

CBA Newsletter

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President's Message

I hope everyone is enjoying the summer! If you like it warm and sunny, then this will be one to remember. The CBA's board of directors does not meet again until September, but we are still busy working on the rest of our activities for the year.

The Lowell Sun recently published a supplement; "A Salute to Women of Our Region" and among the fifty selected from a pool of hundreds, are five women from the town of Chelmsford. Among the five is our own CBA Past President Lynn Marcella! The four other women featured include Stefani Bush, Carol Cleven, Susan Gates, and Maureen McKeown. It is wonderful to see their hard work and dedication recognized in such a nice tribute.

The rain stopped just in time for the start of the town's 45th annual Fourth of July Parade. This was the Parade Committees 6th year coordinating the parade, and many on the committee are also CBA board members. It was one of my favorites and seemed to go off without too many hiccups! Thanks to all of the members of the parade committee for a great job. It is a lot of work planning for the parade throughout the year, but it obviously paid off with great bands, floats, and even a Sherman Tank! One of the highlights of the parade was the appearance of the United States Air Force Band of Liberty! We had three terrific parade marshals this year; Bernie Battle, Angie Taranto and Al Thomas. All of these gentlemen are so deserving for the years spent working in the school system and their continued dedication to the town which is so much appreciated.

The Annual CBA Golf Tournament will be held on Monday, September 17th at the

Chelmsford Country Club. We'd love to see you get your foursomes together and turn in your applications!

We are looking for tee sponsors as well as gift certificates, etc. for prizes. It is sure to be a fun event, so don't miss out. Even if you don't golf, come join us for the buffet dinner and raffles. Please check out the application in this newsletter for all the details.



Our 5th annual scholarship recipient this year was David DeDonato of Chelmsford High School. David was selected from a strong field of high school candidates who submitted their applications to us. Congratulations to all the applicants and we wish you much success in your future academic adventures!

We will be having another shred day for our business members again this fall. Watch for further details coming soon.

I am looking forward to taking advantage of the great farmers market on the town common each Thursday afternoon from 2 to 6pm. There is also some great music by the Chelmsford Community Band on the town common for all to enjoy each Tuesday evening at 7pm.

I hope you make time to enjoy the rest of your summer!

Rick Romano
President, CBA



**CHELMSFORD BUSINESS ASSOCIATION
ANNUAL GOLF TOURNAMENT**

**DATE: MONDAY, SEPTEMBER 17, 2012
TIME: 1:00 PM SHOTGUN START
6:00 PM BUFFET DINNER**

**PLACE: CHELMSFORD COUNTRY CLUB
66 PARK ROAD, CHELMSFORD**

**ENTRY FEE: \$60.00 PER PERSON
BUFFET ONLY: \$25.00 PER PERSON**

**ENTRY FEE INCLUDES: BUFFET,
ROUND OF GOLF WITH GOLF CART
ELIGIBILITY FOR ALL PRIZES**

TEE SPONSORSHIPS AVAILABLE: \$50.00

**MAKE CHECKS PAYABLE TO:
CBA GOLF SOCIAL**

**SEND FEES ALONG WITH ENTRY FORM TO:
CBA, 10 SUMMER STREET, CHELMSFORD, MA 01824**

ENTRY DEADLINE: SEPTEMBER 10, 2012

GOLF ENTRY FORM—DEADLINE SEPTEMBER 10, 2012

NAMES:

1. _____
2. _____
3. _____
4. _____

DIVISION:

**MEN'S, WOMEN'S,
MIXED (2 MEN, 2 WOMEN)**

CAPTAIN:

DAY TEL. #

TOTAL COST: \$60.00 x

PLAYERS =

BUFFET ONLY: \$25.00 x

TEE SPONSOR: \$50.00

TOTAL ENCLOSED:



Scholarship Winner David DeDonato



Pictured left to right: John Harrington (CHS 64), Richard DeFreitas (CHS 57), David DeDonato (CHS 12), Rick Romano (CHS 82)

CBA Awards First \$1000 Scholarship...

On behalf of the Chelmsford Business Association (CBA), it gives me great pleasure to announce the 2012 CBA scholarship award was presented to David J. DeDonato, Jr., son of David and Karen DeDonato of 4 Archambault Way in Chelmsford. David is a 2012 graduate of Chelmsford High School.

Since 2008, the CBA has presented \$500 scholarship awards to selected recipients who are graduating high school seniors regardless of which high school they attended. This is the first year that the award has been increased to \$1000.

The Scholarship Committee received almost fifty applications from eligible seniors... mostly from Chelmsford High School and Nashoba Valley Technical High School. Through a rigid process of elimination, the applications were trimmed until only one survived. It should be noted that the applications were "blind" i.e., they were individually numbered and all references to the applicant's identity were removed or camouflaged. As a result, the CBA's choice is always fair and impartial.

David appeared before the CBA's Board of Directors on June 14th to receive his award. David plans to enter the University of New Hampshire and pursue a degree in Business Management. We wish him much success in this endeavor and wish him well in the future.

For additional information contact:
Richard DeFreitas, Scholarship Committee Chairman 2012
978.846.0033



**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.

Dates To Remember



- September 13 (Thursday) - CBA Monthly Meeting - 12:00 noon
- September 17 (Monday) - CBA Annual Golf Tournament
- October 11 (Thursday) - CBA Monthly Meeting - 12:00 noon
- Fall (date to be determined) - CBA Shred Day
- November 15 (Thursday) - CBA Annual Meeting
- December 6 (Thursday) - CBA Holiday Social
- December 13 (Thursday) - CBA Monthly Meeting - 12:00 noon



Town of Chelmsford 4th of July Parade 2012

The Chelmsford Parade Committee, Inc. had another successful 4th of July Parade! This year was the town's 45th annual parade! Chairs began to appear a full eight days prior to the parade – a tradition that happens every year. The day started out quite rainy but just before the festivities began the sun came out!

Over 2,500 runners participated in the John Carson Memorial Road Race that happens just prior to the parade. There was also a bike parade, which was new this year that took off after the runners had gone by.

Our terrific team of members who are appointed by the Town Manager include, Jim Cullen, Janet Granata, Hank Hamelin, Jeff Hardy, Kathy Kelley, Chuck Marcella, Lynn Marcella, Brian Reidy and Rick Romano. They worked very hard for almost a year to make the day so successful! Thanks also to our Town Manager Paul Cohen who was a great help coordinating everything we needed with the Town. Also thanks so much to the numerous volunteers, too many to name, who helped make the day the great success that it was!

Thanks to the following who were sponsors of this year's parade: Chelmsford Business Association, Enterprise Bank, Lockheed Martin, Lowell Five, Harrington Wine & Liquors, Ferreira's Towing, Chelmsford Lumber Company and Trinity EMS. We also hung a total of 62 Old Town Hall banners in Chelmsford Center, Vinal Square and on Drum Hill Road. We appreciate all the businesses and families that sponsored these banners.

As the parade was approaching the Chelmsford Center we had Alison Burns, soprano and classically trained vocalist, sing the National Anthem. Since 2005 Alison has been a member of the Tanglewood Festival Chorus, the official Chorus of the Boston Symphony Orchestra and Boston Pops. She is a cantor and soloist at St. Mary Parish in

Chelmsford and has been a featured soloist for a number of community events in the area. Alison is a Communication and Administration Specialist Bank Officer at Enterprise Bank. She is a 2001 graduate of Chelmsford High School.

The Chelmsford Business Association again sponsored "AttiK MusiK" which is a group of local musicians who enjoy playing classic and progressive rock and roll for all occasions. The group features: Karl Haberele – Guitar and Vocals; Mike Laliberte – Bass Guitar and Chelmsford Parade's own Jeff Hardy on the Drums. The truck and flatbed was all "decked out" in red, white and blue and the music was wonderful!! We had a wonderful selection of floats, bands and marching units from all over. Some of those appearing were the Muchachoes from Manchester; the Spartans from Nashua; the Titans from Canada; a Sherman Tank and Half Track from the Collings Foundation that a local World War II Veteran, Cy Mancuso, rode in. There were over 20 floats that local groups created which were wonderful! Winners of the float competition this year were: First Prize: Cub Scout Pack 81; Second Prize: Chelmsford Public Library; Third Prize: St. John the Evangelist Church and Honorable Mention: Cub Scout Pack 45. Congratulations to all of them!!

One of the biggest highlights of the day was the appearance of four local soldiers, our "Hometown Heroes", who recently returned from Afghanistan. They included: Sgt. Chris Borden – Army Reserve; Sgt. Brendan Colin – Army National Guard; Cpl. Nick Hamilton – Marines; and Lance Cpl. Tim McNiff – Marines. We were so happy that they could join us! Marching right behind them was the United States Air Force Band of Liberty – a real treat for everyone!

Our Parade Marshal's this year were: Bernie Battle, Angie Taranto and Al Thomas. All three gentlemen have worked in our school system for many years as Teachers, Deans and Al served as Principal at the High School. They have continued to give to our community and we felt they were "Beyond Class"! They rode in style in a beautiful Cadillac convertible and had a great time waving to all their "fans"!

The winners of this year's raffles were all from Chelmsford and included: Sports Extravaganza Raffle – Lynette Khirallah; \$1,655.00 – Theresa A. Vaich; \$500.00 – Charlotte L. Bair; \$100.00 (5 of them) – Barry Morgan, Carlos Echandia, Kristen Ervin, Mr. & Mrs. David Dodge and Patricia Coyle. Congratulations to all our winners!

Thank you to all of the residents and businesses of Chelmsford and the surrounding communities who purchased raffle tickets and came to the parade! We have been appointed again and are already planning the 2013 parade. We hope you enjoyed the day as much as we did!!

Chelmsford PARADE



Parade Marshalls L to R: Bernie Battle, Angie Taranto and Al Thomas



Sarah Poor, Photo courtesy of Don Miffitt



Beatrice the Clown, Photo courtesy of Don Miffitt



Chelmsford High School, Photo courtesy of Don Miffitt



Hometown Heroes - Sgt. Chris Borden - Army Reserves; Sgt. Brendan Colin - Army National Guard; Cpl. Nick Hamilton - Marines; Lance Cpl. Tim McNiff - Marines. Photo courtesy of Don Miffitt.



Photo courtesy of Matt Cullen



Photo courtesy of Matt Cullen



Chelmsford Mother's Club, Photo courtesy of Don Miffitt



First Place Float Winner - Cub Scout Pack 81, photo courtesy of Don Miffitt



Chelmsford Minutemen, photo courtesy of Don Miffitt



Picture by Matt Cullen, www.FreeImagesNow.com



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World War II Veteran Cy Mancuso riding in a Half Track vehicle. Picture courtesy of his son Andy Mancuso.



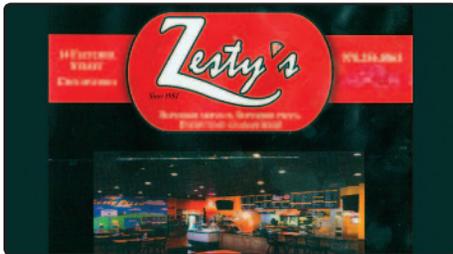
Hometown Heroes, Photo courtesy of Matt Cullen



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Financial Survey Results

Younger adults check their social media accounts far more often than their bank accounts, according to a survey done for the AICPA by Harris Interactive in recognition of Financial Literacy Month in April. Seventeen percent of 18- to 34-year-olds check their bank accounts daily; in the same age group, 54% check their social media accounts daily. Among 35- to 44-year-olds, 14% check bank accounts every day, while 34% check social media accounts every day.

In another area of the survey, just 2% of the 1,005 U.S. adult respondents said they would stop contributing to their retirement account in a financial pinch; 1% said they would skip utility payments, and another 1% said they would put off rent or mortgage payments.

Instead, Americans would cut back on eating out at restaurants (41%) or cut out expenditures on technology in difficult financial times. Twenty percent said they would cut cable TV; 8% said they would end cell phone service; and another 8% said they would stop downloading songs and digital products.

Technology has become a drain on Americans' wallets, according to the survey. Fifty-six percent said technology has made it easier to spend, while 3% said technology has made it easier to save. Thirty-seven percent said technology has made it easier to spend and save.

The survey found that Americans who subscribe to digital services spend an average of \$166 monthly for cable TV, home internet access, mobile phone service, and digital subscriptions such as satellite radio or streaming video. That's the equivalent of 17% of their average monthly rent or mortgage payment.

Disagreements over finances are the most common cause of discord between American couples, the survey showed. Twenty-seven percent of those who are married or living with a partner said money is the most common topic that provokes arguments, ahead of children, chores, work, and friends. Spats over differing opinions about "needs" versus "wants" were the most common money conflicts, reported by 58% of those who said they argue over finances.

Since 2007, the AICPA has conducted an annual survey of Americans to determine their top financial concerns and assess their financial well-being. An AICPA website, 360financialliteracy.org, is populated with tools and advice to help Americans successfully manage their finances.

"No one is judging people's spending habits," said Jordan Amin, chairman of the National CPA Financial Literacy Commission. "What we're saying is, 'Let's make sure we're aware of what we're spending, we're getting good value for what we're spending, and that it fits in with our overall savings plan.'"

Source: Journal of Accountancy, July, 2012.



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