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THE CBA NEWSLETTER

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Winter 2008

On December 6, 2007, the Chelmsford Business Association held its Annual Holiday Social where Lynn Marcella presented the 2007 CBA Member of the Year Award.

Trinity Ambulance President and CEO, John Chemaly, is this year's Chelmsford Business Association recipient for good reason. As President and CEO of Trinity EMS, Inc., founded in 1991, John and his family have deep roots here in Chelmsford.



LYNN MARCELLA, JOHN CHEMALY - MEMBER OF THE YEAR, BRIAN REIDY & JOHN HARRINGTON

A few accolades John has received are:

- Chairperson for the Chelmsford 350th Celebration Committee.
- Awarded Local Hero by CTI here in Chelmsford in 1998.
- In 2007 he was awarded the Paul Harris Fellow by the Chelmsford Rotary Club.
- Chairperson for the annual March of Dimes Walk from 2000-2004.
- Received the Distinguished Citizens Award from the Boy Scouts of America in 2006.

John serves on various boards throughout the community. He is on the Board of Directors for:

- Massachusetts Ambulance Association
- The Lowell Plan
- Greater Haverhill Chamber of Commerce since expanding Trinity Ambulance into Haverhill in 1998
- Middlesex Community College Foundation
- Jeanne D'Arc Credit Union
- Greater Lowell Community Foundation
- Domestic Violence Task Force

He has also served on the board of the Paul Center for Learning and Recreation from 2000 to 2005.

John and his wife Linda were also mentors for the engaged couples group at St. Mary's Parish in Chelmsford.

John resides in Chelmsford with his wife Linda. The two chaired the 2004-2005 Chelmsford Parade Committees. They have raised their three children in this community: Craig, Lauren, and Alexa and enjoy their free time with their twin granddaughters, Sara and Soraya.



Brian P. Reidy
CBA President

Letter from the President

Letter from the President,

Well, old man winter has arrived bringing with him lots of snow and with that a white Christmas.

The CBA Annual Holiday Social held December 6th at the Radisson Hotel and Suites was a big hit. The food, the music, and of course, the people made it a night to remember.

The CBA announced the Member of the Year during the social. This year's recipient is John Chemaly, John is the president of Trinity Ambulance and is always active in our community. John dedicates untold amounts of time and energy to many causes in the region. John in his acceptance speech spoke passionately about giving from the heart in good and bad times. He felt that a lot of people remember to give during the holiday season, but that it was important to contribute year round. John is truly a contributor year round. His dedication sets the standard time and again. Congratulations John and best wishes to you and your family.

In November the CBA held its Annual Meeting at the Princeton Station Restaurant. Board member Hank Hamelin was re-elected as Secretary, and Steve Incropera, was re-elected as Treasurer. The Board of Directors is pleased to welcome newly elected directors Jackie Hoonjan of the Workers' Credit Union and Tony DelPapa of Village Electric. Both Jackie and Tony are active in the community and are a welcome addition to the Board.

Mary Jane Nardone, Doug Hausler and Mark Duffy were all re-elected to 3 years terms, my thanks to all of you for your time and efforts.

The town has completed negotiations and hired an Economic Development Coordinator. Tom Galligani has entered into a contract for 6 months. His job description includes marketing the town to outside concerns and coordinating contact with existing businesses; allowing the town to better serve existing companies. With over 70 commercial and retail vacancies in town Mr. Galligani certainly has his work cut out for him. Filling these vacancies will do a lot to improve the commercial tax base.

Our Candidates' night will be coming up in March; we will post details on our website. Speaking of our website, it has been newly refurbished and offers a great deal of information on Chelmsford and its businesses. Please feel free to visit us at www.chelmsfordbusiness.org

Once again I want to ask for your support of the 4th of July parade. We are looking for volunteers now! There is much to do before the parade as well as on the day of the parade. Please feel free to contact Kim Walters at the CBA office (978) 250-3858 to get details.

Thanks for your time,
Brian P. Reidy
President
Chelmsford Business Association

If your business is interested in being filmed for our CBA local cable show, please contact us at 978-250-3858 or cba1990@verizon.net

DID YOU KNOW?



MAINE

Paid Sick Leave Debated -

Lawmakers are considering a bill that would require all businesses with 25 or more employees to offer paid sick leave. The bill would allow full-time workers to earn sick leave at the rate of 1 hour per 30 hours worked, which equals nine days per year.

Source: The Portland Press Herald

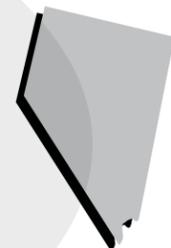


MARYLAND

Governor Signs Living Wage Law -

Gov. Martin O'Malley (D) signed a first-in-the-nation living wage law, setting minimum wages at \$11.30 per hour for employees of state contractors in the Baltimore-Washington area and \$8.50 per hour in the rest of the state.

Source: The Baltimore Sun



NEVADA

Business Tax Breaks Unlikely -

Gov. Jim Gibbons' (R) proposal to give tax breaks to businesses is in jeopardy because the state's financial picture is worse than he has portrayed, say Democratic lawmakers. The state faces a \$137 million budget shortfall over the next two years.

Source: The Las Vegas Sun



TENNESSEE

Senate Passes Regulatory Relief Bill -

A bill to ease regulations for small businesses unanimously passed the Senate. The Regulatory Flexibility Act of 2007 would require each state agency and department to submit an economic impact statement before adopting a proposed regulation.

Source: The Business Journal of Tri-Cities



GIVE AND TAKE AT THE SSA

Starting in January, 2008, the maximum earnings subject to Social Security tax will rise 4.6%, from \$97,500 to \$102,000, marking the first time the taxable maximum exceeds \$100,000. The Social Security Administration expects nearly 12 million workers will pay higher taxes as a result. The \$4,500 increase in maximum taxable earnings surpasses the \$3,300 increase from 2006 to 2007.

On a salary of \$102,000 or more, the Social Security tax in 2008 will be \$6,324, up \$279 from 2007's maximum of \$6,045. The tax rate of 6.2%, established in 1990, will not change.

The SSA also announced a 2.3% cost-of-living adjustment on benefits payments in 2008 based on the Bureau of Labor Statistics' Consumer Price Index for Urban Wage Earners and Clerical Workers.

Source: Social Security Administration, www.ssa.gov.

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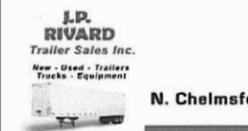
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Holiday Social

The Annual Holiday Social took place at the Radisson Hotel and Suites – Chelmsford on Thursday, December 1, 2007. The Holiday committee, once again, put together a fabulous event.

Ed, of Ed MacKinnon Photography, was behind the camera capturing holiday moments for all our members. Jim Shannon was the Master of Ceremonies for the raffle and was full of holiday spirit, thanks Jim. Paul Aronian and Bill Martin filmed the 2007 Holiday Social and it was shown on the local cable channel in December. We want to thank our members who once again stepped up and donated wonderful gifts for the annual drawing;

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...Continued on pg. 5



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CHUCK AND PASCALE EMANOUIL



MARK AND JUNE STOTT

(We apologize if we missed anyone)
Jon Mansfield entertained the group with dinner music and dancing after dinner. Overall the entire evening was a great success!
If you have any input such as comments, things to add or change to make this night for our members even more enjoyable, please email us at chelmsfordbusiness.org



MICHAEL AND JOANNE SARGENT, EILEEN DUFFY, MARK DUFFY

CHELMSFORD PARADE COMMITTEE TO AGAIN ORGANIZE THE 4TH OF JULY PARADE IN CHELMSFORD

The Chelmsford Parade Committee, Inc. (a group predominately comprised of Chelmsford Business Association board members) is excited to announce that we will once again be organizing the 4th of July parade in Chelmsford! We are very excited about the success of the parade in 2007 and hope members of the CBA will again join us in this wonderful event! The Town of Chelmsford parade generally attracts 75,000+ spectators. The volunteers that came forward in 2007 and became involved were wonderful, and we are anticipating the same thing will happen again this year. As we did last year, there will be a raffle to help raise funds for this parade. Tickets will be mailed to Chelmsford residents in the next few months and we anticipate the support from our community will again help with the funding. All proceeds will be used to support the 4th of July Parade Committee's efforts to continue the tradition of offering the very best parade in Massachusetts that day. The drawings will be held immediately after the parade at the reviewing stand.

The parade will be held on Friday, July 4th at 10:00 a.m. We are planning early in hopes that we will have a great parade with lots of bands, floats and marching units. If you are interested in helping please contact one of our committee members, we would love to have you! Again this year we plan on offering band sponsorships, if you would like to sponsor a band please let us know. Your business name will be on a banner in front of the band that you sponsor. Due to the huge success of the banners on the green light poles in the center of town, we will be doing it again... watch for details in the months to come! Be sure to check out the great winter banners that were done by the committee to help with funding efforts. Again, please contact any of us if you would like to help!

Committee Members include: Co-Chairs: Jeff Hardy and Lynn Marcella - Jim Cullen, Mark Duffy, Jimmy Good, Hank Hamelin, Doug Hausler, Kathy Kelley, Denise Marcaurette, Brian Reidy, and Rick Romano

Thank you! Jeff Hardy – 978-250-8415 / Lynn Marcella – 978-256-5268.

Small Business E-Filings Jump 50%

Despite no electronic filing requirement, more than 780,000 small businesses opted to e-file their 2006 tax returns, an increase of more than 50% from the previous year.

Source: www.irs.gov.

Say Goodbye to Form SS-4

Taxpayers or third-party designees can now receive an Employee Identification Number (EIN) in real time using a new, free Web-based application at www.irs.gov.

By asking questions tailored to the type of entity the taxpayer is establishing, the "EIN Assistant" automatically runs a validity check, then provides the EIN and confirmation notice to view, print or save.

Source: www.irs.gov.

Preventing No-Shows

The 2007 CCH Unscheduled Absence Survey found that to combat unscheduled absenteeism, U.S. companies offer an average of nine work/life programs, though each varied in its effectiveness, and the most effective programs are not necessarily the most frequently used.

The programs rated highest for reducing unscheduled absences (on a scale of one to five with five being the most effective) are alternative work arrangements (3.6), telecommuting (3.5), compressed work week (3.3), leave for school functions (3.2) and flu shot programs (3.2).

The top five in use are employee assistance plans (72%), flu shot programs (66%), wellness programs (60%), leave for school functions (54%) and alternative work arrangements (54%).

Source: 2007 CCH Unscheduled Absences Survey, www.cch.com/absenteeism2007.

Quick steps to cut down on clutter

1. Label empty boxes with categories such as "Keep," "Throw Away," "Recycle," or "Move to Another Place."
2. Start with things that will clear the biggest space fastest. If newspapers or toys are strewn all over a room, pick them up and put them in a single pile first.
3. Keep only items that you really love or absolutely need. If you're in doubt, ask yourself if an object is really worth taking up precious space.
4. Resist the urge to read saved magazine articles or fill out lost forms. Put them in their pile, but don't get sidetracked.
5. Finish one corner of a room before moving to the next. Wait until you're done sorting to transfer the items in your "Move to Another Place" box. Flitting from room to room is another way to get sidetracked.
6. Place things you plan to keep in like groups, whether it's clothes, CDs, books, papers, or paper clips. Use clear containers for storage.
7. Set a specific date to sell or take the things you are not keeping to a charity, a dump, a recycling station, or other outlet.

THE IMPORTANCE OF ESTATE PLANNING

Everyone who owns anything has an estate. This includes a home, cars, bank accounts, stocks, bonds, mutual funds, life insurance policies, retirement plans, business interests, furniture, and collections.

A will and other estate plans can include provisions to minimize the expenses of settling an estate and perhaps save on taxes. As a result, more property goes to the beneficiaries. For example, unless stated in a will or other legal document, a person would be unable to leave a gift to a charitable organization because state laws only distribute estates to next of kin.

Legal experts advise reviewing estate plans when changes in relationships or economic circumstances occur. They also may need to be changed when tax laws change. Beneficiary designations on retirement savings plans and life insurance policies also need to be reviewed periodically to make sure they are current and not in conflict with provisions in a will or other legal document. Errors in beneficiary designations can lead to the disinheritance of heirs, delays in providing for the financial needs of loved ones, and unnecessary expenses and tax payments.

Source: National Endowment for Financial Education, www.nefe.org