

Cranston Chamber News

A publication of the Cranston Chamber of Commerce




January 2007

Volume 6, No. 1

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Introducing The Cranston Chamber Business Gateway

Have you been waiting for a marketing tool that would turn your presence on the Chamber's web site into a steady source of profitable new business? It's here! The Cranston Chamber Business Gateway is an easy, cost-effective way for your business to present an attractive, informative face to the thousands of potential customers who visit the Chamber website each month. You've been hearing about it, and it's ready now to help you grow your business!

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Just go to www.cranstonchamber.com/gateway to learn more and sign up online, or visit www.cranstonchamber.com and click on the "Sign Up For Your Chamber Gateway" link in the left bar anywhere on the Chamber site. Build your Chamber Gateway and start taking advantage of the Chamber's Internet traffic today!

Introducing The Federation Partnership Program

The Cranston Chamber of Commerce has partnered with the United States Chamber of Commerce to bring its members the Federation Partnership Program. By becoming involved with this program, the Cranston Chamber gives its members the ability to also be members of the U.S. Chamber at no additional cost to them. Through the very same membership dollars Chamber members pay for all of the benefits and services they are receiving from the Cranston Chamber, they will now be

able to add a number of benefits and services from the U.S. Chamber to that list.

What does this mean for your business? It means that you now have access to members only sections of the U.S. Chamber's Small Business Center, a web feature geared towards addressing the numerous and specific needs of small businesses including information on employee screening, taxes, startup, insurance, hiring, security and finance.

Continued on Page 2

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Use Public Relations to Grow Your Business

By Ann-Mary Currier
theCurrier, words & events

It is the depth of winter. It is probably a stretch right now to think about planting and the greenery that spring brings. In the world of horticulture, that certainly is the case. But in the world of business, there's never time to rest. You have planted the seed to grow your business. Now, you must nurture it; you must cultivate it. You must tend to it all the time in order for it to grow and bear the fruit you seek.

Public Relations helps you to do that.

It helps you find the ways to cut through the clutter, to have your message heard so that, when your customers or potential customers need your product or service, they call you, not your competitor.

Think about it for a minute.

How many billboards did you see driving to work? How many bumper stickers? Vehicle wraps? Messages painted on vehicles? When you ate lunch, what was on the placemat? The mugs? And, that is even considering the more traditional messages - the advertisements and stories in the daily newspaper, on the radio, on tele-

vision.

The American Marketing Association estimates that we encounter more than 10,000 messages each and every day. In addition, it takes numerous impressions before any message sinks in.

Small wonder that it is so difficult to stay top of mind of your customers and potential customers!

There are a number of ways in which public relations helps.

It conveys your benefits and maintains your image through publicity, advertising, newsletters, events/sponsorships, cause marketing and a number of innovative avenues, paving the way for greater sales and greater profits.

To effectively utilize public relations and attain the benefits, you must nurture and cultivate it.

You need to understand media dynamics and some basic principles of marketing.

You need to know when there is news or an interesting feature story that warrants the free publicity a press release will get you. You need to know how to craft an advertising message and where to place it so that it is most cost-effective. You need to know when a newsletter works best, how to produce it and how to distribute it. You need the time and people to produce an event and the news sense to get publicity from it.

You need to know which avenue to use, and when, and how to use them to effectively reinforce your message and cut through the clutter. From time to time, you need to weed and fertilize, so that your campaign enables your business to continue to grow.

Ann-Mary Currier owns theCurrier, words & events, in Cranston. Contact theCurrier at (401) 467-1896 or visit theCurrier.com In conjunction with the Chamber, Ann-Mary will be conducting a seminar on how to effectively use public relations to grow your watch the Chamber Newspaper and Website for the date and time.

Introducing The Federation Partnership Program

Continued from Page 1

There are also options available for you to pull various forms and templates directly off of the U.S. Chamber's website for a number of things from government tax forms to checklists and financial templates, all aimed at aiding you in running your business.

In addition, Cranston Chamber members now receive discounts on products and services from the U.S. Chamber's affinity partners. These include companies such as Fedex and Monster.com, which provide crucial business services to small and large companies alike. With these discounts in addition to those that your company already receives through the Member-to-Member discount with the Cranston Chamber, you can't afford not to be a member!

With such a dramatic shift in power in our nation's capital after the midterm elections, it is more important than ever to keep up to date with legislation and issues in Washington that will affect your business right here in Rhode Island. Now, with the Federation Partnership, you can receive legislative alerts notifying you of pressing policy initiatives as soon as the information becomes available. This will allow you to bridge the information gap and receive information directly from an organization looking out for you and your specific needs as a business owner.

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Cranston Chamber News

Published monthly by The Cranston Chamber of Commerce. Printing by The Attleboro Sun Chronicle

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Volunteer Center of Rhode Island seeks women mentors

The Women's Mentoring Program of the Rhode Island Department of Corrections in Cranston is looking for women's prison mentors. These volunteers will provide support, guidance and encouragement to a female inmate transitioning out of prison and re-entering society.

The mentor and mentee will meet for an hour a week for a year, and the relationship begins in prison and continues after release. All interested volunteers must complete a training that consists of five Monday night sessions from 6:00-9:00 PM, beginning January 15, 2007. An interview, reference check and application are also required. Contact Judith Fox at (401) 462-3161 or e-mail judy.fox@doc.ri.gov.

The American Cancer Society- Rhode Island invites volunteers to participate in the Relay For Life in Cranston and Johnston. Relay For Life is a fun-filled overnight event that mobilizes communities throughout the nation to celebrate survivors of cancer, remember loved ones and raise money

to further the fight against cancer.

Teams of 8-15 members will gather with tents and sleeping bags for this overnight nationwide awareness and fundraising event. Volunteers are needed now to encourage community support, coordinate logistics, find refreshments and prizes, plan entertainment, recruit and organize teams and lend support in any way possible. Contact Elizabeth Sharpe at (401) 243-2639 or e-mail Elizabeth.Sharpe@cancer.org.

Day One- Sexual Assault & Trauma Resource Center needs volunteers to be trained as advocates for victims of sexual assault, domestic violence and hate crimes. Volunteer advocates will provide support, information, referrals and safety planning to victims at hospitals and police departments throughout Rhode Island.

The next volunteer training takes place over a series of dates between January 8-20, 2007 and comprises 36 hours total. There is a particular need for volunteers who are bilingual and able to work with diverse populations. An application, pre-training inter-

view, reference checks, background check and vehicle ownership are all requirements to become a volunteer advocate.

Volunteers will be on-call in their home community after completing the training in the Providence offices. Contact Elizabeth Briggs at (401) 421-4100, ext. 288 or e-mail EBriggs@dayoneri.org.

AIDS Project Rhode Island has many volunteer opportunities around the state. Volunteers who are physically capable of lifting and moving light chairs are needed once a month in Cranston to help set up for Gay Bingo, one of the agency's biggest fundraisers.

Bingo takes place on the third Thursday of the month from September to May, and setup happens from 9:00-11:00 AM those days. HIV prevention educators and HIV positive speakers are also needed statewide to discuss personal experiences and to help fight the spread of HIV and AIDS.

Contact Linda Darman at (401) 831-5522, ext. 117 or e-mail linda@aidsproject.ri.org.

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Dr. L'Europa is an expert in spine-related disorders who focuses on rehabilitation of the spine and musculoskeletal system. A majority of his patients have been treated successfully for neck and back disorders. In this way, Dr. L'Europa brings patients back to functional health – and helps them stay that way.



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Members of the Rotary Club of Cranston donated 55 baskets to Cranston families served by the YMCA and CODAC. The baskets, donated at Thanksgiving included the fixings for a complete holiday dinner. Shown packing the baskets for distribution at the Super Stop and Shop on Garfield Avenue are, from left, Cezar Ferreira, Ann-Mary Currier, Anthony Caliri, Mary Berbard, Frank Cambio, David Macksam and Bob Reidy. In addition, Rotarians also volunteered at the annual Christmas party Dec. 2 hosted by the YMCA and attended by 42 children and their parents. The Rotary Club of Cranston meets weekly on Wednesdays at noon at Macera's Garden Room, 1500 Oaklawn Ave. For more information call (401)467-1896.

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Gift Card Scam Uncovered in RI

In an effort to protect Rhode Island consumers from a new scam that has come to our attention, I am reaching out to ask that you partner with us to curb thieves from stealing information from gift cards.

We have recently learned that gift cards openly displayed in stores are easy targets for thieves. A thief simply copies down a number from a card that is openly displayed in a store and replaces the card on the rack. Subsequently, a consumer purchases the card. The thief waits a few days before calling to find out if the gift card has been activated. If that is the case, the thief can use the information copied from the card to go shopping online.

In the interest of heightening awareness about this latest scam, I would appreciate your sharing this information with your members. Its especially pertinent during this holiday season, when the purchase of gift cards is at an all-time high. Added protections would be afforded to the con-

sumer if gift cards with open access numbers are kept behind the counter, or in a secure location in retail stores. In addition, retailers retail stores. In addition, retailers are to be encouraged to adopt the "scratch off" method for revealing the gift card's access number.

As there is no law currently on the books in Rhode Island relating to this form of gift card abuse, it's important to be proactive in making merchants and consumers aware of yet another swindle that victimizes our residents. I greatly appreciate your consideration and your assistance and look forward to working with you on this---and other issues---to promote business and protect consumers.

I send along all best wishes for a rewarding and fulfilling holiday season, and my warmest regards as well. Should you have any questions or concerns, please don't hesitate to contact me.

Thank you to the Attorney Generals Office for sharing this information with the membership.

Santa Landed at Garden City Center And Excitement Was In The Air!



David Pagnozzi tells Santa what is on his Christmas list



Isaiah Hinds gets his face painted, just one of the many activities to celebrate Santa's arrival.



Janice Pascone poses with her son.



Janice Pascone and Dina Campbell of Garden City Center serve refreshments.

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Making The Most Of Your New Year's Resolution

This year over 100 million Americans will make a New Year's Resolution. Research shows that many people make three or more resolutions and losing weight, exercising more, eating better and smoking less are among the top picks. Unfortunately, many will break those resolutions only a few days into the New Year. Sadly enough, some cultures actually celebrate "Break your resolution Day" on January 17th.

One important question, then is, "What is the secret of New Year's Resolution success," ensuring you stick with your goals this year? This history of where New Year's resolutions came from actually provides some insight. The tradition began in 153 BC when Janus, a mythical king of early Rome, was placed at the head of the calendar. Janus has two faces; one looking back to evaluate past events and one looking into the future. The New Year was a time for reflecting upon the past, learning from those experiences, and then using that knowledge to move forward.

Therefore, before one even begins establishing any New

"What is the secret of New Year's Resolution success," ensuring you stick with your goals this year? This history of where New Year's resolutions came from provides insight.

Year's goals an honest evaluation must be made. For instance, are you making the same resolution as last year? If so, what went wrong? Were your resolutions unrealistic? Did you have a clear plan of how you were going to succeed? Did you set up the right support system? Did you have a "back-up" plan? Make a list of pros and cons of your past resolutions and evaluate your findings. You may be surprised at how many learning experiences can be identified.

Once you have examined the past, use the following tips to plan for the future.

1. Set realistic goals. Unrealistic goals that require you to make too many or too much of a radical change will rarely be obtained. For instance, setting a goal of losing 25 pounds in one month is unlikely to happen and also unhealthy. Plan to drop 1 - 3 pounds a week while incorporating better eating habits and regular exercise.
2. Forget the phrase "I will never" No resolution should begin with, "I will never;" that is a self-set-up for failure. Instead, make a resolution to "overcome," "learn to do without," or "create" a behavior. For example, if you have been smoking for years, a resolution to "never smoke again" will be next to impossible. A resolution that you will "overcome your dependence on cigarettes through planning, education and cutting back" will set you up for success because even if you have a set-back, you won't feel as though you failed by not sticking to "never."
3. Create a detailed plan. Carefully think about your lifestyle and list ideas on how you can implement changes that will help you maintain your new resolutions AND what affect will these changes have on your daily schedule? For instance, if you resolve to eat better, you will need to make

time in your schedule to plan and pack lunches and snacks that are healthy. If you won't have time to do those things, where will you find healthy choices and how can you assure that you will go there to get them? Remember the famous 6-P's saying; proper prior planning prevents poor performance.

4. Identify potential problems. Write down places, activities and emotions that may cause you to break your resolution and trigger the desire for that old behavior. Social situations often trigger the desire to eat, drink or smoke. What strategies can you create for handling these situations before they happen? By identifying the potential pitfalls and plans to avoid failure, you'll be in charge.

5. Set up a support system. Having the support of friends, family members and co-workers is a powerful force in sticking with goals because it invokes the law of "social pressure;" that is doing what you tell others you will. Therefore, make sure the people in your life know what you are trying to accomplish. Enroll them in your goals and ask them to help you to succeed.

6. Reward yourself. Celebrating both small and large victories towards your goal reinforces your new behaviors. Therefore, create positive ways to celebrate your success BUT be sure they coincide with your resolutions, not sabotage them. For example, if your resolution is to eat healthy, don't reward yourself with candy. Treat yourself to healthy snack that you usually pass on because it is too expensive, take a long bath or rent a movie that only you want to see. Remember, you deserve it and it will create positive associations with the new behavior.

7. Stick to it. Remember, Rome wasn't built in a day. Lifestyle changes take time and willpower. For most people, it takes at least six months before something becomes part of your everyday life.

8. Get over it. Even with all your planning you may experience a set back; get over it and move on. Beating yourself up over it will only cause more guilt and increase your desire to continue to break your resolution. Think about what support you need to get back on track and where you will find it.

9. Track your progress. Keep track of progress with a daily journal. Note how good you feel when you succeed in your exercise or weight loss goals. Track problem areas and how you solved these situations. This will not only help motivate you in a time of need but will also help you next year when you look back again before setting new resolutions.

10. Don't be afraid to restart. If, after all your planning, you do not succeed on the first try, try again! Who says you can't have a Valentine's Day resolution or a Saint Patrick's Day resolution? Interestingly enough, scientific studies on behavioral change have discovered that individuals who succeed in any new behavior typically fail 4-6 times before winning the battle. The key, however, is in how fast they re-start. Those that re-start quickly are much more likely to succeed than those who wait till next year!

Thank you to Healthy Inspirations for this article. For more information on their programs and facility contact them at (401) 275-5558.




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What Does a College Degree Get You in the RI Job Market?

Rhode Island employment is expected to increase by over 55,000 jobs during the 2004-2014 projection period. Employment in 2014 is projected to reach 573,437, an increase of 55,292 (10.7%) from the 2004 employment level of 518,145.

During the projection period, it is estimated that employers will need to find workers to fill over 186,000 job openings. Job openings result from the need to replace workers who leave an occupation and from the need to fill vacancies created by business expansion.

Approximately one-third of the projected job openings is attributed to the economic growth that is expected to occur during the projection period. The remaining job openings are due to replacement needs resulting from employee turnover. Nearly 35 percent of the new job growth that is expected during the ten-year projection period is likely to

occur among jobs requiring college degrees - Associate's, Bachelor's, Master's, Doctoral and Professional degrees.

Job openings requiring Associate's Degrees are projected to grow at nearly the twice the average rate accounting for nearly 8 percent of the expected job growth estimated for the projection period. Hourly wages for jobs requiring an Associate's Degree range from a high of \$32.02 for Nuclear Medicine Technologists to a low of a \$11.20 for Broadcast Technicians. Registered Nurses tops the list in terms of annual openings, providing nearly 600 a year at an average rate of \$27.98 per hour.

Occupations requiring a Bachelor's Degree are expected to grow at above average rates and will account for over 15 percent of the job growth that is likely to occur during the projection period. Opportunities are expected to be plentiful for those seeking careers as Accountants and Auditors, Elementary and Secondary School Teachers,

Computer Systems Analysts, Computer Software Engineers (Applications) and Personal Financial Advisors. Median hourly wages for occupations requiring a Bachelor's Degree range from a high of \$43.07 earned by Electronics Engineers to a low of \$13.67 earned by Recreational Therapists.

Above-average growth is also projected for occupations requiring a Master's Degree. Physical Therapists, Mental Health & Substance Abuse Social Workers, and Occupational Therapists are among growing jobs requiring a Master's degree.

Occupations requiring a Doctoral Degree include those that require the completion of a Ph.D. or other doctoral degrees, which usually require at least three years of full-time academic study beyond the Bachelor's Degree. Medical Scientists, Clinical, Counseling and School Psychologists, and Post Secondary Teachers are among the growing jobs requiring a Doctoral Degree.

Median annual wages for jobs requiring a Doctoral Degree range from a high of \$101,840 for Atmospheric, Earth, Marine, and Space Sciences Postsecondary Teachers to a low of a \$50,220 for Post Secondary Social Work Teachers.

Occupations requiring a Professional Degree are projected to grow at a below-average rate generating less than 800 new jobs during the ten-year projection period. However, replacement needs will generate an additional 1,300 jobs during the period. Lawyers, Pharmacists and Medical Doctors will account for a substantial majority of the projected job openings. Following is a list of jobs requiring Associate's, Bachelor's, Master's, Doctoral or Professional degrees that are expected to be in the most demand. Included for each job are employment levels, projected annual openings and the median hourly or annual wage.

Thank you to the Rhode Island Department of Labor and Training.



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CRANSTON CHAMBER OF COMMERCE

UPCOMING CALENDAR

of Chamber Events

RSVP for all events at 401-735-3780

January 18, 2007

Business After Hours at Soyno

Dyer Avenue, Cranston, RI

10:00 am - 2:00 pm

Toast to the New Year at this Business After Hours. Check out the new digs of Ezio, for those of you who miss Sunflower Cafe you no longer have to worry as you can now enjoy delicious food prepared by Ezio who recently moved his Sunflower Cafe to Soyno. This new and exciting

Restaurant will offer all that the old location did and so much more, as this location has a full bar to offer patrons any drink they desire.

February 2, 2007

Cigar Scotch Social at The Humidor

6:00 pm - 10:00 pm

Don't get left out in the cold, warm up with friends inside the Humidor and enjoy select cigars and fine scotches provided by Charles Fradin. Keep an eye on our website www.cranstonchamber.com as we add exciting details about this evenings festivities.

February 7, 2007

Business After Hours at Merle Norman

Garden City Shopping Center

53 Hillside Road, Cranston, RI

5:00 pm - 7:00 pm

\$15 member/\$25 Non-Members

"\$5 of the registration fee will be donated to our Make A Wish "Valentine" Kid."

Do you think you have kissable lips? Join us at Merle Norman and enter their kissable lips contest (everyone welcome to enter). This valentine season give the gift of beauty, check out all Merle Norman has to offer through their lines of massage, manicures, pedicures, skin care and make up. Enjoy spa treatment at this elegant location in Garden City.

To register or for more information contact the Cranston Chamber of Commerce at (401)785-3780 or email Katie@cranstonchamber.com.

February 13, 2007

Seminar: How to Obtain a Business Loan

Cranston Chamber Office

48A Rolfe Street, Cranston, RI

5:00 pm - 5:45 pm

\$5 per person

"\$5 of the registration fee will be donated to our Make A Wish "Valentine" Kid."

Is your business outgrowing your current location and you need capital to finance your move? Are you thinking of starting a new business and unsure of the steps to get bank ready? Presenter: Dennis Topac with the Center of Women in Enterprise.

Business After

A great time



Cranston Chamber of Commerce Chairwoman Gloria Cassidy of Coastway Credit Union poses with fellow board member, Lori Adamo of Code Red Business Continuity Services.



Rich Mora of the Black Box Theatre served as the evening's bartender offering Arnie Baskin of Lannon Realities a beverage.

Hours at the Artists' Exchange

was had by all who attended!



Cranston City Councilwoman Cindy Fogarty enjoys the night's wonderful refreshments while talking with Joe Corso of Advantage Specialties.



Armand Tessaglia of the RIDLT and Marty Cooper of SAGE enjoy conversation in the gallery of the Artists' Exchange.



Chamber Ambassador's Tony Pagliuso of American Trust Mortgage and Tony Cruz of ADP greeted guests at the door.



Armand Tessaglia of the Rhode Island Department of Labor and Training peruses some of the many pieces of art that The Artists' Exchange has to offer.

Chamber of Commerce Coalition 2007 Agenda

The Chamber of Commerce Coalition is a lobbying partnership representing 10,000 member businesses from Chambers all over the state of RI. This year the Chamber of Commerce Coalition will be representing your business concerns on the following issues.

Taxation:

The Coalition supports tax policy that allows Rhode Island to remain competitive nationwide.

- The Chambers oppose any unnecessary or unreasonable increase in state taxes.
- The Chambers support any responsible tax reduction proposals for Rhode Island businesses.
- The Chambers oppose any significant increase in business fees levied by the state, or city or town as allowed by the state.
- The Chambers oppose creation of separate tax rates for commercial/industrial and residential real estate.
- The Chambers support legislation prohibiting changes in depreciation schedules,

retail and wholesale inventory tax rates, or business personal property tax rates, without complying with State of Rhode Island Open Meetings Laws.

- The Chambers support the restoration of effective tax credits or economic development initiatives, instituted to create, retain or expand employment opportunities in Rhode Island.

Rhode Island State Budget & Fiscal Policy:

The Coalition supports efforts to control the cost of state and local government spending.

- The Chambers oppose unnecessary increases in government spending, and support responsible decreases in government spending.
- The Chambers oppose efforts to eliminate effective tax credits or economic development initiatives created for Rhode Island businesses and citizens.
- The Chambers support legislation providing funding for and allowing full implementation of, a Tax Policy Office for the State of Rhode Island.
- The Chambers support legislation granting the governor a budget line-item veto.

- The Chambers support responsible changes to the State of Rhode Island

Retirement and Benefit Plan laws that result in substantial savings for state taxpayers.

Health Care:

The Coalition supports legislative and regulatory reforms that ensure Rhode Island businesses and employees have access to affordable, quality health care.

- The Chambers support initiatives that promote workplace wellness programs, and place increased focus on improving the health status of employees.
- The Chambers oppose legislation establishing new health insurance coverage mandates without the establishment of a Health Insurance Mandate Review Commission, charged with measuring the fiscal and social impact of new mandates.
- The Chambers support responsible legislation fostering or improving the affordability of health insurance.

Business Protection & Tort Reform:

The Coalition will support and advocate for tort reform that is reasonable and effective.

- The Chamber opposes legislation that would institute damages against or provide that legal fees are paid for by, businesses that are not offered an opportunity to defend against litigation in a court of law.

• The Chambers support reasonable, meaningful medical malpractice reform.

• The Chambers support legislation tying interest applied to judgments to the consumer price index (cpi), while judgments are in the appeals process.

• The Chambers oppose legislation creating duplicate oversight for businesses already subject to state regulatory authority.

• The Chambers oppose legislation expanding the list of entities subject to class action legal proceedings.

Workforce Development, Education, & Workplace Laws:

The Coalition supports measures ensuring competent, well trained and skilled workers.

- The Chambers oppose efforts to redistribute workforce development dollars to non-workforce development programs.
- The Chambers support responsible investment in all levels of public education, designed to provide a high-caliber, affordable system that prepares students for entrance into the workforce.
- The Chambers oppose mandatory increases in minimum wage requirements.
- The Chambers oppose efforts to reduce the threshold dollar amount necessary for automatic implementation of Project Labor Agreements.

Right to build/ Right to conduct business:

The Coalition supports the rights of businesses to build, and conduct business, in areas where the current planning, zoning, development and environmental laws or regulations have been met.

- The Chambers oppose any efforts to impede on businesses that meet the above laws or regulations.
- The Chambers support Sunday sales rights for businesses.

Environment & Energy

The Coalition recognizes the compromise(s) that must be made to balance economic development with the preservation of our environment, Narragansett Bay, and open space.

- The Chambers support responsible measures to protect the environment of the State of Rhode Island.
- The Chambers oppose legislation that requires businesses to bear the disproportionate cost of increases in delivery or utilization of public utilities.



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State Loans Target Small Businesses

By Paul Grimaldi
of the Providence Journal

Linda Pritcher is just the sort of businesswoman the state is looking for - creative, entrepreneurial and comfortable in the city's historical surroundings.

A graduate of the Rhode Island School of Design, Pritcher left the state for New York City where she made a career in the fashion industry, only to return to Providence in 1998, where she designs shoes and clothing accessories for sale by retailers.

"The house called to me," said Pritcher, who moved to the East Side with her husband, Paul Hoover. "The quality of life has been very good."

Since moving back to Rhode Island, she's been hard at work growing a fashion line that will extend to handbags and home décor in the coming years.

"It's a fairly audacious thing to do," she said... "I'm a seven-day-a-week employee of my company. I've learned to live with less sleep."

That vision and drive put her among the 19 people who qualified for loans from a year-old state program intended to aid small businesses.

The Economic Development Corporation last year set aside \$500,000 for a pilot program called the Micro-Business Emerging Growth Fund. The money was carved out of the \$4 million available through the Small Business Loan Fund Corporation, an arm of the EDC.

"This is an opportunity for EDC to step up and play a role" in helping small busi-

The Economic Development Corporation last year set aside \$500,000 for a pilot program called the Micro-Business Emerging Growth Fund.

nesses, said Victor Barros Jr., who is the agency's urban development manager and helps oversee the micro-business fund. "We're trying to identify those businesses that are left out of the [loan] market."

Through the fund, businesses are eligible for fixed-rate loans ranging from \$5,000 to \$75,000, with terms lasting up to five years. The loans are interest-only for the first six months. The money is being used as start-up financing, bridge loans, working capital or to purchase the inventory, machinery and equipment needed to grow a business. To qualify, the applicants must employ no more than five people, have annual gross revenue of less than \$300,000 and have "viable" businesses.

"Part of it is a mindset," Barros said, as the EDC looks for people who have a vision about how to grow their businesses and the drive to make it happen.

The applicants also have to agree to hire

one to two more people within two years and to accept technical assistance from business consultants approved by the EDC. The consultants offer advice or instruction on bookkeeping, marketing, vendor relationships and other business topics.

"We want to make sure they have the tools to grow," said Saul Kaplan, the EDC's executive director. "I expect you'll see some good things out of these companies."

Victor Mendez, a Providence electrician, got help with his bookkeeping. His finances weren't "organized," he said. "I fixed that."

The master electrician predicts that keeping better track of his finances will help him qualify for work on governmental building projects. Mendez, a native of the Dominican Republic, used the EDC loan to buy a 2000 Ford van and tools for his business and for payroll. He employs three full-time and two part-time workers and hopes to hire a journeyman electrician and an apprentice in the coming year.

The program is working so well, according to Barros, that the EDC board added \$250,000 to the fund in October. So far, the agency has lent out \$535,000, with most loans ranging between \$30,000 and \$50,000. One company qualified for the maximum loan amount of \$75,000. Both Pritcher and Mendez qualified for loans of \$35,000.

Of the 160 people who inquired about the loans, more than 30 applied for money. The EDC approved loans to 19 businesses from around the state, ranging from a Central Falls insurance agency to a Westerly dog-grooming shop. Five of the businesses are owned or operated by Latinos and another

by an African-American.

The EDC referred people who didn't qualify for these loans to other agencies where they could get business planning, education or financing help.

"I'd have to say I was pleased with how [the EDC] approached my request," Pritcher said. "It's really different than how a bank would approach it. They were looking carefully at my business plan." She used the money to have her shoe designs made this summer at factories in Italy. "I certainly went to them at the right time," she said. "It has made a difference to me."

For more information on the Micro-Business Emerging Growth Fund, call the EDC at (401) 222-2601, or visit the agency's Web site, www.riedc.com.

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Tony Pagliuso is a loan specialist with American Trust Mortgage, Inc., a company that has been in business for four years and is licensed in RI, MA, NH, CT, ME, FL, IL and TX, WI and NV are to come. He offers

your financial needs. Developing a relationship with his clients as well as having an honest approach is what sets him apart from today's abundance of telemarketing and high pressure salespeople.

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So whether you are looking to refinance a high interest loan, apply for a fixed rate loan or even a loan which requires no income verification, American Trust Mortgage, Inc. can help. If you are interested in learning more about the programs available through American Trust Mortgage, Inc. or are looking to get into the home of your dreams, Tony can be reached by phone at (401) 419-6083 or by email at tony@americantrustmortgageinc.com.

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Sinel, Wilfand & Vinci Acquire Accounting Firm

Sinel, Wilfand & Vinci, CPAS, Inc. would like to announce our acquisition of the public accounting practice of Gregory S. Allin located in Coventry, Rhode Island. As of November 1, 2006, the firm of Sinel, Wilfand & Vinci, CPAS, Inc., along with two of its partners Judith A. Hetherman, CPA, CHBC and Michael Orabona, CPA, MST, have been servicing the clients of Gregory S. Allin, CPA with the same pro-

fessionalism, experience and expertise they received from Gregory S. Allin, CPA.

Sinel, Wilfand & Vinci, CPAS, Inc. would also like to announce the location of our newest office at 315 South Main Street, Coventry, Rhode Island. Our presence at this office will better serve the newly acquired clients and position us for additional growth in the area.



DEADLINE NOTICE

The following is deadlines for advertising, news and columns for the upcoming issue of *Cranston Chamber News*.

March 2007 Issue
Tuesday,
February 6, 2007



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need to know

How Can Staging Sell Your Home?

Lana Drew from ReMax Heritage and I met one day when I stopped by the chamber. Sue Pagnozzi, the chamber president, introduced us. She thought we could benefit from each others talents. Lana informed me that she had a property that wasn't selling. I told her I would look at the residence and assess its needs. After talking with Lana and the homeowners, I proposed that they landscape the property, add perennials to the outside gardens, and place window boxes in front of the house to add more color.

For the inside I suggested that the window treatments be updated and new artwork hung. To freshen the look of the bathroom I recommended a new shower curtain, towels,

With the help of Michelle Lee Designs, the realtor and homeowner were able to increase the curb appeal of the property

rugs, and refinishing of hardwood floors. After these updates were done an open house was held. Within a week much more interest was shown in the property and by a month's time the house was under contract and is expected to be sold by the end of October.

With the help of Michelle Lee Designs, the realtor and homeowner were able to increase the curb appeal

of the property and make it more marketable to the homebuyer. In this situation, the decorator was able to provide a fresh approach to the property from a different perspective.

Some of the other benefits of using an interior decorator are homestaging, color coordination, remodeling, redesigning of an existing space, and managing a design project from beginning to end.

If you would like to contact Michelle for any of your home or office decorating needs, she can be reached at (401)954-2065, or via email at info@michelleleedesigns.com.

Photos: A sample how simple improvements can enhance your property. Top photo is a before shot and the bottom an after shot.



Do you think you can't afford to have a web-site?

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We are excited to announce a new benefit for Cranston Chamber Members!!!

You can have your own web-site through the Cranston Chamber Gateway for only **\$9.99 a month!!**

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Call the Cranston Chamber at 785-3780 to learn more about the informational seminar being held this month!



Where do your healthcare dollars go?

You don't have to be told that the cost of health insurance continues to go up. But a study done by PricewaterhouseCoopers (PwC) for America's Health Insurance Plans (AHIP) provides some worthwhile insights on exactly what is currently driving premium cost increases.

According to the study overall increase in premium costs nationally between 2004 and 2005 was 8.8 percent. Looked at broadly, the study found three overriding cost drivers.

- Increased use of healthcare services - 43 percent
- Healthcare price increases in excess of inflation - 30 percent
- General inflation

A fresh look at what drives up health insurance premiums.

"Increased utilization was the most important factor," the PwC study maintained. "The major factors that drive utilization are increased consumer demand, new treatments, and more intensive diagnostic testing," the study maintained. "The aging population and lifestyle changes also contribute to increased utilization."

Consumer Demand for Services Fanned by Information Flood

The Study went on to look more closely at the factors that contributed to increased use of services.

- Increased Consumer Demand Factors such as the proliferation of information on medical treatments and so called "demand pull" strategies such as direct customer to customer advertising helped to contribute 1.2 percentage points to premium increases, the study maintained.

- New Treatments. This includes new imaging technologies, biologics and injectables for existing serious illness, as well as "lifestyle" drugs for conditions not formerly treated with prescription medicine. This category contributed one percentage point to 2005 premium increases, the study reported.

- More intensive Diagnostic Testing/Defensive Medicine. This contributed eight-tenths of a percentage point to overall premium increases PwC said.

- Aging. The study looked squarely at Baby Boomers as they approach retirement as a prime reason why the nation is collectively getting older. "We estimate that the aging of the population enrolled in health plans contributed half a percentage point in 2005," PwC said.

- Lifestyle Obesity, smoking, drug use and physical inactivity all conspire to increase utilization, the study maintained. The Impact of these lifestyle "challenges" was three-tenths of a percentage point, the study estimated.

Why Healthcare Costs Increase Faster Than Inflation Rate

Why do healthcare prices increase at a rate higher than inflation? The PwC study identified three reasons - movement to health plans with broader access to care, higher priced technologies and cost-shifting from Medicaid and the uninsured to private payers. "In fact, the cost of providing care to the uninsured was estimated to add as much

as 8.5 percent to the cost of premiums, according to a recent Families USA study," PwC said.

The study also looked at healthcare cost factors by type of service. The cost of physician services, for example, grew by 7.8 percent in 2005, the study found. Similarly, outpatient spending, including free standing diagnostic centers, image centers, ambulatory surgical centers, and hospital outpatient departments, increased at a rate of 13.6 percent in 2005.

Hospital inpatient spending grew by 7.5 percent. The study maintained that inpatient price increases in excess of inflation, rather than higher utilization, were disproportionately responsible for the increased cost of hospital inpatient services.

BCBSRI Claims Data Provides A Rhode Island Cost Snapshot

While it does not organize its cost data in the same way as the PwC study, Blue Cross & Blue Shield of Rhode Island claims data for 2005 provides a snapshot of healthcare costs in Rhode Island for the same 12 month period.

The BCBSRI data:

- Hospital services, for example inpatient room and board, intensive care stays, and operating room fees, \$830 million (43 percent)

- Pharmacy costs, \$290 million (15 percent)
- Physician services, \$214 million (11 percent)
- Surgery, \$155 million (8 percent)
- Imaging, \$131 million (7 percent)
- Laboratory services, \$72 million (4 percent)
- Machine tests, \$55 million, (3 percent)
- Other, \$181 Million (9 percent)

Hopeful Signs, Unmet Challenges

The PricewaterhouseCoopers study does offer some hopeful signs in the effort to better control healthcare costs. For example, the study found that while state legislative mandates still contribute to the cost of health benefits, the increase in new mandates has slowed.

And, the study found, "the increase in prescription drug costs has slowed since 2000." The difference, the study found, was that in 2005, seven of 10 beneficiaries were enrolled in tiered prescription drug plans that help lower costs.

"Yet, increases in spending on healthcare services remain an unmet challenge," The PwC study concluded. "Prices growing in excess of overall inflation and increases in medical service utilization are sustaining pressures on health insurance premiums."

Thank you to Blue Cross for this article.

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20% off complete pair of prescription eye-glasses (frame & lenses), 10% off lenses only, 10% off non-prescription sunglasses and 10% off contacts
401-737-2020

Pawtuxet Sunoco

\$3 off Ultra-Lube Oil Filter Change
401-467-9210

Pay Day Inc.

First month free; no set-up fees
401-245-8900

Paula Metivier

Independent Beauty Consultant
Free Consultation With Complimentary Skin Care & Glamour Makeover
401-467-3837

RE/MAX Cranston

Free Expert Home Evaluation
\$250 Value
401-943-6111

The Saccoccio Group - Coldwell Banker

Free Market Analysis of Your Home Along With 1% Discount Off Standard Commission
401-486-2911

Sal Carbone General Contracting Inc.

Free Consultation
(401) 639-4786

Scampi's of Course

1 FREE Beverage with order
401-467-5770

Shur-Az Chemical Mfg.

25% off all janitorial supplies
401-723-0116

Stamas Auto & Truck Center

75% OFF Oil Changes for 1 Year on vehicle purchase
401-946-9594 - Ask for Steve

SuperCoups

\$100 off first mailing
401-732-2425

RI Counseling and Hypnotherapy Center, Inc.

(401)751-8600

theCurrier, words & events

10% off writing, editing and event coordination contract 401-467-1896

2 Paws Up

\$10.00 off our newest de-shedding program, The Furminator - Guarantees to substantially reduce shedding.
401-941-PAWS

Waddell & Reed - Greg Silva

Complimentary retirement planning & investment workshop for your employees

Comprehensive financial plan at no charge for company owner or head of human resources

Call 401-885-2342 for details

Winkleman Travel

75% off passport photos: \$3 per pair (regularly \$12)
401-943-7700

WPRI Channel 12

Contact Chamber office for Representative Information
401-785-3780

Y2 Marketing

Everything you've learned about marketing is wrong... Free audio CD offer
401-270-6494

Members! List your discount here FREE! Call the Chamber office for details.
For more information on the Member Discount Club, contact Susan the the Chamber 785-3780.

Chambers December Blood Drive



The R.I. Blood Center Mobile Donor Bus parked outside Citizen's Bank on Rolfe Square for the Chamber's December 7th Blood Drive.



RI Blood Center staff look on as a nurse prepares to draw blood.



Staff from Focus Business Solutions and the Chamber rolled up their sleeves to donate.



Chamber President Sue Pagnozzi shows just how easy and painless it is to give blood.

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