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2017-2018

BUSINESS JOURNAL



Advertising Supplement
October 28, 2017

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Charles Gaunce, Jr.



Central Maine Motors, College Ave., 1935



Charlie Gaunce



Chris Gaunce



1935-Charles Gaunce, Jr. and his 2 partners incorporate their business naming it, Central Maine Motors selling Pontiacs, La Salles and Cadillacs at 198 College Avenue
 1947-A major addition to the existing facility included a modern service department and body shop
 1952-Charles Gaunce, Jr. becomes sole owner of Central Maine Motors
 1960-Charlie Gaunce joined his Dad at the dealership
 1962-Charlie Gaunce becomes Dealer Principle
 1970-Operated Budget Rent-A-Car for the State of Maine
 1971-Central Maine Motors began operating a long term leasing company
 1975-Peugot was added to the line up
 1984-C&G Motors opened in Skowhegan
 1985-The existing facility was renovated adding a two story parts department
 1991-Central Maine Motors purchases Northeast Dodge-Toyota, moving Pontiac, Cadillac franchises to 420 KMD.
 1992-Central Maine Motors acquires a Chrysler-Plymouth dealership and added Dodge combining the 3 nameplates back to the 198 College Avenue
 1994-Central Maine Motors purchases a Buick-Oldsmobile-GMC dealership and relocates them to the 420 KMD rooftop, now offering Pontiac, Buick, GMC truck and Toyota at that location
 1996-Central Maine Motors purchases a building on 30 Airport Road which becomes a state of the art collision center and a rental department
 1997-Chris Gaunce, after working with GM for 4 years moves back to Maine to join the company
 1997-Jeep was added to the College Avenue rooftop, now housing Chrysler, Plymouth, Dodge and Jeep
 1998-Central Maine Chrysler Dodge Jeep was moved to its new locations at 300 KMD.
 1998-The Chevrolet franchise was added to the 420 KMD store, now selling Chevrolet, Pontiac, Buick and Toyota.
 2001-A new building was constructed on 15 Airport Road to house the Toyota franchise, Operating as Central Maine Toyota
 2005-Central Maine Toyota adds the all new Scion franchise to its line-up
 2007-Central Maine Motors Reconditioning Center was opened at 23 Airport Road providing reconditioning services for all of our locations as well as for the general public
 2010-Celebrating 75 years as a family owned business while serving the automotive needs of the Central Maine area
 2011-Company structure change from two operating companies, to 4 operating companies due to large growth from operations.
 2012-GM and Toyota build new additions for service.
 2013-Service addition at Central Maine Toyota
 Complete renovation at Central Maine Motors, including a drive-thru service area.
 2015-Late fall, we broke ground to expand and remodel the Toyota building. The project was completed in 2016 leaving the Toyota store with an upscale and modern feel complete with quiet area work stations for our customers, a new children's play area and new coffee bar.
 2017-Renovation of the exterior lot at Central Maine Chrysler.



Central Maine Collision Center
30 Airport Road, Waterville

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Central Maine Reconditioning Center
23 Airport Road, Waterville



Central Maine Chrysler - Dodge - Jeep - Ram - Fiat
300 Kennedy Memorial Drive, Waterville



Central Maine Motors - Chevy - Buick
420 Kennedy Memorial Drive, Waterville



Central Maine Toyota
15 Airport Road, Waterville

~ 2017 ~

BUSINESS JOURNAL

MEET OUR STAFF

Regional Advertising Director

Cindy Stevens

Kennebec Journal/Morning Sentinel/Coastal Journal

Phone: 621-5651

Email: cstevens@mainetoday.com

Business Development Manager

Bridget Campbell

Kennebec Journal/Morning Sentinel

Phone: 861-9155

Email: bcampbell@mainetoday.com

Advertising Sales Team

Advertising Creative Team

Chuck Barnes	Carla McGuire
Pam Boucher	Dave Pierce
Amanda Guilford	Crystal Roach
Barbara Hendsbee	Ron Robbins
Lydia Kinney	Lisa Schkrioba

Jake Laws

Karen Paradis

Dawn Tantum

Alicia Tuttle

Debbie Fuller, Profiles Coordinator

Contributors

Darla Pickett, Content Editor

J. Craig Anderson	Edward Murphy
Wanda Curtis	Mary Pols
Nancy Gallagher	Andrew Silsby
Elizabeth Keane	Madeline St. Amour
Nancy Marshall	Valerie Tucker
Nancy McGinnis	Susan Varney

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About this section

This special advertising supplement was produced by the
Kennebec Journal/Morning Sentinel.

The cover design was by Alicia Tuttle, graphic designer.

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Staff photos by David Leaming

Colby College President David Greene signals a crane operator to lift the final beam into place on the college's new downtown dorm on The Concourse in Waterville.

Waterville City Manager Mike Roy, left, and Mayor Nick Isgro, far right, joined Colby College officials and builders signing the final beam on the college's \$25.5 million downtown dorm on The Concourse in Waterville last month.

Colby places final beam on downtown dorm, officially opens Hains building

City officials and college staff members celebrate a milestone in the revitalization of downtown Waterville

BY MADELINE ST. AMOUR
Staff Writer

As the final steel beam was raised onto what will be a Colby College dormitory at 150 Main St., more than 100 residents, city officials and Colby College staff members cheered from the concrete of The Concourse.

"We stand here today at not the end of something, but at the beginning of an incredible effort to revitalize the city of Waterville," Mayor Nick Isgro said.

The \$25.5 million residential complex in the downtown area is one of a number of multimillion-dollar

projects spearheaded by the college to push forward the renewal of the central Maine city's core.

Construction of the 100,000-square-foot building, which will house 200 students and eight faculty and staff members, is ahead of schedule; and the building still is expected to open in August 2018, according to Colby President David Greene.

"It's pretty exciting. It's coming to life," he said.

The complex, located on the northeast tip of The Concourse, also will feature retail and community spaces.

The building is part of Colby's plan to break down the "town and gown" divide and encourage civic engagement among students, Greene said.

The college will work with agencies throughout the city to provide civic engagement opportunities for students, he said, and the Colby staff will monitor the program to make sure it works for both partners.

Greene already has met with about 25 local organizations to talk about possible opportunities, and that's "just the start."

He expects the student demand

for the program will be high, as evidenced by the participation in programs such as Colby Cares About Kids, which has paired more than 500 Colby students with area children for mentoring.

The intent of the program is to break down the barriers between the city and the college to show that they both can be good partners, Greene said.

"Ultimately, having a college that's engaged in community is essential to me," he said. "I never want students to feel isolated."

More WATERVILLE, PAGE 7



Staff photos by David Leaming

The final beam of the Colby College downtown dorm, which will feature retail and community spaces, rises to top off the building's skeleton frame during a recent ceremony in Waterville.

Waterville Mayor Nick Isgro welcomes Colby College officials and business owners to a recent ceremony marking the topping off of the college's new downtown dorm on the Concourse in Waterville.

Waterville

CONTINUED FROM PAGE 6

Chandler Smith, a 22-year-old senior at the college, said the complex presents an invaluable opportunity for students to learn independence.

Smith, of Yarmouth, spoke to the crowd about a time when the Colby and Waterville communities came

together in civil action.

In April, more than 100 residents and students rallied against the Ku Klux Klan at City Hall after flyers advertising a Klan-branded "neighborhood watch" appeared on doorsteps and lawns.

"This is an opportunity to continue to stand together," said Smith, who is an independent major studying social justice.

The college already has a number of programs to promote volunteerism and community engagement,

he said, such as Colby Cares About Kids.

Smith has been a mentor in the program for a boy named Kaulen, and it was the "most powerful part of my life these past three years," he said.

Now, with the new dormitory nearing completion, Waterville and Colby are "basically becoming roommates," Smith joked. The only disappointment, he said, is that he won't have a chance to live in it.

Greene also spoke about the

importance of the Hains building, which is one of five vacant buildings the college bought in 2015 as part of its revitalization effort. The building at 173 Main St. officially opened Thursday, but it started housing Colby College staff members in August. The staff from CGI, a software consulting group, is expected to move in soon.

"For it to once again have a new life ... that, to me, is a really heart-warming part of rethinking Main Street," Greene said.

Busy and productive year for the Kennebec Valley Chamber

BY NANCY P. MCGINNIS
Correspondent

Many changes take place in the span of a year, as Katie Doherty can attest. It was about a year ago that she was hired as the Program Director for the Kennebec Valley Chamber of Commerce, where she is now President and CEO. The Chamber itself, as well as the central Maine region served by the KVCC, have also experienced exciting growth and change.

“The really big thing in the Kennebec Valley is the influx of breweries and eateries,” said Doherty.

To name just a few examples, local folks in search of a new venue for drinks or a meal can (already or soon) choose from Circa 1885, Otto’s on the River, and the Cushnoc Brewery in Augusta, or the Lost Orchard Brewing Company’s Crooked Halo Cider House in nearby Gardiner.

The Augusta area is the up-and-coming place that people want to come to these days, said Doherty. Many arrive for employment, but often when people work here, and start exploring the restaurants, as well as the cultural, entertainment and shopping options, they want to make the Kennebec Valley area their home, she said.

She applauds the renovation of the Colonial Theater, which is slated to re-open with expanded offerings in 2019; Gardiner’s Johnson Hall bursting with vibrant new programming, and Hallowell’s Harlow Gallery expansion into their ‘Harlow 2.0’ satellite space at the northern end of Water Street this fall.

More concerts and other events are also being planned for the Civic Center, across from the Marketplace at Augusta, where the arrival of Five Below (near Kohl’s, and Dick’s Sporting Goods) was recently celebrated with a Chamber ribbon-cutting ceremony. The store welcomed more than 1,500 customers on their first day of business, according to Ellyne Flesher, Regional General Manager for WS Development. On Nov. 9, TJ Maxx will relocate its Augusta store operation to the same section of the



Nancy P. McGinnis photos

Kennebec Valley Chamber of Commerce President and CEO Katie Doherty in the Chamber’s office located on Western Avenue, in Augusta.

Marketplace, and G-Force Adventures is bringing laser tag and other irresistible attractions to the other end of the Mall, next to the Regal Cinemas.

“Here at the Chamber, we are blessed with the best of both worlds: we have both seasoned long-time employees who have connections and experience, and newcomers bringing new energy and ideas,” said Doherty said. “To keep fresh and relevant, we’ve all been taking a close look at the things we do, and how we do them.”

For example, during the Whatever Week celebration, instead of the Kids Day at Capitol Park, this past summer the Chamber hosted its first annual Kennebec River Day at Mill Park in Augusta.

“We wanted to add appeal for all ages, not just for kids, so we set up live music stages, and added vendors, crafters, even food trucks,” said Doherty.

Another annual Chamber event, the annual Business Expo, held October 11th at the Civic Center, featured more than 100 booths showcasing local businesses. The price of admission? Simply a business card—a strategic way to invite area businesspeople (Chamber members or not), to meet, mingle and network with their peers as well as to learn more about what the Chamber has to offer.

Tried and true Chamber events continue, such as the annual “Kennebec Awards”—a red carpet, black tie community recognition evening

Katie Doherty, president and CEO of the KV Chamber, spends much of her time meeting one-on-one with individuals, as well as business groups and nonprofit organizations to offer guidance and insight for those who are just starting out, at a crossroads, or perhaps facing setbacks. For new and would-be entrepreneurs, the Chamber also offers at no charge its Small Business Resource Team, whose members lend their expertise to help create a business plan, or assist with learning how to set up a payroll system.

held each January. Monthly gatherings include Business After Hours, and “Modern Mornings” (formerly known as ‘Insider Breakfasts’) — the new name reflecting the timely and topical focus on education, development, politics, business resources. Thought-provoking presentations this year have featured Senator Angus King, Yellow Light Breen of the Maine Development Foundation, Mike Duguay, from the Harold Alfond Institute for Business Innovation at Thomas College, and Patricia Rossi of Wellness Connection of Maine marijuana dispensary, among others.

“At the Chamber, we have strengthened our commitment to

More KV CHAMBER, PAGE 9

KV Chamber

CONTINUED FROM PAGE 8

our role as a resource center for area businesses of all sizes,” said Doherty. The Chamber’s 650 plus members from the 23 communities served by the Chamber are encouraged to bring in company literature and business cards for display in the lobby of the Chamber office, on Western Avenue in Augusta.

Doherty spends much of her time meeting one-on-one with individuals, as well as business groups and nonprofit organizations to offer guidance and insight for those who are just starting out, at a crossroads, or perhaps facing setbacks.

For new and would-be entrepreneurs, the KV Chamber also offers at no charge its Small Business Resource Team, whose members lend their expertise to help create a business plan, or assist with learning how to set up a payroll system. Earlier this year, the Chamber launched its social media panel workshop series, partnering with SCORE to

offer sessions open (by reservation) to anyone interested, at no charge. An overflow crowd attended the one on creating and/or enhancing your business presence on Facebook. Another session, offered by enthusiastic request, focused on Google Analytics. Ongoing surveys will be used to gauge local entrepreneurs’ interest in other possible future topics such as setting up an effective Instagram account, how to use YouTube and LinkedIn to enhance business success.

“The Chamber world has changed,” said Doherty, who grew up in Waterville, graduated from Thomas College, and completed the KLI (Kennebec Leadership Institute) while working at Kaplan University. “We don’t often get requests these days for a snail-mailed brochure—though we do welcome hundreds of visitors, parents of campers, for example, and inquiries from tourists looking for suggestions on area things to do.”

“Catch a show, catch a fish, or catch a great deal; the Kennebec Valley has plenty to keep you occupied during your stay,” according to the Chamber’s website at augustamaine.com.



Nancy P. McGinnis photos

In central Maine retail news, Five Below, newly opened next to Dick’s Sporting Goods at the Marketplace in Augusta, will soon be joined by TJ Maxx.



In what direction do you want to take your business? Let Jeff help you focus and steer clear of every groove, root, rock, hole and bump. With sound judgement, he will advise you when to lean forward, shift, keep pedaling, relax and bend with the bumps. Having worked with many business owners over the years, Jeff can help you clear every obstacle in your path.

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The Skowhegan Chamber helps keep things perking

BY SUSAN VARNEY
Correspondent

Life in Skowhegan marches on, seasons come and seasons go and, as the leaves turn the color of fall, one can hardly remember where the summer went. Fast as always, with river risings and fallings, sun rises and sun sets, traffic circling downtown, people shopping at Skills, Inc. Thrift Store, or enjoying Steven Lealos ever-changing Art Gallery mural, or the coming of the Cornville Charter School in the old Holland's Drug Store building.

Jason Gayne, executive director of the Skowhegan Area Chamber of Commerce smiles as he tells about working with area businesses. The office on the circle is clean and neat with Bernard Langlais art displayed along with brochures, fliers and notices of upcoming events.

What is new with the Chamber? Gayne says he spend a lot of time on the road talking to people in the area, promoting their businesses and helping them with decisions concerning location, real estate, training — keeping up with the needs of the community.

A busy guy, Gayne is a Hospice worker, on the police force and at the Chamber — getting around is part of the job of knowing the community and serving the community.

One of the notices at the office is the Somerset County Domestic Violence Task Force Candlelight Vigil & Community Discussion, that was held Oct. 12 at Coburn Park Gazebo with a community discussion at the municipal building after to remember those affected and to create change.

Sappi is undergoing a major expansion. Civil Arms, an international fire-arms company has opened a facility in Skowhegan, Back Yard Gardens is under new ownership, the Moose Drawing will take place in Skowhegan in June — a really big event for the community.

The Chamber still helps assist and promote events like Riverfest, but it is mostly a Main Street event. The Chamber is focusing on enhancing businesses. For example working with Miller Fitness, which features a gym and personal training, from idea to



Cornville Regional Charter School has 42 8th and 9th grade students in the former Holland's Drug building, which is being converted to a school. The elementary age students are in Cornville and there is a pre-K group on the other side of the river. At this point it's all one room, but "That will change," said Chad Huff, administrative assistant.

Susan Varney photos



A place to look for when going through downtown Skowhegan: Steven Lealos Art Gallery, always fun and thought provoking.



Susan Varney photo

Main Street, Skowhegan is colorful with flowers, planters, flags and signs as store fronts continue to fill with products and services from crafts, restaurants, bakery, health foods, antiques and a used clothing store.

Skowhegan

CONTINUED FROM PAGE 10

fully operational, working with real estate personnel to find the perfect place.

The Chamber maintains an email list for news of what is happening with legislation, job tips, job postings news for and about members. Somerset Action Coalition provides incentives for businesses to come to the area, helping to resolve any obstacles with the town, providing business seminars, helping with business plans, bringing businesses together and even hosting ribbon-cutting ceremonies for

new projects.

It's a great time of year to be using the walking bridges over the Kennebec, visiting the Skowhegan Indian, Coburn Park, the Margaret Chase Smith Library (which by the way has a book club meeting every month), the Farmer's Market, public library, history house or just walking around visiting the numerous Bernard Langlais sculptures. The Chamber hosted free movies in the park last summer — watch for it again next summer. Skowhegan has a lot to offer for anyone taking the time to search it out.

If you have a business idea, talk to Jason Gayne at the Chamber — who knows where it could lead? Skowhegan Chamber of Commerce, 474-3621.

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Mid-Maine Chamber offers help in numerous ways

BY NANCY GALLAGHER
Correspondent

Like a pebble tossed into a pond, the Mid-Maine Chamber of Commerce's sphere of influence continues to widen. With a title nearly as long as her list of accomplishments, Chamber President/CEO and Central Maine Growth Council Executive Director Kimberly Nadeau Lindlof, leads the Chamber's renovation and expansion surge. A redesign of their 50 Elm Street, Waterville headquarters has resulted in a net gain of three offices.

One of these offices now houses Coastal Enterprises, Inc. (CEI)'s Business Counselor for Maine Small Business Development Centers, Rose Creps. This addition means that comprehensive services from business startups and counseling through CEI; networking and marketing through the Mid-Maine Chamber; and workforce, foreign trade zone and grant-writing through the Central Maine Growth Council now share a common roof.

"We hope to be the one-stop shop for small businesses or businesses *period* in the mid-Maine region," Lindlof said.

In order to quantify local childcare needs, the Chamber has commissioned a child care assessment administered by KinderCare, an early childhood education company offering extended hours childcare for infants through students in grade 6. Lindlof said that a lack of infant childcare in particular, as well as a lack of extended care hours, appears to present a significant workforce barrier in this region,

For young professionals, monthly KV Connect Green Drinks networking socials encourage 21-to-40-year-olds to mingle. A kickball tournament was held in conjunction with Waterville Parks and Recreation expands these opportunities by taking it outdoors. Look for a Kickball League with games at Waterville's Head of Falls in the spring. Co-hosting Leadership Luncheons and Meet the Reps events further leverages this group's propulsive energy and dedication to civic engagement, said Lindlof.

For young professionals, monthly KV Connect Green Drinks networking socials encourage 21-to-40-year-olds to mingle. A kickball tournament was held in conjunction with Waterville Parks and Recreation expanded these opportunities by taking it outdoors. Look for a Kickball League with games at Waterville's Head of Falls in the spring.



Contributed photo

A new addition to the Mid-Maine Chamber office houses Coastal Enterprises, Inc. (CEI)'s Business Counselor for Maine Small Business Development Centers, Rose Creps. This addition means that comprehensive services from business startups and counseling through CEI; networking and marketing through the Mid-Maine Chamber; and workforce, foreign trade zone and grant-writing through the Central Maine Growth Council now share a common roof.

The elevated activity continues, Lindlof said, with a burst of Chamber ribbon-cuttings showcasing the increase in new businesses and major renovations in mid-Maine.

The Chamber's December Business after Hours will include KV Connect's Green Drinks and Central Maine Growth Council's Tech Night in a "robust" inclusive holiday networking opportunity at CGI Technologies and Solutions, Inc.'s new location on the third floor

of 173 Main Street in Waterville. This will be an enjoyable opportunity for Chamber members as well as the general public to see how Colby College's subsidiary has renovated this historic downtown mainstay, providing workspace for hundreds of new information technology jobs.

The excitement is palpable. The construction is visible. And the Chamber continues to reconfigure and expand resources to infuse diverse elements of value into its

membership program.

The Mid-Maine Chamber of Commerce is located at 50 Elm Street in Waterville. Business hours are Monday through Friday, 9 a.m. - 5 p.m. For more details on these programs as well as membership information, contact the Chamber in any of the following ways: Telephone is (207) 873-3315. Fax is (207) 877-0087. Website is midmainechamber.com. Lindlof's email is Kimberly@midmainechamber.com.

CEI's Small Business Development Center moves to Mid-Maine Chamber offices

BY NANCY GALLAGHER
Correspondent

The Small Business Development Center (SBDC) of Coastal Enterprises, Inc. (CEI) recently moved its Fairfield office to the expanded Mid-Maine Chamber of Commerce headquarters at 50 Elm Street in Waterville.

The move is seen as a better overall fit for the organization's broad coverage area and collaborative goals, according to CEI Senior Program Director Jennifer Sporzynski.

Prior Business Adviser Janet Roderick, who recently retired, has conducted workshops at this centrally-located and highly-visible location. Sporzynski also sees particular potential for collaboration with the new Thomas College Entrepreneur Institute's "outward facing" goals affecting the business community.



Contributed photo
Maine Small Business Development Center Business Adviser Rose Creps now staffs the recently relocated CEI office in Waterville.

According to its mission statement, "CEI is a mission-driven investor that helps to grow good jobs, environmentally sustainable enterprises and share prosperity" that "integrates financing, business and industry expertise and policy advocacy. (CEI) serves rural communities and small gateway cities in Maine and across the country."

And while the location has changed, the mission has not, according to its leaders.

The new face is that of Business Adviser Rose Creps. As a generalist, Creps provides a broad array of planning and financial management services to existing businesses, those considering purchasing an existing business and start-ups.

Creps' extensive financial expertise assists clients "with historical financial evaluation and forward cash flow bud-

eting," Sporzynski said.

Creps' resume also includes prior experience in the fields of small family farming, restaurant and food service, and cost accounting in the manufacturing sector. If SBDC isn't the agency to meet a client's specific needs, she will facilitate connecting that client to appropriate resources.

Creps' prior experience includes business advising in the SBDC's Auburn, Maine office.

"She's familiar with ... a lot of the programs that are available in Maine, so we do expect that she will hit the ground running," Sporzynski said.

For more information, contact CEI at 50 Elm Street, Waterville ME 04901. Telephone is 319-4316. Website is www.ceimaine.org. Email is rose.creps@ceimaine.org. Business hours are 8 a.m. to 5 p.m. Monday through Friday.



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New entrepreneurs try to fill the void that yesterday's mills left behind

BY VALERIE TUCKER
CORRESPONDENT

Franklin County's entrepreneurial spirit has never wavered. Although most of the mills and manufacturing have disappeared, those original good ideas have been re-engineered for 21st century customers. Penny Meservier, Executive Director of the Franklin County Chamber of Commerce points to two examples.

Peter Roberts, owner of OriginUSA, likes to work with people who like to make things. He also is seriously proud of his community, family and friends. He reveres the skills that once made Franklin County a manufacturing hub, and he plans to reestablish that reputation.

He and his wife Amanda went to Mt. Blue High School and to the University of Maine at Orono. They married, had two children and returned to Farmington. He opened Insyt New Media and did well, devoting hours to develop web sites for thriving businesses and adding subscribers for his jujitsu web site.

"Then the recession hit, and I lost half my customers overnight," he said.

He had trained, competed and started training others in Brazilian jujitsu, and despite the shock of having to start his career anew, he continued with his martial arts training. He decided he could make a better martial arts uniform, or gi, than the ones he had always worn during practice or competition. Those traditional uniforms were a stiff cotton, with even stiffer belts that secured the tops, and pants with unpredictable waist fastenings. They didn't wick away sweat, they wrinkled, they were abrasive to his skin, and he just wasn't happy wearing them.

"They were made from upholstery fabric," he said. "Who wants to wear upholstery fabric?"

Today, after years of disciplined study of design and manufacturing, he is challenging the industry standard. His martial arts and athletic wear are made from a unique performance fiber and cotton blend injected with antimicrobial silver. He bought old factory equipment from shuttered mills in the state, and he and his employees

"People like to work and make things with their hands. That's what we do here. We're making things again."

PETER ROBERTS, OWNER ORIGINUSA



Photo contributed by Meagan Littlefield

OriginsUSA recently opened in its new space on High Street in Farmington, in a former ski wear factory between Church Street and Broadway. The main floor showroom displays merchandise in a spacious rehabbed mix of modern and traditional, including a collection of old sewing machines. The company's martial arts and athletic wear are made from a unique performance fiber and cotton blend injected with antimicrobial silver. To start production, owners Peter and Amanda Roberts bought old textile factory equipment from the shuttered mills in the state. They and their employees learned how to refurbish and use them. Today, OriginUSA makes everything locally, including T-shirts, duffel bags, nutritional supplements and performance compression wear.

learned how to refurbish and use them. He doesn't have to deal with copycat manufacturers who put their logo on his apparel, because he makes everything locally, enjoying a personal relationship with his employees and customers. Today, OriginUSA sells T-shirts, duffel bags, nutritional supplements and performance compression wear that features the company's unique logo.

Recently, the company opened in its new space on High Street, in a former ski wear factory between Church Street and Broadway. The showroom features displays of the OriginUSA merchandise in the spacious rehabbed mix of modern and traditional, including a collection of old sewing machines. He also has a stack of books written by his business partner, John "Jocko" Willink. A leadership

and management consultant and former Navy SEAL, Willink owns a martial arts gym and a beverage company, and wrote "Extreme Ownership." He also hosts a podcast, so OriginUSA gets weekly national promotions. Through this multi-layered marketing approach, Roberts says the OriginUSA name could become as familiar a

More FRANKLIN CHAMBER, PAGE 15

Franklin Chamber

CONTINUED FROM PAGE 14

household word as L. L. Bean, another Maine entrepreneur:

“People like to work and make things with their hands,” he said. “That’s what we do here. We’re making things again.”

In Wilton, Carrier Welding and Fabrication has grown to become a corporation with 5,000 sq. ft. of shop space on Depot St. to weld and fabricate, with room to grow. In addition to the shop area, this location will also provide office, design and meeting space. Owner Nathan Carrier earned his welding and fabrication experience and certifications by traveling around the country. With a family at home in Dixfield, he decided to devote his time to growing a business locally that could also allow him time to be part of his children’s activities at school and also be part of his community. Working 100-hour weeks was tough, he said, but he’s on his way to his long-range goal.

“I want CWF to be known as one of the best shops that provides specialty and high-end fabrication services,”

Carrier said. “We have made a commitment to acquire some of the best specialized fabrication equipment in the industry to meet these goals.”

The specialized equipment will make CWF one of the few shops in New England able to provide these specialty services. That equipment is expensive and requires highly-trained and well-paid employees to operate them. Whether his employees are producing structural steel projects up to 100 tons, customizing handrails and walkways, or fabricating tanks and piping systems that meet rigorous quality and safety standards, Carrier is responsible for deadlines and the costs to finish the job.

He acknowledges he couldn’t have come this far without great support from the Wilton community and selectmen. The Wilton board voted unanimously to support his application for a \$240,000 Maine Community Development Block Grant to provide his company with necessary expansion funding to buy equipment and double his staff. He got the grant and provided matching funds, with the expectation that he will double his current staff of employees from four to eight and be able to start bidding competitively and working on larger projects.



Photo by Valerie Tucker

Nate Carrier, owner of Carrier Welding and Fabrication in Wilton, inspects the recently-delivered CNC three-axis knee milling machine that will allow his company to perform more complex and customized work. This specific form of computer numerical-controlled machining enables Carrier to do much of the work that used to be done by separate pieces of equipment. The new milling machinery can do the cutting and drilling operations, using design instructions he loads into the computer-aided design (CAD) software. That custom-milled project data is translated by computer-aided manufacturing (CAM) software, which directs the milling machine and produces the custom-designed final product. Carrier said he’s eagerly anticipating the delivery of a new plasma cutting table that will enable his welders to work on more sophisticated projects that require welding stainless steel, aluminum, brass and copper and other conductive metals.

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Seeing is believing

Central Maine Growth Council provides evidence of Waterville area renaissance

BY NANCY GALLAGHER
Correspondent

The new trend in Waterville seems to be bucking trends. This is a good thing. Central Maine Growth Council Senior Economic Development Specialist Garvan Donegan said that area population has been inching upward since 2010. Ditto for retail sales and per capita income.

"We've continued to see an uptick in business development," said Donegan, "largely around the industries of health care, information technology, education, precision manufacturing, aquaculture and marine technologies, food services and accommodations."

Transportation and logistics, energy, forest products and agriculture show similar upward signs, said Donegan.

"Retail activity typically follows sustained growth periods," said Donegan. Examples of this include worldwide brands such as Five Guys, as well as local businesses such as Emery's Specialty Meats and Produce locating in Waterville. He expects to make significant announcements regarding anchor tenants in the metropolitan urban core this fall into winter.

Waterville's iconic Hathaway Creative Center recently sold for more than \$20 million, making it one of the three recent Waterville commercial property sales that are among the state's largest.

Waterville's downtown revitalization and renaissance is well under way, said Donegan. Building a STEM (science, technology, engineering, and math) workforce and a creative technology hub is "now really getting jumpstarted and picking up some steam."

Several downtown buildings have been purchased and renovated by investors and/or Colby College. A dense downtown district scaled to prompt even further change remains, with a stock of architecturally sound, visually pleasing buildings available to join the beautifully accented revitalization projects shepherded by Colby College.

A five-story, 100,000 square foot mixed-use development has dramatically changed the city's skyline. Ground floor retail opportunities and meeting spaces will, in 2018, undergird student housing on the upper floors.

"Increasing residential density is a big part of the overall strategy in the rebirth

"We see the new interchange at I-95 and the surrounding Trafton Road area as really the next growth district in Waterville, as well as the region, with regard to being a logistics and manufacturing hub."

**GARVAN DONEGAN, SENIOR ECONOMIC DEVELOPMENT SPECIALIST
CENTRAL MAINE GROWTH COUNCIL**



Elise Klysa photo

Garvan D. Donegan, a Central Maine Growth Council senior economic development specialist, left, and Greg Brown, Waterville city engineer, survey the City of Waterville's 140-acre landfill off Webb Road. The partnership between the city and Falmouth, Maine-based energy group Gizos Energy LLC plans to use the site and develop a 20MW solar array that could power 3,750 homes and looks to be a \$25-30 million investment. The project will put underutilized city lands to use, add to the tax base, provide new revenues, and grow foreign direct investment. The construction of the facilities will create more than 175 jobs.

of the city, which we're really thrilled about," said Donegan.

CGI, a software consulting firm, will headquarter in the renovated 173 Main Street building, bringing 200 new high-tech jobs to Waterville. A joint effort by CMGC, the Harold Alfond Foundation, city leaders, Colby College, Thomas

College and other academic partners brought this first critical step in Waterville's revitalization to fruition. Additional downtown plans under consideration include a four-diamond boutique hotel and restaurant.

Donegan predicts an upswing in strong retail anchor options. A brewery

in the City of Waterville?

Revitalization is not limited to Waterville's downtown. A new Interstate 95 interchange at Trafton Road, another example of public/private partnerships, facilitated a nearby transportation, logistics and manufacturing hub. American Capital, one of the partners, owns about 900 acres of developable land adjoining the interchange, as well as the former Wyandotte Mill facility, which is now fully occupied, said Donegan. A new 120,000 square foot facility is in the planning and permitting stages. "We see the new interchange at I-95 and the surrounding Trafton Road area as really the next growth district in Waterville, as well as the region, with regard to being a logistics and manufacturing hub," said Donegan.

CMGC, the City of Waterville and Gizos Energy LLC of Falmouth, Maine recently entered into an agreement for potential development of two utility-scale solar facilities: a 20MW facility to be sited on the city's 140-acre Webb Road capped landfill; and a 5MW facility to be sited nearby off Webb Road. The project could produce electricity for 3,750 New England homes and create more than 175 construction jobs through its \$20 to \$25 million investment. Donegan notes the "wonderful opportunity" to turn a brown field into a sunny high-yield solar energy project.

Through the projects' investment and engineering firm, HEP Energy, (with prior projects in Germany, Great Britain and Japan) the partnership also brings global expertise and foreign investment, said Donegan.

"The three corners... from downtown to Trafton Road to strategic energy projects bring... innovative creative jobs of the future... creating local GDP growth and really representing some wonderful partnerships within a 'research triangle'... the three corners of that being Colby College, Thomas College and Kennebec Valley Community College," said Donegan.

Cultivating a bright young workforce will make the area competitive and will also attract businesses, said Donegan. Maine's declining labor force is its biggest economic development challenge. By being leaders in workforce develop-

More GROWTH, **PAGE 17**

Growth

CONTINUED FROM PAGE 16

ment, working with academic institutions, creating good jobs and attracting talent we will continue to attract more businesses to the region, he said.

For example, during the past year CMGC and the Mid-Maine Technical Center have placed 65 students into local businesses via a pre-apprenticeship program. This pipeline ushers non-collegiate students directly into jobs matching their skills, shrinking local workforce gaps.

He hopes for an early 2018 start to the conversion of the former Seton Hospital campus into 45 market-rate housing units as part of the overall strategy to create adequate housing stock.

As a corollary to economic development, leveraging regional environmental assets such as water access and scenic surroundings synergistically showcases the region's serene quality of life.

Networking pollinates creativity. To that end, CMGC has launched Central Maine Tech Night, held at the Hathaway Creative Center, from 5 -7 p.m. on

the second Thursday of each month, to bring innovators, entrepreneurs and tech enthusiasts together for a casual evening of all things tech that includes a Tech Talk.

The CMGC annual meeting, held in collaboration with KV Connect, occurs November 14 at 173 Main Street, Waterville, featuring speaker Jesse Knox, a co-founder of Maine Startup and Create Week as well as Venture Hall, a Portland innovator accelerator.

A Startup and Create Weekend Nov. 16 -18 celebrates innovators, entrepreneurs and technology experts with education opportunities and a theme for agricultural startups and rural businesses.

The Weekend kicks off with the November Central Maine Tech Night. Watch for forthcoming announcements with agendas and schedules on the CMGC website and social media.

"We're really excited about the coming year and hoping to see continuing business growth," said Donegan.

For more information, please contact the Central Maine Growth Council at 50 Elm Street in Waterville or by telephone at 680-7300, by email at gdonegan@centralmaine.org or at their website at www.centralmaine.org. Business hours are 8 a.m. - 5 p.m. Monday through Friday.

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Inland Hospital expands services for women and children

BY WANDA CURTIS
Correspondent

Inland Hospital continues to expand the services they offer to the local community. President John Dalton reported that its sister hospital, Eastern Maine Medical Center in Bangor, has set up an office on the Inland campus. EMMC Pediatric Specialty Care is located at 174 Kennedy Memorial Drive. A pediatric gastroenterologist, a pediatric neurologist and a pediatric general surgeon will provide consults there for special pediatric needs in the community. Other pediatric specialties are also being planned.

Women's Health a Major Focus at Inland

According to Dalton, the staff at Inland have been working hard this past year to address the needs of women in the area. He said their new Eastern Maine Healthcare Systems (EMHS) Center for Women's Health at Inland is a virtual center (emhs-womenscenter.org/inland) designed to make healthcare and wellness information more accessible to women. The site offers valuable health information for women of all ages regarding women's wellness resources in the community, primary care services, obstetrics and gynecology, and specialty services at Inland. It also features information regarding resources and services provided by partner organizations. Medical appointments can be requested through the website.

In addition to their virtual center, Inland has hired a community health navigator to help patients reduce the barriers to good health. Dalton said that the new navigator, Bridgette Gemelli, has done an excellent job connecting with patients and community members. He said that she's not only helped local women access health care services but has also helped them to address housing and transportation needs, as well as food insecurity.

"She's an important resource for meeting the needs of women," he said.

Dalton said that Inland improved their mammography services during the past year by adding the latest

"Inland staff members traveled to Philadelphia to get trained to facilitate our (postpartum support, Tree of HOPE) group. We're very excited about it. The group meets every Tuesday 10 a.m. to noon and the last Saturday of every month from 9 to 11 a.m. here at Inland."

JOHN DALTON, PRESIDENT, INLAND HOSPITAL



Contributed photos

Two new physicians have joined the staff at Inland in recent months. Neurologist Heather Horton MD has joined Inland's medical staff. Dr. John Garrett DO is the new Chief of Emergency Medicine at Inland.

state-of-the-art 3-D mammography. He said that research studies show the technology offers increased detection of invasive breast cancers and reduces call backs.

"It's the first significant advance in mammography since the original machine was invented," Dalton said.

Postpartum Support Group

Inland recently started a postpartum support group for new mothers experiencing postpartum depression. The group is called Tree of HOPE (Healthy Outlook on Postpartum Experiences). Dalton said statistics show that 1 in 7 women and 1 in 10 men experience perinatal mood disorders after the birth of a child. The disorder can include anxiety, depression, and/

or psychosis. He said that Inland's postpartum support group is only the second one of its kind in Maine.

"Inland staff members traveled to Philadelphia to get trained to facilitate our group," said Dalton. "We're very excited about it. The group meets every Tuesday 10 a.m. to noon and the last Saturday of every month from 9 to 11 a.m. here at Inland."

For more information about the support group, contact Bridgette Gemelli at 861-6091.

Fighting Childhood Obesity

Inland continues to focus on reducing childhood obesity in the community. Their Family Fun Series is linked to the LET'S GO! 5210 program which promotes healthy habits that

are important for families with young children—such as drinking more water, eliminating sugary drinks, and getting at least one hour of physical activity each day. The Family Fun Series is in its sixth year and offers monthly events for families to learn about local free resources, like trails and parks that are available to stay active together.

The recent Family Fun Series schedule included a kite-flying event at Head of Falls in downtown Waterville on Sept. 16 and a hike at the Inland Woods Trail is planned for October 14. Families are invited to check out all the fun activities planned each month at inlandhospital.org.

Inland Community Relations Director Sara Barry said that Inland Women's Health Care is proud to be a pilot site for the LET'S GO! "Small Steps During Pregnancy" program in 2017. She explained that Small Steps is the adult portion of the LET'S GO! childhood obesity prevention program. The pilot focuses on the prenatal population because there is no better time to promote healthy behavior and change regarding nutrition and activity.

"The healthy eating and active living program is important when considering that a parent's habits will become their child's habits," Barry said. "Both prenatal and early childhood factors can affect weight during childhood."

New Physicians

In other news, two new physicians have joined the staff at Inland in recent months. John Garrett DO is the new Chief of Emergency Medicine at Inland. Garrett is a residency-trained emergency room physician. He graduated from the University of New England in Biddeford. He's been a physician for 17 years. Neurologist Heather Horton MD has also joined Inland's medical staff. Horton graduated from Meharry Medical College in Tennessee and did her residency at the University of Tennessee. She was formerly employed by KCA Neurology in Tennessee.

More information about Inland Hospital can be viewed at inlandhospital.org or connect with Inland on Facebook.



“The healthy eating and active living program is important when considering that a parent’s habits will become their child’s habits. Both prenatal and early childhood factors can affect weight during childhood.”

SARA BARRY, INLAND COMMUNITY RELATIONS DIRECTOR

Contributed photos

Left, the recent Family Fun Series schedule included a kite-flying event at Head of Falls in downtown Waterville

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Thomas College receives \$5.3 million commitment for new Institute for Business Innovation

Investment from the Harold Alfond Foundation will promote business development and entrepreneurship in Maine

BY THOMAS COLLEGE

Thomas College announced the college has received a \$5.3 million grant from the Harold Alfond Foundation. At a press conference on the Waterville campus, Greg Powell, chairman of the foundation, and Trustee Bill Alfond presented a check to Laurie Lachance, president of Thomas College. This is the largest gift in the college's history. Lachance announced the grant funds will be used to create the Harold Alfond Institute for Business Innovation at Thomas College, which will enhance paid internships and a wide array of professional development trainings, certificates, and academic programming.

"This is an exciting day for business and economic development in Maine. We believe Laurie's leadership, knowledge of economic development, and vision for how Maine can grow its workforce makes this a smart investment. The foundation is confident that Harold Alfond's entrepreneurial spirit will live on through the work here at Thomas College and the individual business leaders and entrepreneurs that take part in the wide range of opportunities that will be available to them," said Greg Powell.

The announcement featured many business leaders and influencers in economic development, including former state economist Laurie Lachance, president of Thomas College; Mike Duguay, executive director of the Harold Alfond Institute for Business Innovation; Conrad Ayotte, co-chair of Thomas College Board of Trustees; Chris Gaunce, chairperson of the Central Maine Economic Growth



Photo courtesy of Thomas College.

From left, Laurie Lachance, president of Thomas College; David Flanagan, trustee of the Harold Alfond Foundation; Todd Smith, co-chair chair of Thomas College Board of Trustees; Conrad Ayotte, co-chair of Thomas College Board of Trustees; Bill Alfond, trustee of the Harold Alfond Foundation; and Greg Powell, chairman of the Harold Alfond Foundation.

Council; and Rick Bryant, senior consultant at CGI.

"Our mission and vision for this institute is to build on the legacy of Harold Alfond and what he accomplished, not only in the business world but also what he has done to contribute to Maine's economic growth. The success of the institute will be based on three key pillars. The first is to create opportunities for Maine business leaders and entrepreneurs to access professional development so they can have the education and tools they need to succeed. Second, we want to build the entrepreneurial ecosystem in central Maine that will catalyze the innovative capacity of our people," said Lachance. "Third, we want to increase access to paid internship opportunities with local businesses to connect

them with a pipeline of talent that will allow them to grow."

As part of the announcement, Laurie Lachance, president of Thomas College, and Mike Duguay, executive director of the Harold Alfond Institute for Business Innovation, both expressed their gratitude for the grant and the excitement around campus about the new Institute. At the end of the press conference, representatives from Thomas College presented Greg Powell and Bill Alfond with a commemorative dedication plaque for the new Harold Alfond Institute for Business Innovation.

The Harold Alfond Institute for Business Innovation at Thomas College is the result of two and a half years of research by the leadership of Thomas College to create year-round educational op-

portunities, including professional development for businesses and employees, and entrepreneurship offerings, as well as certificates, seminars, workshops and courses. Classes and professional development opportunities are now open for enrollment.

For more information, visit www.Thomas.edu/institute.

The Harold Alfond Foundation is named after one of Maine's most well-known entrepreneurs, Harold Alfond, who founded the Dexter Shoe company. The Harold Alfond Foundation furthers the legacy of Harold Alfond by investing in education, health care, youth development, and other philanthropic charitable causes that hold the promise of making enduring transformative contributions to the community and the state of Maine.

Maine Small Business Advocate

Fact Sheet

What is the Small Business Advocate's role?

The Advocate serves as an independent voice for Maine's small businesses within the State's regulatory system. Working with small businesses of fewer than fifty employees, the advocate helps with the challenges of understanding and complying with Maine's regulatory structure.

The Advocate testifies on legislation and comments on rules affecting the interest of Maine's small businesses. Based on its work with small businesses, the Advocate identifies statutes and rules that present an unnecessary regulatory burden on small businesses.

The Advocate is not a substitute for established agency procedures or the formal appeals process, nor can the Advocate reverse legal or adjudicatory determinations.

As an appointee of Maine's Secretary of State, the Advocate is located outside of both the executive branch and the legislative branch to provide an objective voice for small businesses to address and change Maine's regulatory structure.

The Regulatory Fairness Board holds public forums around the state to hear direct from small businesses about regulatory issues. Its members are appointed from the private sector by the Governor, President of the Senate, and Speaker of the House. The board is chaired by the Secretary of State. The Advocate advises and staffs the Regulatory Fairness Board in its efforts to hear directly from Maine's small business community. The board prepares an annual report for the legislature with recommendations for regulatory and statutory changes that may enhance Maine's business climate.

How are small businesses served by the Small Business Advocate?

1. A small business owner who feels aggrieved by a state agency through its regulatory enforcement action contacts the Small Business Advocate requesting assistance, offering sufficient information regarding their grievance to enable the Advocate to effectively research and address their grievance.

2. The Advocate conducts fact-finding by researching pertinent statutes and rules and regulations,

then consulting with the small business and state agency involved.

3. The Advocate then serves as an intermediary between the small business and the agency to determine, if appropriate and if the agency has discretion, whether there is an alternative means of effective enforcement possible that would not cause a significant economic hardship to the business.

4. When necessary, the Advocate will request that the Secretary of State issue a regulatory impact notice to the Governor outlining the fact finding and recommending an alternative means of effective enforcement that would relieve the small business of the significant economic hardship imposed.

How do I contact the Small Business Advocate?

Peggy Schaffer, Small Business Advocate
Office of the Secretary of State
148 State House Station
Augusta, Maine 04333-0148
Office: (207) 626-8410
Fax: (207) 287-8598
E-mail: peggy.schaffer@maine.gov
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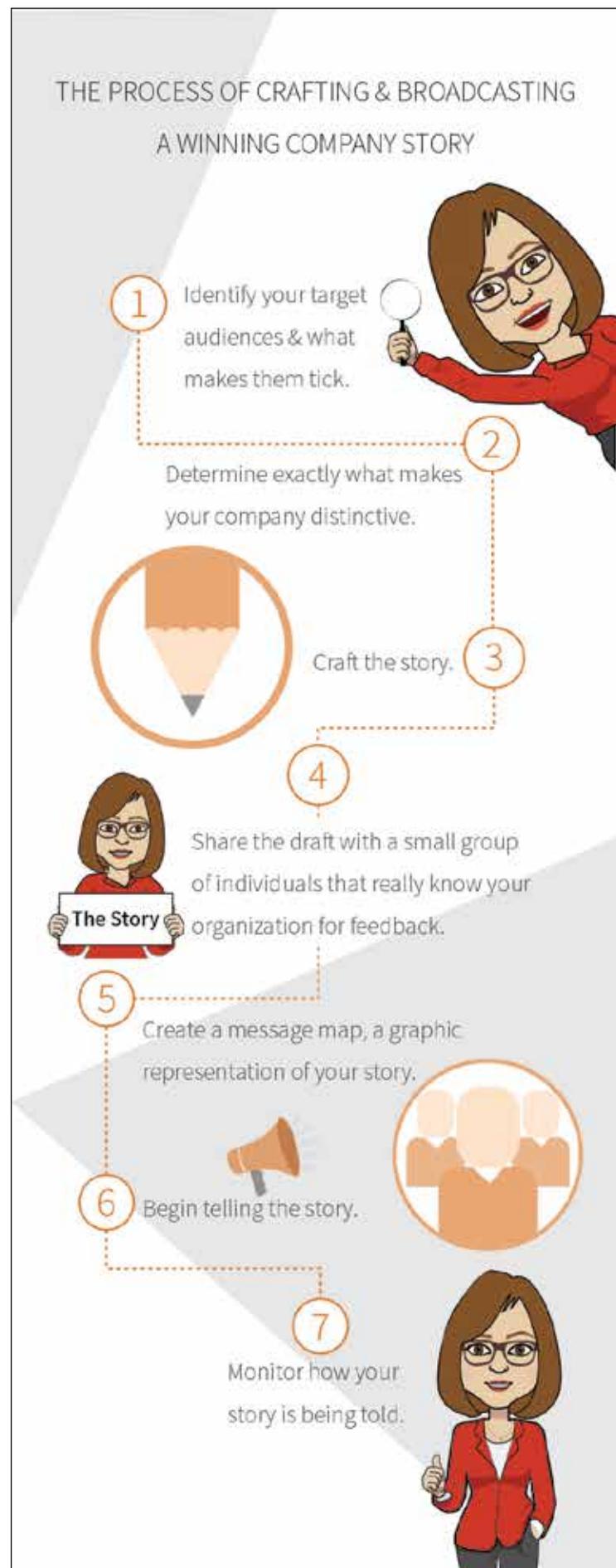


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Storytelling is a big theme in marketing today, yet few businesses recognize the power a compelling company story can have in building consumer trust and increasing sales.

A company's story is a narrative about what it does, what it stands for and what makes it exceptional. Great company stories are designed to inspire, creating a strong connection over time with customers and other audiences you want to influence and appeal to.

Told effectively, a company story is a bit like a great novella you can't put down until you've finished and are eager to share with your peers. The key difference is that a company story is not a work of fiction. In fact, that's one of its most important components. The story must be 100 percent true and authentic. It cannot represent what you aspire to or want to be. It must reflect the here and now and paint an accurate picture of how your business got to be where it is today.

A well-told story is the foundation of all strong brands. Think about Facebook. Most of us know it was launched from a Harvard dorm room less than 15 years ago. That small beginning makes it all the more impressive that Facebook now has more than 2 billion users worldwide.

L.L. Bean provides another example of a highly compelling company story. Company founder Leon Leonwood (L.L.) Bean was an avid outdoorsman and designed his first product, the now ubiquitous "Bean Boot," to solve the problem of cold, wet feet he himself had experienced many times while hunting. Outdoors people trust the Bean name because he was one of their own.

Besides having captivating tales to tell, these companies have been so successful in storytelling because their

narratives have been told repeatedly over time using many different channels of communication to the point that they are common knowledge. Consistency and repetition are key.

So what does the process of crafting and broadcasting a winning company story look like? Here are the seven fundamental steps:

Identify the target audiences and what makes them tick. What are they passionate about? What need do they have that only your company can fulfill? Knowing your target audiences is very important to the process because the company story must be written directly to them.

Determine exactly what makes your company distinctive. How did it get to where it is today? Does it offer something no other competitor is able to provide? Are there unique aspects about its history, leadership, or philosophy? What elements of your story will really catch the attention and admiration of your target audiences? Involve others in the process. Consider hosting a brainstorming session including the company's leadership, front-line staff and loyal customers.

Craft the story. If you don't have a strong writer on staff, consider hiring a professional. The story should have a strong beginning to capture readers' attention right off the bat. And, write it like you would a short story, not a press release or advertising copy. Shoot for a length of about 500 to 800 words so you are able to say what's important without making it so long few will read through to the end.

Share the draft with a small group of individuals that really know your organization for their feedback. Does it ring true? Have any important points been missed? Incorporate their feedback and

More STORY, **PAGE 23**

Story

CONTINUED FROM PAGE 22

share it with them a final time before the story is minted. Consider printing your company story in its entirety on your website, in your annual report and in your company information kit or general brochure.

Create a message map, a graphic representation of your story. The full narrative cannot be used in its entirety every time so it is important to break it down into short sound bites that can be utilized by the entire company in all forms of communication. Start by determining the central message; the most important takeaway. Then, break that central message out into four or five secondary messages and add supporting bullets from the story that support them. The end result will be a visual guide that has the central message at its center and the supporting messages surrounding it. It's a great tool

for ensuring consistency.

Begin telling the story. First, make a list of all company communications pieces and tools; for example, the website, printed marketing materials, advertising, media relations, sales presentations, and social media. Then, make the necessary copy edits so that all of these elements are working together to tell your company story using the same key messages.

Monitor how your story is being told. This can be incorporated into any existing form of measurement you are using to track marketing, advertising and PR results. One effective benchmark is to keep count of how many times key messages from your story appear in mentions of your company in the news media. Once you've been proactively telling your story, in one to three years, you can also survey your customer base to test their knowledge of your story's key messages.

If your business is going to succeed in the long term, it has to become something more than what it sells. Telling your own unique story in a way that's going to ap-

L.L. Bean provides an example of a highly compelling company story. Company founder Leon Leonwood (L.L.) Bean was an avid outdoorsman and designed his first product, the now ubiquitous "Bean Boot," to solve the problem of cold, wet feet he himself had experienced many times while hunting. Outdoors people trust the Bean name because he was one of their own.

peal to the emotions of its customer base is one of the best ways to distinguish your company from the competition and build a strong following of loyal customers passionate about your brand. When you put these steps into practice, you will see the connection with your

customers grow over time. Those that feel they have a connection to your company beyond buying your product or service are much more likely to admire and trust it on a personal level and more likely to remain loyal customers for the long term.

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Somerset, Kennebec counties have solid agricultural connections

Backyard Farms, Johnny's Selected Seeds thrive

BY VALERIE TUCKER
Correspondent

Central Maine's agricultural success stories represent tireless dedication to a vision and many hard-working employees who have a stake in the company's economic success.

Backyard Farms has celebrated 10 years of growing tomatoes, using a highly successful business model.

"We've got a really good story to tell about what we're like as a place to work," said Marketing Director Jim Darroch. "We're a great place to grow tomatoes, but we're also a great place to grow a career."

The company's name, Backyard Farms, is more than a catchy moniker. Employees bring the same dedicated attention to their plants as customers would give to tomatoes in their own gardens. Almost without exception, Darroch said, the employees have been trained and promoted from within the company.

"In the last two years, we have hired only one person outside the company, and that's head grower Tony Stevens," he said. "Everyone else has been promoted from within."

Darroch explained that Personal Gardeners all work in a 42-acre greenhouse, but they each have their own smaller gardens that they manage. They are given 18-inch seedlings that they nurture until they are fully ripened on the vine. Each Crop Care Specialist has a connection with the tomatoes in the greenhouse, and they know the people who buy them might be their own family members, friends and neighbors.

"Our employees give us a lot and work hard to grow and harvest the freshest tomatoes possible," he said, "And we give a lot back in return."

Employees receive competitive pay, comprehensive health care, and paid time off. The company offers a tuition reimbursement program, and they also bring instructors from Kennebec Valley Community College to offer specialized training at the company's Backyard Farms University. They attend after work to improve their skills in a wide variety of subjects, including

business writing, budgeting, plant physiology and pest management.

One extra benefit that no other company can match is the ability to work in 75-degree weather in the wintertime.

Johnny's Selected Seeds

Another agricultural success story, started in 1973 when Rob Johnston, at 22, used his \$500 savings to start a seed company.

Today, 44 years later, Johnny's Selected Seeds employs more than 130 full-time and 50 part-time workers, shipping products around the world. Although he studied math and chemistry at the University of Massachusetts, Johnston learned to love gardening from his grandfather.

He helped start the Yellow Sun Food Cooperative in Amherst, Mass., in the late 1960s and studied seed breeding with experts in the 1970s. He named his small company after John Chapman, known more widely as Johnny Appleseed, and moved to the farm of friends in Albion, Maine. According to his early recollections, he knew he'd made the right choice.

"What appealed to me about this place was the soil — a beautiful, sandy loam," Johnston recalled. "I knew it was good growing soil right from the start, because when I saw the fields for the first time in June, the hay was shoulder high."

He published a catalog that drew a broad range of gardeners, from beginners and veterans, looking for diverse, hardy, short-season produce. Embracing the opportunity to reach new customers over the Internet, the company launched its website in 1995.

The growing concern about genetically-modified seeds caused Johnston to take a strong stand in 1999.

"Agriculture and seeds provide the basis upon which our lives depend," he told his customers. "We must protect this foundation as a safe and genetically-stable source for future generations. For the benefit of all farmers, gardeners, and consumers who want an alternative, we pledge

More AGRICULTURE, PAGE 25



Contributed photo

Starting from home in 1973, Rob Johnston, Johnny's Selected Seeds founder, made a career of growing quality produce. Working from his 40-acre farm in Albion, he became a leader in the industry, winning accolades for his research and contributions to agriculture.

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Agriculture

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that we do not knowingly buy, sell or trade genetically-engineered seeds or plants.”

In 2002, the company moved its headquarters to Winslow, with all employees under one roof, rather than in three separate buildings.

In 2017, the Contact Center and administrative offices are in Fairfield, while the Winslow operates state-of-the-art seed storage for top-quality seed germination. The original Albion working farm remains the center for research, with about 40 acres under cultivation.

The Catalog Store, at 955 Benton Avenue, in Winslow offers a physical location where customers can shop.

In 2006, Johnny’s launched an employee ownership program, with Johnston and his wife, Janika Eckert, selling shares to an Employee Stock Ownership Trust. Today, the employees own 100 percent of the company stock.

The company continues to teach

the public about sustainable growing practices and available produce varieties for short-season growing. In September, they invited the public to the Unity Schoolhouse for the annual Seed-to-Table Variety Tasting, which coincided with the last day of the nearby Common Ground Country Fair. The event provided the community with an opportunity to sample new varieties of produce, grown locally and prepared by professional chefs.

Johnny’s Selected Seeds and the Unity Food Hub also recently co-founded the Northeast Seed-to-Table Initiative (NESTI), following the model developed by Lane Selman, founder of the Culinary Breeding Network. The group of plant breeders, chefs, seed growers and farmers originated in the Pacific Northwest, but Johnny’s Selected Seeds thought the northeastern breeders could benefit from the same concepts. As plant breeding supplies growers with improved cultivars for flavor, resiliency, sustainability and yield, the Culinary Breeding Network’s partnerships aligns well with Johnny’s 44-year history of breeding and trialing with the input of organic growers and researchers across the U.S.



From left, Liza Graham, Brady Sinclair, vice president/general manager, Stuart Jablon and Head Grower Tony Stevens are part of the team at Backyard Farms in Madison. Graham and Sinclair, recently promoted as Assistant Growers, are both rising stars in the company, according to marketing director Jim Darroch. Both started at the most basic job and worked their way up, which is the company’s tradition.

“In the last two years, we have hired only one person outside the company, and that’s head grower Tony Stevens. Everyone else has been promoted from within.”

**MARKETING DIRECTOR
JIM DARROCH, BACKYARD
FARMS, MADISON**

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Communications industry expands, evolves to meet changing demands

Technology leaders work to educate its users

BY WANDA CURTIS
Correspondent

One of the communications companies serving New England, with roots extend back more than a century, is OTT Communications, a division of Otelco Inc. OTT evolved from a family of local telecommunication companies that have provided service to rural areas, including Maine, since the 1800s.

According to the OTT website, www.ottcommunications.com, telephone service wasn't available in many rural communities from the original Bell Telephone Company during the late 1800s, when the telecommunication industry was still relatively new.

OTT reports that, about that time, local businessmen and farmers began forming small rural phone companies using their own funds and equipment to keep their communities connected.

"As farming grew in the rural regions, so did manufacturing and the associated service organizations," the report reads.

According to the National Telecommunications Cooperative Association (NTCA), after the publication of a manual that explained to farmers how they could develop their own telephone systems on a mutual or cooperative basis, many farmer mutual systems emerged throughout rural America.

OTT cites membership statistics on its website from the National Exchange Carriers Association, showing that in 1927 there were an estimated 6,000 privately-held phone companies in America. NECA statistics show that today more than 1,300 carriers remain who serve 5 percent of subscribers nationwide.

OTT notes that the geographic coverage area for those 5 percent accounts for 40 percent of the country. They conclude that, "Without rural phone companies, there wouldn't be any connectivity across 40 percent of the U.S."

Otelco Inc. was formed in 1998 and began acquiring rural phone



"Today, in addition to providing telephone and internet services, OTT is a premier provider of hosted PBX telephone systems, wide and local area networking, and all things 'cloud' including hosting, colocation, disaster mitigation, and managed services."

OTELCO PRESIDENT AND CEO ROBERT SOUZA

companies, also known as Rural Local Exchange Carriers or RLECs. Otelco Inc. purchased Mid Maine Communications in 2006 and founded OTT Communications in 2008 when it acquired and merged Pine Tree Networks into the family.

"Today, in addition to providing telephone and internet services, OTT is a premier provider of hosted PBX telephone systems, wide and local area networking, and all things 'cloud' including hosting, colocation, disaster mitigation, and managed services," Otelco President and CEO Robert Souza said recently. "The company is also committed to expanding its Fiber to the Premise (FTTP) network to the same rural communities where the company established its roots."

According to Souza, OTT now owns and/or operates a network that includes "more than 2,600 miles of redundant fiber, with approximately 500 miles of the network lit with 80 Gig, and leased from Maine Fiber Company on the northern most ring of Maine's 3 Ring Binder."

Souza added that he's had the opportunity to witness the growth and advancement of the company for the past 30 years and that it's been extremely rewarding for him "to lead a company of innovators who have continually worked to bring

the latest state-of-art technology to subscribers."

In addition to providing the most innovative communication technology, Souza said that an equally important element of the company's success has been its continued tradition of local customer care and community involvement.

OTT's Marketing and Public Relations Manager Tracy Scheckel said that OTT's community involvement has evolved through the years. She said that today the company is working to bridge the digital divide by underwriting digital literacy classes in its service areas. The classes are currently being offered in three Maine locations and in three other states served by OTT. All of the classes are free to the public as the result of OTT's financial support.

"Every day the world gets more dependent on technology, and there are too many folks who are intimidated by it," Scheckel said. "As important as it is to provide people with the technology they need, we feel that helping them to get the most of that technology is equally important."

Trevor Jones, OTT vice president of sales, marketing and customer operations, said that advancing technology while evolving the relationship with customers and

communities is really what sets their company apart from other companies.

"I have a 20-year tenure in the telecom industry; in my experience OTT stands out," Jones said. "From dial-up in the mid '90s to Hosted PBX 10 years ago, to software defined networking today, we're always at the forefront. To advance technology and continue to evolve the relationship we have with our customers and the communities, we serve is what really sets us apart from our competitors."

FirstLight expands

Another company that's expanded to serve the changing needs of their customers is FirstLight, a fiber-optic bandwidth infrastructure service provider for the Northeast. They announced earlier this year that Oak Hill Capital Partners had completed its acquisition of Oxford Networks (a Lewiston-based communications company) and combined the operations of the two companies. FirstLight President and CEO Kurt Van Wagenen talked about merging FirstLight Fiber and Oxford in a Jan. 4, 2017 press release.

"The acquisition of Oxford doubles the size of our business, dramatically increases our scale and network reach, and better positions FirstLight to continue meeting the growing bandwidth infrastructure needs of our customers," he said. "FirstLight and Oxford are highly complementary in terms of fiber footprint, service set, customer base, employee expertise and mission, which will ease integration efforts. We expect this to be a seamless transaction for our customers and significantly enhance our operating platform as we continue to grow the business."

More recently, FirstLight acquired Sovernet Communications in Vermont. All three companies—First Light Fiber, Oxford Networks

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Communications

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and Sovernet —will now operate under the name “FirstLight.”

This month, FirstLight announced that it also completed the acquisition of Finger Lakes Technologies Group, a privately-owned fiber optic network provider that spans nearly 2,500 route miles in New York and Pennsylvania.

The company also is in the process of acquiring 186 Communications, a high-capacity fiber network provider in Massachusetts, New Hampshire, and Vermont, pending regulatory approval.

According to Maura Mahoney, vice president of marketing & product management, FirstLight now provides fiber optic data, internet, data center, cloud and voice services to enterprise and carrier customers in Maine, Massachusetts, New Hampshire, New York, Pennsylvania and Vermont, with connectivity to Montreal. The company connects more than 7,500 locations in service with an additional 25,000 locations serviceable by its more than 12,000 route mile fiber network.

“We have one of the largest fiber footprints in New England with low latency and high availability, meaning our network is fast and dependable, with plenty of bandwidth,” Mahoney said. “We offer a comprehensive suite of communications services including voice, internet, and cloud solutions on our own fiber network. We operate 12 data centers in the Northeast.”

Mahoney said that FirstLight’s clientele includes national cellular providers, high-tech manufacturing and research companies, hospitals and health care institutions, banking and financial institutions, law firms, secondary education, colleges and universities, as well as local and state governments.

In regards to cyber security issues, Scott Gilbert, chief information officer for FirstLight reported that FirstLight takes the security of its network and systems very seriously.

“The company’s security board meets regularly to ensure that its network and data are protected by multiple layers of access-level protection in addition to appropriate methods of encryption-in-motion and encryption-at-rest,” Gilbert said.



Contributed photo

OTT is working to bridge the digital divide by underwriting digital literacy classes in its service areas. The classes are currently being offered in three Maine locations and in three other states served by OTT. All of the classes are free to the public as the result of OTT’s financial support.

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Job seekers find help at Maine Career Centers

BY WANDA CURTIS
Correspondent

Maine Career Centers offer free services for Maine job seekers.

Peter Diplock, district manager for the Augusta and Skowhegan Career Centers, explained recently that services offered at individual career centers may differ.

At the Augusta Career Center, job seekers have access to the information center with computers connected to the internet for job searches and/or for typing resumes, he said. They also can use fax machines, printers, a scanner and a photocopier. There is a resource library, as well, with career information for jobs, including special resources for veterans.

According to Diplock, they not only offer free services at the Augusta Center and other Career Centers, the staff also helps to administer multiple programs to assist people who are unemployed or who need help getting education and/or training for a higher paying job.

Rapid Response Program

One of the programs the Centers administer, which he said some employers may not know about, is Rapid Response. Diplock explained that when employers with more than 16 employees are closing down or planning a substantial layoff, a Rapid Response team can be dispatched to the work site to discuss Career Center services, unemployment compensation, COBRA insurance and other services that displaced workers may need.

Trade Adjustment Assistance Program

Workers who are laid off from big companies due to foreign competition may qualify for assistance under the federal Trade Adjustment Assistance Program.

Diplock said that Madison Paper is an example of that. He said that employees laid off from those companies who aren't able to locate a job within a certain distance of their home at which they can earn at least 80 percent of their salary, may qualify for assistance.

If they don't have the skill set needed to get another job, he said, they may qualify to have a complete assessment and get

assistance to help support the cost of getting trained for a new job. People who have to travel beyond a certain radius of their home to get a job with high enough wages may be eligible to get financial assistance with moving.

A subsidy also may be available for older people who can't locate a job in which they are able to earn at least 80 percent of their lost wages, Diplock said. For more information, see www.doleta.gov/TRADEACT/factsheet.cfm.

Workforce Innovation and Opportunity Act

The Workforce Innovation and Opportunity Act is another program administered by the Augusta Career Center.

WIOA is designed to assist job seekers in accessing employment, education, training and support services. It's also designed to match employers with the type of skilled workers needed to compete in the global economy.

Diplock said that a few of the factors that may qualify job seekers for assistance under this Act include being academically deficient, being a parent seeking a job, or being a youth age 16-24 who is not currently enrolled in an educational program. For more information, contact a local career center.

Employer-sponsored programs

Maine Career Centers also may assist with training programs within the community, including ones in which employers can't fill key positions because there aren't enough workers with the required skill sets to fill those positions.

Diplock said that Maine General recently partnered with the Waterville Adult Education to train people for certain positions. He said the employer must have an educational partner to ensure that the program meets the necessary educational requirements.

Competitive Skills Scholarship Program

Another important program administered through Maine Career Centers is the Competitive Skills Scholarship Program. Diplock said the purpose of this program is for job seekers to get education and/or training in areas of high growth and high wages. He said the program is funded

According to Diplock, they not only offer free services at the Augusta Center and other Career Centers, the staff also helps to administer multiple programs to assist people who are unemployed or who need help getting education and/or training for a higher paying job.

by the Maine State Legislature, but funding isn't available every year.

Interested people can Google Maine Career Centers and fill out an application on the website. Information is also available at www.maine-careercenter.gov/docs/CSSP_brochure_1012.pdf.

To be considered for the CSSP, an individual must meet the following requirements.

- Live in Maine;
- Be at least 18 years of age;
- Be legally eligible to work in the U.S.;

- Be applying for education or training for a job in a high-wage, in-demand occupation;
- Not have a post-secondary degree — some exceptions apply;
- Have the ability to undertake and complete education or training as determined by the institution providing the training;
- Have an income of less than 200 percent of the federal poverty level for their family size.

Information about other programs administered by Maine Career Centers can be accessed through www1.maine.gov/labor/bes/index.

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Four ways established professionals can improve their résumé

Changing jobs can be a difficult decision to make, especially later in one's career. In many ways, landing a new job is more challenging than ever thanks to the technology-driven society in which people live. Information is shared faster than ever, and applying for jobs isn't the same as it might have been as recently as a decade ago.

One thing that has evolved is the résumé. Although creating a powerful résumé has always been a challenge, writing — or modifying one — for today's digital world requires some insider tips.

Adapting a résumé as one ages and has gained experience can be advantageous. A well-crafted résumé is one way for professionals to demonstrate how their skill set is current and adaptable to today's business climate. The following tips can help improve a résumé when the time comes to move on to a new job.

1. Focus on your accomplishments

Rather than focusing on job responsibilities at each job you held, gear the résumé around what you achieved in each position. This will help identify how you performed in the position, instead of just a general retelling of what you did. It can be challenging to achieve this for jobs that don't naturally lend themselves to numerically quantitative results (i.e., increased department sales by 15 percent), but it's still possible to use a résumé to illustrate your achievements.

Rather than state that you were responsible for providing customer service, explain that you built your reputation on conveying difficult technical terms to the layperson, serving as the go-to employee for translating job jargon for outside correspondence.

If you have quantitative proof of how you accomplished something, certainly add it. This can include measures

of profit growth, reduction of debt or increase in customer base.

2. Aim for the future

Rather than emphasize what you did, highlight what you plan to do. This means giving greater weight to the expertise that will translate into your new position. Chances are you can find skills that you honed in one or more jobs that translate into credentials that can be used on another. All of the skills mentioned should be relevant to your career objective and not just added to pad the résumé. Therefore, unless your brief stint waiting tables exemplifies how you developed customer service skills, eliminate it.

3. Choose the right keywords

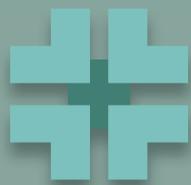
It's important to optimize a résumé for digital scanning, which has become a major component of the employment sector. This includes using the correct

keywords and phrasing so that your résumé will get "flagged." Take your cue from the job advertisements themselves and mimic the verbiage used. Replace the lingo accordingly, tailoring it to each job you apply for. Also, consult the "about us" area of a prospective employer's website. This area may offer clues about buzz words for the industry.

4. Set yourself apart

Engage in activities that can improve your marketability. Be sure to list training, coursework, degree, or volunteer efforts that pertain directly to the skills needed for the job to which you're applying. These additions can tip the scales in your favor over another applicant.

Résumés continue to evolve, and it is crucial for applicants — especially established workers — to familiarize themselves with the changes and market themselves accordingly.



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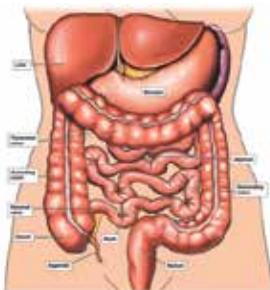


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E Waste Alternatives: A better way

BY SUSAN VARNEY

Correspondent

What happens to all that discarded broken, obsolete or surplus electronics estimated to produce up to 50 million tons of e-waste per year?

A rising population and decreasing cost of electronic goods has only compound the problem especially when people want the latest technology, or what manufacturers call planned obsolescence—the intentional plan of a product becoming obsolete after a period of time, forcing the consumer to replace it.

They call it e-waste and look for ways to deal with it. According to the website Electronic waste includes electronic devices such as mobile phones, computers, television sets, VCRs, stereos, copiers, fax machines, gaming devices, medical machines, and other items. The website says many of these products can be reused, refurbished or recycled, but many more have been thrown away—creating a growing problem at schools, colleges and businesses. “What do we do with the waste, where do we put this equipment, which often contains materials that are not biodegradable and often toxic,” the website asks.

E-waste is particularly significant because it can result in toxic rubbish, containing dangerous metals such as lead, cadmium and mercury, which can contaminate air and water when they are dumped.

Concern about the environmental has led governments around the world to implement laws prohibiting its disposal in landfills and create rules supporting recycling. Maine makes manufacturers financially or physically responsible for their equipment at the end of its life; this provides incentive for companies to design ‘greener’ products.

So, what if there were an alternative to dumping, or shipping to third world countries? Alternatives that help the community, the environment, the economy and ultimately the planet are available in Waterville, E Waste Alternatives, a Skills, Inc. program that is an R2 RIOS- certified electronics recycler, responsible and safe., according to its administrators.

The program includes reuse, recycle, reduce, refine, recover and finally safe disposal for metals, plastics and electronics.



Photo by Susan Varney

Chris Martin at the Skills, Inc. E Waste Alternatives facility in Waterville waits as crates of electronic devices arrive at the recycling facility, where they will be evaluated, security screened, checked for reuse possibilities and channeled to reuse or recycling.

Skills Inc. E Waste Alternatives has 124 sorts for moving discarded electronic devices through their facility, beginning with a diagnostic check-in: Does it still work? Can it be rehabbed? Then it is moved on to wiping memory, cleaning and rehabbing, or removing reusable parts to be used to revive another machine.

If it cannot be reused, then the elements are sorted for recycling, metals, plastics and other items. If it contains lead, such as old CRTs, TVs and monitors, it is sent to a facility for safe removal of lead and components.

E Waste Alternatives works with hospitals, colleges, schools and businesses that are happy to know there are no “rear-view mirror” concerns. Technology donors enjoy significant cost savings, regulatory compliance, complete materials accountability, iron clad data security and positive public relations for their work with and support of this.

Skills Inc. E Waste Alternatives Program receives more than 30,000 pounds per month of electronic materials from donors all over the Northeast US. More than 30 percent

of these materials are recovered for reuse.

Chris Martin, with the Information Technology Exchange — a nonprofit technology access program — said, “We are writing the book on much of what we do here. No one else east of the Mississippi is doing what we are doing.”

Most other facilities are just chewing the stuff up to break it down to components, he said. E Waste reuses 30-40 percent of what is taken in. Some is sold on eBay, some is recycled to local libraries and schools so people who cannot afford a computer can get computer access.

According to the E Waste website: “Technology recovered by this program are reused in ways that maximize social value first.” Computers are completely reconditioned, rebuilt, reloaded with operating systems and licensed. They are then made available through special channels at a low cost to people who need an alternative to the mainstream expensive low service quality big box store option for a variety of reasons.

The program also sustains employ-

ment for people with disabilities, paid and volunteer internships for technology learners, and provides a supply of tested technology donations used for social causes and community benefit.

Martin is passionate about what he is doing. He was with PCs of Maine in Belfast as the information technology person. He said he’s a Mainer who wants to be in Maine after a stint out-of-state. He started out giving computer classes in his home back in 2002 to people who wanted to learn how to use computers—middle aged, talented people who didn’t grow up using electronic technology but wanted to learn.

Martin is pleased to be a clearing house of e-waste, a nonprofit that provides a better option for waste diversion.

“It’s a mining operation,” Martin said, looking over the many crates waiting in line to be processed at the Waterville facility that is quiet, clean and secure. The public can drop electronic waste at the facility. For more information: Chris Martin, 60 Industrial Street, Waterville, 322-6257.

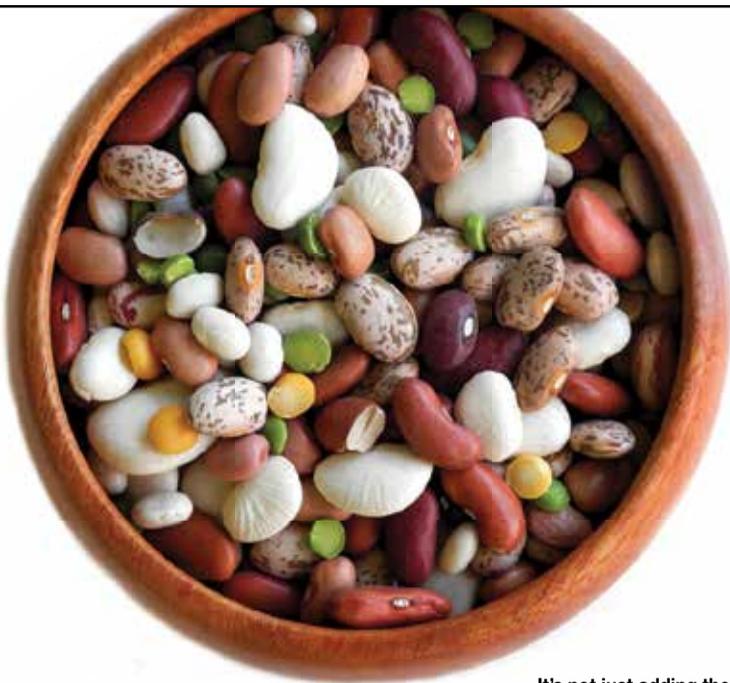
“It’s a mining operation.”

CHRIS MARTIN, INFORMATION TECHNOLOGY PERSON AT E WASTE ALTERNATIVES, A SKILLS, INC. PROGRAM IN WATERVILLE



Photo by Susan Varney

Everything coming into the E Waste Alternatives facility gets checked in, serial numbers are recorded and moved into the appropriate pile for reuse, recycle, or recovery of components. The crate on wheels on the left was designed by E Waste Alternatives for collecting electronics from companies who recycle with them.



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Kennebec Behavioral Health expands services and builds partnerships to fight addiction

SPECIAL TO THE BUSINESS JOURNAL

By Elizabeth Keane, Communications Specialist and Tina Chapman, Communications & Development Director

Over half of Americans, ages 12 and up, reported drinking alcohol, according to a Substance Abuse and Mental Health Services Administration (SAMHSA) survey. Of those millions, nearly 10 percent have an alcohol use disorder. Last year, the state's opioid crisis claimed 378 lives. Substance use disorders cost the U.S. hundreds of billions of dollars in lost work productivity and health care as well as untold heartbreak and destroyed lives. The misuse of alcohol and drugs is pervasive and devastating.

In Maine, Somerset and Kennebec counties have continually observed some of the highest rates of substance use disorders.

The numbers are distressing. Families, communities and the economy are all affected. However, treatment options and agencies like Kennebec Behavioral Health (KBH) have adapted to better serve their communities and help affected individuals have healthy, productive lives.

In response to the increasing need for more wide-ranging substance use disorder services, Kennebec Behavioral Health expanded its programs with Community Reinforcement and Family Training (CRAFT) and built important partnerships with Medication Assisted Therapy (MAT).

As a comprehensive, behavioral program, CRAFT focuses on family members of those in harm's way due to substance use. It teaches family



members to optimize the positive impacts they have on their loved ones and how to avoid destructive confrontation and detachment.

KBH's trained therapists use CRAFT's non-confrontational methods to help eliminate reinforcement for drinking and enhance positive reinforcement for sobriety. The method also helps family members improve the quality of their own lives and results in significant reductions of depression, anxiety and anger among family members.

"Substance use disorders cause ripple effects in people's lives. Family members and loved ones of individuals with a harmful relationship with substances can be at a loss as to how they can give support. CRAFT has been able to utilize the power of positive reinforcement and

family to motivate individuals to seek treatment," states Bob Long, Administrator of Substance Abuse Grants & Contract Services.

The success of the CRAFT model has been widely documented. Across a number of clinical research studies, CRAFT consistently gets 64-86 percent of cases into treatment. CRAFT's efficacy has influenced the agency toward enhancing its network of providers and subsequently increasing access to CRAFT.

However, further treatment options were needed that specifically targeted the opioid crisis that has devastated the country and Maine. One of the most effective methods of treatment is a whole person approach known as Medication Assisted Therapy (MAT). MAT combines the use of non-addictive medication with counseling and

other behavioral therapies to overcome acute addiction and manage an individual's substance use disorder.

KBH is partnering with Maine Health Access Foundation (MEHAF), Maine Quality Counts, Crisis & Counseling, Redington-Fairview General Hospital and Skowhegan Family Practices as well as emergency medical services, law enforcement and peer support groups on a capacity building project to support expanded access to MAT in primary care settings.

According to Pat McKenzie, Administrator of Outpatient and Substance Use Disorder Services at KBH, "There is so much to be done, but the low-hanging fruit is getting more coordinated and integrated treatment options in place."

Services such as CRAFT and MAT provide comprehensive, tailored plans of support for individuals with substance use disorders and their families. Both have resulted in improved survival rates, better retention in treatment and increased ability to gain and maintain employment. Treating individuals with substance use disorders is only a small part of recovery.

According to Rob Rogers, KBH's Assistant Director for Substance Use Disorder Prevention and Grant Services, these services and partnerships will "help us put together a solid implementation plan to address the care of our substance using citizens, their affected family members and our communities."

Learn more about KBH and its Substance Use Disorder Services by visiting kbhmaine.org.



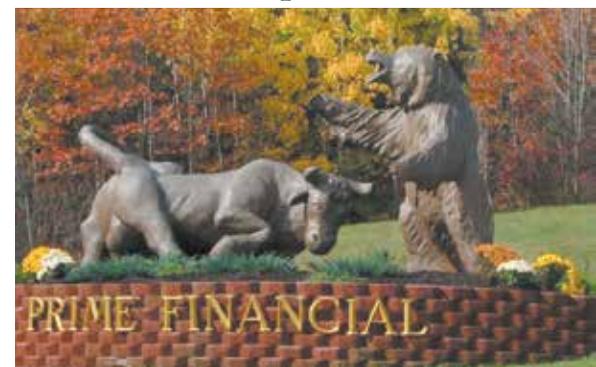
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- **Contact Information:**
368 Route 3
South China, ME
• **Phone:** (207) 445-4865
• **Web:** www.BHBT.com
• **Founded:** 1887
• **Employees:** 514
- **Contact:**
Jeff Charland
VP, Regional Relationship Manager
- **Hours:**
So. China: Mon.-Thurs. 7:30 a.m.-4 p.m.
Open until 5:30 p.m. on Friday
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• **Phone:** (207) 725-2855
• **Web:** www.cabotiques.com
• **Email:** cabot@waterfrontme.com
- **Chief Executive:**
Deborah J. Stufflebeam
- **Founded:** 1996
- **Employees:** 9
- **Hours of Operation:**
Daily 10 a.m.-5 p.m.
Fri. 10 a.m.-7 p.m.

• **About Us:** Cabot Mill Antiques is an antique lover's heaven, offering a very unique shopping experience. Sun streams in through huge windows, 16-foot ceilings add a sense of grandeur, river views, exposed brick – all add to a wonderful browsing experience. The multi-dealer antique emporium boasts over 160 quality displays, making it one of the largest antique destinations in Northern New England. It truly is worth a trip from anywhere. Our friendly and very knowledgeable staff is here to ensure every visit you make is a pleasant one. We love answering questions and talking "antiques"!



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Chrysler Store:
300 KMD
(207) 872-9211
Toyota Store:
15 Airport Rd.
(207) 872-5444
Waterville, ME 04901
- **Chief Executive:**
Charles R. Gaunce
- **Email:** info@cmautogroup.net
- **Web:** www.cmautogroup.com
- **Founded:** 1935
- **Employees:** 189
- **Annual Payroll:** \$10,862,000
- **Hours:**
Mon.-Fri 8 a.m.-7 p.m.
Sat. 8 a.m.-5 p.m.

• **About Us:** Automobile sales and service. Chrysler, Dodge, Jeep, Ram, Fiat, Chevy, Buick and Toyota. 5 locations, new and used car, truck sales; three service depts., three parts departments, one body shop, reconditioning center and rental department.



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• **Phone:** (207) 622-9000
• **Web:** www.rizzomattson.com
• **Email:** brizzo@rizzomattson.com
- **Chief Executive:** Brian Rizzo
- **Founded:** 1981
- **Employees:** 18 full-time agents
- **Hours:**
Mon.-Fri. 8 a.m.-5 p.m.
Saturday by appointment

• **About Us:** Coldwell Banker Rizzo Mattson is a family owned company meeting the real estate needs of the Capitol Area since 1981. With a friendly office staff and supportive team of 18 full-time agents, we offer a wealth of expertise in Commercial, Residential, Waterfront and Investment real estate. As an affiliated agency of the Coldwell Banker network, we utilize our national and international connections to assist our buyer and seller clients regardless of where their move may take them. We are proud to be a part of the Kennebec Valley business community and look forward to being the "go-to" source for sound real estate advice and professional real estate service.

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• Contact Information:

29 Chase Avenue
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(207) 861-4244
10 Cony Road
122 Medical Center Parkway
Augusta, ME
(207) 623-4900

• Chief Executive:

Timothy A. Beals, MBA, EMTP
• Email: info@deltaambulance.org
• Web: www.deltaambulance.org
• Founded: 1972
• Employees: 140
• Hours: 24 hours a day,
7 days a week.

• About Us: Delta Ambulance is the leading provider of high quality, compassionate emergency services, and non-emergency medical transportation in central Maine, as well as an important regional resource for emergency care, health and safety education and a strong supporter of the community. Winner: Margaret Chase Smith Maine State Quality Award - 2000; Kennebec Valley Chamber of Commerce President's Award - 2010; Department of Defense/ESGR Pro Patria Award - 2011; MidMaine Chamber of Commerce - Business of the Year Award - 2012.

EYE CARE OF MAINE


• Contact Information:

325A Kennedy Memorial Dr.
Waterville, ME 04901
• Phone: (207) 873-2731
(800) 660-3403
• Web: www.Maine2020.com
• Founded: 1922

• Doctors:

Steve R. Witkin, M.D.
Peter C. Kohler, M.D.
James R. Putnam, M.D.
Marc B. Daniels, M.D.
Helen Bell-Necevski, O.D.
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• About Us: Eye Care of Maine is an ophthalmology referral and general eye care practice. We provide the most current and comprehensive services in eye care. We also have a stand-alone surgery center.

FIRSTPARK

• Contact Information:

46C FirstPark Drive
P.O. Box 246
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• Phone: (207) 859-9716

• Founded: 1998

• Employees: 1
• Web: www.firstpark.com

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(800) 284-0752

• Branch Offices: Jay, Rangeley,
Wilton, Skowhegan, Mt. Blue High
School and Ellsworth

• Web: www.FranklinSavings.Bank

• Chief Executive:

Peter L. Judkins, President and CEO

• Founded: 1868

• Employees: 117

• Hours: Lobby and Drive-Up Hours vary depending on branch and day of the week. See webpage for specifics. Mobile and online banking and bill pay with Franklin eBranch, local and statewide fee-free ATMs with the Maine Cash Access system and telephone banking with Telebanker are available 24 hours a day. See our web page for current information.

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• Contact Information:

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(207) 873-5101

34 Center Street
Auburn, ME 04210
(207) 689-9171

• Email: info@ghmagency.com

• Web: www.ghmagency.com

• Chief Executive:

Bill Mitchell

• Founded: 1901

• Employees: 30

• Hours:

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• About Us: Personal insurance, business insurance, employee benefits, life, health, disability, long-term care insurance, bonding and human resources consulting. A family-owned independent insurance agency providing exceptional service, competitive insurance rates, loss control and 24-hour claim service to individuals, families and business owners throughout Central Maine.

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• Phone: (207) 623-8401
(800) 639-2150

• Web: www.GibsonLeClair.com

• Partners:

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• Founded: 2003

• Employees: 10

• Hours:

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- **Contact Information:**
129 Silver Street
Waterville, ME 04901
- **Phone:** (207) 873-2200
- **Email:**
info@goldenpondwealth.com
- **Web:** www.goldenpondwealth.com

- **Chief Executive:**
Brian Bernatchez, CFP®
- **Founded:** 1996
- **Employees:** 7
- **Hours:**
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- **Chief Executive:**
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- **Email:** info@hammondlumber.com
- **Web:** www.hammondlumber.com
- **Founded:** 1953
- **Employees:** 480
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(207) 453-7131
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- **Vice President:** Dave Hammond
- **Email:**
davidh@hammondtractor.com
- **Web:** www.hammondtractor.com
- **Founded:** 1983
- **Employees:** 95
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- **Email:**
info@hathawaymillantiques.com

- **Chief Executive:**
Deborah J. Stufflebeam
- **Founded:** 2017
- **Employees:** 4
- **Hours of Operation:**
Daily 10 a.m.-5 p.m.

• **About Us:** Hathaway Mill Antiques is an antique lover's heaven, offering a very unique shopping experience. Sun streams in through huge windows, 16-foot ceilings add a sense of grandeur, exposed brick – all add to a wonderful browsing experience. The multi-dealer antique emporium boasts over 100 quality displays, making it one of the largest antique destinations in Northern New England. It truly is worth a trip from anywhere. Our friendly and very knowledgeable staff is here to ensure every visit you make is a pleasant one. We love answering questions and talking "antiques"!

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Oakland, ME 04963
- **Phone:** (207) 465-2531
- **Email:** matt@higginsandbolduc.com
- **Web:** www.higginsandbolduc.com

- **Chief Executive:**
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- **Founded:** 1940
- **Employees:** 7
- **Hours:**
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- **Web:** www.huhtamaki.com

- **Chief Executive:**
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- **Founded:** 1903
- **Employees:** 500
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200 Kennedy Memorial Drive
Waterville, ME 04901
- **Phone:** (207) 861-3000
- **Web:** www.inlandhospital.org
- **Founded:** 1943
- **Chief Executive:**
John Dalton, President
- **Provider Finder Service:**
1-800-914-1409
inlandproviderfinder@emhs.org
- **Employees:** 750

• **About Us:** Inland is a dynamic healthcare organization where patients and their families always come first. Services include: compassionate and respectful care, primary care providers in Waterville, Oakland, Madison, North Anson and Unity, private inpatient rooms, a full range of outpatient and diagnostic services, family birthing center, cardiology, neurology, general surgical services, OMT, podiatry, rheumatology, wound care, diabetes and nutrition services, OB/GYN care, emergency care with on-site helipad, orthopedics, rehabilitation, and infusion services. Lakewood, located on the Inland campus offers skilled nursing, dementia and long-term care. Inland is a member of EMHS.

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- **Email:**
customerservice@jfs.me
- **Web:**
www.jfs.me
- **Owners:**
E.J. Fabian
Kevin P. Joseph
- **General Manager:** Adam Farr
- **Founded:** 2011
- **Employees:** 50
- **Hours:**
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67 Eustis Parkway
Waterville, ME 04901
- **Phone:**
(207) 873-2136 or
1-888-322-2136
- **Chief Executive:**
Thomas J. McAdam
- **Founded:** 1960
- **Employees:** over 400
- **Web Address:**
www.kbhmaine.org

• **About Us:** Kennebec Behavioral Health's mission is to promote the well-being of children, adults and families who experience mental illness, emotional difficulties or behavioral challenges. Founded in 1960, Kennebec Behavioral Health (KBH) offers clinic-based services in Waterville, Augusta, Winthrop and Skowhegan and provides community-based services throughout a seven-county service area. KBH's nationally recognized vocational rehabilitation program features High Hopes Clubhouse in Waterville, Capitol Clubhouse in Augusta and Looking Ahead Clubhouse in Lewiston. KBH is CARF (Commission on Accreditation of Rehabilitation Facilities) accredited and is well known for its high-quality, strengths-based approach to its mission.



KENNEBEC FEDERAL SAVINGS

- **Contact Information:**
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- **Phone:** (207) 873-5151
Branch Office:
11 Washington St., Waterville
(207) 873-3539
- **Email:** info@kfsavings.com
- **Web:** www.kfsavings.com
- **Founded:** 1936
- **Employees:** 22
- **Chief Executive:**
Allan L. Rancourt, President/CEO
- **Hours:**
Main St.: Mon.-Fri. 8:30 a.m.-4:30 p.m.
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KENNEBEC MEDICAL CONSULTANTS

- **Contact Information:**
13 Railroad Square
Suite 2
Waterville, ME 04901
- **Phone:**
(207) 877-9562
Fax: (207) 877-9560
- **Web:** www.kennebecmedical.com
- **Chief Executive:**
Jerald E. Hurdle, DO
- **Founded:** 2011
- **Employees:** 4
- **Hours:**
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226 Main St., Waterville, 872-5563
84 Main St., Winthrop, 377-5801
1 Northern Ave., Farmingdale, 588-5801
181 Lower Main St., Freeport, 865-1550
- **Email:** info@kennebecsavings.com
- **President:** Andrew E. Silsby
- **Founded:** 1870
- **Employees:** 120
- **Web:** www.KennebecSavings.Bank
- **Hours:**
Lobbies: Mon.-Fri.: 8 a.m.-4 p.m.
Drive-ups: Mon.-Fri.: 7:30 a.m.-5:30 p.m.
KSB Anytime: 24-hour electronic banking centers in Augusta, Farmingdale, Freeport & Manchester

• **About Us:** Kennebec Savings Bank values excellence in service, teamwork and community. We are more than a bank, we are helping to build our communities and make them stronger. Established in 1870, Kennebec Savings Bank today is a state-chartered community bank, part of a mutual organization with a team of 129 employees and offices in Augusta, Farmingdale, Waterville, Winthrop and a new Electronic Banking and Loan Center in Freeport. Customers and employees alike say "We Make It Easy" at Kennebec Savings Bank. Member FDIC, Equal Housing Lender.

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KENNEBEC VALLEY COMMUNITY COLLEGE



- **Contact Information:**
92 Western Ave.
Fairfield, ME 04937
- **Phone:**
(207) 453-5822
- **Web:**
www.kvcc.me.edu
- **Founded:** 1969

- **President:**
Dr. Richard Hopper
- **Employees:** 206
100 full-time
106 part-time
- **Hours:**
Mon.-Thurs. 8 a.m.-5 p.m.
Fri. 9 a.m.-4 p.m.

- **About Us:** Offering two-year associate degrees and one year certificate programs, unique programs, opportunities to transfer credits to four-year colleges and universities, online classes, professional development courses and customized workforce training.

KSW FEDERAL CREDIT UNION



- **Contact Information:**
222 College Ave.
Waterville, ME 04901
(207) 872-5602
- Branch office:
135 Waldo Avenue
Belfast, ME 04915
(207) 338-5160
- **Web:** www.kswfcu.org
- **Facebook:** www.facebook.com/kswfcu

- **Chief Executive:** Deserée A. Gilman
- **Founded:** 1954
- **Employees:** 20
- **Hours:**
Drive-Up:
Mon.-Fri. 8 a.m.-4:30 p.m.,
(W/tvl. Drive-up is open until 6:30 p.m. on Thursdays)
Both Lobbies:
Mon.-Fri. 9 a.m.-5 p.m.

- **About Us:** Description of services/products: Founded in 1954, KSW FCU offers convenient banking solutions for those who live, worship, or attend school in Kennebec and Somerset County, Belfast, Unity, Thorndike and other towns in Waldo County. KSW FCU offers Savings, Checking, Business Products, Auto Loans, Mortgages, Home Equity, Youth Savings Programs, ATMs, Certificates, IRA's, Gift & Travel Cards, Visa Debit & Credit Cards, Home Banking, Mobile Banking, Bill Pay Services, E-Statements and Mobile Remote Capture. Financial Planning is also available.

MAINE STATE CREDIT UNION



- **Contact Information:**
200 Capitol St. Augusta
623-1851
162 Hospital St., Augusta
621-6060
81 Grove St., Waterville
873-5159
- **Web:** mainestatecu.org
Facebook.com/MaineStateCU

- **Chief Executive:**
Tucker Cole,
President/CEO
- **Founded:** 1935
- **Employees:** 74
- **Hours:**
Hours vary by office location

- **About Us:** Maine State Credit Union is devoted to improving our member's financial lives, not just the bottom line. The friendly greeting in the lobby is real from the tellers to the CEO. We are a local credit union, but members can access our services anywhere in the world through seamless online and mobile banking technology. Maine State Credit Union is dedicated to helping its members reach their financial dreams. Members are our bottom line. Belong with us.

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- **Contact Information:**
28 Center St.
Oakland, ME 04963
(207) 465-3249
- **Web:** www.maine-lyeldercare.com

- **Chief Executive:**
Denise Rogers-Stevens, RN
- **Founded:** 1999
- **Employees:** 100
- **Hours:** Mon.-Fri. 8 a.m.-5 p.m.

- **About Us:** Maine-ly Elder Care provides Quality of Life Solutions to the people and communities we serve. We provide nursing, personal care by Christian caregivers, homemaking, transportation and home maintenance and repairs.

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- **Contact Information:**
276 Whitten Rd.
Hallowell, ME 04347
(207) 620-8888
- **Email:**
sgoranson@mattsonsflooring.com
- **Web:**
www.mattsonsflooring.com

- **Chief Executive:** Bill Logan
Steve Goranson, Manager (pictured)
- **Founded:** 1965
- **Employees:** 6
- **Hours:**
Mon.-Fri. 8:30 a.m.-5 p.m.
Sat. 9 a.m.-2 p.m.
And by appointment

- **About Us:** Residential and commercial floor covering and window treatments. Professional installation available on all products we sell. We also carry Old Village Paints and Wallpaper. Voted the Best place to buy floor covering and interior design in the Greater Augusta area. We guarantee you will love your new floor. Our staff are specialists and will gladly come to your home or business at no charge and offer suggestions and a free estimate. Our main goal is 100% customer satisfaction.

MILK STREET CAPITAL



- **Contact Information:**
84 Middle St.
Portland, ME 04101
(207) 358-7900
- **Email:**
milkstreetcapital@gmail.com

- **Chief Executive:** Scott Lalumiere
- **Vice President:** Steve Matthews, (pictured)
- **Founded:** 2007
- **Employees:** 8
- **Hours:** 24/7
- **Web:** www.milkstreetcapital.biz

- **About Us:** We are the state's largest private placement lender. We provide real estate financing for commercial borrowers who cannot obtain bank financing. Our borrowers are flippers, builders, investors and business people with real estate.



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MOUNT SAINT JOSEPH RESIDENCE & REHABILITATION

- **Contact Information:**
7 Highwood St.
Waterville, ME 04901
- **Phone:** (207) 873-0705

- **Chief Executive:**
Diane Sinclair - Administrator
- **Founded:** 1966
- **Employees:** 240

- **About Us:**

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- **Contact Information:**
151 Capitol St.
Suite One
Augusta, ME 04330
- **Phone:** (207) 623-4177
- **Web:** <http://marshallpr.com/>
- **Email:** info@marshallpr.com

- **Chief Executive:**
Nancy Marshall
- **Founded:** 1991
- **Employees:** 12
- **Hours of Operation:**
Mon.-Fri. 8:30 a.m.-5 p.m.

- **About Us:** Nancy Marshall Communications (NMC) is an award-winning boutique marketing and public relations firm in Maine that empowers businesses and organizations to maximize their growth potential through the integration of sound strategies, the use of technology to make connections, and our vast network of professional contacts in business and media. We specialize in Maine businesses that are targeting customers in Maine or around the world, as well as out-of-state businesses targeting Mainers. It is our deep expertise, along with our sheer passion and enthusiasm for helping our clients achieve their goals that differentiates us from other agencies.



NORTHEAST LABORATORY SERVICES

- **Contact Information:**
227 China Rd.
Winslow, ME 04901
- **Phone:** (207) 873-7711
(800) 244-8378
- **Branch Office:**
120 Main St.
Westbrook, ME 04092

- **Chief Executive:**
Rodney "Beau" Mears
- **Email:** info@nelabservices.com
- **Web:** www.nelabservices.com
- **Founded:** 1972
- **Employees:** 70
- **Hours:**
Mon.-Fri. 8 a.m.-5 p.m.

- **About Us:** Accredited laboratory providing a wide range of environmental analytical chemistry, microbiology, and indoor air quality testing services. Manufactures microbiological prepared media products for a wide array of customers including pharmaceutical, biotech, food and clinical markets.



OTT COMMUNICATIONS

- **Contact Information:**
56 Campus Drive
New Gloucester, ME 04260
- 900 D Hammond St.
Bangor, ME 04401
- **Phone:**
(207) 688-9911
(877) 643-6246

- **Chief Executive:**
Robert Souza
- **Founded:**
1898
- **Employed in Maine:**
125
- **Web:**
www.ottcommunications.com

- **About Us:** OTT Communications, a division of Otelco, is a premier provider of telecommunication and IT solutions for business. Cloud Services, Hosted VOIP Phone Systems, Colocation, SIP Trunking, and Hi Speed Data are but a few of the services OTT delivers along with the Managed Services to support them. OTT hosts and supports more than 10,000 VOIP phones and more than 30,000 traditional phone lines in Maine and around the country.



PEACHEY BUILDERS

- **Contact Information:**
105 Old Winthrop Rd.
Augusta, ME 04330
- **Phone:** (207) 622-7531
Fax: (207) 622-7060
- **Web:** www.peacheybuilders.com

- **Chief Executive:**
Gary Peachey
- **Founded:** 1947
- **Employees:** 26
- **Hours:**
Mon.-Fri. 8 a.m. - 5 p.m.

- **About Us:** Peachey Builders is a full service design/build contractor with almost 70 years specializing in industrial, commercial and institutional buildings and facilities. Our goal is the final, successful completion of your special building or buildings, so you can get on with the business at hand. At Peachey Builders we are always looking for new and innovative ways to expedite your building needs cost effectively, and professionally!



PRIME FINANCIAL, INC.

- **Contact Information:**
753 West River Rd.
Waterville, ME 04901
- **Phone:** (207) 877-9450
- **Web:**
www.primefinancial.biz

- **Chief Executive:**
Roland Fournier
- **Founded:** 1985
- **Employees:** 6
- **Hours:**
Mon.-Fri. 8 a.m.-5 p.m.

- **About Us:** Financial Planning, Investments, Retirement Planning, Life Insurance, Health Insurance* (*not offered through INVEST).

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BUSINESS JOURNAL PROFILES 2017



REDINGTON-FAIRVIEW GENERAL HOSPITAL

- **Contact Information:**
P.O. Box 468
46 Fairview Avenue
Skowhegan, Maine 04976
• **Phone:** (207) 474-5121
- **Chief Executive:** Richard Willett
- **Web:** www.rfgh.net
- **Founded:** 1952
- **Employees:** 550
- **Hours:** 24 hours, 7 days a week

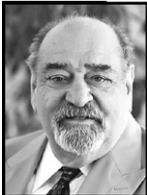
• **About Us:** RFGH is an independent, non-profit, critical access, community hospital serving Somerset County. We provide a full range of quality, comprehensive inpatient and outpatient health care services including: internal medicine, family medicine, pediatrics, OB/GYN, geriatrics, endocrinology and Diabetes education, anesthesiology/pain management, oncology, orthopedics, general surgery, gastroenterology, neurology, urology, cardiac rehab, pulmonary rehab, respiratory care, emergency medicine, and comprehensive inpatient and outpatient rehabilitation (physical therapy, occupational therapy, speech language pathology, and more).



SEBASTICOOK VALLEY HEALTH

- **Contact Information:**
447 N. Main St.
Pittsfield, ME 04967
• **Phone:** (207) 487-4000
TTY: (207) 487-4590
• **Web:** www.seabasticookvalleyhealth.org
- **Chief Executive:**
Teresa P. Vieira, President
- **Founded:** 1963
- **Employees:** 335
- **Hours:**
Hospital - 24/7

• **About Us:** Not-for-profit critical access hospital with Surgical Services (general, trauma, laparoscopic, and specialty surgeries), Diagnostics (CT, MRI, Nuclear Medicine, Ultrasound, Digital Mammography, Bone Density Screening), Full Service Laboratory, SVH Family Care practices in Clinton, Newport, and Pittsfield, Women's Health Center, Outpatient Specialty Services, Emergency Services (emergency department, ambulance service, helipad), Rehabilitation Centers in Pittsfield and Newport, Surgical Services, Urology Services, Cardiopulmonary Services, SVH Courtesy Van, Community Health and Education, Diabetes and Nutrition Clinic, Business Health Services, EMHS member.



SENIOR PLANNING CENTER

- **Contact Information:**
Skowhegan Shopping Plaza
338 Madison Ave.
Skowhegan, ME 04976
• **Phone:** (207) 778-6565
• **Email:** info@spcmaine.com
• **Web:** www.seniorplanningcenter.com
- **Chief Executive:**
Anthony Arruda
- **Founded:** 2012
- **Employees:** 30
- **Hours:**
Mon.-Fri. 8:30 a.m. - 4:30 p.m.

• **About Us:** The Senior Planning Center works with people of all ages with it's strongest focus on seniors. We specialize in Medicare and medical insurance. We work hard to simplify increasingly more complex insurance, Financial Planning, Social Security, Estate Planning and Tax issues.



SHERIDAN CORPORATION

- **Contact Information:**
33 Sheridan Drive
PO Box 359
Fairfield, ME 04937
• **Branch Offices:** Portland
• **Email:** info@sheridancorp.com
• **Web:** www.sheridancorp.com
- **President:** Mr. Mitchell Sammons
- **Vice President:** Mr. Daniel Wildes
- **Founded:** 1947
- **Employees:** 100
- **Annual Payroll:** Over \$3 million
- **Hours:** Mon.-Fri. 8 a.m.-5 p.m.

• **About Us:** Construction and engineering services for commercial, institutional and industrial building projects. Building contractor delivering general contracting, construction management and design/build construction services. In-house design capabilities for site design and permitting.



SPRAGUE AND CURTIS REAL ESTATE

- **Contact Information:**
75 Western Ave.
Augusta, ME 04330
• **Phone:** (207) 623-1123
• **Email:**
bill@spragueandcurtis.com
• **Web:**
www.spragueandcurtis.com
- **Chief Executive:**
Bill Sprague
- **Founded:** 1957
- **Employees:** 10
- **Hours:**
Mon.-Fri. 8 a.m.-5 p.m.
Saturday 8 a.m.-1 p.m.
Other times by appointment

• **About Us:** Full service real estate firm handling properties in the greater Augusta, Winthrop and Gardiner regions. Buyer and seller representation, statewide and national MLS, nationwide and global referrals; member Leading Real Estate Companies of the World.



UNIVERSITY OF MAINE AT AUGUSTA

- **Contact Information:**
46 University Drive
Augusta ME 04330
• **Phone:** (877) UMA-1234
- **Chief Executive:**
Dr. Rebecca M. Wyke, Ed.D
- **Web:** www.uma.edu
- **Founded:** 1965

• **About Us:** The University of Maine at Augusta transforms the lives of students of every age and background across the State of Maine and beyond through access to high-quality education, excellence in student support, civic engagement, and professional and liberal arts programs. Best known for its long-term expertise in online and distance learning, and service to veterans and military personnel, UMA serves approximately 4,000 students at campuses in Augusta and Bangor, through eight University College centers located throughout the state of Maine, and through its signature online programming.

Writing a business plan

www.famemaine.org

Writing a business plan is an important early step in starting or expanding a business. A business plan is important for a number of reasons. It assists the business owner by presenting ideas and plans in an organized way, especially to lenders and potential investors. It shows that the owner has considered all the aspects of a business, and addressed potential difficulties and obstacles in advance.

Below is a list of items FAME would expect to see in a business plan. As you develop your business plan, we would highly recommend you work with a business planning expert. The Maine Small Business Development Centers are an excellent resource and provide business planning assistance free of charge. Go to www.mainesbdc.org for more information.

If you are requesting a loan directly from FAME, we recommend you discuss your project with a FAME commercial Loan Officer prior to submitting your loan application.

For more information visit www.famemaine.org.



SUGGESTED BUSINESS PLAN OUTLINE

1. Cover Letter

- Applicant name, address, phone and email

2. Executive Summary

- Brief statement of objectives.

Include the following:

- The principals of the business and their ownership interests
- Attributes that will make this business successful
- Amount being requested
- Use of loan funds
- How loan funds will be repaid and timeframe
- Collateral offered
- How will this loan benefit the local economy, create job opportunities, or improve Maine's future?

3. Business Description

- Is business name registered with the Secretary of State?
- Type of business; nature of the product(s) or service(s); what is special or unique about the business?
- Are licenses or permits required for your business, and have they been obtained?
- Business location and benefits/drawbacks to location
 - Location owned or leased? Terms of lease.
 - Describe how local zoning regulations impact business
- History of the business
- Market being served & business's share of that market
- Market's growth potential
- Industry trends
- Pricing of products or services
- How will you remain competitive?

4. Competition

- Identification of nearest competitors
- Assess their strengths and weaknesses
- Describe the advantages your business will have

5. Management Plan

- Personal history, education & experience of principals (resumes)
- Organizational structure of the business
- Duties and responsibilities
- Staffing plan
 - Include number of employees needed, salaries, fringe benefits, training needs, etc.

6. Sources and Uses of Funds

- Identify the items to be purchased
- Identify proposed sources of funds; including owner's cash injection, proposed bank financing, and funds from any other sources
- Include working capital needs, if applicable
- Closing costs

7. Marketing Strategy

- Identify method of selling products; direct, through distributors, retail chains, etc.
- How will products be serviced?
- What kind of marketing will be conducted? Identify costs.

8. Financial Data

- Federal Income Tax Returns (3 years) if existing business
- Historical Balance Sheets (three years, if available)
- Current Balance Sheet (less than 90 days old)
- Historical Profit and Loss Statements (three years, if available)
- Personal Financial Statements of Principals with more than 20% ownership in the business
- Cash Flow Projections: detail by month for the first year following receipt of the loan; by quarter for the second year. Include explanation and assumptions.
- Capital Equipment List
- Break-even analysis

Negotiating a commercial lease that works

Leasing commercial space is a fact of life for many business owners. The expense of commercial leasing is considerable, but cost is not the only factor to consider when leasing a commercial space. The following are a few tips for business owners when negotiating their commercial space lease.

• **Enlist some professional help.** While seasoned business owners may be able to negotiate a commercial lease on their own, new business owners often benefit from the services of real estate brokers and real estate lawyers. Real estate lawyers can negotiate your lease, explaining key terms and conditions that may prove confusing to first-time business owners. Real estate brokers can help you find the right location, and many real estate brokers have a long working history with landlords. Such relationships can make the negotiating process easier, and they also can benefit business owners looking for the best

possible location for their businesses. Real estate brokers often get first choice at the most desirable locations, so teaming up with an established real estate broker can increase your chances of landing a desirable property.

• **Emphasize affordable renewal options.** The length of commercial leases favored by small businesses is often similar to the length of a lease on a private residence. Though the language might be more complex than that of a private residence lease, the length of a commercial lease agreement is typically one to two years. But business owners must be diligent regarding renewal options and the cost of such renewals. Come the end of your lease terms, you don't want to be met with a considerable and unexpected hike in rent just as your business is starting to take off. Work to get the most favorable renewal options possible so more of your operating budget can go into your

products and not toward your lease.

• **Pay attention to extra fees.** Many commercial leases include fees in addition to the monthly rent. Maintenance fees are common, and there may even be a separate set of maintenance fees when sharing commercial space. When negotiating your lease, ask to see a list of the costs and fees current tenants typically incur each month. When discussing maintenance fees, confirm who must pay for less routine maintenance, such as HVAC or plumbing repairs, and be sure to get such information included in the lease. When discussing such fees, inquire about utility costs as well. Utilities are often the responsibility of the tenant, but it still behooves business owners to confirm who will be paying the monthly utilities.

• **Negotiate an exclusivity clause.** Business owners often don't want their competitors to move in across the street, and they certainly

don't want them to move into the same building. Protect your business from such a development by negotiating an exclusivity clause into your lease. Such clauses prevent landlords from leasing other spaces on the property to your competition.

• **Carefully read the default language.** Before signing a commercial lease, business owners must familiarize themselves with the default language therein. Determine what happens if you default on the lease, including if you will be locked out upon your first missed payment, and if the landlord will immediately initiate eviction proceedings in such instances. Many commercial leases also include language stating tenants are responsible for any legal fees landlords accrue in the case of a default. Though it might be difficult to negotiate the default language in a lease, business owners should still know that language prior to signing a lease.



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Maine home sales get late-summer boost

Both sales volume and median sale price increased

BY J. CRAIG ANDERSON
Portland Press Herald

Maine's housing economy got a late-summer boost in August, with year-over-year increases in both home sales volume and median sale price.

Sales of existing single-family homes in Maine increased by 6.4 percent in August compared with a year earlier, according to a report issued recently by Maine Listings.

The median sale price of homes increased by 4.6 percent from a year earlier to \$206,000, it said.

The median sale price indicates that half of the homes were sold for more and half sold for less.

"August statistics show a final summer push and good momentum moving into the fall," said Greg Gosselin, president of the Maine Association of Realtors. "Buyers are active in the marketplace and ready to purchase, searching for properties to meet their specific needs."

Statewide, home sales were relatively flat for the three-month period ending Aug. 31, increasing by 0.65 percent from 5,510 sales in August 2016 to 5,546 sales a year

later, according to Maine Listings. The median sale price for the three-month period increased by 3.8 percent from \$197,500 in 2016 to \$205,000 a year later.

Locally, the biggest year-over-year increase in sales volume for the three-month period was 16.7 percent in Kennebec County, while the biggest decrease was 14.3 percent in Piscataquis County.

The biggest increase in median sale price for the three-month period was 40.2 percent in Waldo County, where it jumped from \$92,750 in 2016 to \$130,000 a year

later. The biggest decrease was 7.2 percent in Piscataquis County, where the median sale price fell from \$90,000 in 2016 to \$83,500 a year later.

According to the National Association of Realtors, home sales were up 0.4 percent across the country in August compared with a year earlier, and the national median sale price increased by 5.6 percent to \$255,500. Regionally, sales in the Northeast rose by 1.4 percent, it said, and the regional median sale price of \$289,500 reflected an increase of 5.6 percent compared with August 2016.



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Maine climbs 3 notches to No. 33 in median household income

Data released recently by the U.S. Census Bureau puts Maine in the middle of the pack on household income, and better than the national average on people living in poverty

BY EDWARD D. MURPHY
Portland Press Herald

Maine's household income rose faster than the national average last year. Overall, Maine's economic gains were modest as reflected in the American Community Survey, produced by the Census Bureau and released recently. But they still represented a positive sign and allowed Maine to move up in the state-by-state rankings of household income.

New Hampshire dethroned

For a brief and shining moment, New Hampshire was No. 1.

The Washington Post recently released a story naming New Hampshire as the state with the highest median household income—\$77,260. The report was based on a Current Population Survey, a monthly survey by the Census Bureau. Such surveys are the primary source of monthly labor statistics, but supplemental questions are added to get data on other indicators, such as household income, school enrollment or child support.

Later, a more reliable survey, also conducted by the Census Bureau, was released. In the American Community Survey, New Hampshire's median household income came in at \$70,936, placing it eighth in the nation. Maryland was No. 1 at \$78,945. Maine, which came in at No. 33, was ranked 44th in the CPS.

The American Community Survey is regarded by economists and others as a much more reliable and statistically significant survey. It samples a bigger population and responses to its detailed questionnaires are mandatory. The CPS conducts its surveys with a smaller population sample and uses computer-assisted phone interviews with volunteer respondents.

Maine's income climbed 13.6 percent from 2012 through 2016, from \$46,709 in 2012 to \$53,079 last year, according to the survey, and outstripped the national figures in which median family incomes climbed 12.1 percent over the same period, from \$51,371 in 2012 to \$57,617 last year.

Last year, Maine's median household income rose 3.07 percent from 2015 to 2016. Nationally, the increase was 2.38 percent.

The increase was strong enough to place Maine 33rd in income growth among the 50 states.

Across a five-year span, Maine's income climbed 13.6 percent from 2012 through 2016, from \$46,709 in 2012 to \$53,079 last year, according to the survey, and outstripped the national figures in which median family incomes climbed 12.1 percent over the same period, from \$51,371 in 2012 to \$57,617 last year.

In 2012, Maine ranked 36th in income growth.

The recent figures likely are largely because of the state's tight labor market and the lowest unemployment rate in decades, economist Chuck Lawton said.

In addition to helping to drive wages up, that shortage draws people who are on the sidelines back into the job market and entices those with jobs to work more hours, he said.

"Some of the people who were working part time move to full time and that becomes positive for (household) income," said Lawton, who writes a column for the Portland Press Herald.

But the growth is likely only sustainable if Maine can attract more workers, especially at a rate that exceeds the number of older work-

ers who are retiring or cutting back on their hours, Lawton said.

"It's a question of increasing the labor force and getting people who have dropped out to get back in and getting more in-migration," he said. "It requires more than just drawing people out of the unemployment rolls."

Pockets of poverty

The survey also revealed some troubling signs for the Maine's economy.

Although the state's poverty rate remained below the national average and the state had a slightly higher-than-average percentage of people with health insurance, the Census Bureau figures also show that pockets of poverty in rural areas remain a persistent problem. Also, there's sharp demographic inequality.

Statewide, 12.5 percent of Mainers have incomes below the poverty level, which is \$24,600 for a family of four, according to the U.S. Department of Health and Human Services. Nationally, 14 percent of U.S. residents have incomes below the poverty level.

But when those numbers are broken down by age and geography, the inequality emerges. For instance, the poverty rate in York County was 7 percent among children younger than 5 last year, well below the statewide average of

19.1 percent and the national rate of 21.3 percent in that bracket. But in Aroostook County, more than a third – 37 percent – of very young children live in a household where the income is below poverty level.

"There's been a decline in manufacturing, which has put a lot of prime-age males out of work" and lowered family incomes, said Catherine Reilly deLutio, chief research officer and a principal with Maine-based 45 North Research.

She noted that labor force participation, a measure of the number of people either working or actively looking for work, has begun to slip in parts of Maine. And the lack of affordable child care may make it hard for Mainers in more rural parts of the state to work, she said.

York County has a lot of child care options, she said, while Aroostook County has far fewer and that is likely reflected in the early childhood poverty rates. It may be a particularly difficult problem for single-parent households, she said, where finding affordable child care means the difference between earning a living or not.

DeLutio said the ACS figures also highlight how the poverty rates differ for very young Mainers and the state's older residents. Social Security and Medicare work the way they were intended to aid the elderly, she said, and were started at a time when older people often made up the poorest subset of people in the country.

In Maine, the percentage of those 65 years or older living below the poverty line was 9.1 percent last year and nationally it was 9.2 percent. Even in Aroostook County, where roughly one out of every three children is living in poverty, the poverty rate of 8.4 percent for those 65 and older is below the national level.

Local technology efforts expand

BY WANDA CURTIS
Correspondent

The city of Waterville was once a vibrant and thriving business community. Though some key businesses have closed over the past few decades, local business leaders have plans to rebuild Waterville into an even bigger and better city than it was before.

One of the leaders in the movement to revitalize the city is CGI, a global information Technology (IT) company. Its leaders recently committed to bringing 200 new jobs into the Waterville area during the next several years.

“Our goal is to create quality jobs and world-class IT through U.S. onshore delivery,” said CGI senior consultant Richard Bryant.

CGI’s IT onshore delivery center in Waterville is one of six in the U.S. that offers a wide array of technical and business process services to its global clients. Their approach to onshore delivery creates good-paying IT jobs in American communities outside traditional major metropolitan areas.

The company specializes in developing digital solutions and expert information management capabilities tailored to advance business strategies for government, life sciences, financial services and other commercial clients.

Its areas of focus include data visualization, user experience design and validation, data warehousing and business intelligence solutions. The Waterville delivery center is currently located in the Hathaway Creative Center on Water Street, but will be relocated to 173 Main Street by the end of October.

According to its website at www.cgi.com, CGI’s onshore IT services delivery centers “help both government and commercial organizations diversify their IT sourcing models to reduce cost and risk with affordable managed services that are ‘made in America,’ rather than overseas.” The company reports that its innovative model has created more than 1,600 quality jobs nationwide and generated hundreds of millions of dollars in local economic activity.

Bryant said that one factor that

“Our goal is to create quality jobs and world-class IT through U.S. onshore delivery.”

**RICHARD BRYANT
CGI SENIOR CONSULTANT**

influenced the company’s decision to open an onshore center in Waterville is the fact there are about 10,000 students located within a 60-mile radius of the City. He said that the intent is to recruit some of those students to stay in the local area when they graduate and they’ve been collaborating with other local business and technology groups to make that happen.

Bryant said they’re very involved in the local community and participate in Tech Night, a monthly meeting of regional technology experts.

The Harold Alford Foundation recently announced that it will contribute \$5.5 million to a student debt relief program for students living and working in Maine. The program “Alford Leaders” will pay up to 50 percent of college loan debt for a qualifying student in the fields of science, technology, engineering or mathematics, who commits to work in Maine for five years.

Maine Technology Group

Another company working to meet the rapidly growing IT needs of local businesses is Maine Technology Group, a Managed Services IT company.

“Implementing managed services to a trusted and competent IT company allows existing employees to focus on other important business functions which they’re trained to perform,” said MTG president Scott MacDonald. MTG offers 24-7 help desk services for computers and servers, managed network and managed firewall services.

One of the advantages of managed IT services is that computer

problems can be addressed as soon as they are discovered. MacDonald said that many people wait until a problem gets worse before they seek help. He said that often people don’t even know there is a problem.

With its managed IT technology, MacDonald said that his company is able to detect problems right away and usually can fix the problem before any real damage is done.

According to their website at www.mainetechgroup.com, “Common IT problems across all employees cost Fortune 100 companies alone more than \$100 billion dollars annually.”

Something unique about MTG is that it doesn’t charge an hourly fee for repairs. Instead, business owners pay a flat monthly fee that includes repair services and that is to the business owner’s advantage.

“That means we’re going to get it repaired as quickly as possible,”

MacDonald said. “We’re not going to get paid any more if it takes longer.”

MTG does a lot of consulting with businesses regarding cyber security: The world we live in is a “very scary place,” MacDonald said. “Today it’s not a question of whether a business will get hacked, it’s when will they get hacked and how ready are they to withstand the reputation and financial fallout.”

Besides Managed Anti-Virus and Firewall security, a very popular product offered by MTG is NetGuard. MacDonald said that it blocks up to 99 percent of vulnerabilities, crypto viruses, and malware programs that end users inadvertently click on or download.

“It saves a lot of expense and potential problems for businesses,” he said.

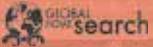
More TECHNOLOGY, PAGE 45

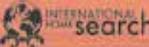
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“Implementing managed services to a trusted and competent IT company allows existing employees to focus on other important business functions which they’re trained to perform. Today it’s not a question of whether a business will get hacked, it’s when will they get hacked and how ready are they to withstand the reputation and financial fallout.”

**SCOTT MACDONALD, PRESIDENT,
MAINE TECHNOLOGY GROUP**



To make room for their continued growth, they will be relocating to a 5,000-square-foot facility at the Hathaway Creative Center on Water Street in Waterville by the end of the year. For more information, call 692-0955 or email info@maine-techgroup.com.

Technology

CONTINUED FROM PAGE 44

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Cybersecurity and IT classes are the new future

SUBMITTED BY UMA

Growing cyber attacks, demand for safe and secure data and other concerns mean that companies need professionals to keep their information safe. Cybersecurity and IT professionals are in high demand in Maine and across the nation.

Cybersecurity professionals report an average salary of \$116,000, or approximately \$55.77 per hour. That's nearly three times the national median income for full-time wage and salary workers, according to the Bureau of Labor Statistics.

From auto mechanics seeking retraining for lucrative high-tech jobs, to people who love to learn new things all the time, this a degree for everyone — offered at University of Maine at Augusta and University College.

Olivia Seibel, CIS graduate from the University of Maine at Augusta who is now a LAN administrator and support specialist at Camden National Bank said the courses worked for her.

"College prepared me for my job in IT because I am always learning ... This was a new field to me at the time, though I did dabble in some techie stuff," Seibel said. "I worked really hard, but excelled in my classes because of the wonderful (UMA) instructors and students that I was blessed to work with."

Deborah Meehan, Director of University College at Rockland said gender bias has no room in the program.

"College prepared me for my job in IT because I am always learning ... This was a new field to me at the time, though I did dabble in some techie stuff. I worked really hard, but excelled in my classes because of the wonderful (UMA) instructors and students that I was blessed to work with."

**OLIVIA SEIBEL, CIS GRADUATE FROM
THE UNIVERSITY OF MAINE AT AUGUSTA**

"Some potential students coming through the door are women who may be fearful of technology and then, all of a sudden, they start taking CIS courses. They love it! Too often we stereotype the CIS student. We hope to encourage more non-traditional students to try it."

With billions of dollars in global losses due to cybersecurity exploits, the need for trained experts is growing at an astonishing rate. The U.S. Bureau of Labor Statistics is predicting a 37 percent growth in employment in the cybersecurity field by 2020.

Graduates with a B.S. in Cybersecurity will be prepared to fill these new positions, as well as a predicted gap in Maine's IT workforce, which will significantly improve the statewide prospect for excellence in the computer-based delivery of information security services.

Mark Goodridge, a lecturer at the

University of Maine at Augusta with over 20 years of experience working and teaching in the IT field explained.

"In Maine, there are some companies that just can't hire fast enough, and they are creating jobs at maybe five to 10 times the rate that the university system is creating (CIS) graduates," Goodridge said. "We're trying to fill a gallon bucket with an eyedropper."

Both Goodridge and Meehan are clear: people looking for a professional career should consider exploring CIS. In their experience, sometimes it's the unlikely candidates who excel in CIS programs. Those same students then move into highly satisfying careers that pay very well, right here in Maine and in their local communities.

CIS Program details

UMA's CIS program is available statewide through several types of

instruction: face to face, interactive television, videoconference and online instruction. These methods allow very convenient scheduling for students. Contact UMA Enrollment Services at 1-877-UMA-1234 for more information.

One other attractive characteristic of the CIS program is the opportunity to enter into a paid internship while pursuing the degree.

"It's like a 90-day job interview and the rate of hiring after an internship is very high," Goodridge said.

Scholarships for first-time students as well as those returning after an absence are available through University College Centers.

University College Centers allow you to learn where you live — bringing the college classroom to you. Study part-time or full-time, onsite or online, even combine onsite and online learning to experience the best of both worlds. You can earn a CIS degree or certificate from UMA at a University College Center as well as more than 100 other degrees and certificates from one of the seven public universities of the University of Maine System.

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In addition to associate degrees and certificates in popular career and technical fields, such as computer technology, criminal justice, medical assisting, automotive, electromechanical and precision machining technology, the College offers associate in arts degrees in general studies or liberal studies, programs designed for transfer to a four-year college or university. We even have a transfer advisor to show you the way.

The CMCC Mustangs participate nationally in the

USCAA (United States Collegiate Athletic Association) and locally in the Yankee Small College Conference. The College offers baseball, basketball, hockey, soccer and cross country for men, and softball, basketball, soccer, volleyball and cross country for women. Plans are underway for new athletic fields on campus to open next year.

At CMCC we believe learning takes place both inside and outside the classroom. The College offers many ways for students to become more involved in our campus community. Join one of our many student organizations, socialize in one of our student lounges, or work out in the fitness center—the choices are many!

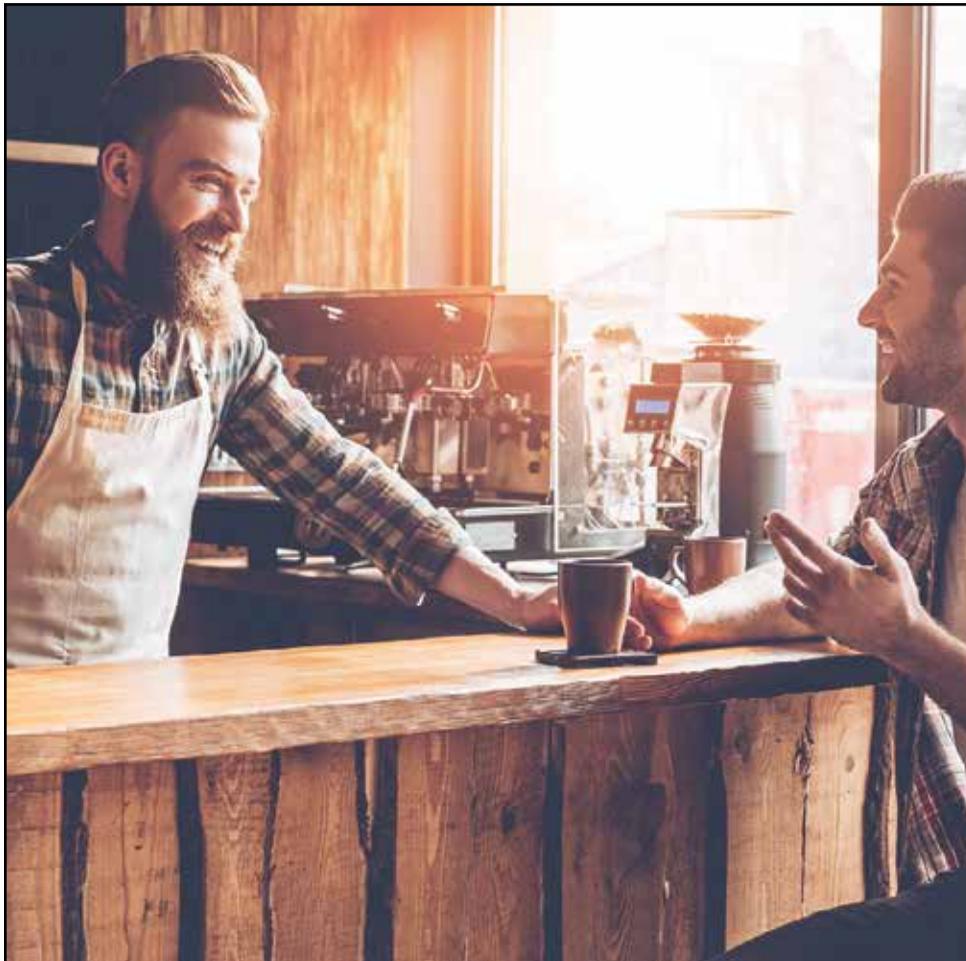
The College offers three living options for full-time students: Rancourt Hall, a four-floor residence hall overlooking Lake Auburn; Fortin Hall, which includes a large game room and lounge; and a two-building apartment complex. In addition to the benefits of being close to classes and campus activities, students feel at home on our safe, well-lit campus.

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Banker offers tips for getting a small business loan

BY ANDREW SILSBY,
President and CEO of
Kennebec Savings Bank
Special to the Business Journal

Here in Maine, small businesses are anything but small. Ninety-five percent of Maine employers have fewer than 20 employees, but these small businesses are contributing to our state economy in a big way.

In order to grow and succeed, business owners often need a loan or line of credit, and this is where your banker can be the most important person for your business. As someone whose entire career has been in the banking sector, I have seen numerous small business loan applicants come through the doors of Kennebec Savings Bank and I have some advice I'd like to share—because as a banker, I know firsthand that we want to help your business thrive.

Understand the banker's perspective. You need to know what it is that a bank looks for when it considers giving a loan.

All lenders are taught to ask themselves, "Would you give this person the money if it was your own?" Banks are typically risk adverse, so it is the applicant's responsibility to thoroughly demonstrate to the bank that he or she is a good risk; is this a good investment for the bank's money?

A person needs to show that he or she has a very clear and actionable plan to be able to pay the bank back. If you want to open your own cupcake bakery in Winthrop, do you know why this will be a success? What is your competition? Why is your product a value to the community? Think of all the questions a banker will ask you well before you come in to ask for loan. Ask another small business owner about the experience with getting a loan. Learning from another person's successes AND mistakes is doing your homework before the test, rather than leaving it to chance.

Consider collateral and cash flow. In previous times, banks were focused solely on collateral, such as homes and equipment, but



Contributed photo

Andrew Silsby is president and CEO of Kennebec Savings Bank. He has worked in various capacities in the banking sector since 1986 and has been a lender at Kennebec Savings Bank since 1993.

today it's about collateral and cash flow. Your business's cash flow is the primary source or repayment, while collateral is the secondary source, so both are important to a bank.

This is where your bookkeeping comes in—you must have good invoicing and collections practices already in place. If you have inventory, managing that inventory is critical. However, when businesses get in financial difficulty, they typically squeeze their accounts receivable and reduce inventory.

Remember, the bank is focused on getting paid back and will not lend to a business it views as risky. Bankers are looking at what's going to generate the cash to make the loan payments and if you can't use your accounts receivable or inventory for collateral, you may need to be willing to put your home up as collateral.

Many people are hesitant to

do that. If you are willing to risk putting your home on the line, it is seen by the banker as a clear sign that you are 100 percent committed to the success of your company.

Do you manage your money well? Before you ask for a loan, be prepared to demonstrate that you handle your money well. People need to learn how to manage the following:

- Payroll
- Invoicing for work performed or products sold
- Accounts receivable and collections
- Sales tax and income tax
- Red tape/bureaucracy/paperwork

You must prove to your lender you are worth the risk of a loan, and that means showing you can

handle your business. Running a company means you have to keep good records, pay people on time and ensure you have proper cash flow to do so, and invoice and then collect in a timely manner.

I have had people come in to ask for a loan with a shoebox of random receipts and invoices, expecting me to make head or tails of it and determine their qualification for a loan. Another small business owner hadn't sent out invoices in several years, so basically had done work for free, had not been paid for that work, but was in asking for a loan.

Ensure you have a great team. The majority of Maine's small businesses have fewer than 20

More LOANS, PAGE 49

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Loans

CONTINUED FROM PAGE 48

employees and most are sole proprietors, with these individuals being industrious and able to fill multiple roles.

But, most people are not good

at all things, so you need to have a professional team behind you: your lawyer, accountant, banker and maybe even a business coach. These people might seem expensive on the surface, but it is sometimes more expensive not to have them. If you don't know how to handle bookkeeping, get a bookkeeper. The money spent will save you time and headaches and help

you in your loan application.

When you come into the bank, a judgment will be made by the lender about whether you are someone who can run a successful business or not. It's important to have a leadership team supporting you.

Be objective. Would you give yourself a loan? At the end of the day, bankers want your business

to be successful but it is simple: the bank is in the business of being paid back. Bankers ask themselves, "Does it make sense to make this loan and what's the likelihood of being paid back?" You want to make a good impression so they will invest in you—treat your loan application as you would a job interview. Dress nicely, be professional, and be prepared.

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Maine farms make CSA shares a year-round endeavor

BY MARY POLS

Portland Press Herald

About nine years ago, Tom Harms noticed some long faces in October. His family farm, Wolf Pine Farm in Alfred, was wrapping up its summer CSA and customers were picking up the last boxes they'd been receiving all season as part of the farms Community Supported Agriculture shares.

"They were all sad, like, 'Now you are going to make us go back to the supermarket until next June?'" Harms said.

That's when Harms and his wife and farming partner Amy Sprague decided to venture into the world of winter CSAs as a means of keeping customers year-round. The Maine Organic Farmers and Gardeners Association doesn't track numbers of winter CSAs, but the practice is increasingly popular with young farmers who are pushing the boundaries of four-season agriculture.

But even with more and more fresh produce available in the state year round as farmers employ high tunnel or even heated greenhouse methods to grow in Maine, winter CSAs are not for the faint-hearted. As a farmer, you've got to come up with the goods at a time when the world is brown and grey and white. And you don't get a season "off." Not that most farmers don't work year-round anyway, but most get a break from customers when the snow flies.

How to find a CSA that's right for you

Harms took a popular approach, forming an alliance with other farmers throughout Maine and beyond. For his meat share, he found a farmer to supply grass-fed beef from Vermont, for instance, and Sprague started planting more root vegetables on their home farm.

Now they have over 400 customers in a winter CSA that serves up goods from roughly 15 vegetable farmers and five other producers who rotate in and out depending on what's available. It could be mushrooms from Mousam Valley in nearby Sanford. Or he might call up his friend Jim Amaral at Borealis Breads.

"I just reached out to him and said, 'Jim, do something fun.' So he gets to have 400 guinea pigs in my shareholders, eating whatever he makes with ancient grains or whatever he is playing around with that day."

Harms and Sprague haven't sold their produce at farmers market in years, and though Harms said he misses the



Staff photo by Derek Davis

Kim Schutski loads a van with Wolf Pine Farm vegetables before heading to Portland to deliver summer CSA shares. The Alfred farm has 400 customers who participate in its winter CSA, which includes goods from other food producers, too, through a farmers alliance.

socializing somewhat, the year-round CSA is more reliable.

"One of the more awesome parts of it is that all of your food is sold and you don't have to worry about rainy days and busy times and all of the other stressors of the farmers market," Harms said.

Jill Agnew of Willow Pond Farm in Sabattus has the double distinction of being the first farmer in Maine to adopt the modern CSA model—back in 1989—and the first to run a winter CSA, which she started that same year.

The farm already had an orchard to bring in customers in the fall; while they were picking up apples, they could take a box of say, root vegetables and other storage crops home.

"And I don't really care to leave the farm that much," she said with a laugh. She also got a nudge from her brother-in-law, whom she had been regularly supplying with bags of food from the farm. "He'd say, 'You know, a lot of people would be really into getting these bags of food.'"

The year-round aspect of her CSA never daunted her.

"I'm always up for a challenge and the whole concept of it just made so much sense to me," Agnew said. "Everybody eats root crops all winter, and we were all behind the idea of encouraging people to eat food seasonally and locally."

She set up some satellite pickup locations, including one at her sister's house

in Falmouth, but she also has customers who come to the farm, where she stocks other goodies, like her chevre, meats from Farmers' Gate or value-added products, such as gingered carrots.

Flexible spending accounts

Not every winter CSA works out. At Oyster River Winery, farmer and wine-maker Brian Smith started one a couple of years ago that was straight out of a Currier and Ives print: Meats and cheese and bread from local farmers and producers, topped off with wine from Oyster River and delivered by a horse-drawn wagon along an 11-mile route in the Rockland area.

But there were logistical issues, including the complications of liquor laws that kept other members of his alliance from helping with deliveries. Smith said he might revisit a CSA in the future, but for now he's selling wine in his club.

More CSA, **PAGE 51**

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CSA

CONTINUED FROM PAGE 50

A tempting winter months bacon and sausage club run out of Old Crow Ranch in Durham (5 pounds every four weeks for \$60) is also on hiatus, said farmer Steve Sinisi, thanks to equipment and labeling issues. He's focusing instead on sales of whole animals, predominately through area butchers. "Our meat ordering system is really like a modified CSA," he said.

Most winter CSAs have at least a slightly modified approach.

Another longtime player in the year-round CSA game, Nezinscot Farm in Turner, uses the term CSA, but participants in that "all-diet CSA" program don't get deliveries. Instead, they pay a lump sum in advance and are invited to shop in Gloria and Gregg Varney's farm store, where they can get everything from craft supplies to farm cheese, meat and canned goods.

In the 20 years Gloria Varney has been running her CSA this way, she has never wanted to shift to a more traditional CSA model.

"It's a lot of work to put together boxes," she said. And this way, customers can choose to spend only \$10 one month and \$300 the next, depending on their needs.

Then there is Sara Tryzelaar, an herb

farmer in Casco who makes skin-care products and tinctures and sells them through her Etsy shop and through a monthly, year-round CSA. Or as she calls it, a CSH, with herbalism standing in for the word agriculture. Tryzelaar is in her seventh year with the CSH and has between five and 30 people in it at any given time. She tailors packages to individual customer needs and to seasons. So in the spring, customers get a homemade bug spray, and in the fall, something to help with the arrival of cold season.

"The cool thing about using local plants is that a lot of the plants that are ready to harvest go along with what you might need at that time of year," she said. "I just harvested elderberries over the last few weeks and am making tinctures."

Clearing out the competition

As Tryzelaar notes, winter CSAs are just starting to become a bigger thing, an area of agriculture growing naturally into a void.

"I actually like to focus more on the winter as far as advertising because summers are a little crazy," she said.

At Wolf Pine Farm, the farmers took a hiatus from summer CSAs for a few years and when they tried to get back in, found the competition stiff.

"It has been really challenging to get our numbers back to where they were on the summer shares," Tom Harms said. "We

celebrate the success of the movement, but it is getting more crowded."

Other farms said they, too, favor their winter CSAs because the off-season is so much less competitive. North Branch Farm in Monroe runs a winter share from mid-October to mid-February. They started the winter CSA in 2011 and have about 55 families who sign up regularly (they're still signing people up for 2017-8018). It made good business sense.

"There were over 20 farms in Waldo County doing summer CSAs this year and only three doing winter CSAs," said farmer Seth Yentes. "Also, I like doing the crops (for a winter CSA). They are high-calorie crops instead of light, pretty things." Vegetables like buttercup and delicata squashes.

The biggest challenges are storage and packing. "Because sometimes things freeze," Yentes said.

Sharify

The logistics can be brutal, says Harms of Wolf Pine. He might be receiving a pallet of potatoes for the alliance's CSA at the same time as he's negotiating processing chickens from his own farm.

"I spend a lot of quality time with an Excel spread sheet," he said. He tries to inventory shares as efficiently as possible for equal distributions. "Sharify. That is my verb of the day."

If that's the verb, teamwork is the noun for alliances like his at Wolf Pine. The Foot Hill Farm Alliance is comprised of five farms in Western Maine and just over the border in New Hampshire. All the farmers have connections to Tom Earle of Earle's Family Farm in Center Conway, New Hampshire, and they all contribute a little something different to the vegetable winter CSAs they've been running for about six years.

"It's more about sharing the actual crops," said Dylan Watters of Old Wells Farm. "Like we don't really have the land base to grow a lot of potatoes, but other people do. And three or four of us have high tunnels." Next week, he said, he'll be pulling out the tomatoes and planting spinach, lettuces and bok choy, all for the alliance's winter CSA. It takes a lot of planning and balancing among the five farms to pull off a group CSA, he said.

"There's a lot of teamwork involved," agrees Natalie Beittel of Hosac Farm, one of the Foot Hill Alliance Farms. They get together to discuss crops and to get boxes ready for distribution. "It is pretty fun."

But Tom Harms of Wolf Pine might have the champion of fun winter CSA distribution models. They arrange pickups of shares at craft breweries in Portland, Kittery and Lewiston—just in case anyone needs a case of beer with their box of veggies.

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KVCC's Liberal Studies program offers transfer options, flexibility

STAFF REPORT

Kennebec Valley Community College's liberal studies program may be the solution to a dilemma facing many high school students: Do I go to college? If so, where? What do I really want to do? How do I prepare for a good-paying job?

"I learned how to learn here."

FORMER KVCC STUDENT

Answers to those questions might be found at KVCC in Fairfield, where students can take a "Career Decision-Making" class.

The course aims to help students find out what they like to do and what salaries are available for jobs in different fields, according to Mark Kavanaugh, chairman of the Department of Social Sciences.

"Many high school students may not have an exact idea of what they want to study, but know that college is the route to where they

need to end up," he said.

"Getting a degree might be someone's Plan B — for some, a job is a way to fund their lives," Kavanaugh said. "For others, they may have a passion, but realize that they need a skill or education to provide a means to eat. A liberal studies or associate's of arts degree offers that."

Liberal studies programs are somewhat misunderstood — some assume it's a basket for a mix of courses with no real core. But Kavanaugh said the programs are flexible enough so that students can sit through a few courses before determining if there is another program they'd like to enter. There is really no risk, he said, because the majority of the courses would make up core requirements for nearly any major.

Once under the liberal studies umbrella, advisors like Kavanaugh work with students to align course work in such a way as to allow for



More KVCC, **PAGE 53**

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KVCC

CONTINUED FROM PAGE 52

transfer into another KVCC program, or to work toward completion of the associate's of arts degree, with an eye to then transferring to a four-year college.

Kavanaugh said that KVCC is currently working on a new psychology program, with the plan for availability in the spring 2018 semester. One of the reasons for this offering is that social science is the second most popular major in the U.S. This should come as no surprise, given that psychology plays an integral part of nearly every occupation.

"Even an associate's degree in psychology teaches skills for how to deal with people," Kavanaugh said. "Conflict management and problem-solving skills learned gives one an advantage, no matter what you do in life."

Carrie Hall, co-chair of the Liberal Studies Department, added that there may be several reasons for choosing this route.

"It is a place to do some career exploration," Hall said. "Some students complete the associate of arts and en-

ter the workforce directly — but most use it to transfer into another KVCC program, or four-year school.

"No matter where you go, there are certain general education courses that you need," she added. "This is a great place to get that started, or completed — at a much lower cost. KVCC is approximately one-third the cost of a state university."

In addition, recent changes in state law allow for block transfers at all community colleges and state universities. This means that the university systems accept the entire block of 34-35 general education credits from KVCC, coursework that can generally be completed in one year, with targeted advising.

Hall, a firm believer in community college education, added that many students, once they try KVCC, they find that they enjoy the small class size, degree of instructor interaction, and the entire school setting — and they stay.

Hall recalls a student who came to the school, not having enjoyed his high school experience, and without a large degree of self-confidence. But he flourished with the support that he found at KVCC, she said. This student shared with Hall: "I learned how to learn here."

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Research shows ways to conserve energy around the office

Conservation methods can help save energy and preserve natural resources, but business owners may also be intrigued by the potential cost-savings. Utility costs vary depending on the size of a business, but the U.S. Small Business Administration notes that prospective business owners must estimate and include such costs when seeking loans to start their businesses. Estimated utility costs can be intimidating, especially for those owners who have never before owned their own businesses. Traditional conservation methods such as recycling and reusing are great ways to conserve and save around the office, but business owners also can embrace some other ways to lower their office energy costs while benefitting the planet at the same time.

- **Order an energy audit.** Many utility companies will conduct energy audits free of charge or for nominal fees. These audits typically include onsite visits, during which auditors will look for areas where business owners can conserve energy.

- **Determine how much space you truly need.** Current business owners and prospective owners can save substantial amounts of money and avoid wasting energy by giving ample thought to how much office space they truly need. Large office spaces may not be necessary for businesses that recently downsized staff, while those starting out may want to start in small spaces before upgrading to larger spaces if and when their businesses expand. Small business owners leasing their office space can speak with their leasing agents to determine if they can include a clause in their lease that allows them to move into larger spaces if the need arises before their existing leases expire.

- **Allow employees to telecommute.** Based on an analysis of data from the U.S. Census Bureau's 2005-2014 American Community Survey conducted by *GlobalWorkplaceAnalytics.com*, a typical business would save \$11,000 per person per year if it allowed its employees to work from home just half the time. Those cost-savings can be traced to numerous factors, and lower utility costs in the office as well as the need for less office space are among them.

- **Embrace green technology.** Many homeowners use programmable thermostats and other eco-friendly tech products to lower their monthly utility costs at home, and businesses can follow suit. LED lighting around the office can substantially reduce office energy consumption and costs, while business owners who own their office buildings might be able to install solar panels that will dramatically reduce energy costs and even pay for themselves over time. Conservation is not just for home, and business owners confronted with rising energy costs can find numerous ways to lower their energy expenses while simultaneously helping the planet.



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Credit unions: Helping small businesses succeed

BY NANCY P. MCGINNIS
Correspondent

Credit unions can move a business one step closer to success. "Trying to launch or expand your small business can be an intimidating experience," said Bruce Harrington, assistant vice president and commercial loan officer at Maine State Credit Union. "Applying for that loan can be a little easier at a credit union, where you are not only a borrower, but a member with an ownership interest and, therefore, with a say in how the institution is run."

Unlike other types of financial institutions, credit unions are "member-centric," Harrington explained, built around relationships with their member customers.

The goal of a credit union is to put its members' capital to work to make the community a better place, guided by input directly from the members themselves.

And credit unions can sometimes offer more flexible, friendly options and solutions than other financial institutions, he said.

Harrington joined Maine State Credit Union last May, bringing with him 12 years of experience in commercial lending at area banking institutions. The Maine State CU, the largest credit union in the state, has more than \$350 million in assets and three branches serving current and retired state

of Maine employees, as well as anyone who resides, works, worships or goes to school in Kennebec or Somerset counties.

While many Maine State CU members have automobile, personal and mortgage loans, Harrington was invited on board to grow and diversify the Credit Union's offerings by creating a similarly robust commercial loan department.

A million dollars' worth of new loans already have been secured in just a couple of months. Though there are exceptions, the target market for credit unions is generally comprised of borrowers seeking commercial loans of \$1 million or less. Part of Harrington's task is to identify and implement new approaches to make the Credit Union even more user-friendly, to meet the initial and ongoing financial needs of members representing small businesses and nonprofit organizations.

"Credit unions can offer prospective borrowers a quicker response time compared to some banks," said Harrington, who notes that he can often get back to the applicant with a decision in 24 hours, as opposed to two weeks turnaround in his prior bank experience. "With more front line decision-making, it's a streamlined process."

Harrington plays a supportive role.

"I don't like to say no," Harrington said with a smile, but acknowl-



Nancy P. McGinnis photo

Bruce Harrington, Maine State Credit Union assistant vice president and commercial loan officer, says that working with a credit union can be a great approach for anyone seeking to start or expand a small business in Maine.

On Capitol Street in Augusta, the main office of the Maine State Credit Union, is the largest credit union in the state of Maine.

edged that it's true. He typically arranges to meet face to face with the prospective borrower, often in a coffee shop or on site at the individual's place of business, if it already exists, to get to know the person and the business better.

Harrington will review the business plan, inquire about cash flow and sources of repayment, what real estate or equipment is

More CREDIT UNIONS, **PAGE 57**

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Credit Unions

CONTINUED FROM PAGE 56

available to be offered as collateral; and, for those who have been in business for a while, peruse the track record and financials, and projections related to expansion or acquisition of real estate.

If, on review, the realistic prospects for a loan approval are not promising, instead of a flat rejection

Harrington will point out what needs to be addressed, while also pointing the individual in the right direction to find further guidance and resources.

These might include the small business development center assistance offered through FAME (Finance Authority of Maine) in Augusta; the Mid-Maine Chamber of Commerce in Waterville; or Coastal Enterprise, Inc., which fosters rural business development by integrating financing solutions with industry expertise.

Harrington is intimately familiar

with these resources and what they offer, thanks in part to other hats he wears: he is board chair of the Mid-Maine Chamber of Commerce, treasurer and trustee of the Maine Rural Development Authority, and economic development chair for the Town of Fairfield, where he resides with his wife and four children.

Harrington's passionate enthusiasm for helping people achieve financial success in business is also reflected in his adjunct professorship at Thomas College, where he teaches Financial Management in

the MBA program. At the Maine State Credit Union, he is developing an online educational video series to be launched in the coming year about how to financially prepare to start or expand a small business.

"It's refreshing to be able to help Maine small businesses get started, and established ones achieve milestones as they become even more successful," Harrington said. "And it's rewarding to be part of a credit union where we can take pride in playing a role in these community success stories."

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Put the 'fun' into your next fundraiser

Fundraisers aim to raise awareness of a certain cause and generate income to foster charitable efforts. Fundraising can be hard work and often requires an investment of both time and energy, but the end result makes those efforts well worth it, especially when the event is successful. One way to make sure fundraisers are well-attended and effective is to focus the event on something entertaining. Fundraising parties can take many shapes and forms, but those that guests find fun might ultimately prove more effective and successful. When planning a fundraiser, gear the party around the likes and interests of your expected guests. Here are some additional

suggestions for hosts hoping to throw a fun and successful fundraiser.

- **Form a committee.** Fundraising should be a group effort; the more help you receive the more smoothly it will run. Association Works, a Dallas-based fundraising consulting company, advises that fundraiser committees be formed as early as possible, ideally several months before the party is scheduled to take place. This affords ample to spitball ideas and plan the event once a theme has been chosen.

More FUNDRAISER, **PAGE 59**



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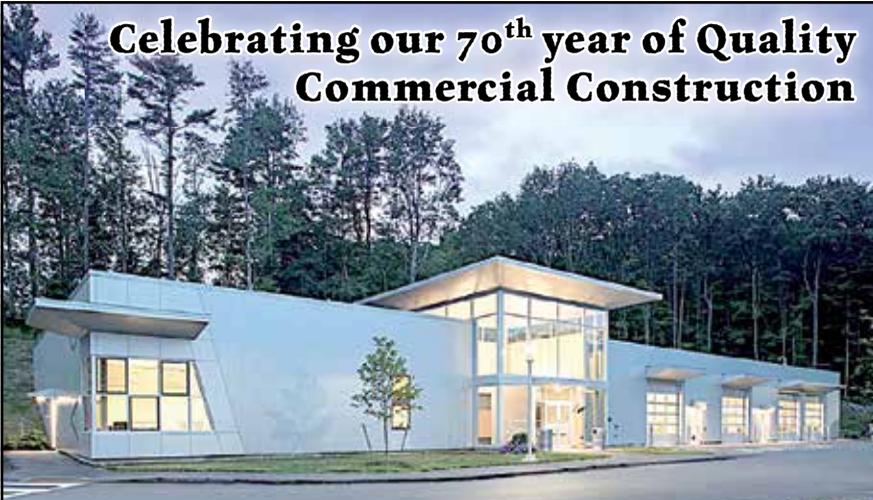


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Fundraiser

CONTINUED FROM PAGE 58

- **Decide on the type of event.** Look around in your local community and within the organization to learn which types of events have already proven successful. Figure out if you can utilize materials you already have or receive assistance from people you know. One way to keep overhead low is to find out if certain items can be donated to the party. For example, a caterer may donate food in exchange for free advertising.

- **Find the right venue.** Hosts should plan fundraisers before choosing a venue, rather than vice-versa. Determine whether you will have exclusive access to the location or if the venue will be hosting another event concurrently. Look for amenities such as adequate parking or proximity to transportation and major roadways.

- **Decide on a fun theme.** Themes can help sell an event and

enhance the fun factor. Explore the following themes as a way to jump-start your own creative ideas.

Old-fashioned garden party: Serve finger foods, tea, scones, and punch, and arrange for live music from a string quartet.

Pool/beach party: Invite guests to cool off in the waves or in the controlled environment of a pool or water park.

Game night: Use a carnival theme to excite potential donors. Proceeds from games will go to charity, but include some take-home prizes for the winners as well.

Concert: Contract with a local band or musician to provide entertainment.

Costume party: A masquerade ball or another themed costume event can up the entertainment factor for guests.

Dance party: Relive the days of school dances by hosting your own dance. Attendees can dance the night away while remembering the joys of their youth.

Make fundraisers more fun by hosting entertaining events that raise money for good causes.

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CHRIS PARADIS
WORKFORCE DEVELOPMENT SPECIALIST

Paradis earned a Master of Science in Business Management from Husson University and has more than 20 years of marketing, sales and international business experience. He has been with CMCC as a training specialist 6 years.

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Increasing productivity at work can roll over into life choices

In today's competitive job market, individuals need to channel all possible assets to get ahead. Working more efficiently and improving productivity can be an advantage to anyone. Despite the technological advancements available to help streamline tasks, many workers admit to being side-tracked during the workday and may need pointers to improve their efficiency on the job. Productivity at work can trickle over into habits that can be utilized at home and elsewhere. The following are several ways to improve productivity levels.

- **Determine how much time you spend on common tasks.** Take a day to calculate how much time you're devoting to certain parts of your workday. For example, is email correspondence bogging you down

for several hours? Once you have a clearer picture of how you are spending your time, you can develop an effective plan to maximize your work hours. Acknowledge that you can't run like a robot. The human body does not do well with prolonged multitasking. One of the strategies for being more productive is to work for an hour to an hour and a half, then take a break.

- **Change your hours.** When possible, explore flex time with your employer. Getting to work before everyone, or coming in later and staying after traditional hours can lead to greater productivity. There will be fewer distractions and less rush-hour traffic, and you can reap a greater sense of accomplishment.

More PRODUCTIVITY, PAGE 61



Evidence suggests that work meetings can be a time drain. Find a different way, such as through group texting, to solicit insight from co-workers.

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Productivity

CONTINUED FROM PAGE 60

Consider working a weekend day and taking off during the week. Then you'll have the added benefit of getting personal tasks done while others are at work. Work as a team. Have some

trusted people on your team to whom you can assign important tasks. Find colleagues that excel in certain areas and tap their strengths. With various wheels in motion, jobs can get done more quickly.

- **Stop multitasking.** Psychologists have determined that multitasking can bog down productivity. According to the American Psychological Association, the mind and brain were not

designed for heavy-duty multitasking. Individuals think they're getting more done, but they may not be handling tasks effectively. Instead, focus on one job at a time and only move on once it is completed.

- **Write things down.** A to-do list floating around in your head can become overwhelming. The physical task of writing things down and crossing items off the list one-by-one can

help you sail through tasks effectively. If you're a mobile person, jot the list down on the notes function of a smartphone or use a task app that syncs with calendar functions.

- **Schedule fewer meetings if possible.** Meetings can sometimes be a waste of time. Before reserving the conference room, see if a resolution can be made via group text, email or other correspondence.



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How to select a health insurance plan

Employers and individuals may begin to shop around for new health insurance plans as the fiscal year comes to a close. Cost and the proximity of doctors and medical services often motivate consumers to switch their insurance plans. According to the Kaiser Family Foundation and the National Conference of State Legislatures, the average family plan in the United States costs almost \$16,000 per year, with employees enrolled in a company plan paying around \$4,000 of their own money. Finding a new health insurance plan can be challenging. With so many offerings, it can be difficult to find the best available option for you and your family. When open enrollment season arrives, understanding health insurance terminology and your own needs as a policy holder can help make your decision that much easier.

- **Verify network doctors.** Finding doctors you can trust can make all the difference when managing your health and the health of your family. If you already have a primary care physician and/or specialists you like, confirm that the new plan's network includes these doctors. Otherwise, you may be subjected to out-of-network costs that can quickly add up.

- **Make a list of your priorities.**

Relatively young and healthy individuals may have more flexibility with their insurance plans. However, those thinking of starting a family or people with a pre-existing health condition have to be certain an insurance plan covers the preventative care and other specialized screening tests/drugs they need.

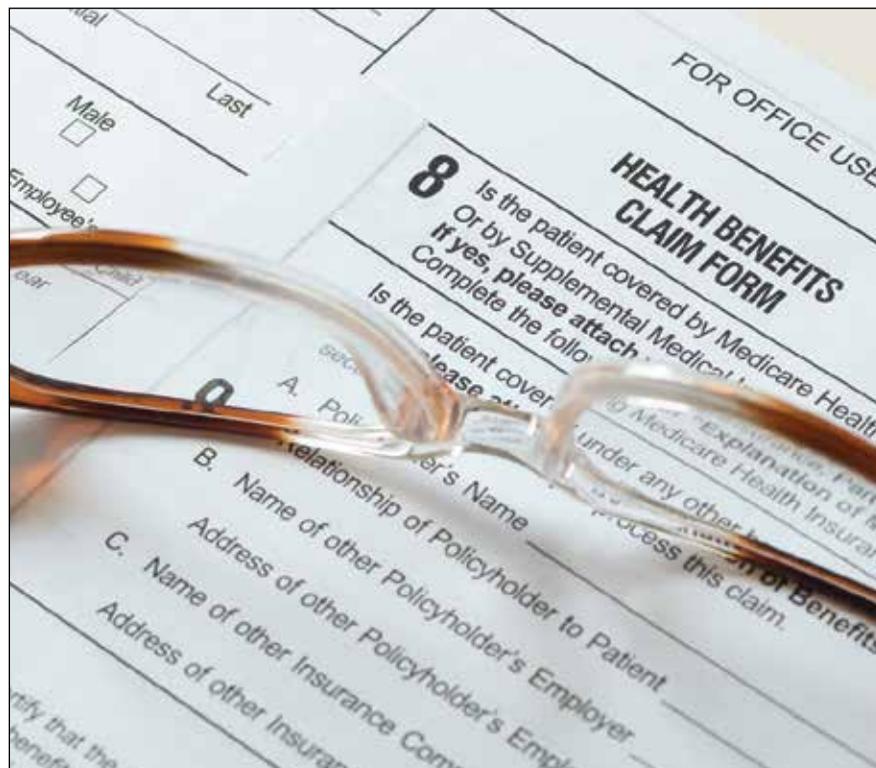
- **Understand your share of the costs.** Plans often are broken down into three different cost requirements for members: co-payments, coinsurance and deductibles. A co-payment is the fee charged by the doctor for each visit. Co-payments vary but may fall between \$10 and \$30 for primary care physicians and even more when visiting specialists. A deductible is an amount of money you must pay out of pocket before your insurance provider will begin to pay. For example, you may need to reach up to \$5,000 for generalized healthcare costs before the remainder of care for the year will be fully covered by the insurance plan. Typically, after a deductible is met, coinsurance will kick in. Coinsurance is a percentage-participation in the plan. That means the insurance carrier will pay a predetermined percentage of the costs, such as 80 percent, and then you will be responsible for the remain-

ing balance (20 percent). These fees help health insurance companies offset costs. You can seek plans that offer the lowest out-of-pocket expenses or ones that have higher co-payments and deductibles so that your overall insurance bill each month is lower.

- **Look for annual limits.** Some plans will put a cap on how many visits you can make to a specific provider in a given calendar year. If you must visit specific doctors many

times per year, look for plans that do not set limits on visits.

- **Don't forget prescription drugs.** Health insurance plans often include prescription drug plans. Check that medications you take are covered by a plan you are considering before buying the plan. Health insurance can be a tricky subject. Investigating all of the options and basing your decision on need, and not necessarily price, can ensure you get the plan that is right for you.





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Get the facts on life insurance policies

Life insurance provides financial security in the event of a person's death. Such insurance is a key element of estate planning and something all adults must consider. It's smart to purchase life insurance at a relatively young age because the cost can be lower. Some people put off the process because it can be overwhelming.

• **Determine the amount of insurance you will need.** Make a list of expected expenses after you pass away. These may include any residual mortgage payments,

school tuitions, automotive payments, or funeral expenses. In addition, approximate how much your family will need to live comfortably in your absence. Online calculators can help determine life insurance coverage needs.

• **Decide on the type of policy.** Life insurance policies come in two broad categories: term and whole life. Term life insurance may be less expensive upfront, as it only provides coverage for a set number of years. It will only pay out if

the policy holder dies during this 'term.' Whole life insurance, also called 'cash value,' usually costs more, but accumulates a cash value that can be borrowed against, and it pays out whenever a person passes away.

• **Choose among reputable companies.** You want to ensure the life insurance company you pick will be around for years and has a strong reputation, so give ample consideration to each company you explore before making a

final decision.

• **Know the waiting period.** Many policies establish a period of time on policies wherein there is very little cash-out value and the company will not pay out the full death benefit. This may be a year or two after opening the policy.

Discuss this information with the insurance agent. Life insurance can be a smart financial choice, helping men and women rest easy that their families will want for nothing in the wake of their deaths.

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Real estate investing for beginners

On the heels of a recession that saw home values drop, many would-be investors have shied away from buying investment properties. But real estate has historically remained a sound investment, boasting a long-term appreciation rate that makes it a worthwhile investment for those who can withstand temporary setbacks in housing prices and hold on to their properties over the long haul. But investors are often nervous as they look for their first properties. Uncertainty about housing prices aside, investing in real estate also is risky, and first-time investors need to be comfortable with such risk in order to make the most of their investments. The following are a few things potential real estate investors should consider as they decide if investing in real estate is right for them.

Personal ability

Real estate investors typically have tenants, and those tenants inevitably have needs. Investors who have experience as contractors may not find it difficult to renovate a property and make it more attractive to tenants, nor are they likely to be inconvenienced when minor issues on the property need to be addressed. Investors with no such experience will need to hire contractors to do the work for them, cutting into potential profits down the road. In addition, investors who don't have the ability and/or the time to address minor issues like a clogged drain or a drafty window on their own will need to hire a property management firm to tend to such needs. Such firms are effective, but also expensive, further cutting into your profits. Even those investors with contracting experience may have little or no knowledge of how the leasing process works,

forcing them to rely on a real estate firm to write up leases and ensure all leases stay current. This, too, can cut into an investor's profits. Investors who don't bring any relevant expertise to the table can still make a profit from their real estate investments, but those profits likely won't be as significant when outside companies must be hired to ensure the property is in good shape and all necessary documents are in order and up-to-date.

Time

Real estate is often a time-consuming investment. Tenants pay good money to live in attractive rental properties, and those tenants will have a host of needs that must be met. Investors must be sure they have the time to address their tenants' concerns, especially investors with no plans to hire property management firms. Potential investors who already have full plates at work and at home may not be able to devote the time necessary to make the most of their real estate investments, and therefore might be better off finding another way to invest their money. Time also must be considered when considering profits. Real estate is not the type of investment that turns a profit overnight. Even investors who are looking to invest in an up-and-coming neighborhood must be prepared to hold onto their properties for at least a few years, if not much longer, to maximize their investments. Though real estate is a sound investment, it is not a get rich quick type of investment, so investors looking to make a quick buck should consider alternatives before buying investment properties.

More REAL ESTATE, PAGE 65



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Real Estate

CONTINUED FROM PAGE 64

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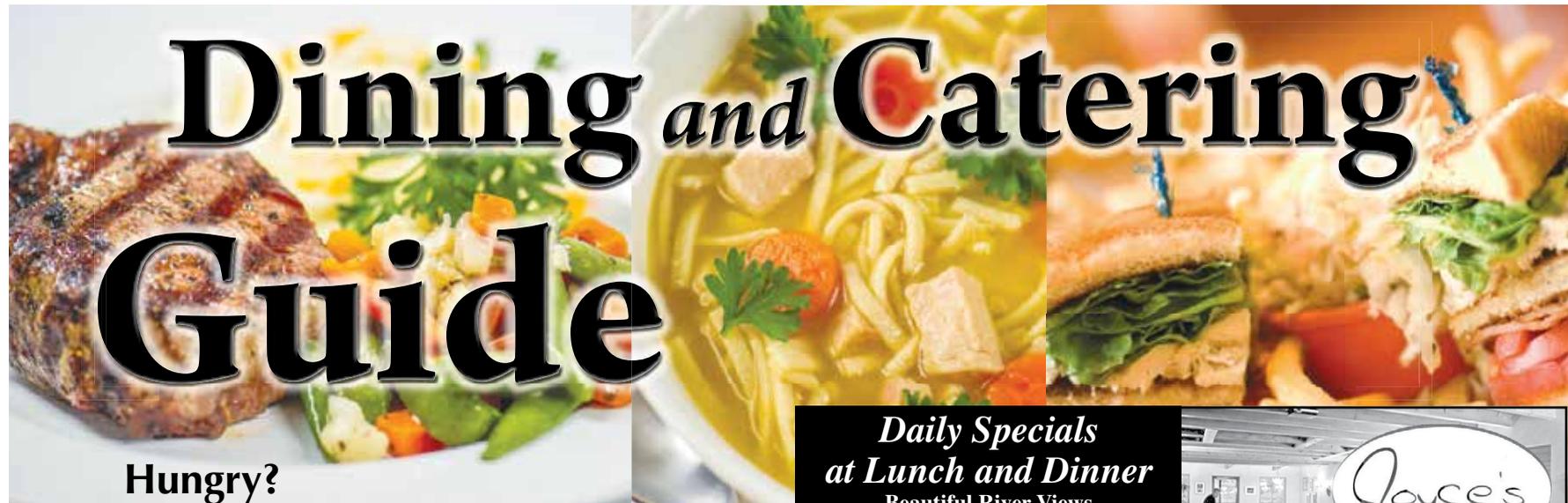
First-time real estate investors might be wise to choose a smaller property for their initial investment. Larger properties can be overwhelming to manage, and investors often rely on property management firms to tend to these properties. Such firms charge more to manage bigger properties, which can eat into investors'

finances. Veteran investors can handle such overhead costs, but first-timers might find themselves caught off guard upon realizing the gravity of their financial commitment. A good rule of thumb for first-time investors is to stick to smaller properties, only moving on to larger buildings once they are fully comfortable with all that comes with investing in real estate.

Costs

The cost of a real estate investment goes beyond the purchase price of the home. In addition to the mortgage on the property, investors must pay the taxes and insurance on the property, as well as any costs asso-

ciated with maintaining and managing the property. Certain tax breaks are available to real estate investors depending on where they live. For example, in the United States, taxes on the profits when a property is sold may be deferred if those profits are immediately rolled into another property (such a deferral is only available to those investors who arrange this exchange prior to selling the initial property). Potential investors need to consider all of these costs, and might want to hire a real estate lawyer to help them make the most of their investments and any profits they yield. But even hiring an attorney is an additional cost investors must consider before investing.



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Maintain your productivity when working from home

Telecommuting has grown more and more common over the last decade. Thanks in large part to advancements in technology that make it easier than ever before to connect remotely with coworkers, telecommuting is now something more and more companies are embracing. But those figures don't tell the entire story, as the rise of telecommuters has increased considerably since 2006, when the number of teleworkers grew by 26 percent over the year prior. Telecommuting can pay dividends for workers and businesses

alike.

Workers benefit from telecommuting in a variety of ways. Working parents find telecommuting drastically cuts back on or even eliminates childcare costs, saving them thousands of dollars per year. Working from home also saves workers' vehicles from the everyday wear and tear of driving to and from work, potentially adding years to a vehicle's life expectancy. Businesses also benefit from allowing

More WORK FROM HOME, **PAGE 67**



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Work from home

CONTINUED FROM PAGE 66

employees to work remotely.

Small businesses may need less office space if many of their employees work from home, saving them substantial amounts of money in rent. In addition, businesses who allow workers to telecommute may not need to spend as much on computers and other tools for their employees, as many

telecommuters use their own personal computers when working from home. While telecommuting can benefit employee and employer, the success of such an arrangement depends largely on the employees who will be working from home. Men and women who work from home often find they have more freedom at home than they did when working in an office, and how they handle that freedom will go a long way toward determining how successful they are at telecommuting. The following are a handful of strategies telecommuters can employ to ensure their work-from-home

experiment is a productive success.

- **Stick to a schedule.** Workers who still commute to work adhere to a schedule, and so should telecommuters. Sticking to a schedule will allow you to maintain the same level of productivity you aspired to when working in the office, and a schedule will ensure your personal life does not encroach on your professional life.

More WORK FROM HOME, **PAGE 68**



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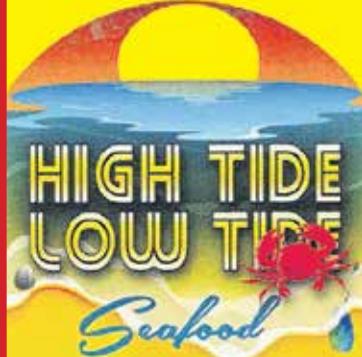
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Work from home

CONTINUED FROM PAGE 66

- **Let others know your schedule.** Though you're now working from home, your schedule likely has not changed. You may be able to sleep in a little

later because you no longer have to commute, but your workday is likely still eight hours. Once you have established your schedule, let others in your household, whether it's a spouse, your children or roommates, know when you will be working on a daily basis. This reduces the likelihood that your housemates will distract you or walk into your office while you're on a video chat or conference call with colleagues or clients.

- **Ask for a work phone.** Many companies who allow employees to telecommute will provide a phone for such workers. This phone is linked to the same network workers use in the office, and it's a wholly separate line from your personal lines at home. It's

More WORK FROM HOME, **PAGE 69**

Funeral and Cremation Planning

The Benefits of Pre-Planning Your Funeral

Coping with the death of a loved one is never easy. Dealing with a sudden, unexpected death of a beloved friend or family member can be even more difficult, especially for those people who have to make important financial decisions while grieving. To remove the burden and stress associated with funeral planning, many adults pre-plan their funerals. Adults can be as specific as they prefer to be when pre-planning their funerals, and doing so gives relatives peace of mind knowing that their loved ones' funeral services were conducted in accordance to their own wishes.

Pre planning a funeral may sound morbid, as few people want to think about their deaths or discuss dying with their families. But there are numerous benefits to pre-planning funerals.

- Pre-planning provides time to make the best decisions. Men and women who pre-plan their funerals have ample time to decide just what they want their memorial services to be like and how they want

to fund those services. Men and women trusted to make those decisions upon the death of a loved one will need to make those decisions more quickly and likely won't be in the correct frame of mind to make decisions that will honor their loved one's legacy.

- Pre-planning ensures your wishes are honored. Men and women who formalize their funeral plans will ensure their wishes are honored. That can give men and women peace of mind and will provide peace of mind to the loved ones they leave behind, who can attend funeral services knowing those services are being conducted in adherence to their loved one's wishes. Even men and women who discuss their wishes for their funerals with loved ones may not have those wishes honored if they are not put in writing.

- Pre-planning can help control costs. Pre-planning often includes men and women setting aside money for their funerals

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Work from home

CONTINUED FROM PAGE 68

important that telecommuters keep a separate phone solely for work so their personal and professional messages do not get mixed up, which can make it more difficult for men and

women to do their jobs.

- **Use the technology at your disposal.** One of the ways technology has made it easier to work from home is by providing a number of ways workers can stay in constant and instant contact with their coworkers.

- **But such technology is only useful if**

telecommuters make it work for them. Video conferencing allows telecommuters to conduct 'face-to-face' meetings with coworkers, while instant messaging is a valuable tool to stay in touch with coworkers who you work with directly. Use these programs to your advantage, and you'll notice you're not only more productive but also still able to maintain a personal connection with your coworkers.

Funeral and Cremation Planning

before they pass away. Knowing that a funeral, which can be expensive, is already paid for can provide additional peace of mind. Instead of worrying that their relatives will be forced to handle the burden of financing their funerals, men and women who pre-plan can rest easy knowing their insurance money and life's savings will be going to their surviving loved ones and not toward paying for funeral expenses.

- Pre-planning protects families faced with sudden death. Few people want to think about their deaths, and fewer still want to think about dying suddenly and/or dying young.

Pre-planning a funeral and setting money aside early can protect and help families faced with sudden deaths. That can be especially important for young parents, who won't want to leave their spouses and children financially destitute should they suddenly pass away. Pre-planning a funeral may not be something to look forward to, but doing so can protect families and provide men and women with some peace of mind.

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Experts explain health savings accounts

Navigating health insurance plans can be confusing. One health insurance product that's relatively easy to understand is a health savings account, or HSA. This type of account can help account holders save money on the costs associated with their health care.

What is an HSA?

HSAs are like any other savings account, except they can be used for medical, vision and dental expenses. HSAs are tax-advantaged, meaning that income can be deposited into an HSA before it is taxed. HSAs can only be opened and used in conjunction with a high-deductible health insurance plan, or those with a deductible of at least \$1,300 for an individual or \$2,600 for a family.

HSA details and eligibility requirements

Although HSAs have contribution limits, they're advan-

tageous in that the savings accumulated can be used to pay for non-covered, qualified medical expenses, such as co-pays, vision and dental care and even deductibles. HSAs may be established through an employer-sponsored insurance plan or through a bank or other financial institution. To qualify, a person must be under the age of 65 and have a high-deductible health insurance plan.

What are the advantages and disadvantages of HSAs?

There are advantages and disadvantages to HSAs. HSA account holders can control how their saved money is spent, and there's no risk of losing the money at the end of the year because it rolls over. Taxes are not paid on money going into the HSA. In addition, employers can contribute to HSAs, and account holders do not lose their

balances when they change jobs. Disadvantages include the challenge of setting aside money to put into the HSA, especially if finances are tight. One who has certain medical situations that are urgent may find that budgeting for an HSA is impractical.

A retirement saving vehicle

In addition to the other benefits mentioned, HSAs can be used as a way to invest in retirement. The resource NerdWallet—which offers financial tools and objective advice to help people understand their options and make the best possible decisions—says an HSA is a good retirement savings option, especially for high-income earners who can't make deductible contributions to a traditional IRA or any contributions to a Roth IRA. HSAs can help offset health care costs and even help with long-term financial planning.



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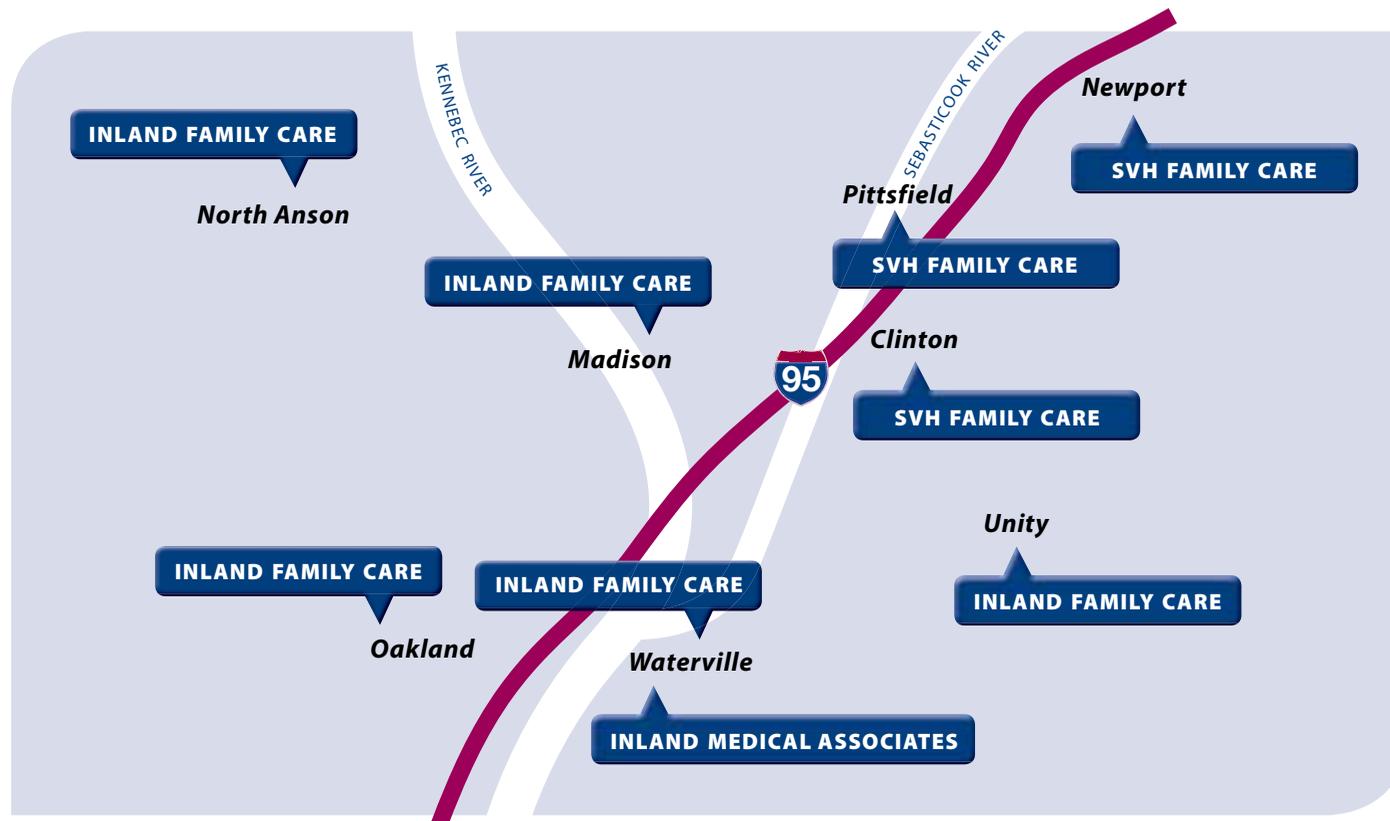
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