



CBA Newsletter

Chelmsford Business Association • Winter 2022

Chelmsford, MA 01824 • 978-250-3858 • www.chelmsfordbusiness.org

Happy New Year!



Happy New Year from your Board of Directors:

Tom Boucher, Hank Hamelin, Peter McAllister, Jeff Hardy, Lynn Marcella, Paul Hardy, Rick Romano, Brian Reidy, Kirk Marshall, Paige Gilet, John Harrington, and Amanda L'Hussier

Missing from the photo: Jim Cullen, Douglas Hausler, Annmarie Roark, Jim Shannon, John Demers, and Susan Tanner

WELCOME OUR NEW MEMBERS!

MEC Electrical Contractors - Bill Lemos
Cut to the Chase - Jamie Santos
Coldwell Banker - Susan Tanner
Smart Financial - Vanessa Lamy and Carla Alves
Summer Street Grocers - Chef Frank and Kristen Francione



Follow us on Facebook for daily happenings with our members!

Best of Luck!!

President's Message



Dear CBA Members:

On behalf of the Board of Directors, please accept our sincere thanks for your continued support and membership.

Despite all that's going on in the world, and the grip COVID still has on us, 2021 was a good year for the CBA. For starters, our Select Board candidate debate held in March was a big success. We put on a Hollywood production with the talent of Amanda L'Hussier as Moderator. Our golf social was also a big hit that people are still talking about. And, after a one-year hiatus, we were able to finish off the year with our holiday party held at the Princeton Station. We enjoyed the entertainment of Paul Brouillette with his magic card tricks, music by Jon Mansfield and our Master of Ceremonies, Jeff Hardy. Thank you to all who attended, those who donated raffle prizes, Drum Hill Liquors for donating the table wine and our volunteers, Kim

Walters, John Harrington, Susan Tanner and Debbie Varnum. In terms of numbers, we were able to maintain a solid membership count, exceeding our goal for the year. Perhaps the biggest accomplishment this year was our involvement in the Select Board's decision to lower the split tax rate by 2%. Folks, this is our reason for being and probably the biggest benefit of being a CBA member. While the reduction was small, your commercial property tax bill is going down, not up! Equally important was the dialogue between the Select Board members during the November 29 vote. The discussion was productive and strategic. I am encouraged that there will be well planned tax rate decisions made from the Select Board going forward. If you didn't see the meeting, I encourage you to see what I am talking about by watching the recorded meeting on YouTube.

The following Officers were elected at our Annual Meeting held on November 18, 2021: Thomas Boucher, President, Paul Hardy, Vice President, Amanda L'Hussier, Secretary and Jim Shannon, Treasurer--for a one-year term. The following Directors were also elected: Jeff Hardy, Lynn Marcella, Peter McAllister and Annmarie Roark--for a three-year term, Paige Gilet and Susan Tanner, for a two-year term and Brian Reidy for a one-year term. We are particularly excited to welcome Paige and Susan to our board. They are both eager to

help us grow our membership and social media presence. Welcome Paige and Susan! Thank you all for agreeing to serve on the CBA Board.

Directors continuing to serve on the CBA Board include: Jim Cullen, John Demers, Doug Hausler, Kirk Marshall, Rick Romano and of course, our Executive Director, John Harrington. Thank you all so much for your dedication, wisdom and support.

Lastly, I think most of us are glad to have, yet another COVID year, in our rearview. From what I am hearing the worst will be over soon. However, we still have the economic hangover that will plague us for a while longer. Inflationary pressures are not going to abate any time soon. Some of it is certainly transitory (have you bought chicken wings lately?) but the labor shortage, excessive government spending and pent up demand make the perfect recipe for higher prices in the long run. Despite the economic challenges facing us, 2022 should be a better year for everyone as COVID finally loosens its grip.

Wishing you and your families a happy, healthy and prosperous New Year!

Sincerely,
Thomas N. Boucher
 President

CBA SCHOLARSHIP!

The Chelmsford Business Association \$2000.00 annual scholarship is now open to high school seniors. The application is accessed through the students school portal like most other scholarships. The criteria is listed below and on the following link. Some years we get 20 applicants, but last year we received very few. So if you know of a deserving student encourage them to apply! We do try to award the scholarship to the most well rounded individual, not simply the brightest!

<https://www.glcfoundation.org/parents-students/scholarships>

The Applicant must be a Chelmsford resident, attend and graduate in the year of this application from Chelmsford High School, Nashoba Valley Technical High School, or any other accredited private high school. The Applicant must have been accepted to a 2 or 4 year degree granting accredited college or junior college attending on a full-time basis. The applicant must have a 3.0 cumulative GPA. Two (2) letters of recommendation from: (Guidance Counselors, Teachers, Employer, or Non-Family Adult) We encourage eligible seniors to reach out to their guidance counselors with any questions.

Regards,

Rick Romano

Director - Chelmsford Business Association

Employee Notice Regarding Massachusetts COVID-19 Emergency Paid Sick Leave

Updated October 5, 2021

Overview

The Massachusetts COVID-19 Emergency Paid Sick Leave law requires employers to provide up to one week of paid sick leave to employees who need leave for a covered COVID-19 related reason.

Employers may request reimbursement from the state for the cost of paid leave.

The maximum amount an employer is required to pay per employee, and the maximum amount for which the employer may seek reimbursement for any one employee, is \$850 (including the cost of benefits).

Effective Dates

May 28, 2021 through April 1, 2022 (or until the exhaustion of \$75 M in program funds).

Reasons for Leave

Employees can take leave for the following reasons:

- To take care of themselves or get medical treatment due to a COVID-19 diagnosis or symptoms, or to get or recover from a COVID-19 immunization
- To quarantine as required by a local, state, or federal public official, a health authority having jurisdiction, the employee's employer, or a health care provider

Employees can also take leave to care for a family member in any of the above situations

- Covered family members are an employee's spouse, domestic partner, child, parent, grandchild, grandparent, or sibling, a parent of the employee's spouse or domestic partner, or a person who stood *in loco parentis* to the employee when the employee was a minor child

*In general, employers may not require employees to use other types of available paid leave before they use COVID-19 Emergency Paid Sick Leave, or require employees to find someone else to cover the time they will miss while using COVID-19 Emergency Paid Sick Leave.

*Employers may not interfere with an employee's ability to use COVID-19 Emergency Paid Sick Leave or retaliate against an employee for taking COVID-19 Emergency Paid Sick Leave.

How Much Leave Are Employees Entitled to?

- 40 hours of leave for employees who regularly work at least 40 hours
- For part-time employees, leave amount is based on average number of hours the employee works

Requests for Leave

Employers may require employees to submit COVID-19 Emergency Paid Sick Leave requests in writing and may require employees to provide medical and other documentation related to the request.

New Laws Going into Effect in 2022 for Small Businesses:

The state minimum wage has increased to \$14.25 per hour; that's an increase from last year's minimum wage of \$13.50 per hour. Tipped workers will also see their hourly wage go up to a minimum of \$6.15 per hour.



Thank you Paul and Happy Retirement!

The CBA Show first aired on Monday, March 5, 1999 at 9:30 P.M. on Channel 3 in Chelmsford. The CBA Show is now in its 23rd very successful year and is produced by Paul Aronian of Advanced Video Recording, Inc. and hosted by Bill Martin. As each business is individual, so is each episode. Surprising as this sounds, all this production is done at no cost to the business. Advanced Video Recording uses his own company's equipment, making this show one of the many great values to member businesses as well as to the community. Paul, we greatly appreciate all the time and commitment you have put into making the CBA Show a great success.

We will continue filming our members. If you are interested please contact the CBA Office at 978.250.3858

CBA Holiday Social!



Debra Varnum and Kim Walters



Executive Director with some Housekeeping items for the members



Raffles from our Generous Members!



Jon Mansfield



Arline Wood, Patrick Wood, and Kirk Marshall



Kydd Family and friends



Hardy Family, Hank Hamelin and friends



Gerry Fuller, Lynn Marcella, Chuck Marcella, Pat Hamilton, Bill Hamilton, Marcia Draper, and Steve Draper



Ron Pare, Dr. John Crane, and Susan Tanner

Thanks to all our members who attended the Annual Holiday Social Dinner held at the Princeton Station! All who attended seemed to enjoy the festivities! Special thanks to all our members for donating great raffle prizes, it really is something to look forward to. Thanks to Jon Mansfield of Mansfield Entertainment for providing great dancing music. We also had the addition of Paul Brouillette dazzle the guests with his amazing magic.

This year we added the 50/50 raffle that seemed to be a great hit and will continue! The raffle proceeds go to the Merrimack Valley Food Bank! Thanks to our Master of Ceremonies and Board of Director, Jeff Hardy. Great Job Jeff! Special thanks to Debra Varnum for volunteering.

Wine was donated by The Gervais Family, Drum Hill Liquors

Our Generous Members:

Hank Hamelin, ABC Payroll, Lowell Five, (Jim Shannon) Shannon, Cullen and Associates, Blake Chelmsford Funeral Home, The Green Lawn, Cullen and Associates, Summer Street Grocers, Begin with Skin, Fishbones, Merrimack Valley Food Bank, Lessard LLC, Triangle Service Center, Kydd Realty, WNA, Lincoln Liquors, Princeton Station, KJ's Caffe, Birchwood Construction, and Right Way Disposal.

(I greatly apologize if I missed your business; the night tends to get a little hectic).

Thanks to our members for their donations!

Donation to the Merrimack Valley Food Bank!



*Donation to the Merrimack Valley Food Bank!
Donation to Amy Pessia for the Merrimack Valley Food Bank,
John Harrington, and Tom Boucher*

Congratulations!



Congratulations as well to Ready Real Estate celebrating 12 years in business! Serving both Massachusetts and New Hampshire. Owned and operated by Joe Ready.



Congratulations to The Chelmsford Fireplace Center for 44 years in Business! Family owned business since 1978. Stop in and meet the team! Bud, Cindy, Mark, Corey, Cam, Ziggy, Will, Pat and Cole with over 120 years of experience.



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SHRED DAY

Thursday, April 28th, 2022

1-4 PM

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Any questions,
please feel free to email the CBA at
chelmsbusassoc@comcast.net

Police Department Provides Information on Popular SCAMS!

Have you been asked to pay a bill with a gift cards? Has someone you don't know asked you to wire them cash? Has someone offered to send a courier to your home to collect money?

THINK ABOUT IT, IT'S A SCAM!!

IRS IMPOSTERS:

The Internal Revenue Service has demanded immediate payment for taxes owed.

BAIL/GRANDPARENT SCAM:

You have been told a family member has been in an accident, or arrested and in jail, and you need to send money for bail, lawyers, court or damages. Consider having a CODE WORD with family so you can confirm you are actually talking to a family member.

GRAND PRIZE/SWEEPSTAKES WINNER:

You won the grand prize in a contest, sweepstakes or lottery and must send money upfront to pay fees or taxes to claim your prize.

TECH SUPPORT:

You are told your computer has been detected as having a virus or is running

slow but, for a fee and access to your computer, it can be repaired.

OVERPAID CHECK:

You got an internet job to work from home, or you sold something online and you received a check for too much money. Your "employer" or the "buyer" tells you to deposit the full amount and send back or wire the difference.

ONLINE DATING SCAM:

You have met a new special someone online and they have gone away on a trip before meeting you in person, but they need money to get home or need to send you something to re-ship. If you suspect a scam, before sending or handing over any money or buying any gift cards, call the Chelmsford Police Department at (978) 256-2521!

Email Security

Email security describes various techniques for keeping sensitive information in email secure against unauthorized access, loss, or compromise. Email is a popular medium for the spread of malware, spam, and phishing attacks, using deceptive messages to entice recipients to divulge sensitive information, open attachments or click on hyperlinks that install malware on the victim's device. Email is also a common entry vector

for attackers looking to gain a foothold in an enterprise network and breach valuable company data.

COMMON EMAIL THREATS

Malware Delivery via Spam - Spam is any kind of unwanted, unsolicited digital communication that gets sent out in bulk. Often spam is sent via email, impersonating legitimate senders by tricking them to download rogue files that contain malware.

CREDENTIAL THEFT VIA PHISHING EMAILS

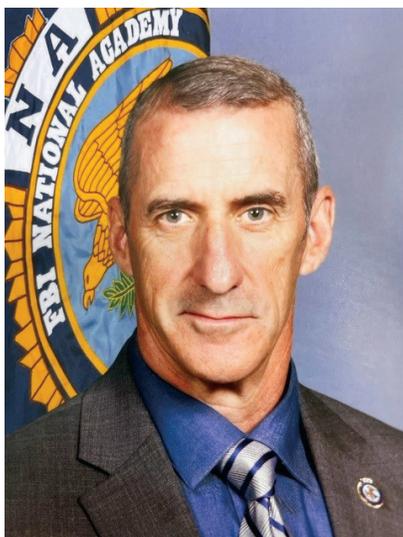
Phishing emails are very similar to spam, except that they are more customized and often used to deceive victims into giving up sensitive information directly.

BUSINESS EMAIL COMPROMISE (BEC)

Business email compromise (BEC) is a highly sophisticated type of spear phishing that targets high-ranking employees at the targeted organization, hence also commonly referred to as "CEO fraud."

SOCIAL ENGINEERING

A common social engineering attack is e-mail spoofing, in which one person or program successfully masquerades as another by falsifying the sender information shown in e-mails to hide the true origin.



Wishing you the Best of Luck!!

The City of South Portland has hired Daniel J. Ahern of Chelmsford, Massachusetts to be its next South Portland (Maine) Police Department Chief of Police. Ahern has served as Deputy Police Chief in Chelmsford since 2014 and has been a member of that department since 1994. Ahern will begin his duties as Police Chief on February 1, 2022. "I am excited for the opportunity to work alongside the men and women of the South Portland Police Department," said Ahern. "As your new police chief, I am committed to build upon the already strong and trusted relationships with the community. I will work tirelessly in a collaborative effort to provide the professional police services South Portland residents have come to expect and deserve."

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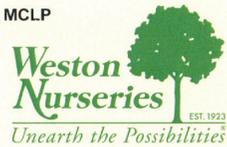
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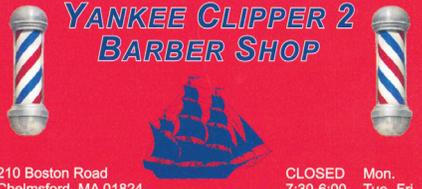


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The Story of David L'Hussier



I was asked to write about L'Hussier Insurance, and I can't do that without telling the story of my grandfather, David L'Hussier.

He was one of those guys that everyone adored. He knew everybody and anybody, and had a smile that would light up each room he walked in. My grandfather started his career by going door to door selling life insurance. To the younger crowd, yes, this is how it was done back then! His drive, motivation and love for the insurance industry made him dream of something bigger. So, in 1974, he took a leap of faith. He decided to quit his job at John Hancock and go out on his own.

David L'Hussier founded L'Hussier Insurance from his front porch in Dracut. At the beginning, to generate enough income to stay afloat, he not only sold insurance but also offered to prepare taxes for his clients. Years later, he became so busy that he started hiring his first few employees.

In the early 80's David decided to purchase one of his client's homes

located at 63 Chelmsford Street in Chelmsford. The owners of the home were long-time life insurance clients of his, and they offered to sell to him when they downsized. He had a strong client base in Chelmsford and thought it would be a great location for a second office. My grandmother nearly had a heart attack, because my father was going through college at the time. Possibly a risky time to invest in the unknown... but boy did he prove her wrong.

What my grandfather built is not only a great insurance agency, but also a home for everyone involved. Many of the customer service representatives at L'Hussier Insurance have been with the agency for more than 20 years. We have become more like a family, and we treat our customers the exact same way.

I have the privilege of working with my father and mother as well, Mike L'Hussier and Sue L'Hussier. They have ramped up the Commercial Business Insurance department for

the agency, and I have expanded the Life Insurance department. Now, after three generations, the agency has become a one-stop shop for all of your insurance needs.

You've worked hard to get where you are in life; and you don't want to risk the things that are most important to you. We've worked hard to get where we are as well; and our clients are what's most important to us.

We have access to a broad array of insurance expertise, insurance products and premier insurance companies. We offer all the advantages of a large national firm, but with the warm, personal service and attention that only a local, neighboring business can offer

Amanda L'Hussier



David L'Hussier

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