

BOARD OF DIRECTORS

		TEL	FAX	
President	Lynn Marcella	978-256-5268	978-256-1869	chelmsfordcopy@aol.com
Vice President	Rick Romano	978-256-9796	978-256-9857	ricker@charlesfrederick.com
Secretary	Hank Hamelin	978-256-5588	978-250-1691	Hanski@aol.com
Treasurer	Steve Incropera	978-256-0858	603-577-0399	sincropera@finsvcs.com
Director	Anmarie Roark	978-475-9100	978-470-0618	aroark@devinemillimet.com
Director	Bill Gilet	978-251-3421	978-251-2880	rwelchinc@verizon.net
Director	Brian Reidy	978-256-1808	978-256-6877	b.reidy@comcast.net
Director	Charlene Parlee	978-667-0751		charlene@jandcmanagement.com
Director	Deb Trask	978-735-4311		cwchelmsford@comcast.net
Director	Dick DeFreitas	978-251-3003	978-251-3033	redef@autobusicon.com
Director	Doug Hausler	978-256-6080	978-256-0515	hausler@hrlaw.com
Director	Janet Granata	978-256-1562	978-256-2116	jgranata@nbtc.com
Director	Jeff Hardy	978-250-1113	978-250-4969	jhardy0923@aol.com
Director	Jim Cullen	978-251-0110	978-251-0711	cul@rcn.com
Director	Kathy Kelley	978-256-7511	978-250-1401	KAKBestWestern@aol.com
Director	Tony DelPapa	978-256-4845	978-256-5804	tonydelpapa@villageelectric.com
Executive Director	John Harrington	978-256-2711	978-256-8706	johng.harrington@harringtonwineandliquors.com



CHELMSFORD BUSINESS ASSOCIATION

10 Summer Street
Chelmsford, MA 01824

THE CBA NEWSLETTER IS
AVAILABLE VIA EMAIL.
GO GREEN AND HELP YOUR
CBA SAVE SOME MONEY.

CONTACT THE CBA AT
(978) 250-3858 OR
SEND AN EMAIL TO
CBA1990@VERIZON.NET
AND REQUEST A CHANGE IN
THE METHOD YOU RECEIVE
THIS NEWSLETTER.



THE CBA NEWSLETTER

CHELMSFORD BUSINESS ASSOCIATION • CHELMSFORD, MA 01824 • 978-250-3858 • www.chelmsfordbusiness.org

Winter 2011

CBA Member of The Year



Lynn Marcella, Dennis E. McHugh, Esq., Brian Reidy, John G. Harrington

The Chelmsford Business Association is pleased to announce Dennis McHugh as its 2010 Member of the Year. Dennis was presented with the award by last year's recipient, Brian Reidy, at our annual Holiday Social which was held at the Radisson on December 2nd.

Any member of the association is eligible for the award. To be considered, a member must first be nominated. This can be done at any time of the year by any member of the association. Once nominated a list of the candidates contributions are compiled and forwarded to the nominating committee. The nominating committee then weighs each candidate's specific contributions to the town, the community and the association. These accomplishments are then rated by the value of the contribution. Out of all the candidates, our top three candidates came within just 8 points of each other. Our first and second place candidates were just 1 point away from each other! This left the committee with a difficult decision. All of our nominated members were excellent choices for the award. We believe this says a lot about the quality of our membership, that we had such a difficult time choosing just one winner. We would like to thank all the nominated members, even though we do not publicly disclose their names, your efforts and contributions are not unnoticed and are appreciated.

Dennis is truly a citizen that the association and entire town can be proud of. He is a Harvard University graduate and following that went on to proudly serve his country as a naval officer in Vietnam. He is an attorney with over 30 years practicing right here in Chelmsford. He has also held a variety of positions in town including: He has been a Library Trustee, served on the Board of the Chelmsford Scholarship Committee, the Chelmsford Alumni Association, the Lowell Five Cent Savings Bank and the Greater Lowell Home Builders Association. For over thirty years he has served as Town Moderator – certainly a challenging position that he has performed with great skill. For 15 years he has participated in mock trials explaining the intricacies of trial law to young people. With his guidance students have gone on to national competitions.

Other contributions include using his love of music to further town causes such as fund raisers for the Byam Elementary and South Row Schools, the 4th of July Parade and the Chelmsford Holiday Prelude.

Dennis also coached soccer, baseball and basketball when his sons were growing up. One of his pet projects is the Juvenile Diabetes Association. His son was diagnosed in his early teenage years and Dennis has been an avid supporter of raising funds to find a cure.

As the 2010 CBA Member of the year, Dennis continues the tradition of being a well deserving recipient!
Congratulations, Dennis McHugh!



Lynn Marcella
CBA President

Letter from Lynn

Happy New Year! It was so wonderful to see so many of our members at our Holiday Social which was held at the Radisson Hotel on December 2nd, everyone seemed to have a great time, including me!

2010 was a pretty busy year for the CBA including some of the following events and activities we participated in:

- In March we sponsored our Annual Candidates night that featured candidates that were running for Board of Selectmen and School Committee.
- In March we presented a donation to the Chelmsford Open Space Stewardship in the amount of \$500.00, a very worthwhile cause, as this group maintains more than 900 acres of open space land in Chelmsford.
- Members of the board also participated in the launching ceremony of the Chelmsford Military Community Covenant.
- Matthew Lavallee, a Chelmsford resident and student from Bishop Guertin was awarded our scholarship for 2010. He is a great student we can be very proud to say we helped.
- Members of the Chelmsford Parade Committee, which is comprised of many CBA board of director members, worked very hard to put together a great 4th of July parade. This is a wonderful event that the CBA has supported for many years that we can all be very proud to say that we support.
- Thanks to Mark Duffy for organizing the Annual CBA Golf Tournament at Chelmsford Country Club on September 20th – what a beautiful day, the weather could not have been better!
- On October 7th we sponsored another candidates night introducing candidates running for an open seat on the Board of Selectmen.
- We sponsored our annual shred day on October 26th, an event that we will hold again next year.

Be sure to check out our web site, we think it looks pretty good, we also welcome your suggestions. We hope you are enjoying our newsletter, a reminder that we encourage you to submit news about your business to us. Remember to check out our TV show on Monday evenings on Chelmsford Telemedia and let us know if you would like your business featured... it's FREE to our members!

After two years as President I thought I was finished with my "Letter from Lynn", but I was asked to serve as President for one more year and was recently re-elected at our annual meeting. The first year was a little rough for me, and the second year got much easier with the help, support and encouragement I received from members of the board. So, it will be my pleasure to serve for one more year!

Thank you and have a great year!

This year we lost four long time, well known members of our Association, they will be truly missed by many in our community:

- Dave Cunha who had been a member since 1992
- Dr. Michael Gilchrist who had been a member since 1997
- Richard Eng, a charter member since 1990
- Steven A. Sampsonis, member since 1986

I would like to thank the BOD for their support and dedication to our organization, the devotion of time and energy to the CBA is much appreciated! Our board for 2011 includes: John Harrington – Executive Director; Rick Romano - Vice President; Hank Hamelin – Secretary; Steve Incropera – Treasurer. Our directors who include: Bill Gilet, Jim Cullen, Kathy Kelley, Annmarie Roark, Doug Hausler, Jeff Hardy, Tony DeIPapa, Dick DeFreitas, Brian Reidy and Janet Granata. Welcome also to our new directors Charlene Parlee and Debbie Trask, I know they will be a great addition to our team! A majority of our board members also spend countless hours of their time serving on boards for the Town of Chelmsford, we appreciate all their time and efforts. Also a special thank you to our Office Administrator, Kim Walters, who does a great job!

Thank you to Mark Duffy and Jackie Hoonjian whose term on the board of directors was up in 2010. We will miss them!

Congratulations to Dennis McHugh, who was named CBA Member of the Year – Dennis has been a very dedicated member to our town and organization and this is an award that he truly deserves!

We are pleased with the good news from the Board of Selectmen at one of their meetings in December. The continuing efforts of the CBA board of directors helped save local businesses thousands in tax dollars with a unanimous decision to keep a single tax rate.

CBA 4TH ANNUAL SKI DAY

**COME AND JOIN THE FUN!
EVEN IF YOU DON'T SKI - A GREAT DAY OFF!**

WATCH, RELAX AND CHILL IN THE SKI LODGE!

Date: Monday, March 7, 2011

Time: All Day!

Place:  WACHUSETT MOUNTAIN

For more information please contact:

Rick Romano - (978) 256-9796

Hank Hamelin - (978) 256-5588



Please Join "The Friends of Erick Larson" at:

- Date:** Friday, January 7, 2011
- Time:** 7:00 - 11:00 p.m.
- Place:** Lowell Elks,
40 Old Ferry Road, Lowell, MA
- Tickets:** \$20.00 each
(checks payable to:
Friends of Erick Larson)
- Information:** Cindi - 978-828-5523 or
Kathy - 978-256-8314

*Raffles, Silent Auction,
Appetizers, Desserts,
Music by: Attik*

Eric is a 48 year old Chelmsford resident who fell from a 30' ladder in November while trimming limbs of a tree in his yard. He suffered multiple severe fractures to his back and ribs. He was transported to Lahey Clinic where he underwent a spinal fusion. He is extremely fortunate to have survived the fall, but has lost the use of his legs as he is permanently paralyzed. Erick has been transferred to Spaulding Rehab where he is undergoing acute rehabilitative therapies to help him achieve his maximum level of independence. This fundraiser is being sponsored for the Larson family to help defray the costs of Erick's rehab, as well as, extensive renovations to his home and vehicle to make them handicap accessible.

PICTURE YOURSELF!
GALLERY OF FINE ART & PRINTS
17 Central Square
(in Historic Chelmsford Center)
Chelmsford, MA 01824
978-256-0140
"CREATIVE CUSTOM FRAMING WITH THE EMPHASIS ON QUALITY"

J.P. RIVARD
Trailer Sales Inc.
New - Used - Trailers
1 Ward Way
N. Chelmsford, MA 01863
www.jpriward.com
Phone: 978-251-9953
Home: 978-849-7689
Fax: 978-251-9959
Email: trailers2002@comcast.net

Mobil **TOYOTA SPECIALIST**
Service Station
Rudy's Fuel & Auto Service
Foreign & Domestic Service
30 Central Sq
Chelmsford MA 01824
Rudy Jr
Owner/Dealer
Tel/Fax 1-978-250-1452

SHERRILL ERICKSON
www.sericksonlaw.com
Licensed in MA, NH & ME
3 Courthouse Lane, Unit B5
Chelmsford, MA 01824
Phone 978.453.1906
Fax 978.453.0009
Cell 978.621.1852
serickson@sericksonlaw.com

Sterling Stone
REAL ESTATE & COMPANY
Jorge L. Oslan
235 Billerica Road • Chelmsford, MA 01824
Tel 978-250-3900 • Cell 978-590-3199 • Fax 978-250-3904
stcrealty@verizon.net
www.sterlingstonerealestate.com

TUCCELLI PHOTOGRAPHY
WEDDINGS AND FAMILY PORTRAITS
Email: tuccephoto@comcast.net
Web site: www.tuccephotography.com
PAUL TUCCELLI
Photographer (978) 250-5862
Chelmsford, MA

WELLS FARGO ADVISORS
Daniel S. Hanley
Branch Manager
First Vice President
Wells Fargo Advisors, LLC
One Meeting House Road
Post Office Box 97
Chelmsford, MA 01824
Tel 978-250-0003
Fax 978-250-0892
800-964-1003
daniel.hanley@wellsfargo.com

Law Office of Kevin S. Sullivan, LLC
Commercial Collections, Estate Administration, General Practice
Fletcher Street Professional Center
9 Fletcher Street, Suite A
Chelmsford, Massachusetts 01824-2721
Telephone: 978-250-2777
Fax: 978-215-5777

Commercial Alan Costos, D.B.A. Residential
FINEST BUILDERS, INC.
General Contractors
Quality Built Homes/Additions/Remodeling
Demolition/Equipment Rental/Trucking
Site Work/Water/Sewer/Drainage
Commercial Snow Removal
Screened Loam & Mulch
finestbuilders@comcast.net
Office: 978 256-2641 FAX: 978 256-1410

Michael S. Bowser, Jr.
Attorney
mikebowser@bowserlaw.com
www.bowserlaw.com
Law Office of
Michael Bowser, P.C.
Attorneys at Law
Licensed in MA & NH
221 Chelmsford Street
Chelmsford, MA 01824
Tel: (978) 256-2700
Fax: (978) 244-9870
6 Manchester Street
Nashua, NH 03064
Tel: (603) 885-8488

Blue Sky WINDOWS
(978) 256-2252
bluesky-windows.com

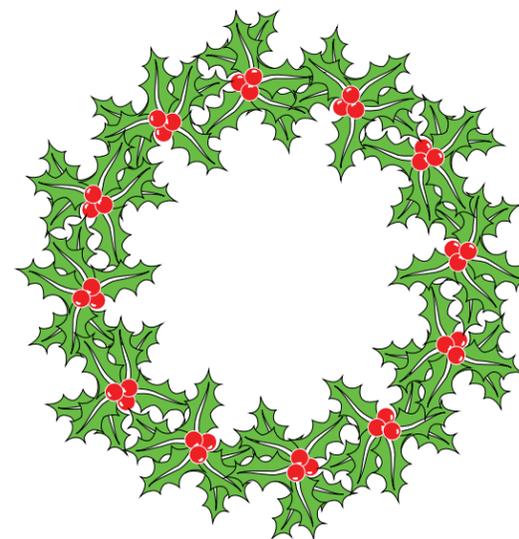
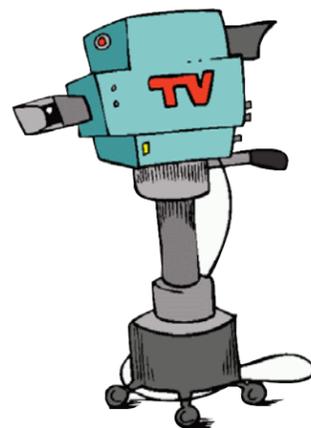
BRUCE CUMMING LANDSCAPING
Bruce Cumming
5 Walters St
Chelmsford Ma, 01824
office: 978-458-2145
cell: 978-423-1112
fax: 978-453-0418
e: bruce@cumminglandscaping.com
www.cumminglandscaping.com

Law Office of Dennis E. McHugh
Dennis McHugh - Trang Nguyen - Anna Vergados
"For Your Family and Your Business"
Estate Planning, Business, Elder Law
Two Chelmsford Street, Chelmsford, MA 01824
978-256-3330 dmchugh@dmchughlaw.com
www.dmchughlaw.com

Matthew's Road Service now Accepts VISA & Mastercard

WHY IS EVERYONE SO CAMERA SHY?

We would love to have your business filmed for our CBA local cable show. Great publicity which is **FREE** for you and your company. If interested please contact us at 978-250-3858 or cba1990@verizon.net



The **Annual Holiday Social** took place at the Radisson Hotel and Suites in Chelmsford on Thursday, December 4, 2010. Thanks to the Holiday Social Committee for putting together another great party! Thanks to Master of Ceremonies Jim Shannon for keeping us all entertained! Thanks also to Bill Martin and Paul Aronian who filmed the event which was shown on local cable in December. Jon Mansfield kept some of our members dancing till late in the evening!

Thanks to our members who donated some wonderful raffle items:

- Automated Business Controls
- Beacon Federal
- Blake Funeral Home
- Birchwood Construction
- Cartridge World
- Carven Catering
- Century 21 Landmark
- Charles Frederick Jewelers
- Chelmsford Copy and Secretarial
- Classic Flowers
- Karla Miller – Coldwell Banker

...continued on page 5



Class of 1982 at the CBA Holiday Social, Rick Romano and Jeff Hardy



Jim and Carol Cullen



Jim and Kathy Shannon

Thomas Bonacci Karen C. Bonacci

ALL STAR
GYMNASTICS

... where every child shines!

Our commitment to excellence...safety, fun, and building self-esteem through individual progress.

5 Kidder Road • Chelmsford, MA 01824
Tel. (978) 256-7766 • Fax (978) 256-7779

**Frederick W. Wikander, MD
Shamim A. Dabod, MD
Roopa Reddy, MD
Jacqueline Danis, APRN**

Chelmsford Primary Care, LLC

2 MEETING HOUSE ROAD, CHELMSFORD, MA 01824
TEL. (978) 256-5522 • FAX (978) 256-5399

LowellFive
It starts with a conversation:

David J. Clapp
Senior Vice President
Residential, Consumer and Construction Lending
Tel: 978.441.6422
Fax: 978.441.6533
dclapp@lowellfive.com

34 John Street, Lowell, MA 01852
www.lowellfive.com

Lighthouse School, Inc.

Stephen F. Ferland, M.Ed.
Director of Program Services

25 Wellman Avenue N. Chelmsford, MA 01863
Tel. (978) 251-4050
Fax: (978) 251-8950
www.lighthousechool.org

JOHN BYRNE CARROLL
ATTORNEY AT LAW

CARROLL LAW OFFICE
FOUR COURTHOUSE LANE
CHELMSFORD, MASSACHUSETTS 01824
TELEPHONE (978) 459-2828
FACSIMILE (978) 453-4286
www.CarrollLawOffice.com

Richard E. DeFreitas
Chief Financial Officer

abc Payroll

106 Tyngsborough Road
N Chelmsford MA 01863
tel: (978) 251-3003 ext 208
fax: (978) 251-3033
redel@autobusicon.com

automated business controls
autobusicon.com

"Professional Service With Personal Dedication"

MEC
MEC Electrical, Inc.

William Lemos
President
MEC Electrical
131 Stedman Street
Chelmsford, MA 01824
Mobile: 978.265.4870

Commercial • Industrial • Institutional
Member NECA • MA Lic. A16033 • NH Lic. 10949M
Electrical, Fire Alarms, Construction Design, Installation, Service

Email: blomos@thermecteam.com Phone: 978.244.9301
www.thermecteam.com Fax: 978.244.2481

B & B

Phone: (978) 458-6339
Facsimile: (978) 453-4286

BERNSTEIN & BELL
Attorneys at Law

Eugene D. Bernstein, J.D. 4 Courthouse Lane
Ronald I Bell, J.D., LL.M. Chelmsford, MA 01824

ROBERT C. CASPER
ANALM.
ASM.C.

BUYING & SELLING
14K GOLD JEWELRY
MILITARY INSIGNIA
COINS & PAPER MONEY

BOB'S COINS & JEWELRY
U.S. & WORLD COINS BOUGHT & SOLD

26 CENTRAL SQUARE
CHELMSFORD, MA 01824
TEL. (978) 256-8217

GOLD & SILVER
BULLION
BOUGHT & SOLD

BRISS ORTHODONTICS

DAVID S. BRISS, DMD
5 Village Square, Chelmsford, MA 01824
T 978 256 2526 F 978 256 7277
dbriss@brissortho.com
www.brissortho.com

Ayotte

MA LIC. #M9207

Plumbing • Heating • & Air Conditioning, Inc.
P.O. Box 218
N. Chelmsford, MA 01863
Tel: (978) 251-1000 • Fax (978) 251-1211

Scott Harris Operations Mgr. Harry Ayotte President
Ayotteplumbing.com

Chelmsford Copy & Secretarial Center
Lynn M. Marcella
13 Alpine Lane - Portmont Plaza
Chelmsford, MA 01824
Telephone: (978) 256-5268
Fax: (978) 256-1869
Chelmsfordcopy@aol.com
Hours: Monday - Friday: 8:00 am to 6:00 pm

Fully Guaranteed • Reasonable Rates • Reliable Service • Free Estimates

GREEN LAWN
LAWN SPRINKLER SYSTEMS

Ken Kydd, CIC
131 Steadman St.
Chelmsford, MA 01824

(978) 970-3900
(Fax) 970-0007
greenlawnco.com

Matthew's Road Service
Damage Free Lock Outs
Flat Tires with Possible Repair
Compressed Air
12 & 24 Volt Jump Starts
On Site Battery Replacement
Gas & Fuel Delivery

24/7 & Now Accepting

Chelmsford MA Office 978 251 1970
Call 978 375 7173
MatthewsRoadService.com

Trinity E.M.S., Inc.
Emergency and Healthcare Transport

1221 Westford Street
P.O. Box 187
Lowell, MA 01853

John Chemaly
President

Administration (978) 441-9191 www.trinityems.com Fax (978) 441-9623

THE GLENVIEW
Fine Food & Spirits
RESTAURANT AND LOUNGE
for Traditional Homestyle Cooking & Continental Cuisine
Black Angus Beef & Fresh Seafood Delivered Daily

248 Princeton St.
No. Chelmsford, MA
Steven A. Sampsonis 978-251-3591 • FAX 978-251-7144

BOB MOORES
OWNER/PRESIDENT TEL. 978.256.1600
FAX 978.256.2424

HIGH TECH MACHINISTS, INC.
PRECISION IS OUR PROFESSION

ISO 9001 : 2000
CERTIFIED

177 RIVERNECK ROAD
CHELMSFORD, MA 01824 E-MAIL: MOORES@HITECINC.COM
WWW.HIGHTECHMACHINISTS.COM

JERRY DALEY & SONS
PLUMBING AND HEATING, INC.

19 BERKELEY DRIVE
CHELMSFORD, MA 01824
Office: (978)251-4721 Cell: (508) 509-2787
jerrydaleyplumbingandheating@comcast.net

MASTER LICENSE #: MA 8633, NH 3778, ME MS90010427

Classic Flowers
29 Drum Hill Road
Chelmsford, Massachusetts
978-453-7944
800-693-3320
www.classicflowers.net

Workers' Credit Union

Jackie Hoonjan
Vice President
Regional Manager

6 Turnpike Road • Chelmsford, MA 01824
Member Service
phone 978-345-1021 toll free 800-221-4020

Brian J. Stafford, CPA, MST David S. Gaudet, CPA

SG & A

STAFFORD, GAUDET & ASSOCIATES, LLC
Certified Public Accountants

19 Fletcher St., P.O. Box 367
Chelmsford, MA 01824
978.250.0300 • 978.250.0111 fax
www.sgcpa.com

LAMPERT
HAUSLER
RODMAN PROFESSIONAL CORPORATION

DOUGLAS E. HAUSLER
ATTORNEY AT LAW

10 NORTH ROAD
CHELMSFORD, MA 01824

TELEPHONE 978 256-6080
FACSIMILE 978 256-0818
hausler@thrlaw.com

SPECIALIZING IN DOMESTIC RELATIONS

CAROL A. PHINNEY
ATTORNEY AT LAW

LAW OFFICES OF CAROL A. PHINNEY Phone: 978-256-5050
201 CHELMSFORD STREET FAX: 978-256-5052
CHELMSFORD, MA 01824 CAROLPHINNEYLAW@VERIZON.NET

QPL
The Image Group

Printing • Marketing
Promotional Products
Graphic Design

275 Billerica Road
Chelmsford, MA 01824
t (978) 256-1822
f (978) 250-1621
e-mail info@qplimage.com
website www.qplimage.com

Margaret Figueroa-Supplies, D.M.D.
PROFESSIONAL FAMILY DENTISTRY

74 LITTLETON ROAD
CHELMSFORD, MA 01824

TELEPHONE (978) 256-3261
FAX (978) 244-2594

Marketing Campaign Management

redember
MARKETING

ERIC SALERNO
President

8 Western Avenue
N. Chelmsford, MA 01863
Tel. (781) 492-0928
esalerno@redembermarketing.com

RedEmberMarketing.com
EmberMail.com

Blake Funeral Home
Est. 1923

Richard P. Burkinshaw
Paul A. Hardy

24 Worthen Street
Chelmsford, MA 01824
www.blakefuneralhome.com

978-256-5251 (Home)
978-244-1460 (Fax)
Blaketh@comcast.net

MARTY'S LANDSCAPING INC.

- Weekly Maintenance
- Spring and Fall Cleanups
- Backhoe & Bobcat Service
- Landscape Construction • Snow Plowing & Sanding
- Commercial • Residential • Industrial
- Fully Insured

Marty Peal, President P.O. Box 4141
978-454-0100 S. Chelmsford, MA 01824

Archambeault
PLUMBING • HEATING • A/C
"NO JOB TOO SMALL"

(978) 244-0014

Free Estimates
MA Master #12525
NH License #3583

BRIAN ARCHAMBEAULT
Pager: (978) 245-0835
Fax: (978) 244-0016

YARD LOCATION 47 GOLDEN GROVE RD
CHELMSFORD, MA

MAILING ADDRESS
P.O. BOX 23
CHELMSFORD, MA
01824-0023

BROWN & PARSONS EARTH PRODUCTS

SCREENED LOAM
CRUSHED STONE
MULCHES

WOODCHIPS
SAND
FIREWOOD

978-256-7551
Yard Manager Amasa Brown

Cartridge World

The Global Ink & Toner Experts

Debbie Trask
Sales Manager

Phone: 978-735-4311
Cell: 978-726-1208
Fax: 978-735-4314

83 Parkhurst Rd #16
CHELMSFORD, MA 01824
www.cartridgeworldusa.com/Store795

Century 21

S. Stephanie Martin, CBR
REALTOR®
Sales & Marketing Consultant

Landmark Realty

One Chelmsford St.
Chelmsford, Massachusetts 01824
Business (978) 256-6575
Toll Free (800) 521-2099
Voice Mail (978) 250-3500 x 115
www.c21stephaniemartin.com

Chelmsford Animal Hospital
Fred Ramseyer
Owner

978-256-6011
On Call: 978-808-9123
11 Fletcher Street, Chelmsford, MA 01824
www.chelmsfordanimalhospital.com

Jay Colangelo Insurance Agency, Inc.

"Our clients are our 1st priority"
James "Jay" Colangelo
President

289 Chelmsford Street
Chelmsford, MA 01824

www.jaycolangeloinsurance.com

Fire • Auto • Life • Health • Business

KARLA MILLER
REALTOR®
(978) 337-2913 CELL
(978) 935-9486 VOICE MAIL
(978) 935-9486 FAX
Karla.Miller@NEMoves.com

COLDWELL BANKER

RESIDENTIAL BROKERAGE
34 Chelmsford Street
Chelmsford, MA 01824
www.NewEnglandMoves.com

Thomas P. Curran, JD*, CLU
Financial Representative

Curran & Doherty
Financial Partners
we earn your trust

6 Boston Road, Suite 200
Chelmsford, MA 01824
T: 978.250.0120
M: 978.430.1293
F: 978.250.0427

www.currandoherty.com
Tom@currandoherty.com

THE ORIGINAL EST. 1925

MARCHAND
OIL COMPANY INC.

89 STEADMAN ST. - CHELMSFORD, MA

FAMILY OWNED & OPERATED
24 HR EMERGENCY SERVICE
978 256-6811

Jim Sullivan
jim@dsaprint.com
production.print@dsaprint.com

18 Alpha Road
Chelmsford, MA 01824

cell 617-529-1678
ph 978-256-3900
fax 978-256-9006

www.dsaprint.com

DSA printing
design • print • mail

We get it done!

978-256-7911
978-256-0020

Feeney
THE FLORIST
of CHELMSFORD

47 CHELMSFORD STREET
CHELMSFORD, MASSACHUSETTS 01824
www.feeneytheflorist.com

Ann Leahy Pelley teleflora

RESIDENTIAL COMMERCIAL INDUSTRIAL & MAINTENANCE

VILLAGE ELECTRIC, INC.
Anthony P. Del Papa
PHONE (978) 256-4845
FAX (978) 256-5804

MASTER ELECTRICIAN
MA, CT., ME., & N.H. LI.
WWW.VILLAGEELECTRIC.COM

4 KIDDER RD., UNIT 1
PO BOX 4044
S. CHELMSFORD, MA 01824
TONYDELPA@VILLAGEELECTRIC.COM

ACCUpus
FINANCIAL SERVICES, INC.

STEPHEN C. OLNEY
TRISTAAN T. PETULLO

P.O. BOX 942
17A DUNSTABLE RD.
N. CHELMSFORD, MA 01863

Telephone: (978) 251-0405
Fax: (978) 251-0920
www.taxmanchelmsford.com

Anastas Advertising Associates, Inc.

George J. Anastas
Advertising • Marketing • Design

4 Courthouse Lane, Building A • Chelmsford, MA 01824
P (978) 453-4525 • F (978) 453-3534
Email: anastas111@verizon.net • Web: www.anastasadvertising.com

DrumHill Pediatrics, PLLC
 Irving J. Newman, M.D., FAAP
 David A. Newman, D.O., FAAP
 20 Research Place, Suite 200 • North Chelmsford, MA 01863
 Tel: 978-256-2828 • Fax: 978-275-9252
 www.drumhillpediatrics.com
 Office Hours By Appointment

DiBacco Brothers
 Plumbing, Heating & Air Conditioning Services
 Ralph M. DiBacco
 President
 Tel: 1-866-DiBacco (978) 256-1660
 Fax: (978) 251-0252
 www.dibaccobrothers.com
 Master Plumber #11162
 Bringing Quality and Customer Service Home to You

JAMES G. CULLEN, CPA
 MASTER OF SCIENCE IN TAXATION
Tax preparation and planning, Bookkeeping, Accounting, Estate, Trust & Management Services for businesses and individuals.
 Certified Quickbooks Professional Advisor
 51 Middlesex Street (978) 251-0110
 Suite 115 Fax (978) 251-0711
 No. Chelmsford, MA 01863-1564 E-mail: cul@rcn.com

Chelmsford Country Club
 66 Park Road - Chelmsford, MA 01824
 www.SterlingGolf.com - 978-256-1818
 9-Hole Golf Course & Practice Range
 Beautiful Function Room
 Business Meetings - Fundraisers - Holiday Parties
 Wedding Receptions - Auctions - Golf Outings

Duffy's Auto Company, Inc.
 Expert Body Repairs & Painting
 MARK A. DUFFY
 Manager
 (978) 251-8771
 FAX # (978) 251-4093
 50 Tyngsboro Road
 Route 3A
 N. Chelmsford, MA 01863
 duffysauto@aol.com

DUN-RITE Landscaping
 P.O. BOX 388
 CHELMSFORD, MASSACHUSETTS 01824
 TELEPHONE 978-250-8026
MARK STOTT
 Sod / Mulch / Retaining Walls / Walkways
 Complete Design, Installations and Maintenance

The medical group that focuses on your total health
 Harvard Vanguard Medical Associates
 Chelmsford
 Our physicians accept most insurance plans.
 Call today to see if your insurance is accepted.
 228 Billerica Road, Chelmsford MA 01824. 978-250-6000
 An affiliate of Lowell General Hospital

MA Home Inspector Lic. # 331 MA Construction Lic. # 037646
JRB J.R. BOVILL
 Building Inspections
 John R. Bovill
 HUD Approved Consultant/Inspector
 MA DEP Certified Title 5 System Inspector
 25 Robin Hill Road • Chelmsford, MA 01824
 Tel (978) 256-7674 • Fax (978) 275-9241

SIGN-A-RAMA
 WHERE THE WORLD GOES FOR SIGNS
 Liping Swift
 Owner
 PH. 978-459-6088
 FAX 978-459-6099
 83 Parkhurst Rd, Unit 10 Chelmsford, MA 01824
 chelmsford@signarama.com
 www.signarama.com/01824
 Independently Owned and Operated

Hardy Doric Inc.
 Ums and Um Vaults
 Jeffrey A Hardy
 22 Progress Ave Chelmsford MA 01824
 978-250-1113 ph
 978-815-0499 cell
 978-250-4969 fax
 jeff@hardydoric.com

JEANNE D'ARC CREDIT UNION
 STEPHEN D. JONES VICE PRESIDENT - COMMUNITY DEVELOPMENT, CRA OFFICER
 630 Merrimack St., Lowell MA 01854
 978.323.4706 (ph) | 978.804.7467
 978.323.4707 (fx) | steven.jones@jdcu.com

Trav's Cleaning Service
 THE OFFICE CLEANING SPECIALIST
 Contract Office Cleaning
 Floor & Carpet Care
 Fully Insured
 P.O. Box 324 Chelmsford, MA 01824
 Tel: (978) 256-1900 www.travscleaningservice.com
 Fax: (978) 244-1251 Jetrav@comcast.net

J & C MANAGEMENT
 RESIDENTIAL & COMMERCIAL PROPERTY MANAGEMENT
 JEANNE L. PARLEE CHARLES A. PARLEE
 PARLOR PARK BUILDING #10 FLOYD STREET
 NO. BILLERICA, MA 01862
 (978) 667-0751

WORK WITH A TEAM OF CREATIVE AND PRINT PROFESSIONALS.
 Need graphic design work? Looking to print and mail?
 Have an event or party where you are looking to give away some cool items?
 The Team of Diversity Studio & Instant Imaging is your answer!
 Call us or stop by for a visit. Let us know how we can help you fulfill all your professional marketing or personal party needs.
 315 LITTLETON ROAD | CHELMSFORD, MA 01824
 978-250-5553 | WWW.DIVERSITYSTUDIO.COM

Gallant & Ervin
 Timothy J. Ervin
 Attorney at Law
 Mass & NH Bars
 Gallant & Ervin, LLC
 One Olde North Road, Suite 103
 Chelmsford, MA 01824
 tel (978) 256-6041 fax (978) 256-7977
 www.gallant-ervin.com

Gentle Arms Daily TRANSPORTATION COMPANY
 Specializing In Adult Transport
 1-978-809-0033
 Door to Door Service
 Ann B. McGuigan cell: 978.376.2804
 E-Mail: ann@gadtransport.com

GUAETTA & BENSON LLC
 Peter V. Guetta
 ATTORNEY AT LAW
 P.O. Box 519, 229 Billerica Road
 Chelmsford, MA 01824
 Tel: (978) 250-0999
 Fax: (978) 250-0979
 Email: Peter_Guetta@GuettaLaw.com

HONG KONG
 American Chinese & Szechuan Food
 Restaurant & Lounge Since 1963
 32 ALPINE LANE
 CHELMSFORD MA 01824
 HOURS TEL: 256-6321
 11:30 TO 1:00 MON. THRU SAT. 256-6341
 12:00 TO 1:00 SUN. & HOLIDAYS FAX: 256-3680

Levitt Law GROUP
 KAREN J. LEVITT, Esq.
 Admitted in MA & NH
 klevitt@levittlawgroup.com
 MAIN OFFICE: 4 Meeting House Road, Suite 3 • Chelmsford, MA 01824
 BRANCH OFFICE: Shaker Place, 233 Ayer Road • Harvard, MA 01451
 Tel: 978-458-5550 • Fax: 978-256-7600 • www.levittlawgroup.com

Jean Kearney-McGillick, VP, LMC
 REALTOR®, Broker
 Licensed in MA & NH
 (978) 837-5707 Cell, (978) 935-4031 VM,
 (978) 256-2560 Bus., (978) 256-4237 Fax
 Jean.McGillick@NEMoves.com
 
 RESIDENTIAL BROKERAGE
 34 Chelmsford Street
 Chelmsford, MA 01824
 Owned And Operated By NRE LLC
 www.NewEnglandMoves.com

MILLTOWN
 COMMERCIAL • RESIDENTIAL • INDUSTRIAL
 121 STEDMAN ST., UNIT 6 • CHELMSFORD, MA 01824
 FRED WEBSTER
 LICENSED MASTER PLUMBER
 MA LIC. # 10177 NH LIC. # 3018
 OFFICE (978) 453-5664
 FAX (978) 452-3478
 CELL (978) 422-7290
 Email SALES@MILLTOWNPLUMBING.COM

Colonial Oil Company
 Devine, Millimet & Branch, P.A.
 Dun-Rite Landscaping
 Carla Pond - Edward Jones Investment
 Electronic Associates
 Enterprise Bank & Trust Company
 Fishbones
 Garavanian Travel
 Gentle Arms Transportation
 Gilet Brothers
 Hardy Doric
 Harrington Wine and Liquors, Inc.
 James G. Cullen, CPA
 Jeanne D'Arc Credit Union
 John P. Crane, D.M.D.
 Lowell Regional Transit Authority
 Michael G. Sargent, D.D.S
 Molly's Place
 New England Medical Insurance Agency
 North Chelmsford Hardware
 Northern Bank and Trust
 Patrick J. Wood, Attorney at Law
 Picture Yourself!
 Radisson Hotel and Suites - Chelmsford
 Roger Welch Insurance, Inc.
 Royal Web Design.Com
 Sargent & Associates, Inc.
 SBM Technical Consulting
 Shannon & Associates
 Sterling Golf - Chelmsford Country Club
 Sunny Acres Nursing Home & Rehabilitation Center
 The Green Lawn Co.
 The Paul Center for Learning
 Triangle ServiCenter
 Village Electric
 WNA
 Worker's Credit Union

I sincerely apologize if I missed your businesses name, our Members are the Best and are extremely generous and we appreciate all of you!!



Linda Harrington, Carla and Tony DelPapa



Brian Reidy, 2009 Member of the Year presenting to Dennis E. McHugh 2010 Member of the Year





Table Of Plenty in Chelmsford

Dear CBA Member,

It was almost a year ago that Table of Plenty in Chelmsford, Inc. (TOP) began fundraising with the goal of providing a weekly meal for those in our community needing nourishment or social interaction. With the generous financial support of area businesses, friends, families and benefactors, we have met this goal and have been able to provide weekly meals since opening day on May 18, 2010. At our first meal, we served 7 guests; over 65 people attended a dinner on a recent Tuesday evening in December. As of mid December TOP has served a total of 1,215 guests a home-cooked meal, and our numbers are on the rise.

We currently have over 100 volunteers from various organizations and groups around Chelmsford who help prepare, cook, serve and clean up every Tuesday night. The needs are continuing to grow, and we continue to seek help to keep this endeavor moving forward.

The cost of putting on a meal is approximately \$200 for the food and materials to serve a meal. We are looking for businesses that are interested in supporting the TOP by sponsoring a meal. We will advertise the supporting businesses at our meals, as well as in our literature that goes out into the community. We also welcome employees of the supporting businesses to come to the meals they sponsor to see and experience the joy and thankfulness from those we serve. Every penny of every dollar contributed goes directly to providing for the meals.

Please consider sponsoring a meal in the coming year to help those who have need in our community. Checks can be addressed to Table of Plenty in Chelmsford, Inc., and mailed to Joe Hehn, 5 Whippletree Road, Chelmsford, MA. 01824. For more information, please see our website at: www.tableofplentyinchelmsford.org. Thank you for your continued support and all you do for the Chelmsford community.

Maureen McKeown, TOP President



In Memoriam

David Cunha
Member Since 1992

Dr. Michael Gilchrist
Member Since 1997

Richard Eng
Charter Member Since 1990

Steven A. Sampsonis
Member since 1986



You Will Be Missed

CHELMSFORD PARADE COMMITTEE, INC. PLANS INDEPENDENCE DAY PARADE FOR 2011

The parade committee is busy again planning for the 2011 4th of July parade for the Town of Chelmsford. The parade will be held on Monday, July 4th at 10:00a.m. If you are interested in helping with the parade please contact one of our Parade Co-chairs:

Jeff Hardy at 978-250-8415
or
Brian Reidy at 978-256-1808

Also check out their website for more information: www.chelmsfordparade.org

Thank you again to **R&R Trophy and Engraving** for once again donating the "Member of the Year" plaque and plaques for our outgoing board members. This is a great donation to the association that we truly appreciate!



Growth of Reverse Mortgages

The use of reverse mortgages has mushroomed in recent years, according to data from the Census Bureau's American Housing Survey, conducted every two years.

Year	Number of Homes With Reverse Mortgages
2001	37,000
2003	47,000
2005	66,000
2007	159,000
2009	252,000

Source: American Housing Survey for respective years, U.S. Census Bureau, www.tinyurl.com/28k74v.