



CBA Newsletter

Chelmsford, MA 01824 • 987-250-3858 • www.chelmsfordbusiness.org

President's Message



The leaves are changing and I finally broke down and turned the heat on in the house. It was a great summer with friends and family, but all the signs are here that colder months are ahead. Our jewelry store is getting stocked up and ready for the holidays and we're getting excited for busier times.

Our board has been meeting regularly to come up with ways to connect our member businesses to some of the larger Rt. 129 businesses and their employees. Our membership is comprised of many types of businesses, including great restaurants, retail shops, and service providers. We'll be reaching out to identify opportunities to connect these resources to the large employers and thousands of employees looking for more services closer to work here in Chelmsford. As this develops I hope to see similar plans for all of the business areas, their employees, and residents in our town.

This fall's shred day was another success with many businesses taking advantage of our member only benefit. Having this event twice a year has made it very convenient with virtually no lines and the ability to see your sensitive documents shredded on the spot! We are also working on finding ways for businesses in town to take advantage of some type of light bulb drop off. We'll keep you posted.

There are some looming changes and deadlines in employer insurance requirements coming and you need to know what is required! We are holding a seminar with Stephen Mallette on health care and insurance requirements on November 4th. Please look for more information inside and hope to see you there.



We are looking forward to having our annual golf outing back again next year. It is only fitting that the CBA hold it in Chelmsford, so we look forward to having the Chelmsford Country Club function room restored for next year. The course may not be Pebble Beach, but the camaraderie and fun last year was enough to keep us going back!

Our Annual Meeting will be held at Harrington Liquor's conference room on Thursday, November 21st and CBA members are welcome to attend. Call ahead so we'll know you're coming and can plan accordingly. We are always looking for nominations for anyone that might be interested in serving on the board. If you are interested or know someone that is, contact Hank Hamelin at Electronic Associates at 978-256-5588. We are also looking for nominations for our annual member of the year award. If you know a member whom you think is deserving of the award please let us know before November 14th.

Last but not least, we have an exciting change regarding our upcoming CBA holiday social... this year it will be on Friday evening, December 6th at the Chelmsford Radisson Hotel. The turnout is always great and we're hoping the change of day makes it that much more enjoyable for our members. It is always a wonderful time to catch up with your business friends from the community. The cocktail hour, raffles, and a nice holiday dinner is certainly a CBA member highlight. We will again ask you to bring a non-perishable donation for the Merrimack Valley Food Pantry.

Wishing you a happy fall season,
Rick Romano
President, CBA



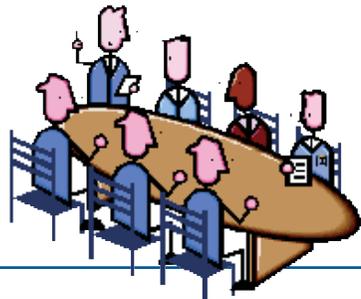
CBA ANNUAL MEETING

CBA Boardroom

10 Summer Street, Chelmsford, MA

Thursday, November 21st

Meeting to start at 7:00pm
Please RSVP to 978.250.3858
if you plan on attending



Nominating Committee

Nominating committee is always looking for candidates to serve on the board of directors and possibly take an officers position.

Anyone interested should send a letter of interest to CBA offices including name of the business they represent, city or town they reside in and anything else about them that might be pertinent.

People from all types of businesses are encouraged to apply especially members that represent accounting and law firms.

Hank Hamelin

Chairperson, Nominating Committee

ARTICLE V NOMINATION AND ELECTION OF DIRECTORS AND OFFICERS

Section 1: The Directors and Officers for the ensuing year commencing January 1st; shall be elected by the entire membership according to the rules specified in sub-paragraphs (a through f) of this section under the direction of the current Nominating Committee.

(a) The election shall take place on a date to be determined by the Board of Directors in the month of November.

(b) Nominations shall be made by a Nominating Committee designated by the President consisting of five (5) members, not more than three of whom may be a current member of the Board of Directors.

(c) The Nominating Committee shall place on the ballot sufficient names to fill all officer positions and sufficient to fill all open director positions. In addition, any member may be nominated by petition of ten (10) members and with his/her assent be placed upon the ballot by the Nominating Committee. Said petition must be submitted to the Association's Secretary not less than twenty-one (21) calendar days prior to election.

(d) A notice with the names of those nominated appearing thereon, in alphabetical order according to their surname, shall be mailed to all Association members in good standing not more than fifteen (15) days not later than ten (10) days before the election. Those names receiving the highest number of votes at the annual meeting shall be declared elected. Election at the annual meeting may be in such manner as the Board of Directors dictates.

(e) In the case of a tie for any office, the one to serve shall be determined by lot at the annual meeting by the President.

(f) Nominations received after the time designated in subsection (c) above shall be void.

Section 2: Within ten (10) days after the annual election, the Directors for the ensuing fiscal year shall meet and establish its committees for the ensuing year.

Section 3: Vacancies for unexpired terms on the Board of Directors may be filled by the membership for the unexpired term at the next meeting of the membership.



We are already planning the 2014 parade which will be held on Friday, July 4th at 10:00 a.m.

For more details please check out our website: www.chelmsfordparade.org

If you are interested in participating please contact any one of our committee members: Jim Cullen, Janet Granata, Hank Hamelin, Jeff Hardy, Kathy Kelley, Chuck Marcella, Lynn Marcella, Rich McLaughlin, Brian Reidy, Rick Romano, Deb Trask and Arline Wood.

GUIDELINES FOR SELECTING CBA "MEMBER OF THE YEAR" AWARD

- 1. Person shall be current in payment of CBA dues.
- 2. Person shall have demonstrated his or her concern for the organization above and beyond that of other members.
- 3. Person should have shown support for our town in his or her business practices, either presently or in the past, and perhaps given freely of his or her time by serving on a non-profit organization within our town.
- 4. Person shall be someone who basically has enhanced the organization in a very positive way.

If you have a member you would like considered for CBA "Member Of The Year", please complete the following information and mail to:

**CHELMSFORD BUSINESS ASSOCIATION
MEMBER OF THE YEAR
10 SUMMER STREET
CHELMSFORD, MA 01824**

Your choice: _____

Reason for your choice: _____

Final Decision Will Be Made By The CBA Member Of The Year Committee



7th Annual **SKI DAY** at Mt. Wachusett

Monday, March 4th, 2014

It's not too early to, "save the date"
in your appointment book.

For more information please contact:
Rick Romano at 978.256.9796 or
Hank Hamelin at 978.256.5588

Fun Turkey Facts

- The average weight of a turkey purchased at Thanksgiving is 15 pounds.
- The heaviest turkey ever raised was 86 pounds, about the size of a large dog.
- A 15 pound turkey usually has about 70 percent white meat and 30 percent dark meat.
- The five most popular ways to serve leftover turkey is as a sandwich, in stew, chili or soup, casseroles and as a burger.
- Turkey has more protein than chicken or beef.
- Turkeys will have 3,500 feathers at maturity.
- Male turkeys gobble. Hens do not. They make a clucking noise.
- Commercially raised turkeys cannot fly.
- Turkeys have heart attacks. The United States Air Force was doing test runs and breaking the sound barrier. Nearby turkeys dropped dead with heart attacks.
- A large group of turkeys is called a flock.
- Turkeys have poor night vision.
- It takes 75-80 pounds of feed to raise a 30 pound tom turkey.
- A 16-week-old turkey is called a fryer. A five to seven month old turkey is called a young roaster.



CBA HOLIDAY SOCIAL **FRIDAY, December 6, 2013**

Radisson Hotel and Suites
10 Independence Drive, Chelmsford, MA
Cocktails at 6:00 pm; Dinner at 7:00 pm.

**Each business is entitled to two guests
(you and one guest) and are non-transferable.**



We would appreciate donations for our very popular raffle.

Again this year, we would like to ask all attendees to bring
One Non-perishable Food Item
to the Holiday Social to be donated to the
Merrimack Valley Food Bank.



EASY TO BE GREEN!

Join us for our semi-annual **FREE SHRED DAY**

A shredding truck will be onsite to shred your no-longer-needed files while you watch.

Monday, April 17, 2014

1PM until 4 PM

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All CBA members welcome!

So bring all those old files on Monday!

Questions? Call Kathy Kelley at 978-256-7511.





WINTER BANNERS

To the right please see a sample of the winter banner for the coming year. We are hoping that you will be interested in sponsoring one of these beautiful banners!

We are limited on the number of spaces for these banners and are sure they will sell out quickly again this year as they did last year! The banners will again be only \$300.00 each!

They will be hanging on the green light poles in Chelmsford center from mid November thru mid March! They will look great for the holiday season and the winter activities in Chelmsford center including the Tree Lighting Ceremony on December 1ST and Winterfest in February!

If you are interested in a banner please return this order form to us by October 14th with your check payable to: Chelmsford Parade Committee, Inc. This will give us time to have them made and hang them on the green light poles in Chelmsford center, the poles in Vinal Square and on Drum Hill Road before the real cold winter weather arrives! All proceeds from these banners will go toward the 4th of July Parade.

If you have any questions please don't hesitate to give us a call. Thanks again for your support!

Jeff Hardy – 978-250-8415

Brian Reidy – 978-256-1808

Lynn Marcella – 978-256-5268

Please mail to above address with your check in the amount of \$300.00 to us by October 14th!

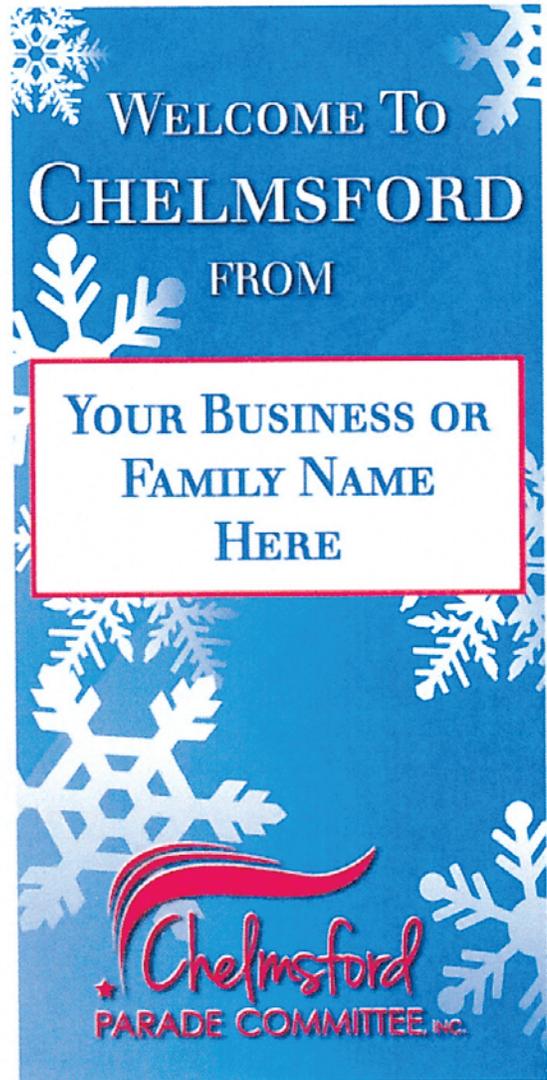
I would like my banner at: Chelmsford Center () ; Drum Hill Road () ; Vinal Square ()

Name (as you would like on banner): _____

Address: _____

Contact Name: _____

Telephone: _____ e-mail: _____





YOU ARE INVITED TO ATTEND THE CBA's EMPLOYER COMPLIANCE SEMINAR

With all the current regulations and new compliance mandates on employers from the federal government and the Affordable Care Act. The CBA is holding a informative seminar to help our members get and stay compliance with their responsibilities as employers.

If you sponsor any employee benefits for your employees you need to attend this informative seminar.

The seminar will cover:

- ERISA:** What every employer needs to know and have to comply.
Non-Compliance could mean large fines and possible litigation from employees.
- Federal Notices to Employees:** Do you know what you are required to provide employees?
- Annual Notices to Employees:** Each year these notices must be provide to all benefits eligible employees
- Affordable Care Act Update:** Who, What, When, and How will it effect my Business.
- Section 125 Pre-tax Compliance:** Do you have all the right documents and agreements required to take advantage of this pre-tax benefit for your employees.

Most employers are under the impression that there insurance carrier provides them with all the necessary materials to be compliant. **They Don't.** They specifically state that the employer is solely responsible to comply with all regulations.

Seminar Information:

Speaker: Steve Mallette, Owner Employer Compliance & Resource Center, LLC
11 Summer Street Chelmsford, MA 01824 877-741-4879

Date: Tuesday, November 5, 2013

Time: 7:00—8:00PM

Place: Best Western Plus,
187 Chelmsford Street, Chelmsford, MA

RSVP: 978-250-3858




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Welcome 2013 New Members to the Chelmsford Business Association

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- Ely & Associates
- Express Employment Professionals
- Frank Gouveia Plumbing Contractor, Inc.
- GH Management
- Gilofine Supply, Inc.
- Madras Grill
- Midnight Moon Stables
- Precise Metrix, Inc.
- South Chelmsford Auto Works
- Vending Machines Companies LLC
- Revolution Dance Academy
- CB Hardwood Floors
- YOBITE! Yogurt

6 THINGS YOU MIGHT NOT KNOW ABOUT BOURBON

- 1 Kentucky produces 95% of the world's bourbon supply, but by definition it can be produced in any state.
- 2 Though all bourbon must be aged, there is no minimum aging requirement; products labeled straight bourbon whiskey must be aged at least two years.
- 3 Evan Williams was Kentucky's first commercial distiller (1783), but Reverend Elijah Craig was the first to char the inside of whiskey barrels (1789), earning him status as "The Father of Bourbon."
- 4 Before Prohibition there were over 2,000 distilleries in Kentucky; now there are fewer than 20.
- 5 In 2012, one million barrels of bourbon were produced in Kentucky, the highest number since 1973 when vodka sales surpassed bourbon.
- 6 In 1964, congress declared bourbon the official distilled spirit of the United States.



Our President Rick Romano, (second from right) finished his first Sprint Triathalon. Swam 1/4 mile, rode 10 miles on bike, and ran 2 miles. Swim was a killer. Back stroke all the way.

GREAT JOB RICK!!!

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Interesting FUN FACT

Jeff and his daughter Sarah Fay

Our Director Jeff Hardy is an ordained minister of the First Nation Church, Jeff recently performed a wedding for a family member.



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