

# Action report

November 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.



Peter Moser, page 2



Chris Charlot, page 9



Tim Cruz, page 11

**CONTENTS**

Calendar of Events	3
Good News	4
Health Care	6
New Investors	10

## 92<sup>nd</sup> Annual Meeting & Business-to-Business Expo

Wednesday, November 16, 2005 from 10:30 a.m.-3:30 p.m.



Stephen Deschenes,  
Executive Vice President  
Fidelity Investments

The **Annual Meeting and Business-to-Business Expo** is soon approaching. Mark your calendars for this special event! Join other business people and community leaders and attend the annual meeting to celebrate businesses working together for the future of the Metro South Region.



At the Expo, explore the products and services of value to your

business and make profitable business contacts with over four hundred attendees. Be sure to schedule time either before or after the annual meeting to participate in the Business-to-Business Expo.



This year's keynote speaker is **Stephen Deschenes**, Executive Vice President of Fidelity Investments. Fidelity is the largest mutual fund company in the United States, the No. 1 provider of workplace retirement savings plans and a leading online brokerage firm.

Mr. Deschenes joined Fidelity in December 2003 in his current position

from Bow Street Capital, which he founded in 2001. Prior to that, Mr. Deschenes was the founding president of mPower (originally 401k Forum) in 1996, where he also served as chief operating officer from 1996 to 2000 and chief executive officer from 2000 to 2001. From 1995 to 1996, Mr. Deschenes was senior vice president, general manager, and U.S. board member of Gruner & Jahr, the publishing division of Bertelsmann AG. From 1989 to 1995, he was with Time Warner/Time Inc., most recently as director of Sales and Marketing. From 1985 to 1989, Mr. Deschenes was director of Special Operations for Newsweek, where he launched Newsweek on Health and Newsweek on the Family. Mr. Deschenes began his career as an advertising account executive at Saatchi & Saatchi in 1983.

Mr. Deschenes received a bachelor of arts degree, graduating Magna Cum Laude, from Harvard University, where he was a Harvard National Scholar, varsity athlete, and publisher and writer for the Harvard Lampoon.

**Contact the Chamber at 508.586.0500 ext. 221 to register for this event.**

## Hall Re-Elected Chamber Chair



Mr. Stephen T. Hall,  
The National Grid

**Stephen T. Hall, Vice President, Business Services, of The National Grid**, has been re-elected to the position of **Chairman of the Board** for

the **Metro South Chamber of Commerce**.

Mr. Hall is the direct business service operator for The National Grid Bay State South Division servicing approximately 502,000 customers in 49 cities and towns, including Attleboro, Brockton, Fall River, Marlboro, Quincy and the Island of Nantucket. Hall's responsibilities include directing business services activities and personnel to maintain high customer satisfaction and positive relations with large commercial and industrial customers, businesses, opinion leaders, municipal officials, and area legislators.

Beyond Mr. Hall's professional affiliations, he has served in a number of volunteer positions with the Metro South Chamber of Commerce including Economic Development Chairman, Legislative Affairs Chairman, and

*Article continued on page 6*

Make your **VOTE** count!

Election Day is November 8, 2005

Visit Today!

[www.VoteForBusiness.com](http://www.VoteForBusiness.com)



Join the  
Chamber of Commerce  
**NOW!**

Call

508.586.0500 x 225 or 229

# Nine Chambers to Combine Networking

## Regional Business After Hours - November 2, 2005

On Wednesday, November 2, 2005, the nine Southeastern Massachusetts area Chambers of Commerce will host a **Regional Business After Hours** from 5:30-7:00 p.m. at Benjamin's Restaurant, Taunton.

Meet business people from the **Attleboro, Cranberry County, Metro South, New Bedford, Fall River, North Attleboro, Tri-Town, Plymouth and Taunton Chambers of Commerce.**

Last year's networking event brought together a crowd of over 300 **business professionals** and **entrepreneurs**. This is a great

opportunity to meet members from surrounding chambers.

To register for this event, please call the Chamber at 508.586.0500 ext. 221.

The event is free for members and \$10 for non-members. Come and enjoy hor d'oeuvres, raffle, cash bar and most importantly a lot of **NETWORKING!**

Don't forget your business cards.

Benjamin's is located at 698 Bay Street, Taunton, MA. For directions visit their website at [www.benjaminsrestaurant.com](http://www.benjaminsrestaurant.com).

### Sponsored by:



## 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)



Research, Consultation, Education, and Advocacy

PREMIER SPONSOR



Bank of America



Rockland Trust

MEDIA CONCEPTS  
INTERNET ADVERTISING

Eastern Bank

CITIZENS BANK



SCORE  
Counselors to America's Small Business

MASSACHUSETTS  
SBDC  
NETWORK

WebsterBank

## H.R.M.C. Calendar!

### Human Resource Management Council

Sponsored by: BlueCross/BlueShield



Peter Moser

The next **Human Resource Management Council (HRMC)** meeting will take place on **Thursday, November 3** at the **Radisson Hotel and**

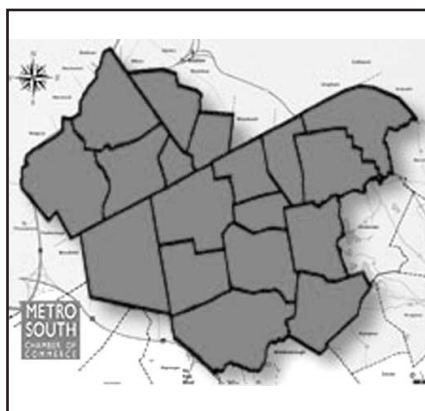
**Conference Center in Brockton.**

The featured speaker is **Peter Moser**, an attorney with **Robinson and Cole, LLC** and an expert on labor and employment law. 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. He also serves as an adjunct professor at Boston College.

Topics will include recent developments, including the AFL-CIO with a labor update, recent cases involving non-competition agreements and temporary staffing issues including workers compensation protection. Join us for this special seminar that will help equip you to meet new challenges facing HR professionals. Pre-register by calling 508.586.0500 ext. 231. The cost is \$17 for members and \$27 for non-members.

## Free Regional Maps at Chamber



Free Metro South regional maps available at the Metro South Chamber of Commerce

The Metro South Chamber of Commerce is pleased to announce the production and release of a new regional map.

The map features detailed street listings for all eighteen Metro South communities. Regional business leaders are featured on the map as well as many local attractions.

Maps are being distributed throughout the region and are also available at the Chamber office located at 60 School Street in Brockton.

**SIGNDESIGN<sup>INC.</sup>**  
sign and graphic solutions

**508-580-0094**  
**800-500-SIGN**

[www.signdesigninc.com](http://www.signdesigninc.com)  
170 Liberty Street • Brockton, MA

- Awnings
- Banners & Flags
- Building Signage
- Digital Printing
- Event Signage
- Interior Signage
- Neon
- Point of Purchase
- Post & Panel
- Pylons & Electronic Message Centers
- Service & Installation
- Trade Show Displays
- Vehicle Graphics



**BOARD OF DIRECTORS**

**OFFICERS**

Chair of the Board  
**Stephen Hall**  
*National Grid*

President and CEO  
**Christopher Cooney**  
*Metro South Chamber of Commerce*

Chair-Elect  
**Reinald G. Ledoux, Jr.**  
*Brockton Area Transit Authority*

Treasurer  
**Gary Oman**  
*Gary R. Oman, P.C.*

Vice Chair Community Affairs  
**Christine Karavites**  
*Proteas Customized Consulting*

Vice Chair Economic Development  
**Robert Kenworthy**  
*Bank of America*

Vice Chair Government Affairs  
**H. Scott Sanborn**  
*Sovereign Bank*

Vice Chair Membership Development  
**Daniel Trout**  
*The Community Bank*

Immediate Past Chair  
**James Blake**  
*HarborOne Credit Union*

**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*

**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

**John Dudley**  
 Membership and Public Relations x 225

**Frank Gillooly**  
 Membership Sales x 229

**Ann Marrese**  
 Controller x 230



**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.metroouthchamber.com

**ACTION Report**  
 (USPS-410630) is published monthly except for combined July/August for \$5.00 per year by the Metro South Chamber of Commerce, Sixty School Street, Brockton, MA 02301-4087.  
 Periodical Postage Paid at Brockton, MA.  
 POSTMASTER: Send address changes to Action Report, Sixty School Street, Brockton, MA 02301-4087

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.

Photography by Eagle Photography

Website Design by www.mc-internet.com

*Networking at Events*  
 is one of the most effective ways  
 to grow your business!

---

## NOVEMBER Calendar

<b>2</b>	Ambassador Meeting	7:45 am
<b>2</b>	Regional Business After Hours <i>Benjamin's Restaurant, 698 Bay Street, Taunton</i>	5:30 pm
<b>3</b>	Human Resource Management Council Meeting <i>Radisson Hotel and Conference Center, 195 Westgate Drive, Brockton</i>	7:45 am
<b>4</b>	Government Affairs Meeting	7:45 am
<b>16</b>	92 <sup>nd</sup> Annual Meeting <i>Massasoit Conference Center, 770 Crescent Street, Brockton</i>	12:00/Noon
<b>16</b>	Business to Business EXPO <i>Massasoit Conference Center, 770 Crescent Street, Brockton</i>	10:30 am

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

### Coming up December

<b>1</b>	Business After Hours <i>Brockton City Hall, 45 School Street, Brockton</i>	5:00 pm
<b>7</b>	Ambassador Meeting	8:00 am
<b>9</b>	Government Affairs	7:45 am
<b>13</b>	Executive Committee	4:00 pm
<b>15</b>	Good Morning Metro South <i>Radisson Hotel and Conference Center, 195 Westgate Drive, Brockton</i>	7:30 am
<b>21</b>	Board Meeting	12:00/Noon

### Save the date January

<b>4</b>	Ambassador Meeting	8:00 am
<b>10</b>	Executive Committee	4:00 pm
<b>13</b>	Government Affairs	7:45 am
<b>19</b>	Good Morning Metro South <i>Radisson Hotel and Conference Center, 195 Westgate Drive, Brockton</i>	7:30 am
<b>25</b>	Board Meeting	12:00/Noon

Photo and print production by Mark Mahoney, The Enterprise

# GOODNews

## Here is What a Standing Ovation Looks Like on Paper!

For the third consecutive year, **Inside Public Accounting** ranks **G.T. Reilly & Company** among the top 5 firms in the nation in Professional Staff Retention, placing the firm second in the nation in 2005. According to IPA, never has this "All-Stars" category been more important - or a clearer indicator of good practice management. They measure staff retention in terms of annual turnover and average length of service of professionals. "All-Star" firms demonstrate outstanding performance in a specific performance measure that is crucial to excellent practice management of public accounting firms. IPA "All-Stars" are selected based exclusively on their performance in specific areas of practice management in comparison to the hundreds of other firms participating in their 15-year old Annual Analysis of Firms.

recapitalization financing for small and medium size businesses located in Southeastern Massachusetts and Rhode Island. SEED VF has more than **\$16 million** in capital available for investment. SEED Venture Finance will provide capital to companies that generate annual revenues greater than \$1.5 million and have a track record of generating earnings and cash flow. SEED VF expects to commit between \$250,000 and \$1.0 million in each transaction and its participation will typically be in the form of subordinated debt. In certain situations, SEED VF will consider other structures including equity and royalty-based financing. SEED Ventures LP was organized in conjunction with the Southeastern Economic Development Corporation, a non-profit SBA Certified Development Corporation. Several regional and national institutions have contributed capital to the Fund. SEED VF has established strategic partnerships with several commercial banks, many of whom have contributed capital to the Fund in the region and are uniquely positioned to provide a company with a full range of capital raising options and related services.



**SEED Venture Finance LLC** (www.seedvf.com), a private investment firm, announced the formation of SEED Ventures LP. SEED VF's primary focus is to provide growth, acquisition and

**Career Services** and the **Community Service Center** at **Bridgewater State College** are co-sponsoring the **Community Service & Internship Fair** on **Wednesday, November 2nd**. Recruiters will be seeking interns and community service volunteers. They are expecting a full house of 50 organizations; the fair will be held in the newly renovated **Campus Center Ballroom**. Organizations planning to participate in this year's event can be viewed at [www.bridgew.edu/careerservices/internshipfair.cfm](http://www.bridgew.edu/careerservices/internshipfair.cfm).



Kirk A. Davis

**Brockton Hospital** has announced the addition of newspaper industry veteran **Kirk A. Davis** to its Board of Trustees. Davis currently serves as the CEO and President of **Enterprise NewsMedia**, also known as the South of Boston Media Group. The company publishes *The Patriot Ledger* in Quincy, *The Enterprise* in Brockton, and nine community newspapers throughout Southeastern Massachusetts including the award-winning *Old Colony Memorial* in Plymouth. Prior to being named CEO and President at

Enterprise NewsMedia, Davis served as President and Publisher of Community Newspaper Company (CNC), responsible for 133 daily and weekly newspapers serving 2 million readers each week.



**Kidfit Charitable Foundation** would like to meet with your head

of marketing to show how a partnership be truly influential in turning around the epidemic of childhood obesity and related diseases in America.

With organizations such as yours, Kidfit is looking to raise society's awareness. This is a wonderful opportunity for your organization to show its dedication to children and really impact their lives.

Kidfit charitable foundation is committed to partnerships that only promote health, wellness, self-image and quality of life. Kidfit charitable foundation donates portions of its proceeds to the NFL program at the BMC and to Nutrition Aid {educating lower and middle class families of the benefits of healthy eating and fitness}. The goal is to get children up and moving in a safe,

*Good News continued to page 8*

## Do You Have an HR Question?

### Try the Human Resource Hotline

Sponsored by:



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 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.



**A&A METRO  
TRANSPORTATION  
BILL'S TAXI**

1001 BEDFORD STREET  
BRIDGEWATER, MA 02324

COL. SHEA BLVD.  
QUINCY, MA

WWW.AAMETRO.COM  
INFO@AAMETRO.COM

### A Tradition of Quality Transportation Services for over 53 Years.

Customer Satisfaction is our #1 Priority.

EXECUTIVE SEDAN & LIMOUSINE SERVICE  
CORPORATE VAN & BUS SHUTTLES  
TRANSPORTATION MANAGEMENT SERVICES  
AND CHARTER BUSES  
CORPORATE ACCOUNTS

For Information or Reservations, Please Contact:

**(508) 697-0017**  
800-437-3844 (U.S. & CANADA)  
FAX (508) 697-0043





## Chamber Urges Action on Tax Rates



with the final increment in 2009 falling to 170%.].

While the business community objected to this proposal as unfair, at least the measure, over time, would lower the maximum shift potential to 170%.

Now the legislature is considering renegeing on that agreement. Pending before the Joint Committee on Revenue is H.4428 that would delay for one year the incremental shift of value back toward the original rate, freezing the rate for fiscal year 2006, which began July 1, 2005, at 190%.

This is blatantly unfair to the business community and an unsound economic development policy for Massachusetts to adopt. As a recent study by Ernst and Young pointed out, property taxes make up 44% of all business taxes paid. While receiving far less in municipal service per dollar of property tax paid, businesses paid 51% of all local property taxes collected in fiscal year 2002 - and that is before this most recent change shifting more of the burden to business.

In those communities with a split rate, business property is valued at 24% of all property, yet businesses pay 41% of the total property tax levy, resulting in almost \$1 billion of additional property taxes, essentially a subsidy between businesses and residential tax payers.

The Joint Committee on Revenue is considering a legislative proposal shifting more of the local property tax burden onto businesses. The full Legislature could vote on the measure soon.

The Co-Chairs of the Joint Committee on Revenue, **Senator Cynthia Stone Creem (617-722-1639)** and **Representative John J. Binienda (617- 722-2320)**. If your Chamber opposes H.4428 please contact the co-chairs and, don't forget to contact your local State Representative and Senator!

In January of 2004, the Legislature passed and Governor Romney signed a bill allowing communities to shift, temporarily, a greater share of the local property tax burden to business property owners as a way of shielding residential property owners from their true property tax burden.

Prior to the 2004 bill, the maximum shift of value was set at 175%. The new law approved in 2004, allowed for a shift of up to 200% in the first fiscal year and a declining shift of burden over the following years [2005 - 197%; 2006 - 190%; 2007 - 185%; 2008 - 175%,

## The Small Business Administration

Join the **SBA** for a workshop designed to highlight 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:

- \* **SCORE**
- \* **Small Business Development Centers**
- \* **Business Information Center**
- \* **SBA 7(a) Loan Guaranty Program**
- \* **8(a) Business Development**
- \* **HUBZones**
- \* **Small Disadvantaged Business**
- \* **Government Contracting Opportunities**

The workshop will be held at **CareerWorks**, 34 School Street, Brockton from 2 - 3:30 pm on Wednesday, **November 16, 2005**. Contact CareerWorks at 508.513.3400 for further workshop information.

## Business-to-Business Expo

**November 16, 2005**

**Massasoit Conference Center, Route 27, Brockton**



Marilyn Jackson, Old Colony Hospice and Stephen McDuffy, Holmes McDuffy Florist, Brockton

As part of the **92<sup>nd</sup> Annual Meeting, the Metro South Chamber of Commerce** will host a **Business-to-Business Expo** on Wednesday, **November 16**, from **10:30 am - 3:30 pm**, at the **Massasoit Conference Center** in Brockton. The

Business-to-Business Expo is a great opportunity to reach over four hundred business people throughout the Metro South region. Designed to be a personal table top expo, presenters will be provided with meaningful opportunities to promote their company to prospect after prospect. It is the right place, the right time, and the right audience!

The cost of a booth is \$309. In previous years, the member's response to this opportunity has been very strong. Since space is limited, registrations are on a first come, first served basis. To reserve your booth space, call **Kerrie Blake**, Program Director, at 508.586.0500 ext. 231.

## Breakfast Black-Jack Winners!

Meet potential business prospects, enjoy breakfast and have some fun at the next Good Morning Metro South on December 15, 2005 at the Radisson Hotel and Conference Center, Brockton.



Jeanne King, AmeriCare Alliance, Laurie Ward, Brockton Community Schools and John Klenakis, UMASS Donahue Institute



Jennifer Stephenson, Bridgewater State College, Drew Dancoe, Columbia Electric and Rebecca Linhart, Progressive Equity Strategies



Lynn Griesemer, UMASS Donahue Institute, Lu Nieves, HarborOne Credit Union and Sean DaSilva, Storage USA



Shannon Mulcahy, Kim McLaughlin and Kate Merideth of CareerWorks

## Stephen Hall Article continued from page 1

Chair Elect of the Board. In addition, he has served as chair of the United Way of Greater Plymouth County and on the Board of the 21st Century Corporation, as well as numerous other organizations.

Working with the Board, Chamber Staff and membership, Hall will lead the Chamber in its

## BAWIB holds Annual Meeting

The Brockton Area Workforce Investment Board held its Annual Meeting on Friday September 30, 2005 at the Ridder Country Club in East Bridgewater. The Annual meeting focused on the demand for a well trained/educated workforce flexible enough to react to changing demands in a fast paced global market, as identified in the Thomas L. Friedman's National Bestseller "The World is Flat". Guest speakers included Dr. Charles Wall, President of Massasoit Community College, Massachusetts State Representative Christine E. Canavan, and Jonathan Raymond, President and CEO of the Commonwealth Corporation.

Dr. Wall discussed the instrumental role that community colleges play in educating and re-training the future and current workforce. During his presentation Dr. Wall also reiterated Massasoit Community College's commitment to collaborating with the public workforce system and becoming the new One Stop Career Center Operator for the Brockton Workforce Area on July 1, 2006.

The area includes: Abington, Avon, Bridgewater, Brockton, East Bridgewater, Easton, Hanson, Stoughton, West Bridgewater, and Whitman.

Representative Christine E. Canavan addressed the health care crisis facing Massachusetts and the Nation. Specifically, she noted the lack of qualified professionals in the health care industry and the need to ensure that quali-

ty care is made available to everyone. Rep. Canavan highlighted the BAWIB – Road to Nursing grant which is currently providing training and resources to prepare more qualified Registered Nurses to enter the field in our region.

Finally, Jonathan Raymond focused on the role that today's youth will play in tomorrow's workforce. Raymond explained, if we are to stay competitive in the global market, we will need to train our youth for the fast paced technology driven workplace where life long learning will be a requirement. Education and training will be the key.

The meeting ended with the Board acknowledging several retiring Board members for their leadership and commitment to the Board's Mission. The members included, Linda Faria Braun of the Brockton Adult Learning Center, Sheila Chapman of Sullivan & Cogliano, Michael Faherty of Higher Site, Gunnar Hexum of Massachusetts School of Information Technology, and John Kelly of the Old Colony YMCA.

## C.C.U. Awarded Workforce Grant



Robert W. Gustafson, President & CEO of Crescent Credit Union is presented with Notice of Grant Award from Jane Kadlubkiewicz, Director of the Massachusetts Workforce Training Fund.

Crescent Credit Union has been awarded a Workforce Training Fund Grant in the amount of \$111,250. The Workforce Training Fund provides business with matching grants to provide job-related training to current and newly hired employees. The Department of Workforce Development administers these grants.

Crescent Credit Union is a community credit union, headquartered in Brockton with branch offices located in Norwell

and Taunton. The credit union employs 103 people at its five Brockton branches and headquarters facilities and an additional 22 people in its Norwell and Taunton offices for a total of 125 local jobs.

Ninety-two employees ranging from managerial, administrative, professional, technical, sales, service, and clerical support staff will be trained over the next two years. They will receive training in Managerial & Leadership Skills, Sales Training; Train the Trainer including advanced Microsoft Word, Excel and Power Point.

Crescent Credit Union, founded in 1919, is open to those who live or work in Plymouth, Bristol, Norfolk, or Barnstable counties. Crescent has eight full-service offices in Brockton, Taunton and Norwell, and Mortgage, Loan and Administrative Offices at 1300 Belmont Street in Brockton. It is a member of NCUA and MSIC.

## Health Care Costs Remain an Issue

The health care debate continues in the legislature. Steady progress on this important issue has been made due to the large amount of input from many interested parties.

Massachusetts has one of the most expensive and highest mandated coverage markets in the country. Regulations governing health care coverage in this state do not allow for more cost-effective, flexible products. The Chamber will continue to

support the proposals that make sense for our members and advocate for an insurance product that meets the financial needs of the consumer and that provides adequate coverage.

The Chamber welcomes feedback from our members as we continue to advocate for cost-effective coverage on their behalf. Contact Kerrie at 508.586.0500 ext 231 for further information.

**EAST COAST PETROLEUM**  
 1185 Turnpike Street  
 Stoughton, MA 02072-1160  
 Toll Free: 800.649.0550  
 Fax: 781.297.7011  
 E-mail: sales@eastcoastpetroleum.com  
 Member Massachusetts Oilheat Council

[www.eastcoastpetroleum.com](http://www.eastcoastpetroleum.com)

**TEL: 781-961-3660**  
**FAX: 781-961-3677**

**VIK SHAH**

**23 MEMORIAL PARKWAY**  
**RANDOLPH, MA 02368**  
**WWW.MINUTEMANPRESS.COM**

PRINTING "FOR THE JOB YOU NEEDED YESTERDAY"



# Holiday Parade Celebrates Downtown Brockton on 11/26



garage located on the corner of Main and Crescent Streets at no charge.

"There will be train rides on Legion Parkway, pictures with Santa at Tuxedos by Merian and a number of festivities planned at City Hall." said Daphnis.

In years past, the event has attracted over 25,000 people from in and around the Brockton area. Over 2,500 people from community, school, and business groups march in the parade.

Participation in the parade is open to all civic and social organizations wishing to enter a float. Musical organizations and marching processions are encouraged to participate. Awards are presented for the best floats and marchers. Interested in participating in the parade? Please contact the DBA at 508.587.4322.

On Saturday, November 26 the Downtown Brockton Association will once again lead the way to jingle bells and merry making. The annual Brockton Holiday Parade is being sponsored by the Downtown Brockton Association (DBA), the City of Brockton and the Montello Business Association.

The parade will begin promptly at 1:00 p.m. in front of the old BAT Terminal on Main Street, ending at City Hall Plaza. It will feature creative floats, clowns, marching bands, marching processions and, of course, a very jolly man in red. Parking is available at the parking



## GOVERNMENT Affairs

Next Meeting: November 4, 2005

Governor's Undersecretary, Fry, to Speak

The Government Affairs monthly meeting will be held on November 4, 2005 at the Chamber Headquarters and provides an opportunity for member businesses to discuss issues important to them with their elected officials.



Renee Fry

This month's guest speaker is Renee Fry. Renee Fry is a member of Governor Romney's cabinet, serving as the Undersecretary of Economic Development and the Director of Business and Technology for the Commonwealth of Massachusetts. Her responsibilities reflect the Secretariat's mission: to set and implement economic policies that create, retain and attract jobs in Massachusetts.

While serving as Undersecretary and Director, Fry sets up structures that serve businesses, communities, and workers through: Easy identification of and access to state programs and resources that match their current needs; Development of a competitive economic landscape in Massachusetts and Promoting Massachusetts as a business and tourism destination.

Prior to her current position, Fry served as Chief of Staff in the Executive Office of Economic Development for former Secretaries Bob Pozen and Ranch Kimball. She managed a \$450M budget process.

Before joining the Romney administration, Fry held a number of leadership positions in the high tech and manufacturing sectors, applying her expertise in supply chain management and business development. She was Director of Strategic Alliances at Celarix, a company later sold to the former GE Information Systems Group. In her role, Fry developed and managed relationships with all of the major systems integrators, helping Celarix to secure multiple rounds of venture backed financing. Earlier, Fry served as the Materials Manager for the \$110M NAFTA region of the Polyols group at BASF.

If you would like to attend or receive further information about the Chamber's Government Affairs Committee, please contact the Chamber at 508. 586.0500 ext. 221.

## Opportunities for Customers & Contacts

### 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.

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.

## Meet Your Next New Client



Door prize winners: Drew Gaffney, Janney Montgomery Scott, LLC, Gretchen Keyworth, Fuller Craft Museum, Rebeca Perez, East Coast Petroleum and Michael J. Carriero, North Eastern Savings Bank

Over 50 people attended the recent Business After Hours held at the Fuller Craft Museum.

A BAH is a great opportunity to meet business people from throughout the region. You may even meet your next new client at the Business After Hours scheduled for November 2 at Benjamin's Restaurant or on December 1st at the Brockton City Hall, hosted by Mayor John T. Yunits. Call the Chamber at 508-586-0500 ext. 221 for further information on either event.

# RENEWING Members

Thank You !

Abby Mae's Limousine  
Advanced Hearing Care, Inc.  
Attitash/Bear Peak  
Belmont West Associates  
Berish Properties, Inc.  
Bridgewater Goddard Park-  
Medical Associates  
Brockton Community Schools  
Brockton Education Association  
Cape Cod Cafe, Inc.  
Capeway Aluminum & Vinyl  
Carlo Gavazzi Computing-  
Solutions, Inc.  
Catholic Charities-South  
Crescent Credit Union  
Edward C. Hayden CPA PC  
Edward Movers, Inc.  
Ercolini and Co., LLP, CPA  
G. Norwood Landscaping Co.  
General Courier  
George Hutchinson - Realtor

Hawkeye Fence  
Hilliards Chocolate System  
Holy Cross Family Ministries  
Irving W. Goldberg  
Mallory Headsets  
PC's 4 U  
Peak Interiors Supply Co., Inc  
Philadelphia Insurance Co.  
R&D Albert  
RE/MAX Advanced Realtors  
Residence Inn by Marriot  
Rose Therese Cap & Gown Co.  
Shields Health Care Group, Inc.  
South Eastern Economic-  
Development (SEED) Corp.  
Stor-U-Self  
Supreme House of Pizza  
Thorny Lea Golf Club  
Webster Printing and Mailing  
William R. Sullivan

To Join the Chamber Contact John Dudley or Frank Gillooly  
at 508.586.0500 ext. 225 or 229

## City Hall Business After Hours



Brockton City Hall, 45 School Street, Brockton

5:00 - 7:30 pm, the Mayor of Brockton, John T. Yunits, will host the next **Business After Hours** at the **City Hall**, located at 45 School Street in Brockton.

This is a great way to make business contacts in a casual setting. Exposure for your business is your competitive edge, so bring plenty of business cards. The event is \$5 for members and \$10 for non- members. To register for this event, please call 508.586.0500 ext 221.

Join us for food and fun while meeting and greeting fellow business professionals. On Thursday, **December 1, 2005** from



JEANNE KING

1 Kings Way  
Middleboro, MA 02346  
508-946-3306 FAX 508-946-5568  
jking@americarealliance.com  
www.americarealliance.com

## Good News continued from page 4

healthy, fun environment, while teaching them the benefits of nutrition and healthy eating habits. For further information please contact Kimberlee Gibbs at



508.577.5715.

The Brockton Area Workforce Investment Board recently received notice of funding for Phase III of our Partners for Youth in Employment grant. This 2 1/2 year systems building initiative is designed to leverage and align community resources and services to support youth transitioning from high school to employment or post secondary education, and to improve post high school outcomes for youth, including youth with disabilities. Securing employment for 25 youth with disabilities transitioning from high school to employment. They are interested in hearing from employers that can offer an opportunity to youth with disabilities who are transitioning into the workforce. If you are interested in being involved at an employment site or learning more about this project please contact Anna Nalevanko, Brockton Area Workforce

## Helping Family Businesses Achieve and Maintain

Article provided by: Family Business Quarterly

The Northeastern University Center for Family and Business is a membership organization that provides education, networking opportunities, and support to business families. Adding the complexities of a family and its needs to the dynamics of a competitive business can be a formidable challenge. The center for Family Business helps business families identify and avoid potential pitfalls, solve complex interpersonal and family business issues, and plan for future family business success in

Investment Board at 508-584-3234.



Cheryl Showstack,  
Educational Outreach Manager,  
South of Boston Media Group;  
Rick Colon,  
External Affairs Director, Verizon;  
Lisa Morrissey,  
Sales & Marketing Manager,  
South of Boston Media Group

The Verizon Foundation has recently awarded a grant for \$9,450 in support of The Newspaper Education (NIE) programs at

The Enterprise and the Patriot Ledger newspapers. Newspaper In Education is a nationally recognized collaboration between corporate and community sponsors, local newspapers and schools providing students with the opportunity to become more literate and knowledgeable citizens. For more than a century, Verizon has been in the forefront of corporate citizenship in the communities it serves. As the largest private employer in Massachusetts, Verizon is committed to bolstering organizations that advance literacy, workforce development and community technology. Verizon made charitable contributions to some 500 non-profit organizations in the Commonwealth during 2004.

an ever changing and increasingly more competitive environment.

By providing high quality educational support, networking opportunities, and individual business counseling in a supportive and confidential environment, they help their members navigate the complex landscape of the family business to create greater harmony within the family and ensure continued success for the business.

For membership information, please contact the Center for Family Business at 617.373.7031.



# Bugaboo, Tamboo, East Coast; Open Doors

The Metro South Chamber of Commerce recently welcomed three new businesses into the region.

“More and more businesses are choosing Metro South for our superior location and exceptional business climate” said Chamber president and CEO Christopher Cooney. “We urge the over 1,000 members of the Metro South Chamber to reward these businesses for making Metro South their home.”

To arrange a ribbon cutting for your new business call John Dudley, Chamber Membership Services Coordinator at 508.586.0500 ext, 225.



Tamboo Restaurant, 252 Main Street, Brockton. Jim Harrington, President Brockton City Council, Chris Charlot, Owner and Mayor John T. Yunits.



Bugaboo of Brockton, 400 Westgate Drive, Brockton Kristi Nyhof, president of Bugaboo, Dave Champeau, managing partner and Senator Robert Creedon



East Coast Petroleum, 1185 Turnpike Street, Stoughton Vincent P. Meglio, general manager, Loretta T. DeGrazia, president and Guy DeGrazia

## MEMBERProfile

### Cruise Planners



Don Tardiff

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

Cruise Planners offer world wide cruises and tours, individual/group weddings, and corporate incentives

*What is your market area?*

Nationwide

*What markets do you serve?*

Cruise Planners services ALL markets

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

Cruise Planners main objective is to provide fast, friendly, professional service

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

Member of the CLIA, NOCOA and ASTA Top National Account Status with all major cruise lines

**Address:**

400 Auburn Street, Bridgewater

**Phone:** 508.807.0124

**Website:** neptuneoceantravel.com

**Year Established:** 2005

**Number of Employees:** 60

**Products or Services:**

Travel, Cruises and Tours

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.

# To Incorporate or Not?

Article provided by: SCORE

Is sole proprietorship best for you? What about the relatively new business form known as an LLC or LLP (which stands for limited liability company or limited liability partnership)?

As you would expect, there are advantages and disadvantages to each, and the counselors at SCORE are equipped to discuss them fully with you. You'll learn why lawyers and accountants favor some forms over others. You will also discover that the subject has so many ramifications and considerations that

Call for an appointment - 508.587.2673

business “experts” do not always agree on which is best for any given business. Ultimately, you must make your own decision and do what you need to have a full understanding of the pros and cons of each form. But, once you've made your choice, fear not. At any time you decide to make change, you'll find it's not that difficult to do.

In determining what's actually best for you and your business, you must evaluate what you are putting at risk; how best you can

protect your personal property; which form offers the greatest tax advantage; which allows you the greatest operating flexibility. These are just four examples of things you must consider when choosing your business form

SCORE is a non-profit arm of SBA. It offers FREE counseling to budding entrepreneurs, as well as those already in business. Contact SCORE at the Metro South Chamber of Commerce to schedule an appointment at 508.587.2673.



**Business Development  
Exposure  
Legislative Representation  
Opportunity  
Networking  
Group Discounts**

**Where Successful People  
Belong!**

To become a member, call  
508-586-0500 x 225 or 229

# NEW Investors

## Welcome!

### AmeriCare Alliance of MA, LLC

Ms. Jeanne King  
1 Kings Way  
Middleboro, MA 02346  
phone: 508.946.3306  
fax: 508.946.5568  
www.americarealliance.com

### Blue Cross/Blue Shield of MA

Ms. Jamie Wile  
100 Hancock Street  
Quincy, MA 02171-1752  
phone: 617.246.3505  
fax: 617.246.7957  
*Insurance/Health*

### Divine Ventures, LLC/Divine Mercy

Home Health Supply  
Ms. Debbie Sorinmade  
5 Main Street  
Brockton, MA 02301  
phone: 508.584.2855  
fax: 508.584.2866

### Judge Rotenberg Educational Center

Mr. Robert Duquette  
240 Turnpike Street  
Canton, MA 02021  
phone: 781.828.2202  
fax: 781.828.2804  
www.judgerc.org

### Kidfit, Inc.

Ms. Kimberlee Gibbs  
25 Gladwood Street  
Brockton, MA 02301  
phone: 508.577.5715  
fax: 508.456.1307  
www.kidfitkid.com  
*Health & Fitness*

### Minuteman Press of Randolph

Mr. Vik Shah  
23 Memorial Parkway  
Randolph, MA 02368  
phone: 781.961.3660  
fax: 781.961.3677  
www.randolph.minutemanpress.com

### Precision Installations

Mr. Joseph Cepkauskas  
34 Ridge Street  
Brockton, MA 02302  
phone: 508.510.0969  
fax: 508.580.9999  
*Office Equipment/Supplies  
Contractors/Specialty*

### Progressive Equity Strategies

Ms. Theresa Creeden  
331 Page Street  
Stoughton, MA 02072  
phone: 781.344.0850  
fax: 781.344.0850  
*Financial Services*

### Reebok International Ltd.

Mr. Bill Perez  
Stoughton Distribution Center  
Canton, MA 02021  
phone: 781.401.4182  
fax: 781.401.4208  
*Shoes*

### Roan Family Chiropractic

Dr. Jessica Roan  
105 Washington Street  
North Easton, MA 02356  
phone: 508.230.2323  
fax: 508.230.8223  
www.roanfamilychiropractic.com

### Silent Sherpa ECPS

Mr. James M. Grasso  
63 Birchwood Drive  
Cranston, RI 02920  
phone: 401.714.0567  
fax: 401.633.6217

**METRO  
SOUTH  
CHAMBER OF  
COMMERCE**

## Manufacturer Gets "Huffy"

Story Provided by: MassMEP

A recent newspaper headline read, "Bike Maker Huffy Files Chapter 11: Failure to Manufacture Overseas." The article details how Huffy continued to make bicycles in the USA and "was late in going to China." Sadly, this is yet another ill-informed news article that plays on the now popular and growing belief that you can no longer profitably manufacture in the U.S.

Until the first part of this year, Huffy described itself as a "bicycle, basketball, backboard, retail services company." It had expanded its reach much further into the sporting goods industry through Gen X sports acquisitions in such categories such as golf, snowboards, skateboards, in-line skates, hockey, and snow ski's.

Notably, Huffy sold off these new divisions earlier this year. The company cited liquidity issues, significant operating losses associated with portions of the company's former Canadian operations, increasing public company costs, and mounting legacy costs associated with discontinued operations as major factors in its decision to seek the protection of the bankruptcy court. Notice there was no mention of manufacturing in any of this.

Contrary to the newspaper report, Huffy did make the decision to manufacture in China back in the late 1990's. Recently, Huffy reported that bicycle sales increased by three million units in calendar year 2003. But in doing so, Huffy also saw a drop in gross margin of \$2.3 million. The impact of Wal-Mart and China have produced a 46% decline in the average retail invoice price for bicycles since 1996. The headline for that newspaper article should have read, "Huffy Operating Losses Cause Chapter 11: Decline of Market Profitability Adds to Losses." Let's leave manufacturing out of it.

Today's global marketplace is ruled by constant pressure to

squeeze more profit out of existing assets. This provides continual challenges to manufacturers around the world. Companies that produce traditional products for cyclical markets must innovate or they will go out of business.

Over the years we have all seen companies with large brand names like Huffy utilize profits from the core franchise to support other, less than successful ventures. Often, they arrive at a point where the inevitable collapse in earnings leads to the loss of the franchise. Somehow the public interprets this loss as related to manufacturing and not to the low "management gene pool" that resides in the executive suite.

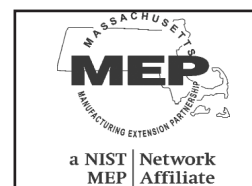
Some of the most successful manufacturing enterprises in the U.S. are the Japanese automotive manufacturing transplants. Toyota, for instance, has announced that it will feature its newest factory in Alabama in a print ad campaign.

The company is looking to publicize the growth of its U.S. operations; 190,000 jobs were created, including dealers and suppliers.

Despite this affirmation, IndustryWeek magazine recently pointed out that 46% of manufacture's surveyed by the Manufacturing Performance Institute admit to having made no progress towards world class manufacturing and "are not even trying to improve." No wonder such manufacturers are feeling left behind.

This takes us back to my previous point...How much of the contraction of the U.S. manufacturing base is attributable to the poor management gene pool -- managers whose solution is to out-source everything and when that does not work, to blame the high cost of manufacturing in the U.S.?

If you are interested in working with the MassMEP to implement a lean manufacturing program, please contact Michael Prior, Operations Manager, michaelp@massmep.org.



To Join the Chamber Contact John Dudley or Frank Gillooly at 508.586.0500 ext. 225 or 229



# Give 'em Two Thumbs Up!



Chamber Ambassadors:  
Maria Carey Lallemand,  
Brockton Workforce Investment Board,  
Bob Wisgirda, WBET 1460 AM Radio,  
Rebeca Perez, East Coast Petroleum and  
Bob Tufts, SET Associates

The next Ambassador meeting will meet on November 2<sup>nd</sup> from 8:00 - 9:00 am at the Metro South Chamber of Commerce.

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.

# Bridgewater State College Institute Assists Regional Development

Article provided by: BSC

When Robert Martin, Brockton's human services administrator, was asked to put together a report recommending ways to eliminate homelessness in the city over the next decade, he knew he needed some help.

Luckily, Bridgewater State College's Institute for Regional Development was there to answer the call.

Together, the IRD and Mr. Martin's office quickly put together a committee to study the issue and will publish a report on the matter.

More and more public, private and nonprofit groups are following the lead of the City of Champions and putting the IRD's resources to use these days. The IRD's mission can be summed up pretty simply: enhancing the economic, intellectual and cultural well-being of Southeastern Massachusetts. Yet that mission

requires the small staff of the institute to work on several fronts.

The hope is that the report's recommendations will have a real impact, helping people learn about economic self sufficiency and offering other measures that could help curb chronic homelessness on the streets of Brockton.

Over the years, the institute has sponsored a number of conferences on such topics as the arts, culture, and economic development. The IRD's other regular activities include performing surveys, offering professional development conferences, analyzing data and publishing reports, and conducting polls during election years.

For more information about the IRD and to read the full article log on to [www.bridgew.edu/IRD](http://www.bridgew.edu/IRD).



## GRO-N-THINGS, INC.

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

Shelley Tierney  
OWNER



SERVING AREA BUSINESS SINCE 1975

# Legislative Reception at Stonehill



District Attorney Tim Cruz and Christopher Cooney, President and CEO, Metro South Chamber of Commerce



Jack Conway of Jack Conway & Company and Walter Herlihy of Beacon Financial Planning



City Councillor Thomas Brophy, Mayor of Brockton, John T. Yunits and Senator Robert Creedon



David Farrell, Brockton Parking Authority and Chris Coppage, Under Sheriff for Plymouth County



State Representative Kathleen Teahan, Lees Yunits and State Representative Geraldine Creedon



John Costa, B C Tent & Awning and Brett S. Peroni, Peroni Financial Group, LLC



Fran Dillion, Stonehill College and Mike Yunits, Town of Holbrook



Jass Stewart, Candidate for Brockton Mayor, Dianne Bazarian and David Bazarian, Candidate for Councilor Ward 1

# An Opportunity Not To Be Missed!

# Become a Chamber Member..



It was February 14, 1913, when a dozen local business people united to establish the Metro South Chamber of Commerce to display their pride, commitment, and enthusiasm for the community and region.

Collectively, businesses working through the Chamber of Commerce produce far more individual and community success than they do working alone. To learn more about displaying your company pride, enthusiasm, and commitment through Chamber membership, call 508.586.0500 ext. 225 or 229.

\* Please be advised that 95% of your membership investment can be deducted as a necessary business expense in accordance with the I.R.S. Service Code Sec, 162(e). Please consult your tax advisor to ensure proper credit for your business. To join the Chamber, send your completed form and a check made payable to:  
Metro South Chamber of Commerce, 60 School Street, Brockton, MA 02301.

It's all about *Opportunity!*

Company: \_\_\_\_\_  
 Contact Person: \_\_\_\_\_  
 Title: \_\_\_\_\_  
 Street Address: \_\_\_\_\_  
 City/State/Zip: \_\_\_\_\_  
 Mailing Address: \_\_\_\_\_  
 Phone/Fax: \_\_\_\_\_  
 EMAIL: \_\_\_\_\_  
 Website: \_\_\_\_\_  
 Business Category: \_\_\_\_\_

### New Members Investment Schedule

Base Rate= \$275 + \$5 per full-time employee (2 part-time= 1 full-time)  
 \$ \_\_\_\_\_  
 Add one-time enrollment fee \$ \_\_\_\_\_ 25  
 Add \$25 health insurance enrollment fee (only if utilizing)  
 \$ \_\_\_\_\_  
 Total Investment \$ \_\_\_\_\_

## BUSINESS EVENTS *Planner*

### 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

### December 1

#### Business After Hours

5:00 - 7:30 p.m.  
 Brockton City Hall  
 45 School Street, Brockton

This is an excellent opportunity to meet potential clients, customers, and other local business people.

Please RSVP by November 30 at 508.586.0500 ext. 221  
\$5 for members & \$10 for non-member

### November 16

#### 92 Annual Meeting & Expo

10:30 a.m. - 3:30 p.m.  
 Massasoit Conference Center  
 Route 27, Brockton

10:30 a.m. Expo  
 12:00 p.m. Luncheon, meeting, awards  
 1:45 p.m. Expo

Please RSVP by November 11 at 508.586.0500 ext. 221

### November 4

#### Government Affairs Meeting

7:45 a.m.  
 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.

Pre-registration is necessary.  
Please call 508.586.0500 ext 221

**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 \_\_\_\_\_

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