features expanded profiles of several manufacturing companies from across the region, showcasing the depth and strength of North Central Massachusetts as a manufacturing destination. The directory is available at the Chamber office and is a valuable resource for members, site selectors, and economic development partners.

## GOOD MORNING NORTH CENTRAL MEMBER RECOGNITION PROGRAM.

Chamber completed its first full year of the Good Morning North Central Member Recognition Program, recognizing **14 honorees** across four breakfasts from September through March. Honorees included businesses and organizations celebrating major milestones as well as recipients of the Community Enhancement Award for transformational contributions to the region. The program will resume in September when our breakfast series returns. Members and the public can submit nominations year-round through the dedicated nomination page on our website.

## COMMUNITY WORKFORCE PARTNERSHIP GRANT.

The Chamber, in partnership with **Mount Wachusett Community College** and the **Spanish American Center**, was awarded a \$150,000 Community Workforce Partnerships Grant to develop stackable micro-credential pathways for the region's



The Chamber's newly released 2026 Manufacturers Directory and Industrial Parks Guide is now available at the Chamber office.

Latino workforce. The program provides industry-recognized certifications with bilingual support and direct employer connection pathways, helping address workforce gaps while creating meaningful career advancement opportunities for Latino residents across the region.

### SMALL BUSINESS LENDING AND TECHNICAL ASSISTANCE.

The North Central Massachusetts Development Corporation continues to be one of the region's most impactful small business resources. Since January, our lending team has closed **7 new loans** totaling **\$257,437**, with 2 additional loans approved for \$280,000 and ready to close. The total pipeline stands at \$423,000, and our active loan portfolio now includes **93 loans** with a total principal balance of more than **\$3.3 million**. Our economic development team also delivered **629 hours of technical assistance** from January through May, helping businesses start, grow, and navigate challenges. Since 1996, NCMDC has deployed more than \$27 million in microloans to businesses across North Central Massachusetts.

### JOBS BOARD.

WorkNorthCentral.com, the Chamber's online jobs board, continues to connect regional employers with job seekers. From January through April, more than **350 job opportunities** were posted and the platform generated more than **14,900 pageviews**. Job postings are

complimentary for Chamber members. Listings are also shared through the Work North Central Facebook page to extend reach across the region.

### GIFT LOCAL.

The Chamber's Gift Local program, powered by the Yiftee Mastercard e-gift card platform, continues to drive local spending across the region. In 2025, 146 gift cards were sold representing \$5,200 in local spending, with 62 cards redeemed at 21 participating merchant locations. So far in 2026, from January through April, 42 gift cards have been sold totaling \$1,569, up from 39 cards totaling \$1,355 during the same period last year, a modest but encouraging sign of program growth. It is a simple and meaningful way to support local businesses and gift cards are available at [northcentralmass.com/giftlocal.net](http://northcentralmass.com/giftlocal.net).

### SOLAR INITIATIVE.

Since its launch in August 2014, the Pleasant Street solar field has generated more than **\$3.5 million in cumulative energy savings** for participating manufacturers through net metering credits. To date, the program has produced 16,378,706 kWh in credits valued at more than \$4.1 million. The Chamber itself has realized \$330,367 in energy cost savings as a direct participant. This collaborative program continues to demonstrate the kind of tangible, ongoing financial value that Chamber membership and partnership can deliver for regional businesses.

### JOHNNY APPLESEED SCULPTURE.

One of the Chamber's Johnny Appleseed wood sculptures has found a fitting new home. The seven-foot sculpture had previously been on display at Logan Airport and most recently at Worcester Regional Airport, where it served as a welcoming symbol of the region for travelers. When Worcester Airport reclaimed the space, we went looking for the right new location, and found it at **Davis Farmland** in Sterling. Davis Farmland is a longstanding Chamber member and one of the region's most beloved family destinations, drawing visitors from across New England. It is hard to imagine a more natural home for a Johnny Appleseed sculpture than a working farm that celebrates the agricultural heritage of our region. The placement keeps the sculpture visible to a broad audience, reinforces the North Central Massachusetts brand in a meaningful way, and deepens the connection between the region's identity and one of our own member businesses. We are grateful to Davis Farmland for welcoming it.

*We value your input on how the Chamber can better support your organizations! Share your thoughts at [rncascimento@northcentralmass.com](mailto:rncascimento@northcentralmass.com).* ◇

# COMMUNITY LEADERSHIP INSTITUTE: DEVELOPING TOMORROW'S REGIONAL LEADERS

## Now Accepting Applications for the Class of 2027

For nearly four decades, the Community Leadership Institute has been developing the leaders who shape North Central Massachusetts. Since 1988, more than 300 professionals have graduated from the program, many of whom now hold key leadership positions across the region.

CLI offers a unique nine-month immersive experience that gives emerging leaders exclusive access to the people, organizations, and issues driving our regional economy. Monthly full-day sessions cover everything from economic development and healthcare to legislation and manufacturing, with participants gaining the connections and perspective that typically take years to build on their own.

For organizations, CLI



David Hinkley Jr., President of DMH Electric Inc. and member of the CLI Class of 2026, engages fellow participants during a session, reflecting the active dialogue and peer learning that define the CLI experience.

is one of the most effective leadership investments available, developing high-potential talent while deepening their connection to the broader community.

The Class of 2027 begins in October 2026, with monthly

sessions running through June 2027. Tuition is \$2,050, which includes all program materials, lunches, and Chamber breakfast series tickets. A limited number of half-tuition scholarships are available for nonprofit organizations.

**APPLICATIONS  
ARE DUE  
AUGUST 15TH.**

Contact Jessica Yakusik at 978.353.7600 ext. 222 or visit [northcentralmass.com](http://northcentralmass.com) to learn more and apply.



## Chamber Ambassadors Committee

Interested in connecting your business to hundreds of member businesses and organizations across the region while supporting the Chamber's mission? The Chamber Ambassadors Committee could be a great fit for you!

The Ambassadors Committee is a volunteer committee that meets monthly to serve fellow members by sharing information, resources, and member-to-member support while increasing awareness and encouraging active participation in programs and services offered by the largest business and community development organization in the region.

For more information, contact us at 978.353.7600 ext. 222.

# NEW NORTH CENTRAL MASSACHUSETTS CHAMBER MEMBERS

**106 Carter Street, LLC.**  
Amanda Hatalyk  
106 Carter Street  
Leominster, MA 01453  
REAL ESTATE AND  
CONSTRUCTION

**Alltown / Global Partners**

Robin Yanucci  
800 South Street  
Waltham, MA 02453  
RESTAURANTS, FOOD  
AND BEVERAGES

**Amico Carpets, INC.**  
Wayne Amico  
43 Whalon Street  
Fitchburg, MA 01420  
BUSINESS AND  
PROFESSIONAL SERVICES

**Bay State Luxury Mobile Restrooms**  
Kevin Lynch  
96 Warren Avenue  
Marlborough, MA 01752  
BUSINESS AND  
PROFESSIONAL SERVICES

**Behavioral Health Network, Inc.**  
Lisa Theoclis  
1417 Liberty Street  
Springfield, MA 01104  
FAMILY, COMMUNITY  
AND NON-PROFIT

**BFTZAS, INC.**  
Imran Shah  
14 Jungle Road  
Leominster, MA 01453  
BUSINESS AND  
PROFESSIONAL SERVICES

**Brennan Staffing Group**  
Jason Regan  
37 6th Avenue  
Leominster, MA 01453  
BUSINESS AND  
PROFESSIONAL SERVICES

**Chaotic Goods**  
John Shoenberger  
45 Main Street  
Leominster, MA 01453  
SHOPPING AND  
PECIALITY RETAIL

**Cornerstone Caregiving Fitchburg**  
Therese LaRose  
435 Lancaster Street #327  
Leominster, MA 01453  
HEALTH AND MEDICAL CARE

**Creative Event Services**  
Shane Stineford  
11 Dana Hill Road  
Sterling, MA 01564  
ARTS, CULTURE AND  
ENTERTAINMENT

**Custom Cleaning Service of Peabody, Inc.**  
Adam Paicos  
23 Victoria Lane  
Templeton, MA 01468  
BUSINESS AND  
PROFESSIONAL SERVICES

**Final Orbit Records**  
Sam Welch  
38 New West  
Townsend Road  
Lunenburg, MA 01462  
ARTS, CULTURE AND  
ENTERTAINMENT

**Fostering Change Inc.**  
Lindsey English  
197 Spruce Street, Apt. 5  
Leominster, MA 01453  
FAMILY, COMMUNITY  
AND NON-PROFIT

**Freedom's Way National Heritage Area**  
94 Jackson Road, Suite 311  
Devens, MA 01434  
ARTS, CULTURE AND  
ENTERTAINMENT

**GFI Partners, LLC.**  
Hayley Palazola  
133 Pearl Street, Suite 300  
Boston, MA 02110

**Girl Scouts of Central and Western Massachusetts**  
Theresa Lynn  
115 Century Drive  
Worcester, MA 01606  
FAMILY, COMMUNITY  
AND NON-PROFIT

**GSC USA**  
Paula Butler  
175 Pioneer Drive  
Leominster, MA 01453  
MANUFACTURING

**Guardian Angel Senior Services**  
Lynne Walking  
29 Main Street  
Leominster, MA 01453  
HEALTH CARE AND MEDICAL

**KABS4KIDS INC.**  
Jessica Claude  
205 River Street  
Fitchburg, MA 01420  
AUTOMOTIVE AND AVIATION

**Kindled Planning**  
Matt Curtin, CPA  
417 Bolton Road, Suite 6  
Lancaster, MA 01523  
FINANCE AND INSURANCE

**KP-Market**  
Barry Ahern  
110 Leominster Road  
Sterling, MA 01564  
SHOPPING AND  
SPECIALITY RETAIL

**Moulaz Cleaning Services**  
Elizete Moulaz  
843 Ledgewood Way  
Clinton, MA 01510  
BUSINESS AND  
PROFESSIONAL SERVICES

**NAI Glickman Kovago & Jacobs**  
Brendan Toohey  
1 Mercantile Street, Suite 510  
Worcester, MA 01608  
REAL ESTATE AND CONSTRUCTION

**NAI Parsons Commercial Group, Inc.**  
Garrett Quinn  
5 Commonwealth Road, Suite 1A  
Natick, MA 01760  
REAL ESTATE AND CONSTRUCTION

**PhotoGrafX**  
Lora Grimley  
204 Highland Avenue  
Leominster, MA 01453  
BUSINESS AND PROFESSIONAL  
SERVICES

**Pit-Stop Auto Solutions Inc.**  
Patrick Murphy  
381 Massachusetts Avenue  
Lunenburg, MA 01462  
AUTOMOTIVE AND AVIATION

**Polus Center**  
Michael Lundquist  
527 Main Street  
Athol, MA 01331  
FAMILY, COMMUNITY,  
AND NON-PROFIT

**Stillman Quality Meats**  
Kathleen Stillman  
3674 Greenwhich Road  
Hardwick, MA 01082  
RESTAURANTS, FOOD AND  
BEVERAGES

**Tavern in the Square**  
Elisse Ciollo  
Twin City Plaza  
170 Whalon Street  
Fitchburg, MA 01420  
RESTAURANTS, FOOD  
AND BEVERAGES

**UpPluck Social, LLC.**  
Osvaldo "OZ" Rodriquez  
945 Concord Street  
Framingham, MA 01701  
ADVERTISING AND MEDIA

**Vent Genie**  
Kenneth Hubbard  
Leominster, MA 01453  
BUSINESS AND  
PROFESSIONAL SERVICES

**Young Landscapes Inc.**  
Megan Driscoll  
47 Healdville Road  
Hubbardston, MA 01452  
HOME AND GARDEN

FEBRUARY - MAY

## WELCOME, NEW MEMBERS!

We're proud to represent hundreds of businesses across 27 communities.  
Learn more at [northcentralmass.com](http://northcentralmass.com).

## CALENDAR OF UPCOMING EVENTS

Connect. Network. Learn.

Visit Our Calendar & Register Today: Scan the QR code or visit [northcentralmass.com](http://northcentralmass.com) to browse and register for upcoming programs.

From exclusive signature events to focused educational seminars, the Chamber hosts diverse opportunities to expand your network and strengthen your business. Stay ahead of regional developments and industry trends through our year-round programming.



Questions? Contact Valerie Bruno:  
978.353.7600 ext. 235  
[vbruno@northcentralmass.com](mailto:vbruno@northcentralmass.com)



# 32 Scholars. A Record \$64,000.

## A REGION INVESTING IN ITS FUTURE.



The North Central Massachusetts Chamber Foundation set an ambitious goal in its current three-year strategic plan: grow annual scholarship awards to \$60,000. In year one, the Foundation did not just meet that goal, it exceeded it.

This spring, the Foundation awarded \$64,000 in scholarships to 32 outstanding students, the largest single-year award in the Foundation's history,

reflecting the region's deep and growing commitment to education.

The achievement was celebrated at the Chamber's annual Scholar's Breakfast on May 8th at Great Wolf Lodge, where award-winning speaker Maria Milagos delivered an inspiring keynote to families, educators, and business leaders gathered to honor this year's recipients.

Among the scholars were

27 college-bound seniors recognized for academic excellence, community involvement, and work ethic, alongside five students pursuing continued education and career advancement.

None of this is possible without the generosity of our members. Whether through sponsoring a scholarship, endowing one in a family or company name, or simply making a voluntary

contribution with your annual dues, every member who gave made these 32 stories possible. We are grateful for your investment in our region's future.

Special thanks to our Scholar's Breakfast sponsors: Rollstone Bank and Trust (premier sponsor), Great Wolf Lodge, Steel-Fab Inc., Fitchburg State University, All One Credit Union, and FATV. ♦



**Adalie Boisselle**  
Leominster High School



**Adler Tuck**  
Nashoba Regional High School



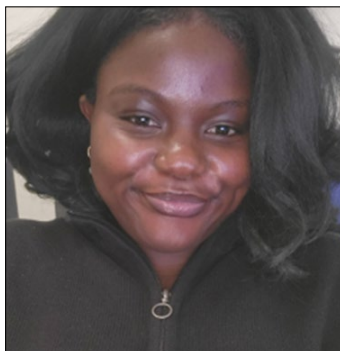
**Alizeya Diaz**  
Fitchburg High School



**Bhavya Patel**  
Leominster High School



**Cameron Scerbo**  
Oakmont Regional High School



**Casey Yufanyu**  
My Turn



**Danica Calberg**  
Leominster High School



**Deirbhile Nagle**  
Nashoba Regional High School



**Elise Moury**  
Montachusett Regional  
Vocational Technical School



**Emily Kolak**  
Groton Dunstable Regional  
High School



**Evelyn Robinson**  
Athol High School



**Faith Beckett**  
The Bromfield School



**Hersh Patel**  
Leominster High School



**Hunter McQueston**  
Quabbin Regional High School



**Jack Crossman**  
Leominster High School



**Jacob Magliozzi**  
Leominster CTEi



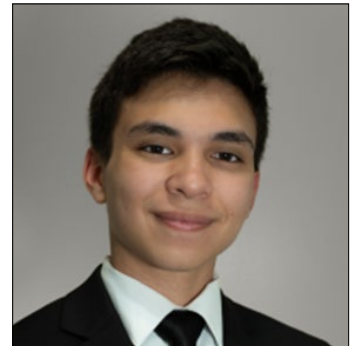
**Kylee-ann McAllister**  
Montachusett Regional  
Vocational Technical School



**Madison Lemanski**  
Leominster High School



**Meghan Young**  
Montachusett Regional  
Vocational Technical School



**Micah Cerezo**  
Quabbin Regional High School



**Mikaela Groncki**  
Oakmont Regional High School



**Nicholas Bittner**  
Fitchburg High School



**Nolan Lyle**  
North Middlesex Regional  
High School



**Reagan Carleton**  
Groton Dunstable Regional  
High School



**Rory Canon**  
Fitchburg High School



**Rowen Congdon**  
North Middlesex Regional High School



**Sage Orni**  
Lunenburg High School



**Sierra Kelch**  
Wachusett Regional High School



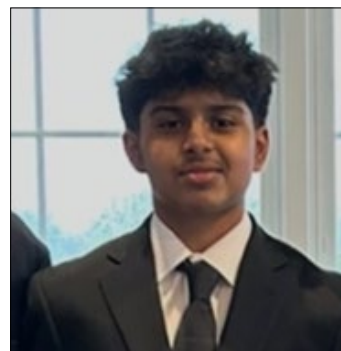
**Sordiana Mora**  
Fitchburg High School



**Tessa Lamlein**  
Clinton High School



**Vanessa Abbott**  
Ayer Shirley Regional High School



**Velan Patel**  
Leominster High School



North Central Massachusetts'  
**Leading Voice  
for Health Policy**

- Healthy Economies
- Healthy Aging
- Safe Communities
- Healthy Youth
- Transportation
- Healthcare Access

Your organization or company can donate and support civic engagement in North Central Mass. [www.chna9.org/donate](http://www.chna9.org/donate)



[www.chna9.org](http://www.chna9.org) | [www.chna9.org/donate](http://www.chna9.org/donate)

# VOLUNTEERS NEEDED



## What is a CASA Volunteer?

- CASA = Court Appointed Special Advocate
- Community members from all walks of
- Compassionate individual dedicated to child welfare

## What does CASA do?

- Amplify the voices of vulnerable youth in the child welfare and juvenile justice systems
- Advocate for the best interest of the children and teens appointed to CASA
- Support youth on their journey to permanency



**APPLY TODAY!**  
[thecasaproject.org/volunteer](http://thecasaproject.org/volunteer)



# Put Your Business in Front of the Region

Sponsoring a Chamber program or event is one of the most effective ways to build visibility, demonstrate community leadership, and connect with the North Central Massachusetts business community. With sponsorship opportunities at a variety of levels and price points, there is something for every budget — from title sponsorships of our signature events to supporting roles across our breakfast series, networking programs, publications, and more.

Not sure where to start? We will work with you to identify the right fit based on your business goals, target audience, and budget. Custom sponsorship packages are available.

We are now securing sponsorships for our 2026-2027 program year beginning September 1. Opportunities are going fast.

*Contact Valerie Bruno today to learn more. 978.353.7600 ext. 235 | [vbruno@northcentralmass.com](mailto:vbruno@northcentralmass.com)*



Sponsors gain visibility in front of hundreds of regional business leaders at signature Chamber events.

**Remaking Main Group**

**COMMUNITY CANVAS**  
ATHOL CREDIT UNION POLUS CENTER

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**At Athol Credit Union, our commitment goes beyond banking—it's about building a stronger, more vibrant community for everyone.**

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Athol Credit Union  
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**MSIC**  
MEMBER SERVICE INSURANCE COMPANY

**NCUA**  
NATIONAL CREDIT UNION ADMINISTRATION

**Equal Housing Opportunity**

# GOVERNMENT AFFAIRS UPDATE

## ADVOCACY IN ACTION



Legislative Briefing with members of the region's legislative delegation, March 2026 (far left and right), and CLI Statehouse Visit (middle).

It has been a busy few months on the advocacy front, and we want to take a moment to update you on what we have been working on at the local, state, and federal levels on behalf of our members and our region.

### STAYING ACTIVE AT THE LOCAL LEVEL

The Chamber has continued to attend city council meetings in both Fitchburg and Leominster on a regular basis. This is one of the most effective things we do on behalf of members because it puts us in the room when decisions are being made that could affect your business or our communities. We have also hosted several city councilors for a series of meetings and tours at member businesses, giving elected officials a firsthand look at what our businesses do and the challenges they face.

We have also helped a number of individual members navigate issues that came up with their municipalities this spring. That included facilitating an introduction for a member working to secure a liquor

license, helping another member work through a municipal permitting challenge, and connecting a third member looking to expand their operation with state officials who could help move things forward. This kind of one-on-one advocacy is something we are always available to assist with, so please do not hesitate to reach out if you run into a situation where having the Chamber in your corner would help.

Earlier this year, the City of Leominster cut \$15,000 in tourism funding, money that represents a portion of the rooms tax revenue the city collects and reinvests into our regional tourism efforts. We are grateful that Mayor Dean Mazzarella and the City Council restored the full amount in the supplemental budget, and we thank them for their continued support.

### WHAT WE ARE WATCHING AT THE STATE LEVEL

In March, we held our annual Legislative Briefing with members of the region's legislative delegation. It was

a productive conversation and a good opportunity to share our priorities directly with the elected officials who represent North Central Massachusetts on Beacon Hill. We appreciate the delegation's continued engagement with our business community.

We are closely monitoring the environmental bond bill (S. 3050, the "Mass Ready Act"), which passed the Senate 36-3 in April and now moves to the House. The bill includes a statewide ban on single-use plastic bags at most retail checkouts, restrictions on single-use plastic cutlery, straws, and take-out containers, and significant investments in climate resilience, PFAS remediation, and habitat protection. While much of this legislation is admirable, we have serious concerns about the restrictions on plastic cutlery and takeout containers. Our region is home to the state's largest concentration of manufacturers, including companies that produce exactly these products, and these restrictions would also create real operational and cost challenges for

the restaurants, retailers, and businesses that rely on them daily. We are equally mindful that policies like this tend to expand over time, potentially sweeping up other plastic products made in our region. We are tracking the bill closely and are actively engaging our delegation on these concerns.

We supported H.5151, the House energy affordability bill, which takes aim at rising energy costs, including a reassessment of the MassSave program, which has increasingly shifted benefits away from working and middle-class ratepayers. As longstanding members of a coalition of business, labor, and civic organizations, we are also closely monitoring a Department of Public Utilities proceeding examining how energy costs are structured and communicated to ratepayers, and we continue to push for greater transparency and accountability in that process. Energy costs are a persistent concern for our member businesses, and we were glad to add our voice in support of legislation that prioritizes affordability and reliability.



US Chamber of Commerce briefing the Chamber's Leadership Council on federal issues (left); hosting Fitchburg City Councilor Bowen on a tour of Great Wolf Lodge, located in his ward (right).

We also joined the statewide coalition opposing the rent control ballot question. Rent control has consistently been shown to reduce housing supply over time, and our region needs more housing, not policies that would discourage investment in new units. With the election now just a few months away, this will be an increasingly active front and we will keep members informed as the campaign develops.

We are pleased to have joined the Massachusetts Educational Opportunities Coalition, urging the Governor to opt Massachusetts into the Federal Scholarship Tax Credit program. The program provides a dollar-for-dollar federal tax credit for contributions to nonprofit scholarship organizations supporting K-12 students, funded entirely through private contributions rather than state spending. If Massachusetts does not opt in, our residents can still donate and claim the credit, but the scholarships go to

students in other states. That is not an outcome we are willing to accept.

### REPRESENTING OUR REGION IN WASHINGTON

Chamber President Roy Nascimento traveled to Washington, D.C. this spring to participate in the semi-annual meeting of the CCC100, a peer network of leaders from some of the most influential chambers of commerce in the country. Conversations centered on federal workforce policy, trade, and economic competitiveness, and being in that room gives our Chamber direct access to national policy intelligence and federal officials that we bring back to bear on behalf of our members and our region.

We also joined a national coalition letter through the American Alliance for Workforce and Border Security, calling on Congress to modernize our legal immigration system and

address the workforce shortages that continue to hold back business growth and competitiveness in regions like ours.

We are keeping an eye on two broader issues with significant potential impact on our region: federal tariff and trade policy, and uncertainty around federal funding for programs that support economic development, small business, and workforce initiatives. Neither is resolved and the situation continues to evolve. We do not have specific actions to report on either front at this point, but both are on our radar.

### LOOKING AHEAD: THE FY27 BUDGET & NOVEMBER ELECTIONS

We are actively monitoring the FY27 state budget process and advocating for our regional priorities, including economic development, tourism, small business support, manufacturing, and workforce development. As





the budget moves through the House and Senate toward a conference committee, we are engaged with our delegation to make sure North Central Massachusetts is well represented.

The fall election season will bring a number of contested races to our region, including seats in both the state House and Senate and the race for Governor. In the coming months, we will work to engage candidates and incumbents on Chamber priorities and issues facing the region's business community.

As always, if you have a government affairs issue you would like us to be aware of, or if there is a way we can help your business navigate a challenge at the local, state, or federal level, please reach out to us directly. That is exactly what we are here for.

*For information about the Chamber's public policy work, contact Travis Condon, Director of Public Affairs, at 978.353.7600, ext. 224, or tcondon@northcentralmass.com. ◇*

# Out & About

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Our Community Leadership Institute had the opportunity to tour the historic **Massachusetts State House**, connect with our regional legislative delegation, and gain insight into the work happening on Beacon Hill. We're grateful to the members of our delegation and their staff for welcoming us, and to featured speakers **Kate Fox**, **Pedro Martinez**, and **Jen Flanagan** for sharing their insight, experience, and perspectives with the group.



Business leaders from across the region came together for our **Quarterly Roundtable: Better Understanding AI: Practical Tools for Everyday Workflows**. Attendees explored practical ways AI can support productivity, communication, and daily operations, with valuable insight and real-world examples from **Oz Rodriguez** of **UpPluck Social**.

Our **Small Business Showcase & Entrepreneur Awards Reception** brought together entrepreneurs, business leaders, and community members for an evening of networking, local business showcases, and recognition of the innovators helping shape our region's economy. From meaningful conversations to celebrating outstanding entrepreneurial achievements, the event highlighted the strength and creativity of our local business community.



Members joined us at the Chamber Office in Fitchburg for an informative Digital Marketing Town Hall with **Brick Marketing** as part of our Business Benefit Series. **Nick Stamoulis** and **Katherine Tsoukalas** shared valuable expertise on SEO, AI search, website conversion, social media, and other key digital marketing strategies. Thank you to **Fidelity Bank** for supporting the series.



We loved hosting our **New Member Orientation** at the North Central Mass Chamber! It was a great opportunity to connect with our newest members, share valuable resources, and help them get started on making the most of their Chamber experience.



What a great night of networking, conversation, and celebration at our **Cinco de Mayo Business After Hours** at **Xochimilco Mexican Cuisine**! Guests enjoyed delicious food, refreshing drinks, and the opportunity to connect with fellow business professionals in a fun and festive atmosphere. Thank you to everyone who joined us and helped make the evening such a memorable success!

Business and community leaders gathered for the **14th Annual Economic Forecast** to hear expert insights from featured speakers **Rachael Aiken, Curtis Dubai, and Mark Melnik** on the economic trends shaping Massachusetts and the nation. Thank you to **Fidelity Bank** for sponsoring the event and to the **Greater Gardner, Nashoba Valley, and North Quabbin Chambers of Commerce** for their partnership and collaboration.



What a great evening at our **April Business After Hours** hosted by **Aspire Living and Learning**! Guests enjoyed networking, tours of the newly renovated space, live music, and delicious local food and drinks while connecting with professionals from across the region. Special thanks to **Main Street Café, Sterling Street Brewery, and Mike Martin** for helping make the evening such a memorable experience.

February **Connect North Central** was a hit! Start your day networking and making connections with other local businesses in the North Central Massachusetts region. This robust networking event occurs once a month and gives everyone the chance to connect! Come ready to give your 60 second pitch and make a connection! Bring your business cards, flyers, or promotional items to share with the group!



Members of the **Community Leadership Institute's Class of 2026** gathered in the Spring for a session at the **Fitchburg Art Museum**, one of nine monthly full-day sessions that make up the CLI experience.



Visit North Central Massachusetts was proud to attend the **Massachusetts Governor's Conference on Travel & Tourism** in Danvers alongside tourism professionals from across the Commonwealth. The conference provided valuable conversations on tourism trends, marketing, AI, and economic development while offering opportunities to connect with partners from across the state.



The **Second Annual Future Leaders Fundraising Event: Beyond the Runway** brought the community together for an evening celebrating creativity, confidence, and emerging talent. Guests enjoyed a vibrant Carnival-inspired fashion show while supporting the future leaders of North Central Massachusetts. Thanks to the generosity of attendees, the event raised enough funds to provide two scholarships for young professionals in the region.



The North Central Massachusetts Chamber of Commerce hosted its **Legislative Briefing** with members of the regional legislative delegation and district staff to discuss the Chamber's strategic priorities, regional impact, and the future of economic growth across North Central Massachusetts. Conversations focused on supporting small businesses, manufacturing, tourism, workforce development, and addressing ongoing challenges facing employers throughout the region.



Business and community leaders from across the region came together for the March edition of **Good Morning North Central**. Featured speakers **Pedro Martinez** and **Jim Stergios** shared valuable insights on education, workforce development, and the future of Massachusetts' economy. Thank you to **Montachusett Regional Vocational Technical School** for sponsoring the event and LTV for filming the program.



Our **March Business After Hours** brought together professionals from across the region for an evening of networking, meaningful conversations, and community connection in a relaxed and welcoming atmosphere. A special thank you to **Fidelity Bank** for hosting and helping create such a successful event for our local business community.



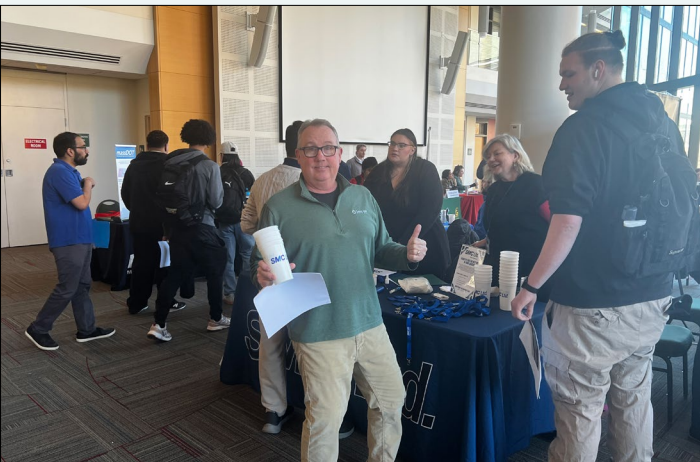
What a wonderful evening at our **Women's Leadership Connection Mini Experience: The Self-Love Lounge**. Thank you to everyone who joined us for a night of meaningful connection, wellness conversations, and support for women-led businesses in our community. A special thank you to **Pop by Posh** and **Smith's Country Cheese** for helping make the evening extra special!



Real conversations, shared experiences, and meaningful connections made for an inspiring afternoon at our **March Women's Leadership Connection Luncheon**. Thank you to everyone who joined us for this honest discussion on navigating work, life, and everything in between. Thank you to **Rosa Rivera, Julisa Medina, and Emcee Maria Milagros** for leading such a thoughtful and empowering conversation.



The Chamber's **Women's Leadership Connection Luncheon: Making Her-Story** brought together attendees for an inspiring afternoon featuring Olympic athletes **Chevonne Forgan** and **Ashley Farquharson**, who shared powerful insights on perseverance, achievement, and overcoming challenges. Thank you to everyone who joined us at **Oak Hill Country Club** and to **Fidelity Bank** for sponsoring this impactful series.



Connections were made and future opportunities were explored at the **Business & Technology Career Fair** at **Fitchburg State University**. The Chamber enjoys partnering with the university to help create a space where students could network with employers, learn about different career paths, and explore opportunities for their future.



An engaging and meaningful discussion at our latest Business Benefit Series workshop featuring **Sheila Crowley** of **TaraVista Behavioral Health Center** on Putting Care into Employee Conversations. We appreciate everyone who joined us for this thoughtful and interactive session focused on strengthening workplace conversations and leadership practices.

# The Next Step:

## *Introducing LIDER, the Chamber's New Latino Business Council*



Members of the LIDER Steering Committee at the Chamber. This dedicated group of community leaders and business owners is helping to shape the future of the region's new Latino Business Council.

The North Central Massachusetts Chamber of Commerce has never needed a reason to engage with the Latino community. They have simply been part of everything we do.

Long before this initiative had a name, we were hiring bilingual staff to connect business owners to capital and resources, partnering with community organizations through our workforce and talent initiatives, welcoming Latino business owners as members, offering programming in Spanish, and cultivating relationships with Latino-led community organizations across the region. Latino leaders have served on our board of directors and committees, including in leadership roles. Through the **North Central Massachusetts Development Corporation (NCMDC)**, the Chamber's economic development arm, we have also been deploying microloans and providing technical assistance to Latino entrepreneurs for many years. This community has never been an afterthought in our work. It has been a priority.

As we introduce **Latino Initiative for Development of Entrepreneurship and Resources (LIDER)**, we want to be clear that our intent is to deepen a relationship that has been built over many years and is a logical next step in our long and ongoing commitment.

### **A Name with Meaning.**

The initiative's name, LIDER, was chosen deliberately by the Latino business and community leaders who came together to build it, and the meaning runs deeper than the acronym.

In Spanish, "líder" is pronounced just like the English word "leader," and is precisely what this initiative is designed to do: develop leaders. Although business leaders are central to LIDER, community and regional leaders can also join.

The full name of the Chamber in Spanish is the "Cámara de Comercio del Norte Central de Massachusetts," and LIDER carries that identity proudly. It is a program rooted in the Chamber's mission and grounded in the language, culture, and experience of the community it serves.

### **Why LIDER...and Why Now.**

The numbers tell a compelling story.

Latinos represent more than 30 percent of the population in Fitchburg and approximately 18 percent in Leominster, well above the statewide average of 12.6 percent, making North Central Massachusetts one of the most significant concentrations of Latino residents in the Commonwealth.

The entrepreneurial energy within the Latino population is real and growing. From 2018 to 2023, the number of Latino-owned businesses in the United States grew by 44 percent, while the number of white-owned businesses slightly declined<sup>1</sup>. Locally, that momentum is even more pronounced. Latino entrepreneurs are starting businesses at three times the rate of the general population.

But growth alone does not tell the full story. Research consistently shows Latino-owned businesses face significant and persistent barriers to accessing the capital and networks to fuel long-term success. According to the State of Latino

## **What is good for Latino entrepreneurs in North Central Massachusetts is good for the entire region.**

Entrepreneurship 2024 report from the Stanford Latino Entrepreneurship Initiative, white business owners are twice as likely as Latino owners to receive all the financing they request, 40 percent compared to just 21 percent, even when controlling for revenue, industry, and profitability. **McKinsey and Company** estimates the cumulative result is a **\$200 billion** lending gap between Latino-owned businesses and their white counterparts.

The barriers go beyond capital. A recent **Brookings Institution** report found Latino entrepreneurs often miss out on support programs when delivery depends on standard bureaucratic channels rather than trusted intermediaries, such as chambers of commerce, community lenders, and local business navigators. That finding speaks directly to what the Chamber can offer, and why LIDER matters.

Latino business owners in North Central Massachusetts often operate without a network of relationships that more established businesses take for granted: the peer connections, the mentors, the referrals, and the rooms where decisions are made. Fundamentally, the Chamber exists to provide exactly that kind of infrastructure. LIDER is about making sure infrastructure is genuinely accessible to Latino entrepreneurs to meet them where they are.

**Nathalie Rivera-Castro**, a member of the LIDER steering committee, president and founder of **Centro Celeste**, and retail initiatives program manager at **Workers Credit Union**, has spent her career building financial accessibility and community empowerment programs. Born in Uruguay and a longtime Fitchburg resident, Rivera-Castro understands what it means to navigate a new country while building a career and a life.

“Our communities are full of people with incredible ideas, talent, and determination who simply need support and opportunity to grow,” said Rivera-Castro. “What makes LIDER so special is that it creates a space where Latinos feel seen, included, and truly have a seat at the table — empowering people



Listening, connecting, and supporting. The Chamber hosted a small roundtable with Latino business owners in March, bringing community members together to discuss their needs, share resources, and strengthen the Chamber's connection to the Latino business community.

to build meaningful connections, grow their ideas, and strengthen our community together.”

“We have been building toward something like this for a long time,” added **Roy Nascimento**, president and CEO, North Central Massachusetts Chamber of Commerce. “LIDER is about formalizing and deepening our relationship and creating a dedicated home within the Chamber where Latino entrepreneurs can connect, grow, and lead.”

LIDER is not just a story for Latino business owners. For every employer and business in the region, the growth of the Latino business community is directly relevant.

Latino workers already make up a significant and growing share of the regional workforce, particularly in manufacturing, construction, and healthcare. Nationally, Latinos have accounted for **73 percent** of all labor force growth since 2012, a trend that is reflected here at home<sup>2</sup>. For businesses that want to attract, retain, and advance that talent, LIDER is a connection toward driving economic mobility. Latino-owned businesses are also potential customers, suppliers, vendors, and referral partners for every member of the Chamber.

“A stronger Latino business community means more transactions, more relationships, and more economic activity circulating through the regional economy,” said Nascimento. “What is good for Latino entrepreneurs in North Central Massachusetts is good for the entire region.”

## A Front Door to the Chamber.

At its core, LIDER is designed to serve as a welcoming front door to the Chamber and everything it offers. LIDER joins an already robust council roster at the Chamber, which includes the **Manufacturing Council**, **HR Council**, **Women's Leadership Connection**, and **Future Leaders Group**.

These are not separate organizations, but are focused on communities within the Chamber, built around shared identities or common interests and designed to give members a more tailored and relevant experience.

**Maribel Cruz**, chair of the LIDER steering committee, and director of housing and development for the City of Fitchburg, has spent her career at the intersection of economic development, community revitalization, and small business support, including years working directly with the NCMDC. Born and raised in Fitchburg, Cruz knows the landscape for Latino entrepreneurs in this region as well as anyone.

“LIDER is about ensuring the Latino community has a voice and a seat at the table,” said Cruz. “Through the Chamber's leadership and connections, we have an incredible opportunity to better integrate the Latino community into all the Chamber offers while creating stronger pathways for Latino businesses, entrepreneurs, and networking throughout North Central

*Continued on page 20*

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Massachusetts.”

LIDER members are not joining a niche group. They will be welcomed by nearly **700 member businesses** located among **27 communities**, with access to five decades of regional relationships, state and federal advocacy, economic development resources, and a platform connecting businesses to each other, to elected officials, and to the institutions shaping regional policy.

In addition, LIDER members join a community that intimately understands their specific experience and speaks their language—literally and figuratively.

### **Focused on Business. Grounded in the Mission.**

LIDER is intentional about its focus, with programming centered on the real, practical needs of Latino business owners at every stage of growth.

The council will provide networking and meet-and-greet events where Latino entrepreneurs can connect with each other and with

the broader Chamber membership; workshops on financial literacy and access to capital; and professional development programs related to government procurement opportunities and business growth strategies. The goal is to provide relevant and accessible programming focused on the needs of Latino business owners.

Organizations such as Centro Celeste and the **Spanish American Center** already serve the Latino community well, and LIDER is designed to complement their work, not compete with it.

**Nancy De La Rosa**, a member of the LIDER steering committee who works professionally as a financial advisor, notary public, and treasurer of Centro Celeste, has devoted her career to financial education. De La Rosa specifically helps Spanish-speaking families and business owners understand how money works and how to use that knowledge to build lasting wealth. She also serves as a Chamber Ambassador and as treasurer of the **Rotary Club of Fitchburg**.

"Access to capital and

financial literacy go hand in hand," said De La Rosa. "LIDER gives the Latino community a platform to address both and connect business owners to resources they may not even know exist."

That clarity of purpose is one of many attributes that make LIDER valuable and sustainable.

**Daniela Ferraz**, founder, **Pathway Housing Solutions**, brings expertise in workforce development, organizational strategy, and systems navigation to the steering committee.

A graduate of **Fitchburg State University** with a master's degree in business administration, Ferraz is multilingual in English, Spanish, and Portuguese, and has spent her career building bridges between communities and the institutions meant to serve them.

"I believe in human capital and in the ability every person has to positively impact their economic environment and community. This is about economic equity in the most practical sense ensuring that Latino entrepreneurs have the same access to opportunities, resources,

and support as anyone else, regardless of their background," said Ferraz. "Latino-owned businesses are not only uplifting families and strengthening communities, but are also driving innovation, shaping the future of our regional economy, and creating a lasting legacy for the next generation."

### **One Chamber. One Mission. Many Doors.**

The Chamber's decision to focus LIDER specifically on the Latino community is grounded in the data and in the region's reality. Latinos are the largest minority population in North Central Massachusetts, and the case for a dedicated focus in serving the Latino community is clear and compelling. The Chamber remains what it has always been—an organization open to—and welcoming of—every business owner, regardless of background, industry, or ZIP code. LIDER does not narrow the Chamber's tent, but adds another way in.

As LIDER is formally launched, the steering



Building something meaningful takes the right people at the table. The LIDER Steering Committee meets regularly at the Chamber, bringing together community leaders and business owners committed to creating a stronger future for Latino entrepreneurs across North Central Massachusetts.

committee is building the programs, partnerships, and membership base to define the council in its inaugural year.

A kickoff event is planned for June, and a dedicated web presence for LIDER will be launching soon.

If you are a Latino

business owner, a business looking to connect with the Latino business community, or simply someone who believes in the full economic potential of this region, LIDER wants to hear from you. To learn more about LIDER and the many other opportunities for

businesses with the North Central Massachusetts Chamber of Commerce, visit [northcentralmass.com](http://northcentralmass.com).

Our region has always had an abundance of Latino leaders. Now they have a place to learn, grow, collaborate and expand their knowledge, networks

and professional horizons as they know best: by being LIDERs. ◊

<sup>1</sup>Brookings Institution, Stanford Latino Entrepreneurship Initiative

<sup>2</sup>Latino Data Collaborative Think Tank

## • LIDER: By the Numbers •

**44%**

Growth in Latino-owned businesses in the U.S. from 2018 to 2023, while the number of white-owned businesses slightly declined. *(Stanford Latino Entrepreneurship Initiative)*

**7.7%**

Average annual growth rate for Latino-owned businesses, compared to just 0.46% for all employer businesses nationally. *(Brookings Institution)*

**\$4 trillion**

Size of the U.S. Hispanic and Latino economy, growing at more than twice the pace of the overall U.S. economy. *(Brookings Institution)*

**3X**

Rate at which Latino entrepreneurs in North Central Massachusetts are starting businesses compared to the general population.

**21%**

Share of Latino business owners who receive the full financing they request, compared to 40% of white business owners. *(Stanford Latino Entrepreneurship Initiative, State of Latino Entrepreneurship 2024)*

**\$200 billion**

Estimated lending gap between Latino-owned businesses and their white counterparts in the U.S. *(McKinsey and Company)*

**56 to 62%**

Share of approved loan amounts Hispanic-owned businesses receive compared to comparable white-owned firms. *(Federal Reserve Small Business Credit Survey)*

# TOURISM

# Update

## Visit North Central Massachusetts

The spring season has kept our tourism team busy, and we have a lot to share on the Visit North Central Massachusetts front, from regional lodging performance and digital metrics to some exciting new initiatives on the horizon.

### A Note from the Visitor Center

Our **Johnny Appleseed Visitor Center** in Lancaster had a strong spring, welcoming **98,515 visitors** for the year through April. The center also received a wonderful burst of national attention in May when **The Boston Globe** published a piece by author Isaac Fitzgerald, who is currently on a book tour for "American Rambler: Walking the Trail of Johnny Appleseed." In his piece, Fitzgerald called our visitor center the best rest stop in America, describing it as "not a rest stop of commerce or convenience, but one of community, one of celebration." We could not have said it better ourselves, and we are grateful for the recognition. This kind of special coverage reaches an audience we could never replicate on our own.

### Regional Lodging Performance

According to data from STR and AirDNA covering July 2025 through March 2026, the most recent period available at the time this report was prepared, the region's hotel market posted solid numbers in what has been a more challenging environment statewide. Hotels in North Central Massachusetts recorded an occupancy rate of 65.4 percent, an average daily rate of \$169.59, and revenue per available room of \$110.89, generating **\$41.6 million** in hotel revenue for the period. When short-term rentals are included, aggregate lodging revenue for the region reached **\$45.2 million**. Occupancy and revenue were modestly down compared to the same period the prior year, reflecting broader softness in the regional travel market, though average daily rates held relatively steady.

### Local Option Performance

Local Option Meals Tax Collections for the region were **\$2,908,067** through the first three quarters of the fiscal year, up 66.56% over the same time frame the previous year. However,

this reflects that several communities implemented the tax for the first time in FY2026.

Meanwhile, Local Option Lodging Tax Collections for the region were **\$2,118,653** through the first three quarters of the fiscal year. This is down about 3.3% compared to the same timeframe in FY2025, which again reflects broader trends in regional travel markets throughout the nation.

### Digital Performance

Our Visit North Central Massachusetts social media channels had a strong year by one of the most important measures: reach.

Across Facebook, Instagram, and X, our content generated more than

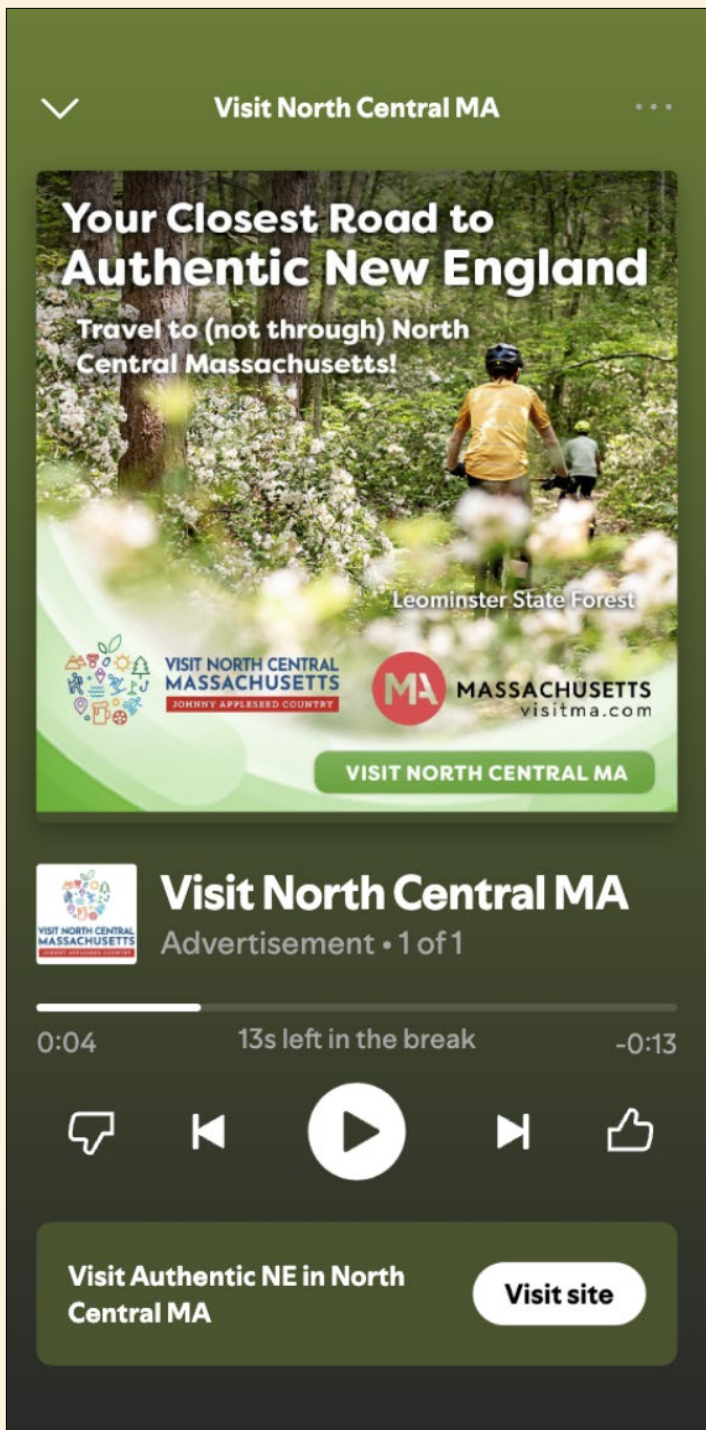
**2.1 MILLION**  
post impressions

for the period July 2025 through April 2026, an increase of 138% compared to the same period the year before. Post link clicks were also up more than 41%, reaching 3,135. Our total social media following grew to just under 50,000. Notably, our team produced content more strategically this year, with fewer total posts generating significantly more reach and engagement, which reflects a more intentional approach to our content strategy.

Our website recorded

**50,147** sessions and  
**43,036** unique visitors

for FY26 year-to-date through April, down compared to the prior year. This reflects a broader shift happening across the industry. The rapid rise of AI-generated search – also known as “zero-click” search – Google’s AI Overviews, has significantly reduced traditional website



A North Central Massachusetts advertisement featured during a podcast break.

traffic, with studies showing that as many as 72% of searches now end without a click. In response, we are shifting our approach, moving away from the website as a digital brochure focused on driving traffic, and toward building it into a living knowledge base that

serves as the authoritative source on North Central Massachusetts for the AI platforms millions of people now rely on for travel planning. That means more content, more depth, and more structured information, and our outdoor recreation inventory project with



MA250 promotional advertising on the rail.

MRPC is an early example of that strategy in action.

### Advertising & Marketing

In addition to our digital efforts, we have been active on the advertising and marketing front this spring. We partnered with Outfront to deliver over **1,000,000 impressions** to travelers across the MBTA network in the Fall and Spring. This represents a broader diversification that we are making in response to AI/zero-click search; In addition to our traditional blend of print and social content with **Edible Boston**, LocalIQ, **Boston Spirit**, AAA, and **Yankee Magazine**, we are currently partnering with MassLive to run a targeted campaign with Spotify.

### What We Are Working On

We have several initiatives underway that will strengthen our ability to promote the region to visitors in the months ahead.

We partnered with the **Montachusett Regional Planning Commission**

**(MRPC)** on a project to inventory outdoor recreation spaces throughout the region. We plan to add that content to our website with a dedicated landing page, making it easier for outdoor enthusiasts planning a trip to North Central Massachusetts to find trails, parks, waterways, and other destinations all in one place. The region has a tremendous amount to offer in this space and we have not always had the digital infrastructure to showcase it as well as we should.

On January 1, 2026, the **Fitchburg Tourism Destination Marketing District** officially launched, making Fitchburg only the second municipality in Massachusetts, after Boston, to establish a TDMD. We have been working closely with our hotel partner in the district on a marketing plan, and we expect to launch our first marketing campaign in July at the start of our new fiscal year. This is a meaningful new tool

*Continued on page 24*

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for promoting Fitchburg specifically and we are excited to put it to work.

We are also in the early stages of developing our new regional marketing plan and preparing our grant submission to the **Massachusetts Office of Travel and Tourism** for matching tourism trust funds. This is an important annual process and one of the primary ways we fund our promotional work on behalf of the region. We will share more on that as it develops. ◊

## Why Tourism Matters to North Central Massachusetts

Tourism is far more than a single industry—it's a catalyst for community vitality. When you build a place where people want to visit, you've built a place where people want to live, work, and invest. Every visitor we attract becomes a potential business lead, future resident, or investor who experiences our region's unique assets and becomes an ambassador for North Central Massachusetts.

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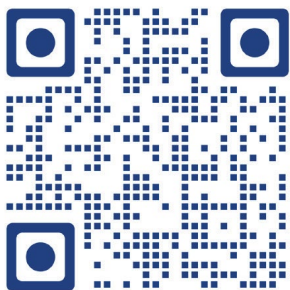
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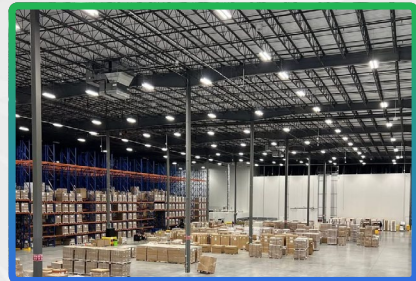
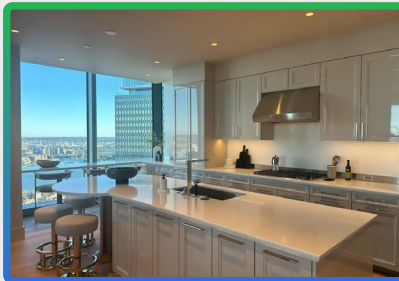
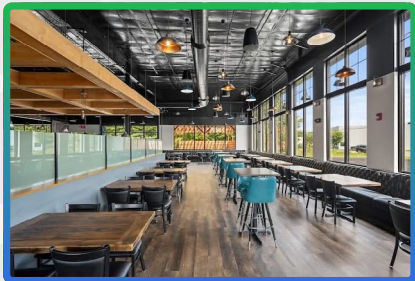
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