

CHAMBERNEWS

March 2008

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Bangor Region
Chamber of Commerce



WHERE HAVE ALL THE DOLLARS GONE?

Over the past few months, I've spoken with many people who are surprised at how often they are reading about organizations in Maine falling victim to employee theft, particularly embezzlement.

We are not talking about the occasional pen or legal pad of paper; we are talking some serious money. Just in the month of January we've seen thefts in the amounts of \$257K, \$26K, \$197K and "in excess of" \$900K!

Most people do not realize that as shocking as the news reports are, it is an even bigger shock to the organization that was victimized. They never suspected that it could happen in their organization. They never thought that the person charged with the crime could do such a thing.

How does this happen? How can it be prevented?

How it happens is relatively simple. In most cases, based on what has been published, it was a simple case of theft. Not some convoluted Enron scandal with several people conspiring to cook the books, but more like no one was watching, they were trusted, so they simply wrote checks to themselves or for personal expenses directly from the

company's checking account. In each case, I would wager that right up until the day these organizations noticed a problem they would have all said that none of their employees would steal, especially those responsible for handling the books or cash.

So we have established that fraud does happen, even in organizations that are small, close-knit with long term employees. How does an organization take steps to prevent themselves from becoming the next headline?

Below are just a few items that should be addressed in all organizations, regardless of size or type.

1. Perform a background check for all potential employees. This should include a search for prior criminal history, a credit report and a reference check from past employers.
2. Review your internal control environment. Do ensure that sole trust and responsibility is not placed on a single person. Review the bank statements for suspicious activity. Verify that payments received agree to the bank deposits in regards to cash versus checks. Personally sign all checks after examining

backup support including invoices, delivery slips etc. Know your vendors and when new ones are added.

3. Most people that commit fraud have no prior criminal record. People facing issues such as family illness, addiction, or mounting bills often feel a sense of desperation. Desperate people sometimes do desperate things. Ensure that your controls prevent the temptation of an employee thinking that they can borrow funds undetected.
4. Engage a professional CPA or CFE (Certified Fraud Examiner) to specifically review your internal control environment. The piece of mind and protection that a fresh set of professional eyes can give will pay dividends for years to come.

About Bob Brown:

Bob Brown is a CPA and a CFE (Certified Fraud Examiner) and a Partner with The CPA Solution, LLC. He can be reached at 207.947.0003 or Bob@cpaidea.com.

About The CPA Solution, LLC:

The CPA Solution is a premier provider of non traditional accounting services such as Fraud Prevention and Detection and Fractional CFO Services. Website: www.cpaidea.com

HOW WILL YOU SPEND YOUR TAX RETURN?

PERSONAL ECONOMIC STIMULUS PACKAGE

I know it's coming: tax return season. Most of my friends already know where they are spending it before it arrives. Do you already know where you are spending your tax refund? It is tempting to splurge that money on your hearts desire or buy a new big screen TV. And yes that will make President Bush happy since he wants us to shop until we drop to stimulate the national economy. After all, consumer spending represents more than two-thirds of economic

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SPENDING YOUR TAX RETURN CONT'

activity in the United States, so the fervent hope is that Americans will rush out and buy stuff.

What about planning? We have lived all year without that money and strategizing on ways to "reinvest" it might be the best thing for our own personal economics. So let's make sure we choose to spend our money in ways in which our own family or personal economic can benefit for months or even years to come.

Here's some suggestions:

Stabilize your Finances

- Start an Emergency Fund immediately
- Pay down your debt
- Refinance your home loan to make sure your home won't sink you

I know this doesn't sound like fun but the above can ensure survival on this rollercoaster of life. It's important to have 3 to 6 months of potential expenses tucked away in case the unexpected or disaster should strike. Plus paying off your short term, high cost debt will help your financial stability in the long term.

Invest in Yourself

- Enhance your skills, pay for education or take a class that could boost your career
- Make your home more energy efficient
- Seed your own business
- Do a home improvement project to increase the value of your home
- Give your car a little TLC to improve its longevity

Look around, I bet there is something you can do to improve your

income or reduce your expenses. Spending a little bit now can reap big rewards later. Even little things like replacing your lightbulbs with CFLs, putting in a programmable thermostat, getting a blanket for your water heater, or adding more insulation in the attic can significantly reduce your monthly energy bill.

Save for the Future

- Start a new car, vacation, or a home down payment fund
- Fund your IRA, 529 college saving plan, or Health Savings account
- Save for the holidays

All of us have dreams and wishes that if we plan ahead of time that can be realized with a little bit of planning and savings. Think about it: is a new car in your future? Wouldn't saving for it help make it happen more affordably?

Boost Your Spirit

- Take a mini vacation
- Give to others and donate to charity

If debt is under control and your savings is looking good maybe a donation to your favorite charity will make you feel good, help others, and it's tax deductible.

Word of Caution: whatever you decide to spend your money on, make sure you don't spend what you don't have: stick to the plan, wait for the refund to arrive, and don't spend more than you have.

For more information or tips on spending your tax refund visit: www.msnbc.msn.com, www.saveorspend.com, www.financeviewpoint.com, www.mommysavers.com, and www.cnn.com

WORKPLACE SEMINAR SERIES STARTS IN APRIL

The old adage that "an ounce of prevention is worth a pound of cure" is certainly true about good workplace practices. The more an employer is aware of employment laws and how to apply them the more chance there is to avoid lawsuits. The Chamber is offering education about laws affecting Maine workplaces through the Workplace Seminar Series.

These seminars will be presented by Anne-Marie L. Storey, an attorney at Rudman & Winchell in Bangor. Each seminar will last 2 hours. They are for Maine employers of all sizes, regardless of how much or how little you already know about the laws affecting the workplace.

The first seminar will take place on April 15. It is entitled "What's New? General Updates in Legislation or other Important Changes" and will look at some of the significant changes made by our legislature, courts, and federal agencies in the past year that affect employee rights and employer responsibilities. Two particular focus areas during this seminar will be employee leave rights and understanding the definition of disability. Both of these topics are minefields for all employers and are the basis of many employee claims.

The second seminar, scheduled for May 13, will focus on hiring. The topics to be covered include how to get started, advertising, and using proper applications. The seminar will then offer interview techniques with an emphasis on questions that can and cannot be asked of applicants.

Finally, the third seminar in this series, scheduled for June 10, will examine a variety of topics affecting your everyday workplace practice, including how and when to document employee issues, what should be in a personnel file, how and why to conduct useful performance evaluations, and best practices for discipline and termination.

The series will then continue in the fall, with topics to include leave laws, workers' compensation, and disabilities.

All of the seminars are independent of each other. You do not need to attend one to understand the subject matter of others but we encourage you to take advantage of these and attend as many as possible. The cost of the seminars is \$25 member, \$30 non-member each. The location hasn't been finalized however all seminars are from 9 to 11 a.m. Call Louise at the Chamber 947-0307 to register.



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SMBIZ4ME CONFERENCE May 21

Governor's Regional Conference on Small Business & Entrepreneurship

Members of the Class of 2008 of the Bangor Region Leadership Institute have chosen to team up with the Governor's Regional Conferences Statewide Steering Committee to present this year's Governor's Regional Conference on Small Business & Entrepreneurship as their class project.

The day-long conference, billed as SMBIZ4ME, is designed to provide training, networking opportunities, and access to local and state legislators and policymakers for up to 500 current and prospective small and micro businesses in the Bangor region. SMBIZ4ME is one of four Governor's Regional Conferences that are part of a three-

year pilot project testing a concept to marshal local resources and expertise to meet regional small business needs.

SMBIZ4ME is scheduled to be hosted by Eastern Maine Community College on May 21, 2008. A reception will be held at the college the evening before to allow attendees to network with each other and meet with sponsors. Attendance is open to anyone in the region.

A key element of the Governor's Regional Conference pilot concept is that it provides an opportunity to build leadership skills among local planning team members, including small business owners in the region. "The involvement of the 2008 class members of BRLI in this planning effort clearly supports that goal," said Kate Arno, Chair of the Statewide Steering Committee. "In the end, it will be the small business owners and local economy that benefit from their efforts."

Members of the class have been working as a team with local business, governmental and nonprofit leaders to oversee all aspects of SMBIZ4ME. This team has formed several committees to pull the conference together more efficiently and allow members of

the class to hone their skills in a variety of different fields.

The programming committee has crafted the schedule for the conference, creating more than 30 different workshops and panel

discussions on topics ranging from how to obtain financing to human resource issues such as hiring and firing. The programming committee has also identified and confirmed workshop presenters and panelists, and is working to find a keynote speaker for the event.

The marketing committee has developed and implemented a marketing strategy, developed a contact list of potential attendees, and created materials to generate interest in the event for both sponsors and attendees. The marketing committee has also developed a website, smbiz4me.com, for potential sponsors and attendees to obtain information about the conference and to register online. Persons interested in SMBIZ4ME are encouraged to visit the website for more information, and asked to help distribute the marketing materials that will be forthcoming shortly.

The financing committee has constructed a budget and obtained resources for the event through local sponsorships, a \$10,000 sponsorship from the Statewide Steering Committee, and in-kind support from local businesses including Bangor Savings Bank and Oxford Networks. If you are interested in becoming a sponsor please contact Tanya Pereira, 989-7500, tpereira@brewerme.org. The financing committee has set the cost of attending the conference at \$25, although waivers are available for non-profit and governmental service providers. The logistics committee is responsible for preparing the EMCC facilities for the conference, and is contacting entities to participate in a resource fair to be held in conjunction with the event.

For more info visit www.smbiz4me.com

Bangor Region Chamber of Commerce

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DEADLINES:
All content and advertising commitments are due by the 15th of each month.



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BRLI participants touring the UMaine Advanced Engineered Wood Composite Center



BRLI participants learning about Forest Bioproducts Research Initiative

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MEMBER NEWS

People

Dale Carnegie of Maine welcomed Ben Hauck, Training Consultant, to their sales team in the Bangor area.

Eastern Maine Community College nursing students, Diane Muffuletto and Melanie Sibley were awarded scholarships from St. Joseph Hospital for continuing their education by Sister Mary Norberta. St. Joseph Healthcare President and CEO, Muffuletto and Sibley were two of four local nursing students to be recognized with scholarship during an award presentation held in late February.

Steven J. Mogul, a member of the firm **Gross, Minsky & Mogul, P.A.**, was appointed to a three year term as an at large member of the Fee Arbitration Commission of the Board of Overseers of the Bar. As the name suggests, the Commission members, in panels of three members each, arbitrate fee disputes between attorneys and their clients.



Machias Savings Bank announced Jerry Jarrell as a Vice President of Commercial Banking at the Bank's Bangor office. Jarrell comes to Machias Savings Bank from another local bank where he worked as a Commercial Lender for the past 15 years.



Merrill Bank announced that Carla Booth has joined Merrill Bank as Assistant Vice President/Commercial Loan Officer, 201 Main Street, Bangor. Prior to joining Merrill Bank, Carla spent over five years at Eastern Maine Development Corporation (EMDC) focusing on SBA 504 lending and other direct loan programs assisting small businesses in Maine.



Starboard Leadership Consulting LLC, a local consulting firm has hired Kathryn Hunt in an effort to expand its services to the for-profit sector. Since 1995, Hunt has worked at the University of Maine's Margaret Chase Smith Policy Center as editor of Maine Policy Review, which addresses public policy issues relevant to Maine and New England. Hunt also coordinates many of the center's civic engagement and community and economic development projects. She specializes in promoting tourism and the creative economy.

WBRC Architects•Engineers, announced that Ray Bolduc and Paul Brody have joined the firm as owners and members of the Board of Directors. Ray Bolduc, P.E., LEEDAP, will head the Civil Department with over 16 years of experience specializing in Site, Civil, Master Permitting, and Design for a full range of projects in the Commercial, Civic, Educational and Healthcare Market Sectors. Ray also provides expertise with Planning Board and Public Presentations. Paul Brody, RLA, ASLA, is head of the Landscape Architecture Department where he continues to apply over 12 years of Design and management experience to Program Development, Site Inventory and Analysis, Master Planning, Site Design and Permitting for all market sectors. Paul also provides Public Presentation and Charrette Facilitation, Rendering, and Presentation Graphics as well as project management and coordina-



tion for a variety of project types involving multiple disciplines.

After thirty-four years with **WBRC Architects•Engineers**, Mike Czarniecki has retired. A lot has changed since Mike joined the firm in 1974. The firm was called Webster, Ebbeson, Baldwin, Day; they rented 2,000 SF of office space in the Eastern Trust building at 6 State Street, and there were 10 employees. Today WBRC Architects•Engineers is located in Bangor, Portland, and Sarasota with over 70 employees.



Business

Bangor Area Visiting Nurses celebrates 95 years of service. Originally known as Bangor Health Committee in 1913, a lot has changed in 95 years with technology, clinical education and certainly transportation! What has not changed is the dedication to serve the sick, injured or dying. BAVN was recently named for the second year in a row as a top 25% home health agency in the nation by HomeCare Elite. In addition, BAVN received its largest donation in its history, a \$100,000 gift from the estate of Virginia Boyd. For more information about its home care and hospice services, please visit Bangor Area Visiting Nurses at www.bavn.org, www.emhospice.org, or call 973-6550.

Bangor Area Visiting Nurses was recognized by Allegiant Air for "Excellence in Marketing" at the first annual Allegiant Air Airport Conference in Las Vegas, Nev. Bangor was one of only five airports to be recognized for outstanding achievements. The airport was recognized for their efforts to create an outstanding marketing program that has helped Allegiant Air successfully establish a presence in the Bangor, Maine community. Allegiant began service to Orlando from Bangor Nov. 7, 2007.

The **City of Brewer** is preparing to apply for a Community Development housing program. If successful, up to \$250,000 will be available for housing improvements in 2008. They are asking residents to complete a pre-application in order to better understand the types of improvements needed include heating, roofing, siding, windows, doors or other health and safety or energy efficiency related repairs. If awarded a grant, residents who completed a preapplication for housing assistance will be notified. CDBG PreApplication forms are available at www.brewerme.org, CDBG, at the Brewer Auditorium, in the Assessing Department, in the Tax Office, and at the Brewer Public Library.

Community Health and Counseling Services has received a \$5,000 grant from the Maine Charity Foundation Fund to enhance its telehealth program. The funds will be used to purchase and then use video monitoring equipment over existing phone lines to provide care and support to hospice patients and caregivers. Telehealth hospice services supplement traditional hospice services, and allows patients and caregivers to communicate quickly with members of the hospice care team. The ultimate goal of telehealth hospice services is to bolster the hospice philosophy of care while allowing patients to remain in the familiar surroundings and comforts of their home.

Eastern Maine Community College is seeking exhibit applications for the 2008/2009 academic year. The EMCC Library Gallery schedules four public exhibits per year in the following two-month time slots: September/October, November/December, January/February, and May/June. Artists of all medias and art forms are encouraged to apply. For an application and exhibit criteria, call 974-4604 or visit www.emcc.edu and navigate to the Library tab on the main menu.

Eastern Maine Community College's Computer Integrated Machining program was awarded a \$1,500 software grant from the Siemens Corporation. The grant provides a one-year free licensure use of Solid Edge, 3D solid modeling software used in computer aided manufacturing processes. Incorporating this state-of-the-art software completes the programmatic redesign of what had been the College's Machine Tool program. Over the course of 2007, Charlie Whorton, Machine Tool faculty member and department chair, worked with the machining industry, and other New England colleges with manufacturing programs, to determine the most valuable practices and educational delivery options for meeting the manufacturing needs of the future.

Gifford's Ice Cream at 1109 Broadway, in Bangor is reopening for the season on March 14th. Tell all of your friends and family and come join in the fun with Free Cones from 6pm to 8pm.

The Governor's Energy Efficiency Summit: Revitalizing Maine's Business and Energy Climate is scheduled for Thursday April 3rd at the Augusta Civic Center. Learn from the experts how best to manage your energy use as well as what resources are available to help. This is a tremendous opportunity to share your views and needs while hearing from others how they made the difference in their operations. The Summit will include displays of energy-efficient technologies and services along with the expertise that can help you make optimal energy choices. For more information: visit <http://www.maine.gov/governor/baldacci/index.shtml> call 207-622-5330 or email Susan@GreatGatherings.com

The Hannaford Charitable Foundation has provided **The Acadia Hospital** with a \$20,000 grant to support the implementation of computerized physician order entry (CPOE). This investment in technology is part of the hospital's Keep the Promise capital campaign. Acadia's Keep the Promise Campaign, which has raised more than \$800,000 to date, is designed to support the renovation of the children's inpatient unit, allow upgrades to be made at the Acadia Recovery Community, and provide funds to help construct additional space for substance abuse treatment programs. In addition, the campaign has identified technology upgrades as a priority. For more go to www.acadiahospital.org for more information.

The Husson College Criminal Justice Club is collecting cans and bottles to raise funds dedicated to aiding families in need of heating oil purchase assistance this winter. Club members are seeking the donation of returnables which will be translated into fuel cards through the kindness of Dead River Company. Cards will be distributed to families throughout February and March. If your company would like to join this drive to help your neighbors, contact Professor Cornel Plebani at Husson College, 973-1022 or via email at Plebani@Husson.edu.

Maine Kids-Kin, a program of Families and Children Together (FACT), will be hosting a free presentation on Mental Health Diagnosis and Treatment For Children on Tuesday, February 19th at 6:00 p.m. This presentation is specifically designed for grandparents, aunts, uncles and other relatives who are raising a relatives' child. Virginia Holmes, LCPC, will provide an overview of common mental health concerns as well as answer questions and welcome discussion. Childcare is available on site if requested in advance. For more information, or to register for childcare, please contact Maine Kids-Kin at 941-2347 or 1-866-298-0896.

Kindred Healthcare and Bangor Adult Education present a Caregiver Seminar Series. This series of 4 classes is designed to provide those caring for a parent, spouse, family member or friend with information and tools. March 17th: Memory Loss: What causes it and what to do about it? March 24th: Keeping our Minds Sharp as We Age. March 31st: Legal Tool Kit for Seniors. April 7th: How to Approach Challenges when Caring for Someone with Memory Loss. Please register by contacting the Bangor Adult Education Office at: 941.6310. Classes to be held at Bangor High School on Mondays from 6-8 pm. For more information, please contact: Kristie Miner, Westgate Manor 942-7336.

Join the Maine International Trade Center, James Shaffer, Dean of the USM School of Business, Jeanne Hulit, VP of Citizens Bank and a panel of internationally-active Maine women executives for Women In Global Leadership on March 7th 10:00 am - 1:30 pm at Clickman Library, University of Southern Maine, Portland Women in Global Leadership is the first seminar of its kind in Maine addressing how women are working and thriving in global markets. This program is open to women, men and students interested in the international marketplace and the evolving role of the woman in global leadership. For more information on the program or to register, contact Doug Sanborn at registration@mitc.com or (207) 541-7455.

Machias Savings Bank donated \$500 to the Bangor Area Homeless Shelter to help sponsor the 13th Annual Hike for Homeless; donated \$500 to the Komen Maine Race for the Cure to be a race sponsor; and donated \$500 to the Bangor Area Breakfast Rotary to help sponsor "All That Jazz", an event showcasing High School jazz ensembles on March 13th at the Peakes Auditorium. Proceeds from the event will benefit the Scottish Rite Learning Center.

Mainebiz received the award for General Excellence in its category, at the New England Press Association's Better Newspaper Contest Awards banquet. The NEPA judges said that Mainebiz was "professional...enticing...polished...and meaty." Two other papers in Maine also received the award for General Excellence in their respective categories: The Ellsworth American from Ellsworth, and the York County Coastal Star from Kennebunk. The Ellsworth American also received the George A. Speers Newspaper of the Year award for its category.

With record gifts to the **Maine Community Foundation** (MaineCF) of \$36 million and a 14% return on its Primary Investment Portfolio, the foundation's charitable assets increased to \$245 million in 2007, a 23% increase over the previous year. MaineCF awarded more than \$16 million in grants and scholarships. In its role as convener, the foundation hosted or co-hosted symposia on global warming, gay and lesbian issues and the recommendations of the GrowSmart/Brookings Institution report, "Charting Maine's Future." MaineCF also landed major grants from Lumina Foundation and the Ford Foundation to support the Employer's Initiative of the Maine Compact for Higher Education.

On the business side, for the third consecutive year, the **Maine Community Foundation** received a four-star rating from Charity Navigator, the largest independent evaluator of charities in the U.S., and Mainebiz named MaineCF's president, Henry Schmelzer, the 2007 Businessman of the Year. For more information, call 1-877-700-6800 or visit www.maineCF.org.

Penobscot Nation Boys & Girls Club has been selected to serve as one of 20 funded sites for Boys & Girls Clubs of America's Family PLUS (Parents Leading, Uniting, and Serving) program. As a funded site, Penobscot Nation Boys & Girls Club receives a generous contribution in the amount of \$16,250 from the Family PLUS sponsor, Kimberly-Clark Corporation, to increase its support to Club families. This support includes providing resources to Club parents and other caregivers on how to increase involvement in their children's lives, as well as how to take advantage of a network of available services. Family PLUS also incorporates programming and collaborations from other community agencies. To learn more about Family PLUS, visit <http://familyplus.bgca.org>.

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MARK YOUR CALENDAR

Mar 4
Business Meeting @ Muddy Rudder
Tuesday Forum. 941-2850

Mar 5
Thomas Hill Standpipe Tour
Bangor Water District. 947-4516

Mar 7-9
Boating and Marine Show
Bangor Auditorium/Civic Center.
947-5555

Mar 7
Black Umfolosi (ZIMBABWE) @ Hauck
Auditorium, University of Maine/Maine
Center For The Arts. 581-1755

Mar 8
Basket Bingo
Brewer Eagles Club. 989-3376

Mar 9
Mandreling String Quartet @ Minsky
Recital Hall, University of Maine/Maine
Center For The Arts. 581-1755

Mar 11
Early Bird Breakfast @ Buchanan Alumni
Bangor Region Chamber of Commerce.
947-0307

Mar 10
West Africa @ Church of Universal
Fellowship, Main Street, Orono Church
Vestry University of Maine-Women of the
World. 866-3106

Mar 11
Genealogy-Genealogy-Roxanne Saucier @
Muddy Rudder
Tuesday Forum. 941-2850

Mar 13
Business After Hours @ The Sports Arena
Bangor Region Chamber of Commerce.
947-0307

Mar 14
Executive Committee
Bangor Region Chamber of Commerce.
947-0307

Mar 14
Comedy Show
Spectacular Event Center. 941-8700

Mar 14-16
70th Annual Eastern Maine Sportsmen's
Show, University of Maine Field House.
989-4709

Mar 15-16
Classical Series 4 @ Peakes Auditorium.
Bangor Symphony Orchestra. 942-5555

Mar 18
CEO Breakfast
American Heart Association. 945-2973

Mar 18
Open Forum @ Muddy Rudder
Tuesday Forum. 941-2850

Mar 18-19
Julius Caesar-Aquila Theatre Company @
Hauck Auditorium, University of Maine/
Maine Center For The Arts. 581-1755

Mar 19
Guest Artist-Trumpet Recital @ Minsky
Recital Hall, University of Maine/School of
Performing Arts. 581-4700

Mar 19-30
Little Shop of Horrors @ Penobscot
Theatre
Penobscot Theatre. 942-3333

Mar 20
Board Meeting
Bangor Region Chamber of Commerce.
947-0307

Mar 20
Fusion Forum @ Wellman Commons
Bangor Region Chamber of Commerce.
947-0307

Mar 21-22
University Singers @ Minsky Recital Hall,
University of Maine/School of Performing
Arts. 581-4700

Mar 25
Nor'easter String Quartet Series @ Bangor
Opera House. \$20 adult/\$8 youth
Bangor Symphony Orchestra. 942-3333

Mar 25
Personal Profile-Facilitator-Paula Baines

@ Muddy Rudder
Tuesday Forum. 941-2850

Mar 26
Readers' Theatre: "It's Not That Simple @
Minsky Recital Hall, University of Maine/
School of Performing Arts. 581-4700

Mar 28-30
Bangor YWCA Spring Fair
Bangor Y. 941-2808/947-5555

Mar 29
Guest Artist-Piano Recital @ Minsky
Recital Hall, University of Maine/School of
Performing Arts. 581-4700

Mar 30
Harpichord Dedication Concert @
Minsky Recital Hall, University of Maine/
School of Performing Arts. 581-4700

Apr 1
Chamber Jazz @ Minsky Recital Hall
University of Maine/School of Performing
Arts. 581-4700

Apr 1
Business Meeting @ Muddy Rudder
Tuesday Forum. 941-2850

Apr 2
Student Composers Concert @ Minsky
Recital Hall, University of Maine/School of
Performing Arts. 581-4700

Apr 3
Emerging Dance Works @ Minsky Recital
Hall, University of Maine/School of
Performing Arts. 581-4700

Apr 3-6
18th Annual Bangor Garden Show
Bangor Auditorium/Civic Center.
990-1201

Apr 4
Vogler String Quartet, with Daniel
Mueller-Schott, cellist @ Minsky Recital
Hall, University of Maine/Maine Center
For The Arts. 581-1755

Apr 6
Collegiate Chorale Concert @ Minsky
Recital Hall, University of Maine/School of
Performing Arts. 581-4700

Apr 8
Chamber Music Concert @ Minsky Recital
Hall, University of Maine/School of
Performing Arts. 581-4700

Apr 9
Team Captain "Kick Off"
American Heart Association. 945-2973

Apr 9-12
Cloud Nine @ Minsky Recital Hall
University of Maine/School of Performing
Arts. 581-4700

Apr 10
Business After Hours @ Sutherland
Weston Marketing Communications
Bangor Region Chamber of Commerce.
947-0307

Apr 10-13
Bangor Home & Better Living Show
Bangor Auditorium/Civic Center.
947-5555

Apr 10-11
Opera Workshop @ Minsky Recital Hall
University of Maine/School of Performing
Arts. 581-4700

Apr 12
Classical Series 5 @ Peakes Auditorium
Bangor Symphony Orchestra.
942-5555/800-639-3221

Apr 12
Four Hands Piano Recital @ Minsky
Recital Hall, University of Maine/School of
Performing Arts. 581-4700

Apr 13
Classical Series 5 @ Peakes Auditorium
Bangor Symphony Orchestra. 942-5555

Apr 13
Beaux Arts Trio @ Minsky Recital Hall
University of Maine/Maine Center For The
Arts. 581-1755/947-5555

Apr 13
Cloud Nine @ Minsky Recital Hall
University of Maine/School of Performing
Arts. 581-4700

Business After Hours Mar 13

The Sports Arena
1640 Hammond St, Bangor
5:00-7:00pm



www.thesportsarena.biz



Well over 100 members turned out to a great Business After Hours at Bangor Savings Bank's new branch at 652 Broadway. Tremendous entertainment, fabulous food, great door prizes and networking made this a great event for all who participated.



Well Workplace University participants enjoyed a stretch following keynote presentation by Nicole Hammar, Move & Improve Coordinator, Community Relations, Eastern Maine Healthcare Systems, who spoke on "Move and Improve in the Workplace."

RIBBON CUTTINGS



The City of Bangor celebrated the recent renovation at the Bangor Health and Community Services facility with Mayor Hawes cutting a ribbon. Tours of the facility were also available.

LETTER FROM THE PRESIDENT

This year the Chamber has stepped up to the plate. Your Chamber board has decided to take positions on proposed legislation that has a negative effect on business or Maine's quality of life. For years our Governmental Affairs Committee has sifted through proposed legislation, discussed them with the Board, and upon occasion provided testimony to insure this region's voice is heard. The monthly "Hot Stove" sessions provide our membership with an opportunity for direct dialogue with the delegation. The Early Bird Breakfast series is designed to inform the members, while the "Issues of Impact" identifies issues of substance which the Chamber will track at the Federal and State level.

These activities have raised the Chamber's profile as an organization involved within the policy debate. This year we will turn up the volume. We recognize that some legislation impacts the business sectors much differently and being a large diverse Chamber we need to keep that in the forefront of the process. However, some legislation is just bad for Maine. Those are the type of bills we will go after.

One bill the board voted to oppose at their February meeting is LD 1454 an act to care for working families – paid sick leave. On the face of it, is this bill really bad



for Maine's businesses? Everyone would like to allow their employees to stay home when ill, that isn't the debate. The debate is: should government expand its reach into what benefits an employer offers and to whom – which is really reaching into the pocket book! An example of unintended consequences may be the effect on the seasonal employer. An operator of a summer camp for kids – Boy Scout, Girl Scout or church will now be required to have paid sick leave for employees who may work for all of 4 months! The consequences of this bill have a broad reach and a negative impact on any employer in the State. This is the type of bill we will be advocating against via mail, e-mail and direct contact.

Candice A. Hewitt

CHAMBER BOARD VOTES TO OPPOSE PROPOSED LEGISLATION

The Chamber Governmental Affairs Committee has reviewed a number of pieces of the legislation being considered in Augusta this session. Based upon the committee's recommendation the Board has voted to actively oppose:

- **LD1454** which requires employers to pay a minimum of 1 hours of paid sick leave for every 30 hours worked. This includes part-time and temporary employees
- **LD 1697** which increases the minimum wage to \$7.70 in 2008 and \$8.40 in 2009
- **LD 1983** provides that a vehicle with a gross weight of over 50,000 pounds may not deliver to a solid waste disposal facility which is owned by the State or any facility expanded after the date of legislation. The Chamber has been an advocate to decrease truck traffic through our downtowns by increasing truck weight on the interstate. This bill will have the opposite effect as there will be an increase in the number of trucks going thru Maine towns to the landfills. If this bill passes it will take three trucks to deliver what can now be delivered by two.

If you would like to add your voice to the Chamber's, please contact your legislator. A complete list of our delegation is on the State's website. www.state.me.us/portal/government/legislature.



Amy Kenney of Hollywood Slots generously donates used cell phones collected from employees to Kim Roberts-Fer of Rape Response Services (RRS). The cell phones will be used as 911 emergency phones in stalking safety bags the agency provides to victims of stalking.

RENEWING MEMBERS

THANK YOU! YOUR CONTINUED INVESTMENT IN BRCC IS GREATLY VALUED.

- | | |
|--|---|
| Acadia Events | Maine Audio Information and Reading Service |
| Advantage Payroll Service | Maine Community Foundation |
| Allies Inc. | Maine Mental Health Connections, Inc. |
| Bangor Federal Credit Union | Maine Trailer, Inc. |
| Black Beards U.S.A. | Martin's Point Healthcare |
| The Byer Manufacturing Co. | C.L. O'Brien, Jr & Associates |
| S.W. Cole Engineering Inc. | Chris Olsen |
| Computer Services | Penobscot Eye Care |
| Consumer Credit Counseling Services of Maine | PHD Consulting, Inc. |
| Corporate Express | Plum Creek |
| Creative | Realty of Maine |
| Cross Insurance | Riverside Inn |
| Dave's Barber Shop | St. Joseph Hospital |
| Deane's Car Care | Sebastcook Valley Healthcare |
| DOC's Place | Sierra Communications Inc. |
| Dysart's Restaurant | Spectacular Event Center |
| Elite Auto, Inc. | Standard Electric Co. |
| Epic Sports | TMATT Tax & Financial |
| FGS/CMT, Inc. | Tripps Travel |
| Fireside Inn & Suites | Tuesday Forum |
| R.H. Foster Energy, L.L.C. | UniFirst Corporation |
| Four Directions Development Corp. | Union Street Athletics |
| Gentiva | United Technologies Center |
| Gold's Gym | United Way of Eastern Maine |
| Granville Rental | University College of Bangor |
| Green Acres Kennel Shop | Varney Agency |
| Gunn's Sport Shop | Wal-Mart - Bangor |
| Hawkins Real Estate | Waste Management of Maine |
| Howard Johnson Inn | Wells Fargo Home Mortgage |
| Industrial Metal Recycling | WVTV-TV 7/ Fox 22 |
| LL Bean | YMCA of Old Town and Orono |
| Leslie Long | |



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THE BUSINESS OF TECHNOLOGY MARCH 11 EARLY BIRD BREAKFAST

Recent advances at the University of Maine's Advanced Engineered Wood Composites (AEWC) center highlight the growing impact of UMaine's research as a key driver of economic development and educational attainment.

AEWC-developed ballistic tent panels, created and built in partnership with the U.S. Army, create effective protective barriers for soldiers living in tents located near combat situations. The tent panels, made from composite materials, were recently recognized as the "Best of the Best," an annual award from the American Composites Manufacturing Association signifying this innovation's status as the top composites invention of the past year. A related technology, developed through work with the Army Corps of Engineers, has led to a prototype modular building using composites technology to create blast-resistant wood structures. This innovation has potential implications for home and other building construction in regions affected by severe weather such as hurricanes. In January,

the U.S. Navy and Hodgdon Yachts of East Boothbay, along with Hodgdon's subsidiary Maine Marine Manufacturing, launched the prototype Mark V.I, a composites vessel built using UMaine composites technology for potential use by Navy SEAL teams. The new boat, christened MAKO, is lighter and stronger than the current version, which provides such a rough ride at high speeds that the SEAL personnel on board frequently suffer serious injuries as a result of that impact.

These innovations all have commercialization potential, which could lead to tremendous economic development in Maine, based on good jobs in the high-tech manufacturing sector. As UMaine's research program has grown -- it is now ranked in the top 100 among college and universities around the U.S. for the first time -- so has its impact on the state's economic future and its ability to provide the

kind of unique educational opportunities that Maine's future leaders will need to ensure prosperity and long-term growth.

Join us for this month's Early Bird Breakfast on March 11th at 7:30 am at UMaine's Buchanan Alumni House and hear Dr. Habib J. Dagher, Director of Advanced Engineered Wood Composites Center

and Jake Ward, Asst Vice President Research, Economic Development and Governmental Relations talk about UMaine's cutting-edge technology. Learn about what is happening in our backyard and see for yourself -- tours will be available after the program.

RSVP to chamber@bangorregion.com 947-0307, cost is \$15 per person.



Over 140 members attended the Early Bird Breakfast with New Brunswick's Premier Shawn Graham and Maine's Governor John Baldacci as pictured here with Chancellor Pattenau and Candy Guerrette.

WELCOME NEW MEMBERS

Applebee Enterprises Inc.
45 Mt Pleasant Rd, Levant
944-1512
www.applebeeenterprises.com

New England Outdoor Center
1221 Medway Rd, Millinocket
800 766-7238
www.neoc.com

Papa John's Pizza
516 Stillwater Ave Ste A, Bangor
653-7272
www.papajohns.com

Penobscot Nation Boys & Girls Club
12 Wabanaki Way, Indian Island
827-7355
www.penobscotnation.org/PNBGC

Spectrum Medical Group, PA
61 Main St Ste 65, Bangor
947-8313
www.spectrummedicalgroup.com



Walking

Walking is the simplest, easiest and most versatile form of exercise, and it's becoming increasingly popular as an aerobic activity. Kinder to the joints and skeletal system than running or even jogging, walking can provide aerobic benefits and improve overall fitness when it's done vigorously. The average stroll takes about 25 minutes per mile, so the fitness walker should aim for about 15 minutes per mile, though it may take time to get up to that speed.

Even Slower Walking Works

As with all true aerobic activity, vigorous walking needs a warm-up and cool-down period. Slower walking at first will usually do the trick. Stretching afterward is always important. For people who prefer to walk at a slower pace for their entire workout, it's possible to get aerobic benefit by walking for a longer period of time. Find a green, scenic place and go for it.

Before You Walk

The only special equipment a fitness walker needs is a comfortable pair of shoes, but it's smart to dress in layers that can be removed as your body temperature rises. Some walkers also like using a pedometer, which allows you to count your steps and work toward a daily step count goal. If you want, you can also use a heart rate monitor to check your level of exertion and make sure you stay within your target heart rate. Walkers need to exercise three to five days a week for 20 to 45 minutes each time if they move vigorously, and longer if they prefer a slower pace. Changing stride lengths, increasing the pace and swinging your arms all increase the intensity of the activity.

Who Will Benefit?

Just about everyone will notice improvements in their overall health when they increase the intensity and/or time spent walking. Many people with joint pain or those who are out of shape, over 40 or who have a family history of heart disease benefit from walking. Start with short distances on level ground at first and build from there, once they get a healthcare professional's approval. Add variety and intensity by choosing different terrains.

In addition to the physical benefits gained from walking, healthcare professionals and their patients alike are recognizing the positive effects of walking on mental and emotional health, including stress reduction. You've been walking since infancy. Why not make walking an integral part of your fitness program?

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Bangor Daily News



AFFORDABLE RETIREMENT FOR YOUR BUSINESS

Many business owners believe that they cannot afford to have a retirement plan for themselves and their firm. **401(k)**, **SIMPLE IRA** and the **SEP IRA** plans have many similarities: money is contributed pre-tax into accounts, grows tax-deferred and can be rolled into an individual retirement account at "separation from service." Contributions are generally invested in mutual funds and at 59 ½ money can be removed without penalty. But each plan has distinct characteristics that make one more suitable than another for your business, depending on your business type (even sole proprietors may have these plans) and goals.

401(k) plans allow employees to contribute for their own retirement. Employers *do not* have to provide matching contributions, but they *may*. These plans have administrative costs, usually about \$1000 per year, and IRS reporting obligations, responsibilities and costs borne by the business providing the plan.

SIMPLE IRA plans were created specifically for smaller businesses, generally defined as less than 100 employees. **SIMPLE** plans *do not* have the administrative or reporting required of **401(k)**s. However, **SIMPLE IRA** plans *require* that the firm match either a.) only participating employees (1,

2 or 3% of gross salary), or b.) all employees for 2%. Annual account fees of as little as \$15 are paid for by each account holder. Like **401(k)**s, participating employees can make regular contributions through automatic payroll deduction.

The **SEP IRA** plan is most frequently established by a business owner without employees, or a business that employs family members. Contributions, which may be more substantial than the other plans, are made by the business only on behalf of the employee(s). Contributions do not have to be made every year, but in years that they are made money

By Marion Syversen is contributed to everyone as a percentage of their salary.

A retirement plan may allow you to provide an affordable benefit to your employees as well as help you save for your retirement.

Marion Syversen is owner and president of Norumbega Financial and appears every Tuesday on WABI-TV's Lunch Break segment, Finance is FUN! Marion also writes a monthly column in The Maine Edge. Visit her website at www.NorumbegaFinancial.com

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MEMBER NEWS CONT

The **Penquis Parents Are Teachers**, Too program is offering Boot Camp for New Dads, a free workshop for first-time dads-to-be who are in the last trimester of pregnancy. The next workshop will be held on Wednesday, March 12, 5:00 to 8:00 p.m., at Penquis, 262 Harlow Street, Bangor. Boot Camp for New Dads offer first-time fathers-to-be a chance to talk with experienced dads who bring their own babies. The goal is for participants to leave the workshop more confident in their ability to be great dads. There is no cost to participate. To register or for more information, call Wendy Pace at 973-3674 or 1-888-389-3610.

Prudential Northeast Properties announced the acquisition of Tim Flaherty Real Estate in Westbrook, Maine. This acquisition is an important part of the company's statewide strategy and will afford clients and customers, that are moving about the state, an ability to work with one company that provides the highest quality of service throughout Maine.

St. Joseph Healthcare's Diabetes and Nutrition Center will sponsor a motor coach trip to the American Diabetes Association's Diabetes Expo 2008 in Boston on Saturday, March 15. The event provides the latest news and information on diabetes, for both diabetes patients and health care professionals. The Expo includes comprehensive free health screenings, hands on workshops, free product and food samples, product demonstrations and access to informative lectures by knowledgeable professionals. The bus will depart the parking lot at St. Joseph Healthcare Park, 900 Broadway at 4:30 a.m. and will arrive back in Bangor at 7:30 p.m. Cost for the bus transportation is \$32 per person and includes a light breakfast and bag lunch. Admission to the Expo is free, but pre-registration is required by March 5. For more information or to pre-register, contact the St. Joseph Healthcare Diabetes and Nutrition Center at 262-1836 or look for the link on www.stjoeshealing.org.

United Way of Eastern Maine raised over \$2.74 million in this year's campaign. The funds will help more than 45,000 local families, seniors and people facing crisis. Awards were presented to businesses and their employees for their extraordinary support of the community through United Way. Campaign Chair's awards for the employees of workplaces with particularly outstanding campaigns: WoodenBoat (small), Sargent Corporation (medium), and Hannaford (large). The Best United Way Partner Agency Campaign Award went to the Warren Center, with 100% employee participation. The Campaign Leader Award given to the largest campaign: Eastern Maine Healthcare Systems and its affiliates, raising more than \$248,000. The Community Impact Award for the third year in a row to Bangor Savings Bank for their commitment to supporting community impact initiatives. Best New Campaign Awards were presented to: Lincoln Paper and New England School of Communications. Shannon Marshman from Hannaford took home the Irene Gray Outstanding campaign volunteer award. To make a contribution please call 941-2800 or visit our website at www.unitedwayem.org.

The **University of Maine Center on Aging** full day conference, Looking Beyond the Behavior: Serious Mental Illness in Older Adults on Tuesday April 29th at UMaine Buchanan Alumni House will bring together providers from various settings to discuss improving quality of life for older adults. Featuring Erlene Rosowsky, PsyD as the keynote speaker. Dr. Rosowsky is a national expert in the field of geriatric mental health with a particular focus on personality disorders and other diagnoses presenting behavioral challenges for providers. Treatment issues will be discussed from both clinical and system perspectives. More information will be distributed via the Center on Aging e-mail list and website: www.mainecenteronaging.org



Well over 100 members turned out to a great business after hours at Bangor Savings Bank's new branch at 652 Broadway. Tremendous entertainment, fabulous food, great door prizes and networking made this a great event for all who participated.

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