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THE CBA NEWSLETTER

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Winter 2009

CBA MEMBER OF THE YEAR

The CBA is pleased to announce Steve Incropera as its 2008 Member of the Year. Steve was presented with the award at our Annual Holiday Social on December 4th.

Steve has been a member of the CBA since 1998, has served on the Board of Directors since 2000, and has fulfilled the role of Treasurer since 2002. During his six years as Treasurer, he has made a direct impact on both the CBA and the community of Chelmsford. His diligence, impartial objectivity and knowledge, as well as his background in both business and finance, have been partially responsible for the CBA's six year run of having a positive cash flow and operating within its budgetary guidelines. With the help of co-chair Dick DeFreitas, Steve worked to establish the first CBA scholarship and its ongoing endowment. As a member of the CBA Insurance Committee Steve was responsible for the **Affinity** program which resulted in the waiver of annual fees for small businesses wishing to obtain health insurance through the CBA.

Steve has been a Registered Investment Advisor affiliated with MML Investors Services, Inc., a Mass Mutual Financial Group subsidiary, since 1991. He is currently the Investment Specialist for the Northern New England Agency of Mass Mutual. After spending twenty years in the computer industry as a manager in the fields of engineering, business analysis and finance, he embarked on a new career as a Financial Advisor. His corporate, management and financial expertise has enabled him to provide valuable advice to corporate employees, particularly those who are changing jobs, embarking upon new careers, starting new businesses, or retiring. He has also done extensive financial planning for small businesses and government and municipal employees contemplating retirement.

Following his graduation from Central Catholic High School in Lawrence, MA, Steve earned a Bachelor of Science Degree in Industrial

Engineering from the University of Massachusetts in Amherst and an MBA from Southern New Hampshire University. He has attained the designations of ChFC (Chartered Financial Consultant), LUTCF and CLTC.

Steve has resided in Chelmsford for twenty four years with his wife, Lori, with whom he will celebrate their 31st anniversary in February. They have two daughters: Michelle, who lives in Nashua and works for the Red Cross and Danielle, who lives and works in New York for Hearst Magazines. He has been an active member of the community involving himself with youth sports programs including CYBL, CYSL and Town Little League Baseball as well as the CHS Sports Boosters Club. Steve also enjoyed coaching the Greater Lowell Road Runners, being an avid runner himself. He has also been an active member of his church, Trinity Lutheran, as an usher, lector and communion assistant.

As the 2008 Member of the Year, Steve continues the tradition of being a well deserving recipient. **Congratulations Steve.**



Lynn Marcella, Hank Hamelin, Steve Incropera, John Harrington



Letter from Lynn

Lynn Marcella
CBA President

Winter has arrived with a vengeance! Lots of ice and snowy weather, which was welcomed by some but made others very weary, with power outages and loss of business days during the busiest season of the year for many of our local merchants. Hopefully things will be better in the coming year and the economy will turn around quickly. Please remember to support our local businesses, we need to help each other out during these tough times!

We do hope everyone had a Happy Hanukkah, Merry Christmas and Happy New Year! The CBA Holiday Social was held on December 4th at the Radisson and it was a wonderful evening for all who attended. Congratulations to CBA Treasurer Steve Incropera who was named Member of the Year. Steve does lots of work for the CBA behind the scenes as our Treasurer and also worked very hard this year on the new Scholarship Committee. Great job, Steve!!

This year the CBA presented two very special gentlemen with a "Lifetime Achievement Award". It was my great pleasure to be able to make these presentations to Brad Emerson and Harold Kecy who are wonderful friends to me and many others in our community. It is amazing what they have accomplished throughout the years and how much they have done for others. They are both heading to Florida for the winter, so we were thrilled to have them at the Holiday Social with their families. Congratulations, gentlemen!

When You're Smiling

A smile costs nothing but creates much. It enriches those who receive without impoverishing those who give. It happens in a flash, and the memory of it sometimes lasts forever. None are so rich that they can get along without it and none so poor that they can't be enriched by its benefits. It creates happiness in the home, fosters goodwill in a business and is the countersign of friends.



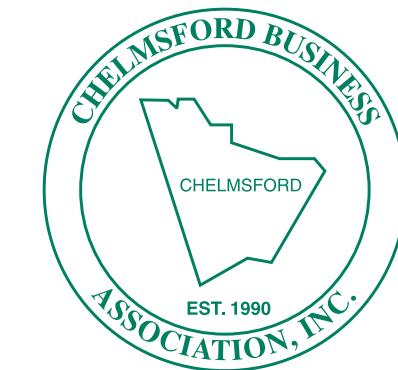
Thank you!
Lynn Marcella

It is rest to the weary, daylight to the discouraged, sunshine to the sad and nature's best antidote for trouble. Yet it cannot be bought, begged, borrowed or stolen, for it is something that is no earthly good to anybody until it is given away. Nobody needs a smile so much as those who have none left to give.

Gene Bluhm

CBA has built a strong organization through:

- Parity in Taxes for Residential and Commercial Properties
- Access to Health Insurance for Members
- Sponsoring an Annual Candidates Night
- Promoting Local Businesses through a State-of-the-Art Website
- Cable TV Show featuring CBA Members
- Quarterly Newsletter – with Local Business News
- Semi Annual Members Directory Insert in Local Newspaper
- Promoting business through cooperation with local Chamber of Commerce
- Producing and Hosting the best 4th of July Parade in New England
- Helping with Sponsorship of Town Wide Clean Up



WE ARE GOING GREEN

The CBA will be doing their part in "Going Green" by implementing the following:

We will be putting the Membership Listing on-line instead of printing and mailing them out to our 300+ members. We will however, print and deliver one upon your request. Please call 978.250.3858 or email cba1990@verizon.net to request a printed copy.

We will also be collecting email addresses from all of our members to try and eliminate some of the information that we periodically mail, i.e. Meeting Notices. If we don't have an email on file for you please email us at cba1990@verizon.net



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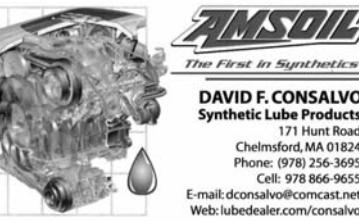
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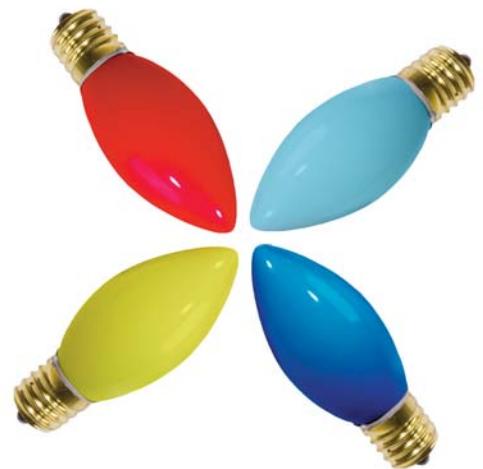
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Hank Hamelin and Debbie Murphy

evening for the CBA show which is televised on local cable TV. Also, thanks to Ed MacKinnon who was behind his camera all evening long. After all the business was conducted for the evening Jim Shannon manned the microphone and made lots of people very happy with the wonderful raffle items that were donated by members. Thanks to everyone (on page 10) for their donations!

We look forward to receiving your membership renewals in 2009 and appreciate any comments or suggestions you may have for us for the coming year. **Happy New Year!**



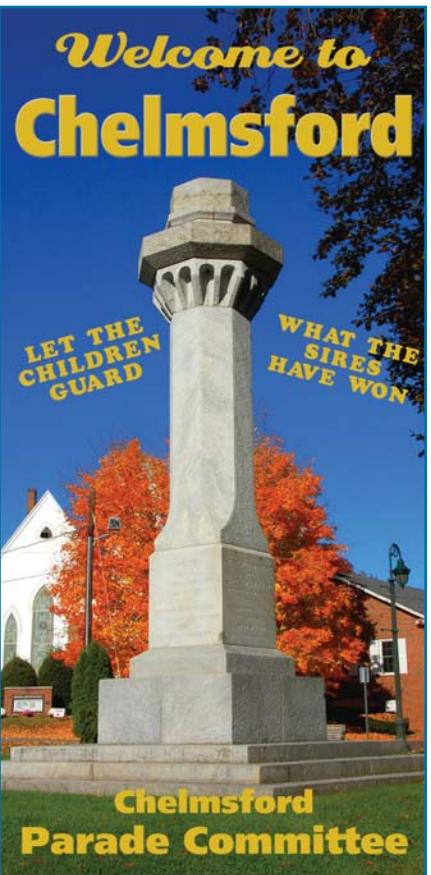
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TOWN OF CHELMSFORD WINTERFEST

Feb. 6th
thru 8th



2009 Summer Banner



Order now,
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CBA CANDIDATES NIGHT



March 5th, 2009

Radisson Hotel & Suites - Chelmsford
Buffet at 7:00pm.
Program to start promptly at 7:30pm.
More information to follow.

CHELMSFORD PARADE COMMITTEE, INC. TO AGAIN ORGANIZE THIS YEAR'S 4TH OF JULY PARADE IN CHELMSFORD

The Chelmsford Parade Committee, Inc. (a group 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 2008 and hope members of the community will again join us in this wonderful event!

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 (we actually think New England!) that day. The drawings will be held immediately after the parade in front of the reviewing stand.

The parade will be held on Saturday, July 4th at 10:00 a.m. We are planning early in the hope 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! Parade Co-Chairs are: Jeff Hardy (978-250-8415) and Brian Reidy (978-256-1808). Committee Members include: Jim Cullen, Mark Duffy, Jimmy Good, Hank Hamelin, Doug Hausler, Kathy Kelley, Lynn Marcella, Barbara Porter, and Rick Romano.

At the Holiday Social we unveiled a beautiful new banner that will be hung on the green light poles in Chelmsford Center from May thru September. These are limited to only 35 and the interest in them has been great. If you would like to reserve one please contact a committee member as soon as possible, before they are gone!! (*A preview of what the banner will look like is on page 6*)

If you belong to an organization that would like to have a float or marching unit in the parade please contact us. You can also get an application and additional information on our web site: www.chelmsfordparade.org.

CBA 2ND ANNUAL SKI DAY

Monday, March 2, 2009
Mt. Wachusett Ski Area

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



Identity Theft a Growing Threat

Identity theft is a growing issue that will affect over 10 million people this year according to Robert L. Siciliano, a personal security consultant.

The Boston-based consultant said identity theft will cost businesses and consumers \$48 billion this year, with the average victim losing \$6,700. In addition to the financial loss, victims of fraudulent activity can spend up to 175 hours over a one year period cleaning up their records. In addition to the time and aggravation, out-of-pocket expenses can easily top \$20,000.

"It is important for consumers, including businesses, be proactive in dealing with the growing threat of identity theft," noted Fred Healey, President and CEO of Workers' Credit Union, which has sponsored several seminars of the subject.

Interestingly, Mr. Sciliano said the majority of identity theft does not occur on the internet. Thieves sort through trash and mail looking for personal information. In addition, there is a plethora of information available through public records.

The best line of defense to protect your identity is to shred any document - credit card offers, bank statements, complimentary checks, including mail labels on your magazines - that contain any personal information. "You should also check your credit

report every four to six months for unexplained changes," said Mr. Siciliano.

Healey said that Workers' Credit Union provides a free credit report to individuals and help understanding the rating.

In addition, consumers should verify all the charges on their credit card statements every month. This will quickly alert the card holder if there is a problem and also protect them financially, since the account holder is not responsible for unauthorized charges as long as they are reported within 60 days.

Workers' Credit Union, founded in 1914, is headquartered in Fitchburg, MA. With assets over \$600 million, the Credit Union serves over 63 thousand members from fourteen offices in Acton, Chelmsford, Fitchburg, Gardner, Groton, Lancaster, Leominster, Lunenburg, Orange, Townsend and on-line at www.wcu.com.

 **Workers'**
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