

Action report,

Always about **OPPORTUNITY**

ACCREDITED * * * *

CHAMBER MISSION To serve the interests of member businesses while providing community leadership to ensure the economic advancement

of the Metro South region.



Richard Colon, page 2



Linda Gadkowski, page 5



Dana Mohler-Faria, page 10

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Breakfast Features Brockton Mayor & Enterprise Editor

January 18 at Holiday Inn



Mayor James Harrington

Join us as we continue our popular Good Morning Metro South breakfast series. Enjoy a delicious breakfast while making valuable business contacts. The next Good Morning Metro South is scheduled for Thursday, January 18, from 7:30 to 9:00 a.m. at the Holiday Inn in Brockton.

The featured speakers are Mayor James Harrington and Chazy Dowaliby, Editor of The Enterprise and Patriot Ledger.

In his professional career, Mayor Harrington worked as a Computer Field Service Engineer and a Field Service Manager for Wang Laboratories, Inc. In 1990, he established Harrington's Insurance now Bayside Financial Insurance Agency. In 1996, Mayor Harrington opened Centre Street Financial Services, Inc. a Tax and Financial Advisor firm, which he currently owns along with the insurance agency.

The Mayor ran for Councilor of

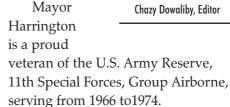


Sponsor

Ward Five in 1986 and later pursued a successful bid for

Article continued to page 8

Councilor-At-Large, a position he held until 2005. The Mayor was also elected by his colleagues to serve as City Council President.



Chazy Dowaliby has been editor of The Patriot Ledger, Quincy since June 1998 and of The Enterprise, Brockton since July of 2005.

She is a Massachusetts native who began her newspaper career as a reporter for the Eagle-Tribune in Lawrence.

Before returning to Massachusetts in 1997, Dowaliby had spent nine years as a consultant in Europe and the United States specializing in the start-up and acquisition of newspapers, magazines and other publications. She worked as a media consultant in the UK and Malta, and

"Taste" Event Set for Shaw's Center March 21

The Chamber will celebrate the **15th Annual "A Taste of Metro South"** on March 21 at the Shaw's Center, K. Feinberg Way in Brockton. The event will run from 5:30 - 8:00 pm.

This Annual Event is a celebration of living and working in the Metro South region. It is a great opportunity to sample tastes

from area restaurants,
discover cultural and
community service
organizations
and enjoy

live enter-

"A Taste of Metro South" is a great opportunity to celebrate the wonderful treasures this region has to offer. Event Coordinators expect over 700 guests based on past attendance. Tickets are \$20

in advance and \$25 at the door.

Any restaurants, cultural or community organizations interested in participating in "A Taste of Metro South" should contact Kerrie Blake at 508.586.0500 ext. 231.

Believe in Brockton and the entire Metro South region! Join the Metro South Chamber of Commerce and together we can:

- Ensure an alternative water source for the city and region;
- Create a Higher Education Center within the city of Brockton;
- Promote the city as a central location for business and leisure travelers;
- Oppose burdensome tax and government policy that hurts small business;
- Reduce the number of workers waiting to learn English and new skills;
- Enhance and expand worker housing stock;
- Support the Health Care Industry, our regions largest employer;
- Encourage and assist small businesses in their growth and development;
- Maintain the economic development momentum we have fostered throughout the region.

Area Martin Luther King Jr. Day Events

Please contact the following organizations for information on Martin Luther King Jr. Day events.

- Bridgewater State College 508-531-2446
- Brockton Area NAACP 508-587-0502
- The Children's Museum in Easton 508-230-3789

ACTION Report January 2007 www.metrosouthchamber.com

BOARD MEMBER*Profile*



Patricia Williams

HarborOne Credit Union

Address:

770 Oak Street, Brockton, MA

Phone: 508-895-1000

Website: www.harboronecu.com

Year Established: 1917, formerly **Brockton Credit Union**

Number of Employees: 340

Products or Services: Banking Services

What is unique or special about your firm and the products and services you offer? As the largest state-chartered credit union in New England and one of the top 100 credit unions in the country, HarborOne is uniquely positioned to provide a solid menu of financial products and services and competitive rates while preserving our strong commitment to the communities we serve. We strive to maintain a genuine understanding of what our customers want, and doing our best to provide it.

What is your market area? Plymouth, Bristol, Barnstable and Norfolk Counties

What markets do you serve? HarborOne serves individuals, families, and small to medium sized businesses who are looking for banking products that meet their needs, with competitive rates and terms, and excellent personal service. Our minority business lending officers ensure that we are accessible to members of our communities who may feel less welcome at other institutions.

HarborOne Credit Union

What is your main business objective concerning your customers and the business community? As part of our corporate mission, HarborOne seeks to be recognized as a leading, efficiently-operated and profitable financial institution. We want our members, our employees, and others in the community to have confidence in our ability to serve their financial services needs.

We are also deeply committed to providing financial support to worthy organizations. HarborOne, while constantly striving to grow its business every day, is well aware of the need to strengthen and reinforce the ties that unite our communities and is committed to doing what it can to help.

List of awards, honors or special recognition your firm has received:

- Four consecutive Outstanding Community Reinvestment Act Ratings from the Massachusetts Division of Banks. ('95, '97, '00, '03)
- 2002 Dora Maxwell Credit Union Award for Social Responsibility
- Metro South 2005 Renaissance Award for 770 Oak Street
- Jim Blake received 2006 Metro South
- United Way 2006 Chairman's Award
- Old Colony YMCA Leadership
- Recognition from Cape Verdean Association
- MA Housing 2006 statewide leader in Get the Lead Out Loans
- 2003 Recipient of HUD grant for First Time Homeownership
- 2006 Recipient of National Credit Union Foundation grant for Financial Literacy

How long have you been a Chamber member? 28 years

What is your Chamber Involvement? HR Committee and on the Board

How long have you been at your present job? 20 years

What is your educational background? BS Business, Stonehill College

MEMBEROrientation

January $10 \sim 8:00 - 9:00$ a.m.

Join us for a Member Orientation at the Chamber of Commerce building on Wednesday, January 10. The Member Orientation gives new members, prospective members, and new employees of existing member companies an opportunity to network and explore the many programs and services available to Metro South Chamber members.

The orientation will begin promptly at 8:00 a.m. Coffee and refreshments will be provided. The Member Orientation is Administrators free, but pre-registration is required. Please call 508.586.0500

ext. 225 to register or email

eddie@metrosouthchamber.com.

Health Services

MEMBER-LED Workshop

First Time Home Buyer Seminar

Thursday, January 18 5:30 - 7:00 pm at the Chamber of Commerce Office 60 School Street, Brockton

The seminar presented by Eastern Bank will cover how to qualify for a home mortage. Topics will include Assets, Income, Debt, and Credit.

Morgage products and rates will be discussed as well as other issues to consider.

To register please call the Chamber at 508-586-0500 x231 by January 11.



Fuller Craft Museum Exhibits at Chamber





Sue Aygarn-Kowalski, Preparator, of the Fuller Craft Museum installs art at the Metro South Chamber offices.

Verizon Supports EFAW Classes



Christopher Cooney, President and CEO of the Metro South Chamber of Commerce, and Christine Karavites of Proteas Customized Consulting and Vice Chair Government Affairs receive \$25,000 toward the English for All Workers Initiative (EFAW) from Richard Colon of Verizon and also Vice Chair Community Affairs

EFAW classes began in early November. Over 120 workers will receive English and customer service skills training through this pilot program. An update of EFAW will take place February 15 at the Chamber Breakfast.

BOARD OF DIRECTORS

OFFICERS

Chair of the Board Reinald G. Ledoux, Jr.

Brockton Area Transit Authority

President and CEO

Christopher Cooney

Metro South Chamber of Commerce

H. Scott Sanborn

Sovereign Bank

Treasurer

Gary R. Oman

Gary R. Oman, P.C.

Vice Chair Community Affairs

Rick Colon

Verizon

Vice Chair Economic Development

Robert Kenworthy

Bank of America

Vice Chair Government Affairs

Christine Karavites

Proteas Customized Consulting

508-586-0500 Front Desk x 221

Vice Chair Membership Development

Daniel Trout

The Community Bank

Immediate Past Chair

Stephen Hall

National Grid

Finance x 230

Eddie Terrenzi

Membership and Public Relations x225

Kerrie Blake

Program Director x 231

Christopher Cooney

President and CEO x 223

Ellen Moore Design

Communications x222

ACCREDITED

CHAMBER OF COMMERCE

CHAMBER MISSION: To serve the interests of member businesses while providing community leadership to ensure the economic advancement of the Metro South region.

Metro South Chamber of Commerce

Sixty School Street, Brockton, MA 02301-4087 tel: 508 586-0500/fax: 508 587-1340 info@metrosouthchamber.com www.metrosouthchamber.com

Website Design by www.mc-internet.com

DIRECTORS

Pasquale Ciaramella -

Old Colony Planning Council

Jack Conway - Jack Conway & Company, Inc.

John Costa - B C Tent & Awning Company

Loretta DeGrazia - East Coast Petroleum

Dotun Diyaolu - Pharmacist

Jeffrey Dukess - Frenette & Dukess, PC

Linda Faria Braun - Adult Learning Center

John Holiver - Caritas Good Samaritan Medical Center

Susan Joss -

Brockton Neighborhood Health Center

Kelly Carney Kelly -

Raynham Taunton Greyhound Park

Stephen McDuffy - Holmes-McDuffy Florists

Dana Mohler-Faria -

Bridgewater State College

William Morse - Mutual Bank

Gerard Nadeau - Rockland Trust Company

Basan Nembirkow - Brockton Public Schools

David Orloff - Sharkansky & Co., LLP, CPA's

Andrea Papadopoulos - Arista Associates, Inc.

Lester Schindel -

New England Sinai Hospital

Larry Siskind -

Siskind and Siskind Attorneys at Law

John Vlaco - Brophy & Phillips Co., Inc.

Charles Wall - Massasoit Community College

Patricia Williams - Harbor One Credit Union

CHAMBER STAFF

Kerry Sullivan

ACTION Report Volume 7 - Issue 1

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The Metro South Chamber of Commerce is solely responsible for the editorial content of this publication.

The Chamber wishes to assure our members of our intention to provide physically challenged participants equal access to all programs. If you or your employees have special needs in this area, please let us know by calling the Chamber at 508-586-0500 at least 48 hours in advance.

Networking at Events

is one of the most effective ways to grow your business!

JANUARY Calendar

3	Ambassador Meeting	8:00 am
10	Member Orientation	8:00 am
12	Government Affairs	7:45 am
15	Martin Luther King Jr. Day - Chamber Closed	
17	Executive Committee	3:00 pm
	Good Morning Metro South Holiday Inn, 195 Westgate Drive, Brockton	7:30 am
24	NewBoard Member Orientation	12:00 pm
31	Board Meeting	12:00 pm
Coming up February		
7	Ambassador Meeting	8:00 am
	Human Resource Management Council Holiday Inn, 195 Westgate Drive, Brockton	8:00 am
9	Government Affairs	7:45 am
	Good Morning Metro South Holiday Inn, 195 Westgate Drive, Brockton	7:30 am
19	Presidents Day - Chamber Closed	
	Business After Hours Grow Associates, 101 Wales Avenue, Avon	5:30 pm

Save the date

March

28

Board Meeting

7	Ambassador Meeting	8:00 am
9	Government Affairs	7:45 am
14	Executive Committee	3:00 pm
21	Taste of Metro South Shaw's Center, K. Feinberg Way, Brockton	5:30 pm

12:00 pm

Photo and print production by Mark Mahoney, The Enterprise

GOODNews

Celebrate the great things going on!

HarborOne Honors Saturday Morning **Branch Lobby Greeters.**

HarborOne Credit Union has a team of twelve retired individuals who serve as greeters in its branch lobbies every Saturday morning. To express it's appreciation, the management of HarborOne invited all these greeters to a luncheon reception at its corporate headquarters. Mr. Blake praised them for their wonderful, enthusiastic attitude and presented each of them with gifts.



L to R: Front row: Marie O'Brien, West Office, Helen Summerfield, Retail Banking, Second Row: Sally Keady, Abington Office, Evelyn Giovannello, Campello Office, Lorraine Lynch, Legion Parkway Office, Rose Condangelo, Randolph Office, Sandra Lyons, Canton Office, Joanne Depasqua, Raynham Office, Back Row: Robert Coolen, Bridgewater Office, James W. Blake, President and CEO of HarborOne Credit Union, Isabelle Minkle, Middleboro Office, Rose Dooley, Montello Office. Not pictured: Mary Fitzpatrick, Easton Office.

Bay Copy Hosts Muratec America's CEO at Rockland plant

Bay Copy, the region's leading provider of digital document solutions, hosted the head of Muratec America recently at its Rockland headquarters.

Yutaka Moriwaki, a 20-year veteran of Muratec visited with the



Bay Copy CEO Ray Belanger (center) discusses Muratec sales and marketing with Muratec America CEO Yutaka Moriwaki. and Director of Sales Sharon Mutrie.

senior sales team at Bay Copy and discussed products, service and support needs.

The Children's Museum in Easton **Celebrates MLK Day**

Make it A Day On, Not A Day Off Join us on Martin Luther King, Jr. Day and celebrate how you and your family can use your hands to help those less fortunate in your community.

All activities are free with Museum admission of \$6 per person, under 1 yr. of age is free. The Museum is located in the Old Fire Station at 9 Sullivan Avenue, North Easton, MA.

For more information call the Museum at (508) 230-3789 or check out our website www.childrensmuseumineaston.org.

HarborOne United Way Campaign a Success

HarborOne Credit Union, is pleased to announce the results of Harborone Credit Union's 2007 United Way campaign.

Employee contributions increased 20% over last year resulting in contributions totaling over \$32,000. With the credit unions corporate matching contribution the total combined gift is over \$64,000.

Also as part of its campaign pledge, HarborOne will be additionally donating \$1 for every new checking account opened during the campaign. Patrons were also encouraged to donate loose change



Joseph Barry, Chairman of the Board of Directors of HarborOne, Sandy Wixted, Director of Catholic Charities South during his visit to this United Way Agency Food Pantry.

into large bottles in the lobbies of twelve branches. Employees were given the opportunity to dress casual on Fridays in return for donations to this effort. These three sources raised another \$2,500 for the United Way.

Rockland Trust Donates Christmas Gifts to Homeless Children

Rockland Trust has helped a local organization, Holiday Help for the Homeless, collect gifts for children in area shelters. Rockland Trust placed Giving Trees in their Brockton, Whitman and Stoughton branches, adorned with ornaments



L-R: Corrie Bulman, founder of Holiday Help for the Homeless accepts gifts from Stephanie Pretti, Associate Product Manager for Rockland Trust.

containing the names of children and their toy requests. Bank

employees and customers chose an ornament and fulfilled the request written on it.

Brett Peroni Elected President of NAIFA

Brett Peroni of Peroni Financial Group, LLC located in Middleboro, MA was recently elected as

President of NAIFA Southeast. NAIFA, the National Association of Insurance and Financial Advisors, is a

SMALL BUSINESS SPACE

Available at Chamber Call 508-586-0500 x221



Brett Peroni

national nonprofit association representing the interests of 70,000 financial advisors and life insurance agents. Mr. Peroni has also been a member of MDRT, the Million Dollar Round Table, for the last four years. Mr. Peroni focuses his prac-



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For details call 508-588-9100 x1509 For complete schedule go to www.massasoit.mass.edu

The **Professional Development Center** is now offering a variety of computer courses designed with the business person in mind!

Go to www.massasoit.mass.edu and click on corporate training to view our spring classes! Call 508-588-9100 x2011 or 2013.

SMALL BUSINESS INCUBATOR SPACE Now Available at the Chamber

Call 508-586-0500 x221

tice in the areas of wealth accumulation, business and estate planning, and employee benefits.

My Turn Partners with Employers

MY TURN, Inc., a youth development agency headquartered in Brockton and operating in 14 cities in Massachusetts and southern New Hampshire, successfully matches the employment needs of young adults with the employment needs of local businesses. "Our employer/employee matches are successful and effective because we match the youth's interests, skills and short- and longterm employment goals with the employers' available jobs and training opportunities," states Lorraine Albert, MY TURN's Regional Coordinator for Greater Brockton.

For more information about how you can become involved please contact Nathania Onyeagoro at 508-894-4206 or via email at nonyeagoro@my-turn.org or Lorraine Albert at 508-894-4205 and lalbert@my-turn.org.

John Polvere named New Manager

HarborOne Credit Union, has named John Polvere, Branch Officer of the Montello Office in Brockton.

Mr. Polvere has progressed within the HarborOne organization serving in several roles during the last thirteen years. He has also managed several



branches including Easton, West, Legion Parkway, Abington and Randolph.

Mr. Polvere resides in Brockton with his wife and three children.

Adolfo Palermo Joins Firm

Adolfo Palermo recently joined the audit and accounting department of G.T. Reilly & Company, Certified Public Accountants, in Milton, MA as a Senior Accountant. Adolfo previously worked as a Senior Accountant for a CPA firm in Woburn, MA. He is a 2000 graduate

of Suffolk University with a Bachelor of Science Degree in Business Administration with a concentration in Accounting. Adolfo currently resides in Revere, MA.

Maurice Maltais named Manager

Columbia Electric Supply Inc., the region's leading wholesale electrical supply distributor since 1932, announces the promotion of Maurice (Moe) Maltais Jr. of Fall River to Branch Manager of its Fall River location.

In this role, Maltais will be responsible for the day-to-day operation of the Fall River branch.

Maltais, whose

Maurice Maltais

experience in the electrical supply industry spans 10 years, has been a member of the Columbia Electric Supply Co. team for the past four years as an inside sales representative.

Plymouth County Awarded Emergency Funds

Plymouth County has been chosen to receive \$266,122 to supplement emergency food and shelter programs in the county.

Public or private voluntary agencies interested in applying for Emergency Food and Shelter Program funds must contact Local Board Chair, Dennis Carman, at the United Way of Greater Plymouth County at 508-583-6306 for an application. The deadline for applications to be received is January 22, 2007.

Caritas Good Samaritan Medical Center **Recognizes Capital Campaign Donors**

Caritas Good Samaritan Medical Center recently recognized donors to its \$5 million capital campaign during a reception in the hospital's J. Joseph Moakley Conference Center that featured the unveiling of a plaque commemorating donors of \$10,000 or more and employees who donated the equivalent of a half-hour of their pay every week for five years.



L to R: Robert Gustafson-chairman of Caritas Good Samaritan's board of trustees, James Berahelli, RPh, MS-Caritas Good Samaritan director of clinical integration and endowment committee chairman, John Holiver-Caritas Good Samaritan president, and John Kelleherformer Caritas Good Samaritan board chairman. long-time supporter and capital campaign chairman.

HarborOne Awards Grand Prize



HarborOne awards James Donovan of Brockton with a grand prize of a \$1000 Stop & Shop Card. L to R: Jamie Donovan, Robert Marsh-Branch Officer of HarborOne Credit Union, James Donovan and Mikaela Donovan.

CentiMark Supports United Way



Through management team involvement in a roof replacement, CentiMark Roofing donated \$1,500 to United Way. L to R: David Pineo-CentiMark, Kerrie Blake-Metro South Chamber of Commerce, and Dennis Carman-United Way.

Caritas Good Samaritan Medical Cntr. **Continues Health Education Series**

Title: "Supermarket Savvy: How to Read Food Labels & Look at Portion Control" Instructor: Karen Johnson, RD, Caritas Good Samaritan Chief

Nutritionist

Location: J. Joseph Moakley Conference Center at Caritas Good Samaritan Medical Center, 235 N. Pearl St., Brockton

Time: 6:30-8:30 p.m.

Date: Tuesday, Jan. 23, 2007

Fee: Free

Must call 508-427-3547 to register

For more information on the hospital's programs and services, visit www.caritaschristi.org.

Local Financial Advisor Makes Her Mark

"Medical Economics" identifies Linda Gadkowski, CFP® as one of the best financial advi-

sors for physicians. Much like physicians, NAPFA-

Registered Financial Advisors proudly hold themselves to a fiduciary standard, which



Linda Gadkowski

means they operate in one way - with their clients best interests in mind.

If you are interested in talking with Linda Gadkowski about her inclusion in the Medical Economics list of the "Top 150 Advisors For Doctors", please contact Beacon Financial Planning, Inc. at 888-230-3588 or email Linda at Linda@ BeaconFinancialPlanning.com.

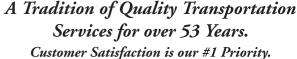


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For Information or Reservations, Please Contact:

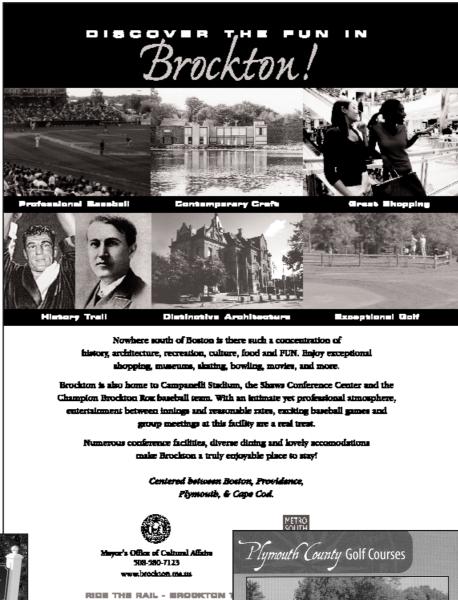
(508) 697-0017 437-3844 (U.S. & CAN Fax (508) 697-0043

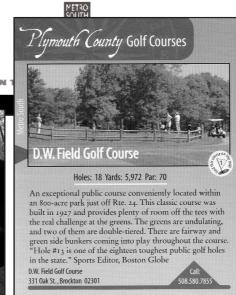


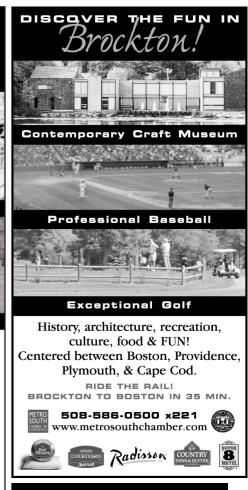


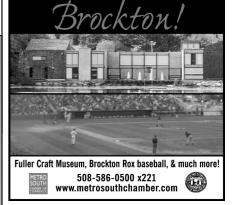
Discover the Fun in Brockton!

The city of Brockton has recently benefited from a number of new marketing and promotional pieces coordinated through the Metro South Chamber of Commerce. In addition, "Welcome to Brockton" signs and newer highway signs on Route 24 are being erected to promote the stadium and conference center. Advertising pieces in the Massachusetts Getaway Guide, New England Group Tour Magazine, Plymouth County Vacation Guide, Plymouth County Golf Guide, Plymouth County Conference Planning Guide and several additional publications are all designed to remind business and family travelers of Brockton's central location and wonderful accommodations. In addition to three new maps and a couple of new publications the Chamber has recently overseen the refurbishment of the Civil War Soldier Statue in Perkins Park and erected promotional panels at several locations throughout the city and at the Plymouth County information center on Route 3 in Plymouth.









Ads recently appeared in Plymouth County Tourism Guides, the Massachusetts Getaway Guide and the New England Group Tour Magazine

created by Pine Craft Signs and Graphics in Brockton.

"Welcome to Brockton-City of

Champions" signs installed at Rt. 123,

Rt. 27, and most recently at Pleasant

St. and 5 Corners (right). Signs were

Support Member Businesses





508.586.0500 x 225 or 229



Share this beautiful 1450 sq. ft. with an established accountant of 30 + years. Excellent location in Stoughton, Route 27, right off of Route 24 (exit 18b)

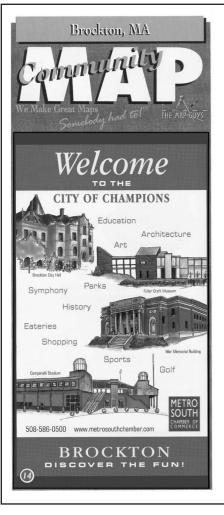
RENT INCLUDES:

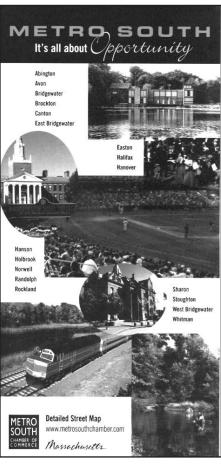
Plenty of parking • Great signage (very visible) Beautiful cherry furniture • Elevator • Kitchen Alarm System • Utilities • Comcast

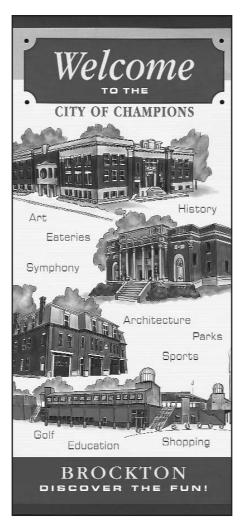
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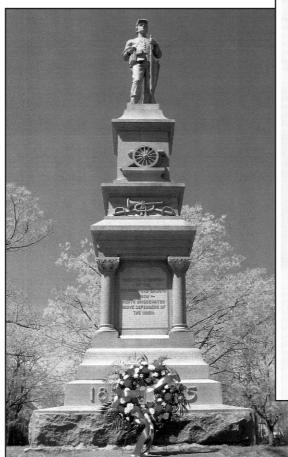
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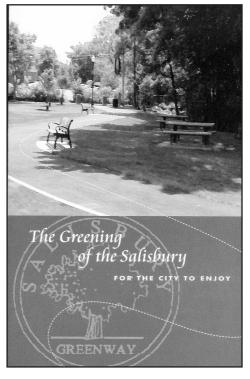




Regional and City Maps

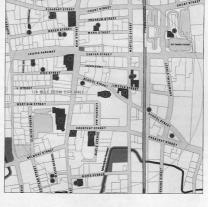


Perkins Park Civil War Statue restoration completed in May of 2006 $\,$



Brochures promoting the City of Brockton and all it has to offer.

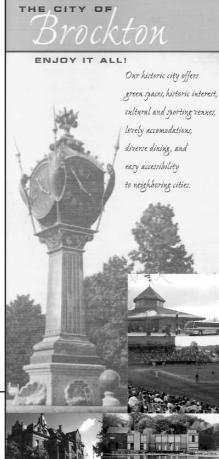
City of Brockton HISTORY TRAIL



A Guide to the City Center showing buildings of architectural and historic interest with some highlights of Brockton's social history



CITY OF BROCKTON Mayor John T. Yunits Jr. City Planner Nancy Stack Savoie February 2002



"Working through effective partnerships with the Mayor of Brockton, James Harrington, numerous city departments, the Plymouth County Convention and Visitors Bureau, and many private sponsors the Chamber is promoting the city of Brockton and all it has to offer. These pages highlight some of the ads, maps and signs promoting Brockton", said Christopher Cooney, president of the Chamber.











Fa

BROCKTON

February 9

10:30 am - 1:30 pm

Metro South Chamber

of Commerce,

Sixty School Street

SOMWBA Workshop Offered at Chamber

WHAT ARE THESE WORKSHOPS...

The State Office of Minority and Women Business Assistance (SOMWBA) reviews the eligibility of minority and women business enterprises, and minority and female controlled non-profits, to participate in affirmative purchasing and contracting opportunities.

 Workshops are required for all interested principals of minority and women businesses or

nonprofit organizations applying for certification through the State Office of Minority & Women Business Assistance (SOMWBA).

- Business that are at least 51 percent owned and controlled by minority or female principals, or non-profits that are at least 51 percent controlled by minority or women board members may be eligible for SOMWBA certification.
- If you need an accommodation for a disability please notify us at least ten business days in advance.

WHAT THE WORKSHOP WILL COVER...

- Business Affirmative Market Programs
- SOMWBA's certification application
- Explanation of regulatory language & criteria necessary to be certified
- Required documentation for certification
- Explanation of the certification process

WHO SHOULD ATTEND...

- The eligible owner/principal of any minority or women business enterprise.
- All those assisting in the SOMWBA certification process (such as your attorney, business advisor, or accountant)

HOW DO I REGISTER...

- Pre-registration is required.
- \bullet Electronically on the Internet at www.somwba.state.ma.us (please register by 12 noon of the preceding day)
- By Fax or mail using the form found on website (please register 5 business days in advance)

For changes and updates to this schedule, or to register, please visit our website: http://www.somwba.state.ma.us.

Non-profit organizations should not register for these workshops. Instead, please contact SOMWBA at 617.973.8692.

All workshops are free of charge

For more info go to http://www.somwba.state.ma.us

Article continued from page 1

as editorial director for Ingersoll Publishing, Europe.

Her previous work experience including writing for, editing and publishing newspapers in New York, New Jersey and California, and working as a political media consultant in Boston and Washington DC.

The event is being sponsored by Verizon. Verizon Communications Inc., a Dow 30 company, is a leader in delivering broadband and other wireline and wireless communication innovations to mass market, business, government and wholesale customers. Verizon Wireless operates America's most reliable wireless network, serving and \$24 for non-members.

nearly 57 million customers nationwide. Verizon Business operates one of the most expansive wholly-owned global IP networks. Verizon Telecom is deploying the nation's most advanced fiber optic networks to deliver the benefits of converged communications, information and entertainment services to customers.

As always, the Good Morning Metro South program is a great networking opportunity. Guests are encouraged to stay for informal networking following the program. Pre-register by calling 508.586.0500 ext. 221. The cost is \$17 for members

Updated Eligibility Criteria for acceptance into the Insurance Partnership.

Self-employed individuals will no longer be required to provide insured status when applying for the Insurance Partnership. Self-employed applicants will not be subjected to the six -month look back and may now be eligible for the IP regardless of their insurance status.

The six-month provision still pertains to employees of small businesses. A self-employed resident can now be eligible for the Insurance Partnership if they meet the following criteria:

- Have or be in the process of getting comprehensive health insurance.
- Be between the ages of 19 and 64 (inclusive)
- Be a resident of Massachusetts
- Have an adjusted gross family income that does not exceed the Employee Income Standards below:

amily size	Gross Family	Income Cannot Exceed
1	\$29,412	
2	\$39,600	The Insurance Partnership
3	\$49,800	From the Commonwealth of Massachusetts
4	\$60,012	The management of the same of
5	\$70,200	

For each additional dependent add \$10,200.

* Note: these amounts are adjusted annually. The above family income ceilings are valid 10/1/06 through 3/31/07.

If you have any questions regarding the changes, please contact Josh Tobin, Managing Director of Association & Chamber Relations, The Insurance Partnership Program at 800-399-8285 x108.

www.insurancepartnership.org

Chamber, Mayor Provide "Toys for Tots" in Brockton



Mayor James Harrington, Officer Rosie Brown of Brockton Police -"Project Guardian Angels", Eddie Terrenzi of the Chamber of Commerce, and Darcy M. Fernandes, Assistant Principal-West Junior High

Do You Have a HR Question?

Try the Human Resource Hotline

Sponsored by:

BlueShield of Massachusetts

Does your business have Human Resource questions? Do you know where to turn for the answers?

The Metro South Chamber of Commerce has developed a hotline for your business to receive professional advice from experts in the HR field.

Simply e-mail your questions to the HR hotline at hrhotline@metrosouthchamber.com or log onto www.metrosouthchamber.com. For more information contact Kerrie Blake at 508.586.0500 ext. 231.

Chamber to Host Business Plan Workshops

The South Eastern Economic Development (SEED) Corporation will hold free basic business workshops aimed at assisting potential and existing entrepreneurs. The workshops are co-sponsored by local banks and credit unions, the MA Small Business Development Center (SBDC), chambers of commerce and SCORE (Service Corporation of Retired Executives).

The first workshop entitled "Learn the Fundamentals in Planning, Preparing For, and Financing Your Business" (Session I) is geared toward helping potential entrepreneurs evaluate and understand the fundamentals of owning one's own business. Information on how to get started, where and how to get financing and the loan application process will be presented. Attendees will also be provided with a free guide to writing a business plan and other materials.

The second workshop "Understanding the Purpose of Financial Statements and How They Can Help Determine the Health of Your Business" (Session II) is focused on helping attendees understand a balance sheet, income statement, and cash flow statement. The workshop also explains how a small business owner can anticipate financial needs in order to operate his/her business more efficiently.

The following is a list of dates and locations for SEED's upcoming workshops. Please call Tamarah Barao at SEED Corporation at 508-822-1020, for more information or to register for a free workshop.

DATE

LOCATION Metro South Chamber of Commerce

60 School Street, Brockton, MA **SPONSOR**

Rockland Trust Community Development LLC

DATE

Tues., January 23 8:30 am - 12 < (Session I) > Tues., February 20 8:30 am - 12 Tues., January 30 8:30 am - 12 < (Session II) > Tues., February 20 1 - 4:00 pm

LOCATION

Bridgewater Savings Bank 756 Orchard Street, Raynham, MA

SPONSOR

Bridgewater Savings Bank

For more information on SEED and its programs, please call the SEED office at 508-822-1020 or visit SEED's website at www.seedcorp.com.

Blogging Workshop Well-Attended





Dr. Nora Ganim Barnes, Director, UMass Dartmouth Center for Marketing Research (CMR) recently held a presentation at Wynn & Wynn in Raynham on the findings of her first blog study. Dr. Barnes' study has attracted world-wide attention and initiated an avalanche of interest and discussion regarding the vast possibilities of blogging as a

marketing communication tool.

Top bloggers from around the world participated in the study and shared their insights and advice. The presentation covered the nuts and bolts of bloging including how much time it actually takes, how to manage an effective blog and what essentials you'll need to consider if you plan to author a blog.

Minimum Wage Change

Effective 1/1/07, the Massachueetts minimum wage is going up to \$7.50/hour. Employers please double check that your posters are current. Employers can request updated posters through the Attorney General's office by calling Paul Gordon at 508-990-9700. The Attorney General's office will send posters within 24 hours of receiving your request.

RENEWING*Members*

Thank You!

Affordable Closet Systems Anania Plumbing & Heating, Inc. Brockton Area Transit Authority Brockton Neighborhood Health Central Stores, Inc. TV & Appliances Concord Foods, Inc. Cushman Insurance Douglas A. King Builders, Inc. Frenette & Dukess Giannaros, Inc. Gina Kinsella's Dance Studio Hampden Technologies HarborOne Credit Union **HWO Investment Advisory** Independence Insurance Agency Isam Mitchell & Company, Inc. J. Frank Conley, Inc. John F. Mack Distributors Jon L. Jenmarc, Inc. Juliano Enterprises Keller Williams

Kindred Hospital Northeast -Stoughton McCormick & Sons Insurance Agency, Inc. Melvyn D. Cohen, Attorney at Law Michael Cedrone Monuments Mutual Bank Parent, McLaughlin & Nagle Peak Interior Supply Co., Inc. R & B Transportation Services, Inc. Roger Ferguson, Horticulturist Romm & Company, Inc. Simpson Spring Company Sportswear, Inc. Stoughton Motel The Community Bank Trans Courier Systems U.S. Post Service **UNITI Credit Union** West Bridgewater Baptist Church



To Join the Chamber Call 508.586.0500 Eddie Terrenzi x 225



GOVERNMENTAffairs

The monthly Government Affairs meetings are held at the Chamber and provide an opportunity for member businesses to discuss issues important to them with their elected officials. The next Government Affairs meeting will be held on January 12 at 7:45am.

If you would like to attend or if you would like further information, please call the Chamber at 508. 586.0500 ext. 221.

Small Business by the Numbers

Article from SBA-Office of Advocacy

The Office of Advocacy defines a small business for research purposes as an independent business having fewer than 500 employees. In 2003, there were approximately 23.7 million small businesses in the United States, according to Office of Advocacy estimates. Estimates for businesses with employees indicate there were 572,900 new firms and 554,800 closures (both about 10 percent of the total) in 2003. In 2000-2001, small businesses created all of the net new jobs in the U. S. For instant access to small business resources, statistics, and research, visit www.sba.gov/advo/.

GRO-N-THINGS, INC.

Interior Plant Maintenance and Design Service

P.O. Box 1246 Middleboro, MA 02346 508.947.8433 (p) 781.767.2244 (f)



Shelley Tierney OWNER

SERVING AREA BUSINESS SINCE 1975

Ready, Set, Grow! Workshops

This workshop will help you gain a better understanding of the various SBA programs and services that are available to prospective or current entrepreneurs who need assistance in starting or expanding their businesses. General information will be provided on the following programs and services:

- Service Corps of Retired Executives (SCORE)
- Small Business Development Centers (MSBDC)
- Business Resource Centers
- SBA Guaranty Loan Programs:
 7(a), Micro Loans, Express & 504's
- Government Contracting
 Opportunities: 8(a) business
 Development, HUBZones
 (Historically Underutilized
 Business Zones), Small
 Disadvantaged Business, and
 Surety Bonding
- Disaster Assistance



SBA's cooperation does not constitute or imply endorsement of any opinions, products, and/or services. All SBA programs are extended to the public on a non-discriminatory basis. Handicapped Accessible.

Workshop Dates:

Wednesday	
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January	17	July	18
February	21	August	15
March	18	September	19
April	18	October	17
May	16	November	14
June	20	December	12

Time: 2:00 p.m. until 4:00 p.m.

RSVP: 508-513-3400 **Location:** Career Works 34 School St., Brockton, MA

Chamber Supports "Toys for Tots"

St. Joseph Manor, Brockton hosted a Business After Hours on December 7 which featured a collection of toys for Toys for Tots. Over 250 toys were collected this year.



Edward Couble and Mary Beth Spagone, Curves and Edward Pedranti, EJP Training Dynamics



Avalon McLaren, West Insurance Agency and Anne Teri, St. Joseph Manor



Edward Besozzi, EVS Boston and Ken Hyde



Nathania Onyeagoro, My Turn, Michael Zygiel and Gary Cappuccino, Federal Telephone and Communications

SMALL BUSINESS INCUBATOR SPACE Now Available at the Chamber

Call 508-586-0500 x221

Yankee Magazine Publisher Unveils New Design at Chamber Breakfast

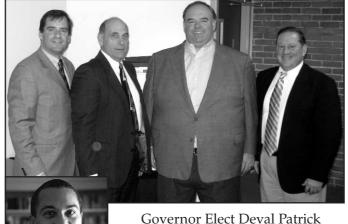


J. D. Hale, Publisher of Yankee Magazine and Christopher Cooney, President and CEO of the Metro South Chamber of Commerce



The December breakfast featured J.D. Hale, Publisher of Yankee Magazine, who announced a major redesign and format change to the popular magazine. Beginning in January, Yankee will feature a larger format (8.5"x11"). Mr. Hale entertained the audience with many short stories about Yankee Magazine.

Former Chamber Chair Heads Governor's Transition Team



has named Chamber Board Member Dana Mohler-Faria president of Bridgewater State College as his special adviser on education. Christopher Cooney, President and CEO of the Metro South Chamber of Commerce, John Costa, B. C. Tent and Awning, John Walsh, Independence Insurance Agency of Abington, and Chamber Chair Ray Ledoux, Brockton Area Transit recently met at Chamber Board meeting to discuss the Governor's transition.



Dana Mohler-Faria

Boston Celtics Discount Ticket Nights!



Metro South Chamber of Commerce presents **Boston Celtics Discount Tickets**

Nights. Tickets are discounted exclusively for

Metro South Chamber members. To order these tickets, please email your order to metrosouth@celtics.com or fax it in to 617-854-8068. The tickets will be left at the "will call" window 2 hours before the start of the game for the appropriate night or can be mailed out. You will get a confirmation within 24 hours of your order.

Any questions, please contact Iim Davis at 617-854-8086. Tickets

are limited and sold on a first come first served basis! Orders must be placed in advance and offer not valid at the TD Banknorth Garden Box Office.

Tickets: \$30 (reg.\$60), \$37.50 (reg.\$75), \$42.50 (reg.\$85) in lower bowl

January 24 - 7:30 pm vs. Atlanta Hawks

Tickets: \$40 (reg.\$60), \$55 (reg.\$75) in lower bowl

January 10 - 7:30 pm vs. Indiana Pacers

January 12 - 7:30 pm vs. Toronto Raptors

January 28 - 7:30 pm vs. Washington Wizards

Order via email: metrosouth@celtics.com
Order via fax: 617-854-8068

Any questions, contact **Jim Davis 617-584-8086**For more info contact the **Chamber 508-586-0500 x225**

MEMBERProfile



Mary Beth Spagone

Address:

98 Westgate Drive, Brockton, MA

Phone: 508.586.8484

Year Established: 2004

Number of Employees: 5

Products or Services:

A complete 30 minute workout that

is fun, fast, and safe.

What is unique or special about your firm and the products and services you offer? We provide motivating and supportive program where every woman have fun exercising for 30 minutes, three times a week.

What is your market/market area? Every woman. Women from all over.

Curves

We are conveniently located off of Rt. 24 - diagonally from Loew's.

Please list awards or special recognition that your firm as received. For outstanding quality, service and adherence to our proven methods, Curves International recognizes our facility as a "Shining Star". Franchise recognition for community contributions - Food Drive, Katrina Relief, Walk for Champions, Breast Cancer Awareness.

What is your main business objective concerning your customers and the business community?

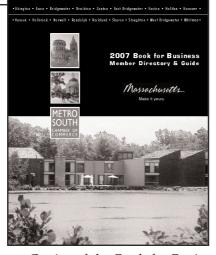
Provide a 30 minute workout that enables women to acquire the habit of exercise to improve their health. Co-operate with area businesses to promote employee participation in our exercise program.

The Chamber features a Member Profile in each issue of the Action Report. Members are selected randomly from those in attendance at the Good Morning Metro South (GMMS) breakfasts.

Fuller Craft Museum Featured on Cover of Chamber Book for Business

The Chamber of Commerce will soon be distributing the 2007 Metro South Book for Business. The book features area dining, lodging, public golf courses, recreation, legislative leaders, community demographics, regional and economic data and a complete membership listing. The book also includes a full color map of the Metro South region, highlighting hotels, golf courses, industrial parks, town halls and other points of interest.

"This year's Book for Business features 100 pages of information useful to residents, visitors, and businesses in the Metro South region. It places the entire Chamber membership at your fingertips," said Christopher Cooney, President and CEO of the Chamber.



Copies of the Book for Business will be distributed throughout the region to banks, real estate offices, town hall offices, all Chamber members, area colleges, and sent to all relocating businesses and families interested in the Metro South area.

NEW*Investors*

Making an Investment in our Community!

EVS Nespresso

Mr. Leclerc Aurelien 594 Cambridge Street Cambridge, MA 02141 305-562-3425 *Coffee Services*

Brockton Library Foundation

Mr. Fred Howell 34 Main Street Brockton, MA 02301 508-580-0333 Agencies/Associations

Exit Realty

Mr. David Offutt 39 Torrey Street Brockton, MA 02301 508-588-0088 *Real Estate/Appraisers*

Koso America

Mr. Mark Gallagher 4 Manley Street West Bridgewater, MA 02379 508-436-7183 Manufacturers

Metro Design

Mr. Jerry Greenberg PO Box 1000 Easton, MA 02334 508-238-3000 *Graphic Designers*

P.M. Custodial Services

Mr. Paul McNamara 110 Dundee Drive Bridgewater, MA 02324 508-378-1601 Cleaning/ Janitorial, Res.-Comm.

Southeastern Property Maintenance, LLC

Mr. John W. Hart 4 Beaver Dam Road Bridgewater, MA 02324 508-508-423-0764 Real Estate/Property Management

Whelan Associates

Mr. William Whelan 174 Union Street, 4th Floor New Bedford, MA 02740 508-984-4100 Real Estate Development



To Join the Chamber Call 508.586.0500 Eddie Terrenzi x225

H.R.M.C.Calendar!

Human Resource Management Council

The next **Human Resource Management Council (HRMC)**

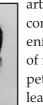
meeting will take place on Thursday, **February 8** at the Holiday Inn in Brockton.

The featured speaker is Peter J. Moser of Robinson & Cole LLP. Peter J. Moser concentrates in the areas of labor and employment law and litigation.

Mr. Moser represents
management-side clients in a variety
of labor and employment matters.
He is actively involved in the Labor
and Employment Section of the
Massachusetts Bar Association, most
recently serving as co-chair of the
Employee Rights and Responsibilities
Committee for the 2001-2002 session.

Mr. Moser has served as an adjunct professor at Boston College, and is a frequent speaker and author

on employment issues. His recent



Peter I Moser

articles concern the enforceability of non-com-

petition agreements, military leave rights and obligations, privacy issues in the workplace, the NLRB's use of the preliminary injunction, and protected concerted activity

in the age of electronic communications under Section 7 of the National Labor Relations Act.

Mr. Moser received his J.D. from Boston College Law School and his B.A., cum laude, from Boston College.

Pre-register by calling **508.586.0500 ext. 231**. The cost is \$18 for members and \$28 for non-members.



2007 Holiday Calendar

Mail Delivery

Libraries

Summy al Offices arkets



		Manufac	Retail Sto Superma	Liquor Si	Tavems/	Banks	Stock Mi	State/G Municipa	Schools	
New Year's Day Monday, January 1	\$	•	•	•	•	•	•	•	•	
M.L. King Day Monday, January 15		•	•	•	•		•	•	•	
President's Day Monday, February 19		•	•	•	•		•	•	•	
Patriot's Day Monday, April 16		•	•	•	•		•	•	•	
Memorial Day Monday, May 28	\$	0	•	•	•	•	•	•	•	
Independence Day Wednesday, July 4	\$	0	•	•	•	•	•	•	•	
Labor Day Monday, September 3	\$	0	•	•	•	•	•	•	•	
Columbus Day Monday, October 8	\$	•	•	•	•	•	•	•	•	
Veteran's Day	<	¥	¥	•		•		•	٠	

■ Open

Sunday, November II

Thanksgiving Day Thursday, November 22

Christmas Day Tuesday, December 25

- Closed
- ${\sf O}$ Manufacturers and other non-retailers may not open without local police permit.
- Open at the discretion of the individual bank. Most banks are expected to be closed on Martin Luther King Day.
- Blue Laws apply before noon. Local police permit is required to operate before noon.
- Blue Laws apply before 1 pm. Local police permit is required to operate before 1 pm.
- Retail stores must pay time and one-half.

Summary of State Laws Relative to Legal Holidays Blue Laws

- apply until midnight on Columbus Day apply until noon
- on Veteran's Day apply until 1 p.m.

Work permits for "Blue Law" holidays

- can be obtained at the discretion of local authorities
- should be requested 60 days in advance
- shall not cover more than one day Overtime
- In general, retailers** (with 8 or more employees) are required to pay a minimum of time and one-half to non-professional employees working on all Sundays. All retailers, regardless of size, are required to pay a minimum of time and one-half on New Year's Day, Memorial Day, Labor Day, Columbus Day, Independence Day, Veteran's Day and on January 2 in years on which January 1 fall on a Sunday.

Other Holiday Facts

- When January 1 falls on a Sunday, retailers may open for regular hours the following day.
- The provisions of the law relating to overtime, to the stipulation that a person cannot be required to work and to permits concerning the opening of retail stores on restricted holidays, are enforced by the

department of Fair Labor & Business Practices.

For further information

- The information contained in this calendar is based on current state statues and regulations. For further information, contact the agencies listed below.
- For questions regarding permit regulations, contact the Executive Office of the Attorney General, Division of Fair Labor and Business Practices at 617-727-2200.
- For all other questions, please contact the Citizen's Information Service at 617-727-7030 or 1-800-392-6090.

When a legal holiday falls on a Sunday, it is observed on the following day. When a legal holiday falls on a Saturday, it is observed on that day.

- * Chapter 136, Section 6 of the Massachusetts General Law provides a list of 54 clauses which detail different activities that are not prohibited on Sundays or holidays. These are know as exceptions to the Blue Laws.
 - ** As defined in Chapter 136, Section 6, Clauses 25, 27, and 50 and in Chapter 138.

BUSINESS EVENTS Planner

January 10

New Member Orientation

8:00 am

Metro South Chamber of Commerce

60 School Street, Brockton

Gives new members, prospective members, and new employees of current member companies an opportunity to network and explore Chamber programs and services.

Free of charge. Pre-registration is necessary. Please RSVP at 508.586.0500 ext. 225

January 18

Good Morning Metro South

7:30 - 9:30 am

Holiday Inn and Conference Center

195 Westgate Drive, Brockton

This event is a great opportunity to network with other members while enjoying a buffet breakfast followed by a keynote speaker and program.

\$17. members

\$24, non-members

Please RSVP at 508.586.0500 ext. 221

February 8

Human Resources Management Council

8:00 am

Holiday Inn and Conference Center

195 Westgate Drive, Brockton

This is a great opportunity for Human Resource managers and small business owners to sharpen their Human Resource skills.

Tickets:

\$18. members

\$24. non-members

Please RSVP at 508.586.0500 ext. 221

IT'S EASY TO REGISTER!

508-586-0500 x 221

508-587-1340

E-mail:info@metrosouthchamber.com

Send reservation and payment to:



MSCC Sixty School Street Brockton, MA 02301-4087

PREREGISTRATION IS NECESSARY. Individuals registering at the event will be charged a \$5.00 late fee. For companies wishing to be billed there is a \$3.00 billing charge. Cancellations for all events must be received 24 hours in advance of the event, otherwise the company will be charged regardless of attendance.

	Event:	
Company:		
Phone:		

REMINDER: We accept VISA, MasterCard and AMEX for dues and special events!