



# Action report

March 2005

## Always about OPPORTUNITY

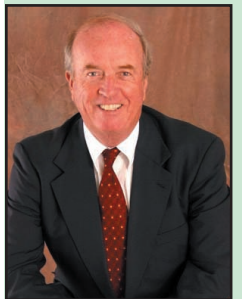
**CHAMBER MISSION**  
To serve the interests of member businesses while providing community leadership to ensure the economic advancement of the Metro South region.



State Representative Christine Canavan, page 6



Michael Widmer of Mass Tax Payers Foundation, page 8

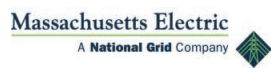


Senator Creedon, page 11

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## A Taste of Metro South Features Food and Fun for Everyone



Holmes-McDuffy Florists, Brockton, to exhibit at the 2005 Taste

The Metro South Chamber of Commerce, Massachusetts Electric Company, WBET Radio 1460 AM, and The Enterprise will present the 13th Annual "A Taste of Metro South" on Wednesday, March 16, 2005, from 5:30 - 8:00 pm, at the Massasoit Conference Center, located on Crescent

Street, Route 27, Brockton. The Taste will feature samples from Town Spa, Generations Restaurant, South Eastern Regional School District, Edible Arrangements, Christo's Restaurant, Montillio's Baking Company, Brockton Hospital, Coca-Cola Bottling Company of NewEngland, Good Days Restaurant, Massasoit Conference Center, Massasoit Culinary Department, X&O European Trattoria, Smith's Restaurant, Brennan's Black Thorn Tavern, Continental Cafe, The Shaw's Center, Starbucks, Freda's, Phatt Boys, The Chocolate Fountain from In Blossom, Hilliards House of Candy, Hemisphere, Chili Head Barbeque, and Carmen's Cafe Nicole.

The Taste of Metro South will host exhibits from Old Colony Hospice, Old Colony Elderly Services, The Charity Guild, Brockton

Hospital, The Enterprise, WBET 1460 AM Radio, Massachusetts Electric Company, the Metro South Chamber of Commerce, and The Rotary Club of Brockton.

The Taste will also provide continuous live music and entertainment from the Brockton High School Jazz Band, The Jazz Journeymen, and the Paris Cabaret.

Tickets are \$15 in advance and \$20 at the door. You may purchase tickets at Shaw's Supermarkets in Brockton or at the Metro South Chamber of Commerce. To purchase tickets by telephone, or for additional information, call 508.586.0500 ext. 221.

## It's Open Enrollment Time for Health Insurance



**Health Services Administrators** would like to extend a reminder to all Chamber of Commerce members that open

enrollment begins April 1, 2005. This is an excellent opportunity for Chamber of Commerce members to review their benefit options, to make changes to their

*Story continued on page 4*

## MEMBER Orientation

March 23, 2005 - 8:00-9:00 a.m.

Join us for a Member Orientation held at the Chamber of Commerce building on Wednesday, March 23, 2005. 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. Whether you're a new member,

new to your company, or a long-time member who wants to know "what's new at the Chamber", you'll be welcome at this session.

The orientation will begin promptly at 8:00 a.m. Coffee and refreshments will be provided. Please bring plenty of business cards for networking and some promotional materials about your business to share.

The Member Orientation is free, but pre-registration is required. Please call 508.586.0500 ext. 221 to register or email info@metrosouthchamber.com.

Join the Chamber of Commerce NOW!

Call 508-586-0500 x229

Sponsored by:



Health Services Administrators

# Nominations Now Being Accepted for Small Business Awards

The Metro South Chamber of Commerce and Bank of America Small Business Services are joining forces to recognize the achievements and contributions of small businesses and entrepreneurs in creating new jobs and economic opportunities in the Metro South region. All members are invited to participate in the selection process to name the **14th Annual Small Business of the Year and Entrepreneur of the Year Award Winners**. "Small businesses are the backbone of our local economy. Each year, we are proud to turn a special spotlight on small businesses and

## Nominating someone is easy...

You may nominate your own business or any other business you deem worthy (maximum of one nomination per category). Submit a summary of your reasons for the nomination, based on the criteria listed below. Call or fax the Chamber office for nomination forms. You may include any additional documentation that will help illustrate why the business is deserving of the award. Nominees do not need to be members of the Chamber. Nominees must be a for-profit business. The criteria for the two awards are as follows...

## Employment/Staying Power...

The Small Business of the Year nominee must have been in business for a minimum of three consecutive years under the current ownership, and have less than 50 full-time equivalent employees.

The Entrepreneur of the Year nominee must have been in business less than three years, and have fewer than 10 full-time equivalent employees.

## Growth...

The nominee should demonstrate growth in employees, revenues, and profitability.

## Innovation...

The firm should demonstrate creativity and imagination in the development of its business or in its product or service

## Social Responsibility...

Nominees should reflect internal and external social responsibility, which may include one or more of the following points: *strong, comprehensive employee relations programs; efforts by the company and its staff to aid or benefit the community through personal involvement and/or donations of other company resources; efforts to encourage diversity in its workforce and management; activity in the business community through involvement in industry or professional organizations; and development of other programs relating to social and community betterment.*

announced at a special Good Morning Metro South on **May 26, 2005**. Award recipients will receive an engraved plaque and extensive promotion honoring their business and achievements.

## Brockton Clean-Up, April 23rd

Mayor John T. Yunits, Jr. Brockton City Council, DPW Commissioner Michael Thoreson, Metro South Chamber of Commerce, & the Brockton 21st Century Corporation invite all to join in a city-wide community clean-up scheduled for **Saturday, April 23, 2005**.

Help clean a park, school grounds or public space. The kick off begins at **Heights Crossing, 35 Christy's Place** at 8:30 a.m. There will be a barbeque to follow for all volunteers hosted by Heights Crossing.

For more information or to volunteer call the **Department of Public Works**, Office of the Commissioner at 508.580.7135.



D.W. Park, Oak Street, Brockton



2004 Entrepreneur of the Year Award Winner Charles Bernard of the dj experience and 2004 Small Business of the Year Award Winner Richard Hassler of Duplitrion.

their valuable contribution to our community," said Christopher Cooney, President and CEO of the Metro South Chamber. "We look forward to receiving your nominations."



2003 Small Business of the Year Award Winner Francis Fistori of Modern Auto Body and 2003 Entrepreneur Award Winner James Messinger of Crazy Chef Caterers

**Nominations are due by Friday, March 11, 2005.** Call the Chamber office at 508-586-0500 to request an easy-to-complete nomination form. Winners will be selected by the Chamber's Award Selection Committee and will be

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*Gary R. Oman, P.C.*

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*Proteas Customized Consulting*

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Vice Chair Membership Development  
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*The Community Bank*

Immediate Past Chair  
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*HarborOne Credit Union*

**CHAMBER STAFF**

508-586-0500 **Front Desk** x 221

**Kerrie Blake**  
 Program Director x 231

**Christopher Cooney**  
 President and CEO x 223

**Sarah DeBettencourt**  
 Communications Coordinator x 222

**DIRECTORS**

**James Burns** - *Shaw's Supermarkets*

**Pasquale Ciaramella** -  
*Old Colony Planning Council*

**Rick Colon** - *Verizon*

**Jack Conway** - *Jack Conway & Company, Inc.*

**John Costa** - *B C Tent & Awning Company*

**Jeffrey Dukess** - *Frenette & Dukess, PC*

**Linda Faria Braun** - *Adult Learning Center*

**Beth Gleim** -  
*Radisson Hotel & Conference Center*

**John Hopkins** - *Brockton Plastics, Inc.*

**Susan Joss** -  
*Brockton Neighborhood Health Center*

**Kelly Carney Kelly** -  
*Raynham Taunton Greyhound Park*

**Stephen McDuffy** - *Holmes-McDuffy Florists*

**Dana Mohler-Faria** -  
*Bridgewater State College*

**Gerard Nadeau** - *Rockland Trust Company*

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

**Andrea Papadopoulos** - *Arista Associates, Inc.*

**Carmel Shields** -  
*Shields Health Care Group, Inc.*

**Larry Siskind** -  
*Siskind and Siskind Attorneys at Law*

**John Vlaco** - *Brophy & Phillips Co., Inc.*

**Charles Wall** - *Massasoit Community College*

**Frank Gillooly**  
 Membership Sales x 229

**Ann Marrese**  
 Controller x 230

Legislative Affairs x 225



**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.metroouthchamber.com

**ACTION Report**

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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!

**MARCH Calendar**

<b>2</b>	<b>Ambassadors Meeting</b>	8:00 a.m.
<b>11</b>	<b>Government Affairs Meeting</b>	7:45 a.m.
<b>15</b>	<b>Executive Committee</b>	4:00 p.m.
<b>16</b>	<b>The Taste of Metro South</b> Massasoit Conference Center, Route 27, Brockton	5:30 p.m.
<b>23</b>	<b>Member Orientation</b>	8:00 a.m.
<b>30</b>	<b>Board Meeting</b>	12:00/Noon

Note: All meetings are held at the Metro South Chamber Office or Metro South Business Assistance Center (BAC) unless otherwise indicated.

*Coming up***April**

<b>6</b>	<b>Ambassadors Meeting</b>	8:00 a.m.
<b>7</b>	<b>Human Resource Management Council</b> Radisson Hotel and Conference Center, 195 Westgate Drive, Brockton	8:00 a.m.
<b>8</b>	<b>Government Affairs Meeting</b>	7:45 a.m.
<b>18</b>	<b>Patriots Day - Chamber Closed</b>	
<b>23</b>	<b>Brockton Clean-Up</b> <i>See related article on page 2</i>	8:30 a.m.
<b>28</b>	<b>Legislative Breakfast</b> Massasoit Conference Center, Route 27, Brockton	7:30 a.m.

*Save the date***May**

<b>4</b>	<b>Ambassadors Meeting</b>	8:00 a.m.
<b>13</b>	<b>Government Affairs</b>	7:45 a.m.
<b>18</b>	<b>Board Meeting</b>	12:00/Noon
<b>26</b>	<b>Small Business Awards &amp; Expo</b> Shaw's Conference Center, 1 Lexington Drive, Brockton	7:30 a.m.

# Base Plan Analysis Available for Review

The comprehensive "Peer Review of the South Weymouth Naval Air Station Village Center Plan" - compiled over the past three months - is now available for viewing at the public libraries in Abington, Rockland, and Weymouth; at the Town Manager and Selectman's office in Abington and Rockland; in the Mayor and City Council's office in Weymouth; and online at [www.ssttdc.com](http://www.ssttdc.com), the website of the South Shore Tri-Town Development Corporation. A copy is also available for review at the SSTTDC offices at 223 Shea Memorial Drive on the base in South Weymouth.

The report was prepared by a special Peer Review Team assembled by the Metropolitan Area Planning Council (MAPC), and the Old Colony Planning Council, the two regional

planning agencies with jurisdiction over base property, in association with SSTTDC, and officials of the three host communities.

The approximately 300 page Peer Review provides an in-depth analysis along with findings and recommendations related to The Village Center Plans, the reuse plan for the former South Weymouth Naval Air Station, focusing issues related to Smart Growth, Zoning, Housing, Economic Development, Transportation, Open Space, and Water Resources.

In the report, the team of experts concludes that "development of the Village Center Plan will not only benefit the three towns hosting the base for many years, but also the South Shore and metropolitan Boston region as a whole."

*Health Insurance continued from page 1*

health coverage plans, and to enroll any eligible employee who may have previously waived coverage.

This open enrollment is also an opportunity to learn about the various products Health Services Administrators offer to members, such as health savings accounts (HSA) health plans; a new Health Reimbursement Account (HRA) Arrangement, and a Flexible Spending Account (FSA) which provides a pre-tax benefit to both employers and employees.

If you are self-employed or a

small business owner, this is also an opportunity to enroll in a health insurance program best suited to your business needs.



Health Services Administrators

Health Services Administrators offer access to Harvard Pilgrim, Tufts and Delta Dental Insurance. For more information, or to answer any questions you may have, please

call **Health Services Administrators** at the following toll free number: **1.877.777.4414**. Ask for Steve Ward-Smith.

## Chamber Action on eUpdate



Sign up for the Chamber's eUpdate and stay up-to-date on local business news. Upon registering for this free update we'll enter you to win a free gift certificate to the Westgate Mall. Chamber eUpdate is a weekly email newsletter service for members created exclusively to keep them informed about chamber events, news, trends, and services available to the business community.

The service is free for members and is CAN-SPAM Act compliant. Every email that is

generated contains an unsubscribe link which allows members to opt-out of future emails. Members who opt-out are automatically updated on our subscribers list to avoid the chance of sending unwanted Chamber eUpdates to them in the future. In addition, the Chamber eUpdate subscribers list is not sold or distributed.

Sign-up is easy. Simply visit the Chamber website at [www.metroouthchamber.com/subscribe.html](http://www.metroouthchamber.com/subscribe.html) and subscribe.

THE VILLAGE CENTER PLAN				
Phasing				
Table C				
PHASE	RESIDENTIAL		COMMERCIAL AND RETAIL DEVELOPMENT	
Phase I 2008 to 2011	<b>PHASE I TOTAL:</b>	<b>1,010 units</b>	<b>PHASE I TOTAL:</b>	<b>455,000 sq. ft.</b>
	• Senior Apartments	300	• Retail	100,000 sq. ft.
	• Condos	170	• Comm/Biotech	330,000 sq. ft.
	• Townhouses	440	• Office	25,000 sq. ft.
	• Garden Homes	100		
Phase II 2011 to 2014	<b>PHASE II TOTAL:</b>	<b>1,145 units</b>	<b>PHASE II TOTAL:</b>	<b>480,000 sq. ft.</b>
	• Apartments	275	• Retail	100,000 sq. ft.
	• Condos	170	• Comm/Biotech	330,000 sq. ft.
	• Townhouses	440	• Office	50,000 sq. ft.
	• Garden Homes	185	• Hotel	150 rooms
	• Golf Homes	75	<b>Cumulative Total:</b>	<b>935,000 sq. ft.</b>
<b>Cumulative Total:</b>	<b>2,155 units</b>			
Phase III 2014 to 2017	<b>PHASE III TOTAL:</b>	<b>700 units</b>	<b>PHASE III TOTAL:</b>	<b>365,000 sq. ft.</b>
	• Townhouses	440	• Comm/Biotech	340,000 sq. ft.
	• Garden Homes	185	• Office	25,000 sq. ft.
	• Golf Homes	75	<b>Cumulative Total:</b>	<b>1,300,000 sq. ft.</b>
	<b>Cumulative Total:</b>	<b>2,855 units</b>		

According to the proposal, one of the strengths of the Village Center Plan is that it is designed to be built in phases over a period of approximately 12 years.

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## Opportunities for Customers & Contacts

The Chamber provides many opportunities to expand your business contacts.

For a complete list of all Chamber committees, please visit [www.metroouthchamber.com](http://www.metroouthchamber.com) or call 508-586-0500 x221.

### Ambassador Team/Membership

The Ambassador Team meets on a monthly basis to serve fellow members by providing information, resources, and member-to-member support, increasing awareness and promoting active participation in Chamber programs and services. Presently, there are over twenty business professionals on the Ambassador Team.

### Government Affairs Committee

Government affects your life every day. Legislative actions at municipal offices, on Beacon Hill, and in Washington D.C. affect your organization's continued ability to prosper. With widespread concern over the status of the national economy, now more than ever is the time to speak out and be heard on taxes, regulations, and other issues that affect your bottom line. The Government Affairs Committee meets every month to discuss issues of concern to Metro South businesses.

### Human Resource Management Council

The Human Resource Management Council (HRMC) supports and provides continuing education and consulting to professionals in the ever-changing world of human resources. Regardless of the size of your business, human resource issues directly affect you, and the resources of the Council can be your link to vital information.

## Career Day at Shaw's Center

Wednesday, April 27, 2005

The Enterprise Newspaper In Education (NIE) program is proud to announce its **8th Annual Career Day** sponsored by **The Shaw's Center**, in collaboration with **Community Schools for Career Success (CS2)**, the **Brockton Area Workforce Investment Board**, and the **Brockton Rotary Club**. This event will be held on **Wednesday April 27, 2005 at The Shaw's Center** in Brockton from **9 - 11:30 am**.

This initiative is designed as an opportunity to build

stronger connections between schools and the community. By connecting schools with area businesses, students can see the meaning and relevance of what they are learning in school, invigorating the school culture and the classroom, while they begin to consider their potential careers.

Businesses and/or High Schools interested in participating can contact **Cheryl Showstack**, The Enterprise Newspaper, Educational Outreach Manager at 508.427.6856.

## MEMBERProfile

General-Wireless InternetWorks



Tom Gilmore, General Manager

*What is unique or special about your firm and the products and services you offer?*

We have the ability for business to work from almost anywhere at anytime and we offer expert tech support services that are delivered instantly and at a lower cost.

*What is your market area?*

Metro South of Boston

*What markets do you serve?*

Small & Medium sized businesses

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

Overcoming trust concerns. Remote access and remote services are a natural progression in the Internet age. We deliver services only from first rate providers. All of our customers are very happy they have employed our services.

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.

## Earned Income Tax Credit

### Do You Qualify?



Claim the Earned Income Tax Credit (EITC), a federal and state tax benefit for people who work. With

both the federal and state tax credits, workers may get up to \$4,600. Workers can claim both the federal and state EITC, even if they do not owe income tax, simply by filing federal and state income tax returns. You will receive a state credit equal to 15% of the federal amount.

Are you eligible for the EITC?

Yes, if you have more than one child and earn \$32,121 or less, have one child and earn \$28,281 or less, or have no children and earn

\$10,710 or less. You must have a social security number for all members of your family. Non-resident aliens are eligible if married to a U.S. citizen or resident alien.

Free tax preparation is available. Bring your social security card or number for yourself, your spouse and your children. You will also need to bring all W-2 forms or 1099 forms.

Workshops are held Monday and Tuesdays from 4 to 7 p.m. and Saturdays from 10 a.m. to 1 p.m. through Tuesday, April 12, 2005 in the downtown branch of the Brockton Public Library.

The earned income tax credit is brought to you by **Mayor Jack Yunits** and the **Metro South Chamber of Commerce**. For further information, please contact the **Brockton Public Library** at 508.580.7890.

# GOODNews

*Great things going on in area businesses*

The U.S. Small Business Administration (SBA) is offering a workshop that 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, Small Business Development Centers, Business Information Center, SBA 7(a) Loan Guaranty Program, 8 (a) Business Development, HUBZones (Historically Underutilized Business Zones), Small Disadvantages Business, and Government Contracting Opportunities. The workshop will be held at **CareerWorks**, 34 School Street, Brockton, on **Wednesday, March 16, 2005 from 2-3 p.m.** For further information or to reserve a spot call CareerWorks at 508.513.3400.

March is Women's History month and the **Mayor's Office of Cultural Affairs, Sovereign Bank and Bay State Gas Company** are proud to present a **Women's Leadership in the 21st Century series**. Nine women leaders from the Brockton Community will

speak on components of leadership, followed by a panel discussion with questions from the audience. **Mrs. Lees Yunits** has graciously agreed to be the Honorary Host for the event, with keynote speaker **Gayle Anne Kelley**, Director of the Arts and Cultural Affairs, speaking on **Woman as Peacemakers in the 21st Century**, along with eight other women from the Brockton Community. This event will be held at the **Shaw's Conference Center, 1 Lexington Avenue, Brockton on Saturday, March 19, 2005 from 2-5 p.m.** The event will cost \$5 for adults, seniors and students are free. For further information please contact **Gayle Kelley** at 508.580.7109.



Representative  
Christine E. Canavan

**State Representative Christine E. Canavan** is proud to announce that she has been selected by **House Speaker Salvatore**

**F. DiMasi** to serve as a **Floor Division Chairperson** for the 2005-2006 Legislative Session. Representative Canavan's nomination was ratified by House Members during a Democratic Caucus on Monday, February 7, 2005. There are four divisions within the House of

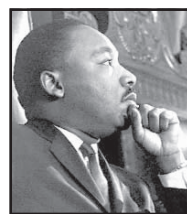
Representatives. As a Division Chair, Representative Canavan will act as a liaison between House Members of the Second Division and Speaker DiMasi regarding legislation appearing on the House Calendar and other matters of business pending before the House.

The University of Massachusetts Dartmouth, Center for Business Research has announced that the Center is hosting its annual **Celebrity/Scholarship Dinner on June 8, 2005** at the **Venus de Milo** in Swansea. Highlight of the dinner will be an address by Astronaut, **Alan Bean**, fourth person and only artist, to have walked on the moon. Come hear about his



amazing journey through

space. This extraordinary event will include a slide show from Apollo 12 mission. Captain Bean will share in his adventure of space travel through his words and paintings. It will be a night to remember for all that attend. For tickets or additional information please contact **Ava Lascault** at 508.910.6435 or email her at [alescault@umassd.edu](mailto:alescault@umassd.edu).



Martin Luther King, Jr.

The Men of the Greater Boston **Morehouse College Alumni Association** invite you to join them at the **31st Annual Martin Luther King, Jr. Memorial Morehouse College Glee Club Concert** and the

**MoreJazz Affair**. The two events will take place on **March 11, 2005**. Starting the night off, The Glee Club Concert is an institution in Boston and all net proceeds benefit the endowed Scholarship fund and Community programs. The concert will be held at the **Old South Church, 645 Boylston Street**, doors open at 6:30 p.m. Following the concert is the MoreJazz Affair at the **Westin Copley Place, 10 Huntington Avenue**, Boston, featuring renowned saxophonist Andre Ward. Doors open at 9:00 p.m. Tickets are \$20 for the concert and \$30 for the after event (including dinner, entertainment, silent auction and other attractions) For more information and ticket sale locations please call 617. 576.9799.

In a letter to **Mayor Jack T. Yunits** and **Brockton Area Workforce Investment Board Chair, George Davey**, **Lynn Griesemer**, Executive Director of the UMASS Donahue Institute announced that **Kim McLaughlin** has accepted the permanent position of Director of CareerWorks effective January 26, 2005. "Kim started working as the Acting Director back in August, 2004. We were very pleased with the work Kim has done on behalf of the city of Brockton, the Brockton Area Workforce Investment Board and the UMASS Donahue Institute in leading the Career Center." Said Lynn Griesemer, Executive Director of the UMASS Donahue Institute. "We are confident that Kim will continue to provide the leadership qualities she has exhibited during

*Good News continued on page 10*

## Good Morning Members - Attendees at a recent Chamber breakfast



Cheryl and Bill Washwell of The Health and Fitness Studio, North Easton



Kelly Barnstead of Junior Achievement and Chuck Carey of Family Choice Mortgage Corp.



Paul Anghinetti of Bank of America and Mike Yunits of Massasoit Community College



David Sacchetti of the Brockton Rox and Scott Sanborn of Sovereign Bank



Ellen Moore of Ellen Moore Design and Bob Lopes of City Shredding Corp.

# Exporting Increases Profitability

The International Trade Assistance Center, Inc. and export finance experts from Bank of America recently held a morning program designed to provide an overview of the export financing process. The Export Finance

workshop was held on February 9, 2005 at the Metro South Chamber of Commerce. The program provided participants with detailed information helpful in expediting payments from international clients.

The International Trade Assistance Center, Inc. is a state funded private non-profit organization that provides free international trade assistance to companies located in Southeastern Massachusetts, including Cape Cod

and the Islands.

For more information about the International Trade Assistance Center, contact Toby Stapleton, Executive Director at 508.324.4422.



Michael P. Sullivan of the Massachusetts Export Center and Ida D'Emilia-Perrault of PMP Associates



Robert Kenworthy of Bank of America, Alex Lwanga and Nadine Nelson of Discerning Taste, and Tobias Stapleton of the International Trade Assistance Center



Dominic Deloritta of Fintecomar, Inc and John P. Joyce of U.S. Small Business Administration

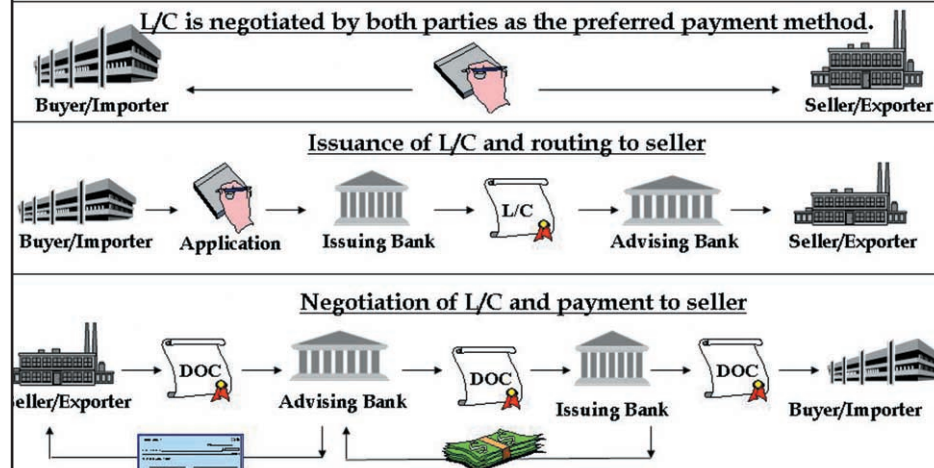


Dana Brousseau of Bank of America and John Sheehan of UPS

## Letters of Credit: Sequence of Events

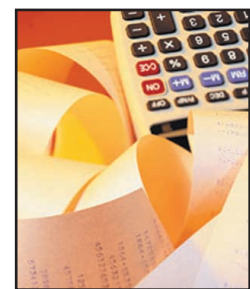
- The seller communicates to the buyer the required terms of the L/C.
- The buyer's bank issues the L/C in favor of the seller.
- The L/C is forwarded by the issuing bank to the advising bank, which verifies the authenticity of the L/C and forwards it to the beneficiary.
- The beneficiary reviews the L/C, requests amendments if necessary, and, if able to comply, makes the shipment.
- The beneficiary delivers the documents as specified in the L/C for examination to the negotiating bank. When the examining bank finds that the documents conform to the L/C, it will follow the payment instructions in the L/C and remit funds to the beneficiary through the negotiating bank.

## Flow of Export Letter of Credit and Payment to Seller/Exporter



Dana Brousseau, Bank of America, presented these two slides to explain the payment process in conducting international trade

# U.S. Treasury Announces Tax Deduction



The Department of Treasury issued a Notice on January 19, 2005, to help taxpayers

savings on production activities inside the U.S. The Notice is intended to aid taxpayers until formal regulations are issued.

Generally, the deduction equals 3% of income from domestic production in 2005 and increases over the next several years to 9% of income by 2010. Eligible activities include clothing and food manufacturing as well as the production of software, music, electricity, construction, architectural, and other products and services.

apply the newly enacted domestic manufacturing tax deduction that began January 1, 2005. The deduction was approved as part of the American Job Creation Act in October, 2004, and allows business taxpayers to obtain a tax



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# SCORE Announces New Leadership and Direction

Story provided by Martin Freier

SCORE's Chapter 422 has a new chapter chairman. He is John Brooks. Under his leadership, the chapter will provide new services to accommodate the new SCORE organizational guidelines and SBA's organization streamlining efforts.

Underlining its new guidelines, SCORE will be encouraged to attract new counselors that are technically oriented, have ethically diverse backgrounds and women who currently in business. These counselors will also sign the SCORE code of ethics that expects them to maintain client confidentiality and not to solicit business from their clients at SCORE.

For the purpose of clients who are now thinking of starting a business, clients should be aware of some changes. When asked how he thought the organizational changes would affect the SCORE organization, Brooks responded, "This should be a win-win situation for us and the clients. SCORE will be able to attract a

diverse group of counselors and clients. Ultimately it will benefit job growth in the area."

What SCORE anticipates is that new technical counselors will bring with them a different set of skills. "We need counselors that are trained in technology," Brooks said. "Nowadays, the types of clients who are interested in opening new businesses are more advanced in computer and website technology."

For those who wonder what will be in store for the current counselors, Brooks has a simple answer. According to Brooks, "the current counselors offer more than just technology tools. In business, nothing can replace the hands-on experience. Many of our current counselors acquired decades of first-hand business experience under different economic conditions. They have also been helping various clients prepare business plans and helped them obtain business loans for years. Small business start-ups still demand those services. That has not changed."



## GOVERNMENT Affairs

Speaker: Michael J. Widmer  
President of the Massachusetts Taxpayers Foundation  
Next Meeting: March 11, 2005



Michael J. Widmer, President of the Massachusetts Tax Payers Foundation

The **Government Affairs** monthly meeting will be held on **March 11, 2005** at the Chamber Headquarters beginning at **7:45 a.m.** This meeting will provide an opportunity for member businesses to discuss issues of importance with their elected officials. Join other Chamber members for this opportunity to interact with legislators and hear first hand some of what is in store for the business community on Beacon Hill.

This month's speaker is **Michael J. Widmer, President of the Massachusetts Taxpayers Foundation.** The Taxpayers Foundation is an independent non-profit

organization that conducts research and policy analysis on state and local taxes, government spending and the economy. Dedicated to the public interest, the Foundation ranks as one of the largest and most effective organizations of its kind in the country. The equality and impact of the foundation's work is reflected in the eight prestigious national awards earned in as many years for its reports on business costs, capital spending, state finances, MBTA restructuring, state government reform, and health care.

Mr. Widmer joined the Foundation in 1990 after more than 20 years of management and political experience in both the public and private sectors in Massachusetts. He held a variety of senior level positions at Cabot Corporation between 1979 and 1990, first as Director of Public Affairs and later as Vice President for Human Resources.

If you would like to attend or if you would like further information about the Chamber's Government Affairs Committee, please contact the Chamber at 508. 586.0500 ext. 221 or via e-mail, [info@metrosouthchamber.com](mailto:info@metrosouthchamber.com).

## TSUNAMI Relief

Contact Brockton Rotary Club at 508.559.4400



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5. Professional Development
6. Legislative Action
7. Economic Growth
8. Community Betterment
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10. Savings

To learn more about joining the Metro South Chamber, call Frank Gillooly at 508-586-0500 ext. 229

## Nascimento Named Attleboro Chamber President



Roy Nascimento

Roy Nascimento, former Vice-President of the Metro South Chamber of Commerce, has been selected to lead the Attleboro Area Chamber of Commerce as its new President and CEO.

"Roy's contributions to the success of the Chamber and its many programs over the past several years has been significant. We are going to miss him and the dedication he brought to his work at the Chamber. We wish him well in his new position." said Christopher Cooney, Chamber President and CEO.



## Nominations for ATHENA Award Now Being Accepted

The Metro South Chamber of Commerce and Sovereign Bank are pleased to announce the 2005 ATHENA Awards program. The program was created in 1982 and has expanded to over 350 cities in



Shailah Stewart, 2004 ATHENA Award Winner

the United States, Russia, and Canada. It is presented in the form of a hand-cast bronze sculpture, symbolizing the strength, courage and wisdom of the recipient.

The Metro South Chamber of Commerce believes in the values underlying the ATHENA Foundation's philosophy of incorporating the talents and expertise of women into the leadership of our businesses, our communities, and our government. The spirit of the ATHENA Program is captured in the following quotation from

Plato: "What is honored in a country will be cultivated there." By honoring exceptional leaders, others will be encouraged to excel.

On Wednesday, June 15, 2005, the Metro South Chamber of Commerce will present the ATHENA Award to an exceptional individual who has achieved excellence in his/her business or profession, has served the community in a meaningful way,



Linda Faria Braun, 2003 ATHENA Award Winner

and has assisted women in reaching their full leadership potential.

To nominate an individual, please contact Kerrie at 508.586.0500 ext 231. An ATHENA Award nomination form will be mailed upon request. Nominations are due by Friday, May 6, 2005.

## Jobs Forum Links Employers and Jobseekers

The Metro South Chamber of Commerce offers an on-line job forum where members can post available job openings and qualified job seekers can search for employment in the Metro South region.

The Chamber recognizes that staffing has become one of our members most critical issues. When members are understaffed, they can not capitalize on opportunities. To help them cope with their recruitment challenges, the Chamber has partnered with its website designer, Media Concepts, to create this tool for recruiting qualified employees. This is a direct member benefit, a service offered to our members at no additional charge.

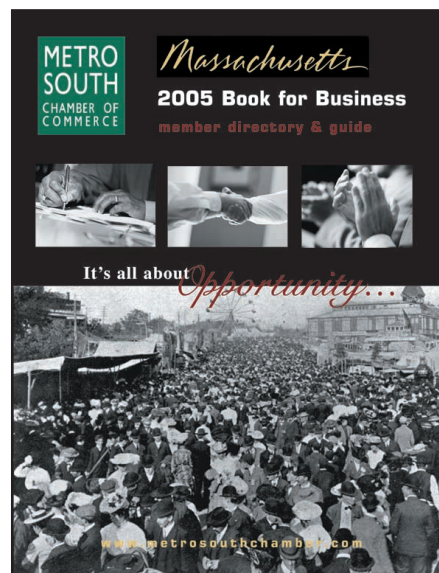
How does it work? For job seekers, viewing available job posting is easy. Simply visit [www.metroouthchamber.com](http://www.metroouthchamber.com) and click on the Job posting category. To view details of the job posting just click on the specific

posting.

Members who would like to submit a job posting must first register at [www.metroouthchamber.com](http://www.metroouthchamber.com), which takes just a couple of minutes and requires the creation of a password. Members can post unlimited number of job listings and edit existing job posting once they have registered. Members can also submit their job listings directly to the Chamber via fax, mail, or email and we will post it on the job forum for you. Prospective employees can view your job listings anywhere there is Internet access.

In addition, the Chamber has established a workforce resources webpage with employment information, best practices, and other useful resources to assist members with their workforce and training needs. Members can access the site at [www.metroouthchamber.com](http://www.metroouthchamber.com).

## 2005 Book for Business Now Available



Hot off the Press! The Metro South Book for Business

The year 2005 Book for Business is now available. Copies of the Book for Business will be distributed throughout the region to banks, all Chamber members, city/town halls, libraries, colleges,

real estate offices, to all relocating businesses and families interested in the Metro South area, and regional attractions.

The year 2005 Book for Business is your complete guide to the Metro South region. The book features listings for area restaurants, hotels, golf courses, recreational facilities, industrial parks and member businesses. This year's book also features an array of antique postcards highlighting the 18 communities of the Metro South region.

A copy of the book will be sent to all Chamber members within the next few weeks. Additional copies of the book can be picked up at the Chamber, Sixty School Street, or purchased on-line at the Chamber store at [www.metroouthchamber.com](http://www.metroouthchamber.com).

## Do You Have an HR Question?

### Try the Human Resource Hotline

Does your business have Human Resource questions?

**Sponsored by:** 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 Human Resources field.

Simply e-mail your questions to the HR hotline at [hrhotline@metrosouthchamber.com](mailto:hrhotline@metrosouthchamber.com) or log onto [www.metroouthchamber.com](http://www.metroouthchamber.com). For more information contact **Kerrie Blake** at 508.586.0500 ext. 231.



*Good News continued from page 6*  
the past months to continue to improve the operation of the Career Center."

**Downtown & Village Center**, an economic development conference presented by the Institute for Regional Development at **Bridgewater State College** in collaboration with the Massachusetts Downtown Initiative, DHCD and the Massachusetts Economic Development Council, will be held on **Wednesday, March 16, 2005** from **9 a.m. - 5 p.m.** in the **Moakley Center** at Bridgewater State College. This conference will examine how a well-run downtown village center revitalization program is an important and worthwhile investment for the economic health and quality of life in a community. This daylong conference will provide economic developers, planners and other stakeholders with an opportunity to come together with their colleagues to network and develop professionally. Registration is \$55 per person and includes breakfast, coffee break, lunch and conference fee. Deadline to register is March 14. For more information contact **Jennifer Reid** at 508.531.2419 or visit [www.bridgew.edu](http://www.bridgew.edu).

**Rob Peters Entertainment** is pleased to announce that Mobile Beat Magazine, the mobile DJ industry's leading publication, has selected DJ Rob Peters as an "All-Star DJ". Mobile Beat selects and recognizes twenty of the country's foremost mobile DJ's from across the country to perform at their semi-annual

conference. Peters joined other "All-Star DJ's" in Las Vegas to perform for approximately 1,500 attendees of the annual Mobile Beat Las Vegas Conference on February 21, 2005. He will also lead a peer-to-peer discussion of various issues affecting the mobile DJ industry. Last summer Rob was also recognized as an "All Star DJ" and performed for approximately 1,000 mobile DJ's at mobile Beats conference in Orlando, Florida. For more information on Rob Peters Entertainment and services offered please visit their website at [www.djrobpeters.com](http://www.djrobpeters.com).

**Fuller Craft Museum** will offer a new Docent training class beginning in March 2005. Docents are volunteers who educate the general public about the objects and ideas on display at the Fuller Craft Museum. Docents are the Museum's most dedicated volunteers and are considered the public "face" of the Museum through their interaction with people of all ages and backgrounds. Those interested in becoming a Docent must be available for tours and training during the work week. A background in art is not necessary, just a willingness to learn. For more information please call 508.588.6000 ext. 113 or email [education@fullercraft.org](mailto:education@fullercraft.org).

**Edward F. Kent**, Chairman of the Board at HarborOne Credit Union and **Patricia Williams**, Senior VP of Human Resources present a check for more than \$20,000 to **Thomas O'Rourke**, President and CEO of United Way of Greater Plymouth County and **Venessa Leite**, Director of



Edward F. Kent and Patricia Williams of HarborOne present a check to Thomas O'Rourke and Venessa Leite of the United Way of Greater Plymouth County

Resource Development. The combined employee and corporate contributions from HarborOne totaled \$41,908. "We thank HarborOne and its employees who consistently step up to the plate with their contributions each year. The employees - corporate match is an integral part of our yearly fundraising campaign and accounts for 25% of the campaign goal of 1.5 million," stated O'Rourke.

**Junior Achievement of Brockton** is looking for volunteers. The Junior Achievement Program's purpose is to provide meaningful instructional activities that raise awareness of the vast range of career opportunities that exist in the sport and sports entertainment industry. The Junior Achievement Program wants to ensure that every child in America has a fundamental understanding



of the free enterprise system.

Through volunteer work a person will educate and inspire young people to value free enterprise, business and economics, while improving the quality of their lives. To inquire about volunteer opportunities in the area contact **Kelly Barnstead**, Education Manager at 781.331.7951.

## Bridgewater Savings Bank Breaks New Ground



Attending the recent groundbreaking ceremony for the new Bridgewater Savings branch at Taunton's Northwoods Crossing Plaza were, Robert L. Todd, Chairman of the Board of Trustees, James C. Lively, President and Chief Executive Officer, John D. Hopkins, Jr., Vice Chairman of the Board, Mark C. Ingalls, Executive Vice President, Treasurer and Chief Financial Officer, and Joseph W. Mitchell, Jr., Senior Vice President and Retail Banking Officer

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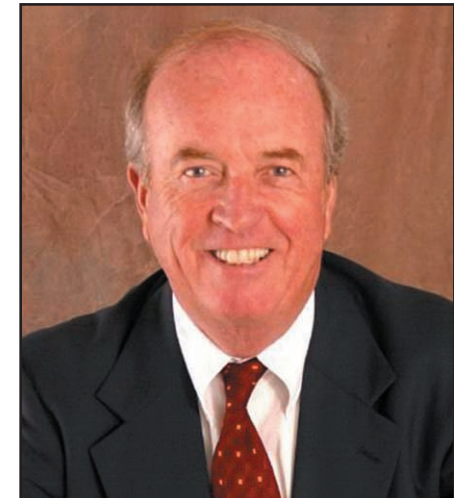
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**Shelley Tierney**  
OWNER

# Chamber Hosts Senator Baddour, Transportation Chairman

State Senator Steven Baddour, Chairman of the Senate Transportation Committee, will visit the city of Brockton in March at the request of the Metro South Chamber of Commerce. The Senator will accompany Senator Robert Creedon along with city and business leaders on a tour of transit related development projects currently underway within the city. "The meeting and tour is designed to highlight some great examples of public transportation investment and the significant private investment that has resulted. Smart Growth is key to Brockton's future and a remedy to many of the state's development challenges." said Christopher Cooney, chamber president and ceo. "We look forward to hosting Senator Baddour and showing him the impact investment in public transportation is having on this community." said Cooney.



Senator Robert Creedon



Senator Steven Baddour

# Career Center Extends Service

Story provided by Jim Long of CareerWorks

In an agreement reached in late January, the UMASS Donahue Institute, working with the Mayor and the Brockton Area Workforce Investment Board agreed to continue operation of CareerWorks through June 2006. This move will ensure that clients of the career center will continue to receive first rate service through transition to another operator in July 2006. In October 2005, the University of Massachusetts Donahue Institute announced it would not bid on the future operation of CareerWorks after its current chapter expired.

The University of Massachusetts Donahue Institute is the public service, outreach and economic development unit of the University of Massachusetts President's Office. Established in 1971, the Institute strives to connect the Commonwealth with resources of the University, bridging theory and innovation with real world public and private sector applications. It has operated CareerWorks since its inception in 1999 and moved the operation from its original location at 157 Centre Street to 34 School Street, across from City Hall and the Chamber Headquarters, as part of the overall revitalization of Downtown Brockton.

With a history of achieving or



Job seekers at CareerWorks job fair in November

exceeding virtually all of its performance goals, CareerWorks has already serviced more than 3,700 clients in its first six months of the current Fiscal Year, which ends on June 30, 2005. This compares with a goal of 3,000 clients for the entire year and approximately 4,100 for all the previous fiscal year. CareerWorks Job Seekers customers receive an average of approximately three separate services from the career center, accounting for nearly that many visits to the center.

CareerWorks provides job seekers with a number of resources not only to secure employment but also to polish their job seeking skills including identifying job search resources, preparing resumes and cover letters, honing interviewing skills and even sharpening computer literacy and other skills. Besides offering free workshops in the areas, CareerWorks now offers premium workshops at nominal cost in some areas requested by customers. In addition, CareerWorks offers both free and nominally priced services to employers, including job posting to widely used resources, several levels of recruitment, job fairs and informational sessions covering a variety of topics.

## Need help starting your business? Searching for money to start your business?

### The Metro South Business Assistance Center can help!

The Metro South Business Assistance Center (BAC), a partnership of over twenty organizations, is a high-tech, one-stop business resource center that offers counseling, technical assistance, and financing to potential, existing and expanding businesses.

#### FREE services offered

- Business Related Software
- Comprehensive Reference Library
- Professional Counseling (by appt.)
- Access to Computers & Online Resources
- Informational & Instructional Videos
- Workshops & Seminars (fees may apply)



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## Join the Ambassador Team!

The Ambassador Team meets on a monthly basis to serve fellow members by providing information, resources, member-to-member support, increasing awareness and promoting active participation in Chamber programs and services. Presently, there are over twenty business professionals on the

Ambassador Team.

To become an Ambassador, please contact the Chamber at 508.586.0500 ext. 221 or by email at [info@metrosouthchamber.com](mailto:info@metrosouthchamber.com)

The next Ambassador meeting will be held at the Chamber headquarters on March 2, 2005 from 8:00 - 9:00 am.

# WELCOME *New Members*

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*Financial Services*

**Bottom Line**  
 Jemel Smith  
 365 Westgate Drive  
 Brockton, MA 02301  
 Fax: 508.588.2227  
 Website:  
 www.bottomlineaccount.com  
*Service*

**American Express Tax**  
 Mr. Bill Kelly  
 2300 Crown Colony Drive  
 Quincy, MA 02169  
 Phone: 617.691.2303  
 Fax: 617.472.0528  
 Website: www.americanexpress.com  
*Accountants*

**Curves**  
 Mr. Edward Coble  
 98 Westgate Drive  
 Brockton, MA 02301  
 Phone: 508.586.8484  
*Health and Fitness*

**Safeguard**  
 Mr. Ted Marby  
 285 Washington Street  
 North Easton, MA 02356  
 Fax: 508.230.8435  
 Website: www.onlinesafeguard.com  
*Printer*

# RENEWING *Members*

*Thank You !*

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 St. Joseph Manor Health Care, Inc.  
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 of Randolph, Inc.  
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 Westgate Lanes and Pub  
 Westgate Mall Properties, LLC  
 Law Offices of Donald Williams



*Call Frank Gillooly at  
 508-586-0500 ext. 229  
 to learn how the Chamber  
 can help your business.*

# BUSINESS EVENTS *Planner*

## March 11

### Government Affairs

7:45 am  
 Metro South Chamber of Commerce  
 60 School Street, Brockton

Join other Chamber members for this opportunity to interact with legislators and hear first hand what is in store for the business community on Beacon Hill.

Please RSVP by March 10 at 508.586.0500 ext. 221

## March 16

### A Taste of Metro South

5:30 - 8:00 pm  
 Massasoit Conference Center  
 Route 27, Brockton

Come and experience the best that the region has to offer in food, fun, entertainment and much more...

Tickets are \$15 in advance and \$20 at the door

## March 23

### Member Orientation

8:00 - 9:00 am  
 Metro South Chamber of Commerce  
 60 School Street, Brockton

New, current, and prospective members are invited to come and tour the Chamber, meet the staff, ask questions and maximize your Chamber membership.

Please RSVP by March 22 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.

**Names of Persons Attending**

**Event**

**Company** \_\_\_\_\_

**Phone** \_\_\_\_\_

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